

Important Telephone Numbers

Anthem Blue Cross/Blue Shield
RIPEA Group Health Plan
1-866-649-2041

Anthem Medicare Advantage Plan
Current members: 1-833-848-8730
More information: 1-833-848-8729

AMBA
Dental/Vision/Long Term Care/Cancer/Whole Life/
Medical Air Service Association
1-800-258-7041

HEAR in America
Hearing Plan
1-800-286-6149

INPRS/PERF
Retirement Checks & Benefits
1-844-464-6777

Genworth
Long Term Care
1-765-265-5606

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RIPEA

Retired Indiana Public Employees Association

**Working for Your
Retirement Today**

February 2023



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A Message from the Executive Director

Welcome to the February issue of the *Communicator*.

With tremendous gratitude and bittersweet emotion, I want to share that I retired as RIPEA's Executive Director on February 6.

It's been an honor and a pleasure to serve you in this role for the past 43 years, and I feel most fortunate to have worked alongside a dedicated staff and Board of Directors during my time here.

There are many people I want to thank, starting with our members. You are the backbone of our organization, and your support over these past 43 years is most appreciated.

Next, I'd like to extend my deep gratitude to all current and past Board Members. Every decision of the Board, and there are many, is dictated by "what's best for the members." I respect and admire your integrity and commitment. Thank you for your counsel and support all these years.

Lastly, I want to thank Dianna, Donna, Diane, Bethiah and Jim—our staff that keeps RIPEA functioning. Those of you who, through the years, had reason to call the office know how important they are. Their knowledge, professionalism and willingness to do whatever it takes to help members are invaluable. They have been and will continue to be the strength of the Association.

THEY ARE THE BEST!

Keep smiling, goodbye, and God bless.

Bill Murphy

Bill Murphy, Former Executive Director



Important update to your Medicare member benefits

Last month we introduced you to one of the most important benefits available to you as a RIPEA member—our team of Medicare Navigators, insurance experts with decades of experience who provide FREE and unbiased answers to all your Medicare and Medicare Supplement and Medicare Advantage questions.

Your response to this benefit has been wonderfully overwhelming, and we are thrilled that so many of you have reached out to our team because that's what we're here for, to help you!

To better serve you, our Medicare Navigators have implemented the following changes:

For questions regarding general information and advice about Medicare, Supplemental Plans, and Advantage Plans, please call 1-833-351-0073.

For assistance with claims associated with your RIPEA-sponsored Anthem plans or to request that Anthem insurance forms be mailed to you, please call 1-800-345-9214.

We understand how overwhelming and challenging Medicare and health insurance can be, so please don't hesitate to reach out! We're here for you.

Why I donate to the RIPEA Foundation

Submitted by Jack Dillon

As a Board Member, I've read firsthand accounts of our retirees' financial struggles. In their letters to the RIPEA Foundation, they describe some of the impossible decisions they must make, like buying groceries or keeping the heat on, refilling their prescriptions, or paying rent.

Fortunately, they have the RIPEA Foundation to lean on for support, thanks to generous members who donate each year. Unfortunately, however, the need continues to grow as RIPEA grows. Just this past year, in 2022, the Foundation distributed over \$50,000 to fellow members in need!

If a quarter of our members would be willing to donate just \$10 to the Foundation, RIPEA could double the help they could provide to our less fortunate colleagues.



At the end of the day, I donate each year to give back to people who made my career enjoyable. If you have the means and the heart, please consider donating to the RIPEA Foundation in 2023.

Respectfully yours,

Jack Dillon

Test Your Old School Sitcom Knowledge

1. What does The Andy Griffith Show's Barney Fife keep in his shirt pocket?

a

 candy

b

 jail key

c

 bullet
2. Who was the captain of The Love Boat?

a

 Cpt. Gopher Smith

b

 Cpt. Merrill Stubing

c

 Cpt. James T. Kirk
3. On The Jefferson's what business did George Jefferson run?

a

 car washes

b

 department stores

c

 dry cleaners
4. In I Love Lucy, what did Lucy do when Ricky grew a moustache?

a

 she made him go to the barbershop

b

 she refused to cook dinner

c

 she put on a beard
5. On the Dick Van Dyke Show, Laura goes on TV and reveals a secret about Alan Brady. What is it?

a

 he's bald

b

 he's broke

c

 he steals jokes from other comedians
6. What was the name of the castaways' boat on Gilligan's Island?

a

 SS Guppy

b

 SS Sardine

c

 SS Minnow
7. Which two characters of Happy Days got married in the final episode?

a

 Richie and Gloria

b

 Joanie and Chachi

c

 Fonzie and Ashley

Answers: 1. c, 2. b, 3. c, 4. c, 5. a, 6. c, 7. b

RIPEA's Medicare Advantage PPO Plans through Anthem Blue Cross and Blue Shield

RIPEA has four Medicare Advantage PPO plans to choose from that Medicare-eligible retirees can enroll in at any time, so you don't have to wait for open enrollment!

Enjoy:

- Preventative care services, like vaccines and flu shots¹
- Routine hearing exams and hearing aid coverage*
- Routine vision exams and eyewear coverage*
- Diabetes services and supplies¹
- Healthy Pantry benefit: nutritional counseling for eligible members
- Healthy Meals benefit: home-delivered meals for eligible members
- Telehealth services with a doctor anytime by PC, smartphone, or tablet
- Fitness program membership
- 24/7 NurseLine: access to a registered nurse for health questions anytime, day or night
- Medicare Community Resource Support program
- House Call program: personalized in-home health assessment
- MyHealth Advantage program: regular care or preventative health reminders
- Aspire Health** program: support for patients facing serious illness and their families
- Special offers from our partners to help members improve their health and save money



To learn more about RIPEA's Medicare Advantage PPO plans, contact Anthem Blue Cross and Blue Shield directly at 1-833-848-8729 Monday through Friday, 8 a.m. to 9 p.m. ET.

Or call RIPEA's team of Medicare Navigators at 1-833-351-0073, Monday through Friday, 8 a.m. to 4 p.m.

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Anthem Blue Cross and Blue Shield.
¹You must see a doctor in your plan or a doctor who accepts Medicare and our plan as an out-of-network provider. Out-of-network/non-contracted providers are under no obligation to treat Plan members except in emergency situations. Please call Anthem Blue Cross and Blue Shield customer service number for more information, including the cost-sharing that applies to out-of-network services.
**Does not apply to exams from an out-of-network provider, hearing aids, or eyewear selections exceeding the benefit allowance.*
***Aspire Health is a separate company providing coordination of care through home-based visits and telehealth services on behalf of this plan.*
Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Welcome RIPEA's new Executive Director, Jessica Love



The RIPEA Board of Directors and its Search Committee are pleased to introduce our newly appointed Executive Director, Jessica Love, an experienced nonprofit executive and esteemed leader.

Jessica's passion for advocacy, as well as her work leading Prosperity Indiana – one of our State's most influential nonprofits pursuing strong, innovative policies to help build a society where all Hoosiers have access to economic and social opportunity – makes her uniquely qualified to lead RIPEA in our continued efforts to improve PERF members' quality of life.

There is much to admire about Jessica. From a very early age, she has been using her time and talents to serve others, rising early to feed the hungry at her community's soup kitchen as a young girl. And later in life, using her gift of storytelling and journalism degree to lift the voices of people who wouldn't typically get a chance to be heard.

Her friends and colleagues describe her as loyal, a strong communicator, and a high achiever. All qualities the Board of Directors believes will carry RIPEA through a critical time in our organization's history. A time that calls for bold action to ensure that the rights and benefits of all PERF members and retirees are not undermined or reduced.

As Jessica steps into her new role, she wants members to know: "I'm incredibly excited to get to know you all and learn about the impact RIPEA has had on your lives and what more you would like to see in the coming years. I see so much opportunity to grow RIPEA's membership and services, and I can't wait to get started!"

Powerful and vital work is ahead of us with Jessica at the helm and by our side. Please join our fellow Board Members in welcoming her to our organization. We look forward to RIPEA's next chapter and the positive change we will make together.

Roger Parent

Roger Parent
President

Bruce Kimery

Bruce Kimery
Search Committee Chair



What's an ETF?

Seems like everyone likes acronyms today! Every medical condition now goes by initials. Do I have GERD or RLS, or IBC? And if you don't know what LOL means, good luck with texting and social media! Here's another one: ETF. That stands for Exchange Traded Funds.

You have probably heard of ETFs by now but may not understand just what an ETF is. Start with this premise: it's almost identical to a mutual fund with a few slight differences. In fact, an ETF and a related mutual fund might even share the same name and the same investment manager or managers.

The main differences between a mutual fund and ETF include the following:

Mutual funds are always purchased from and sold back to the mutual fund company. That means there is always a ready buyer if you want to sell. ETFs are sold to other investors. It's unlikely, but if your ETF is unpopular, you might not find a buyer for it – or at least at a good price.

Mutual funds can be purchased in fractions, but ETFs can only be purchased in whole shares. So if a mutual fund is priced at \$100 per share, but you only have \$50, you can buy $\frac{1}{2}$ a share. But if the ETF is \$100 and you only have \$50, you are out of luck!

Mutual funds are priced once a day – at 4:00 p.m. ET. If you decide to buy or sell, you will receive or pay the price at the next 4:00 p.m. valuation. But, since ETFs are sold to other investors, ETF prices can fluctuate all day. That can be good or bad, depending on if you are the buyer or seller and if the price is going up or going down!

Mutual funds also offer the opportunity to reinvest dividends in more mutual fund shares. ETFs typically don't reinvest dividends, at least not automatically.

Beyond that, there isn't much "real" difference. Often investors use a combination of both in their portfolio.

2023 Legislative Report

Recently, your RIPEA Board of Directors voted unanimously to ask the 2023 Legislature for a 13th check with a \$50 increase in each bracket.

Authoring HB 1028, containing the 13th check and \$50 increase, is Representative Bob Cherry, and Representative Mike Karickhoff is the co-author.

We want to take a moment to thank these two Representatives for stepping up to support Indiana's retired public employees. We also want to recognize Representative Karickhoff's dedicated

efforts in passing HB 1227 out of the House in 2021 with only one dissenting vote. Even though the Senate's decision did not favor a 13th check, we are grateful for Representative Karickhoff's work.

As you all know, RIPEA's collective voice is powerful. And it's why we're strongly encouraging each and every one of you to contact your Legislator by letter, email or phone using the template below as guidance:

February __, 2023

Dear Representative/Senator, Last Name:

My name is _____, and I am a retired PERF employee with ____ years of public service who resides in your district.

Share how the loss of the 13th check in 2021 personally impacted you, your family members, and PERF retirees. Then, state why you support HB 1028, containing the 13th check and \$50 increase.

Some points to consider as you write your Legislator(s) include the following:

- PERF retirees received a 13th check in 28 of the last 32 years, receiving no 13th check in 2021 or 2022
- There has been no increase in the 13th check since 2011
- 71% of PERF retirees' monthly defined benefit is less than \$800, the average monthly defined benefit for PERF retirees is \$693, and 9,193 PERF retirees' monthly defined benefit is \$200 or less*
- The cost of a 13th check with a \$50 increase, as calculated by the Legislative Services Agency in 2021, was 67.3 million, and the cost of a 1% COLA was 192 million

Sincerely,

Sign your name
Print your name
Your Street Address
Your City, State, Zipcode

The RIPEA Board appreciates you taking the time to write to your Legislators. If you need help finding their mailing information, you can visit <http://iga.in.gov/legislative/find-legislators/> for those details. Please be courteous and respectful in any contact with your Legislator(s). *Source: PERF's 2020 Valuation Report

Tom Faulconer, JD, CFP

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