

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

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RIPEA

Retired Indiana Public Employees Association

**Working for Your
Retirement Today**

November 2023



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A Message from the Executive Director

When my son was young, he used to pray for a little sister.

In fact, when we shared with him that I was pregnant, the only hint we gave him to figure out what my sonogram showed was that “it’s something that you have been praying for for a very long time.”

His response was instantly, “a sister?!”

And he was right – the baby was a girl. But, I digress.

The important thing is that he prayed for a sister so many times, it was undoubtedly what we were referring to when sharing the news of the baby with our sweet 4-year-old boy.

And because it was so cute, he often got credit for praying his sister into existence.

Still today, as she turns four and he turns nine this month, he’ll say, “well, I’m the one who prayed for her.”

And I’ll say, “I prayed for her too, you know?!” But, again, I digress, sort of.

The point is, our son petitioned for that one thing so much – without wavering, he was known for it.

And while he couldn’t control the outcome, and others might think he should be happy to have a sibling, regardless of the sex, I’m not so sure Evan would agree. He was very narrowly focused on this one request. So, when the request was delivered, he took ownership of it and even credit for it and feels extra bonded to her for that reason.

Reminds me a lot of RIPEA. Our association has

petitioned for 13th checks so many times, we’ve become known for it. And while we can’t control the outcome of our requests, and we certainly now face some who seemingly think we should be happy with whatever we get, our members generally just want one thing. A recent survey we conducted showed that, regardless of years of service and income level, RIPEA members resoundingly prefer a 13th check (followed by a COLA with a minimum increase).

But you know what most of our members want no part of? A one percent COLA provided in lieu of a 13th check. Meaning, a repeat of 2021. But what’s worse? Receiving the \$0 that was provided in 2023.

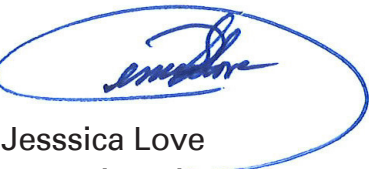
So, what do we do?

For starters, we have to recognize that it takes petitions from more than just the association and our lobbying team to get this prayer answered. It takes each and every member doing their part as advocates to make it resoundingly clear that a 1% “COLA” that has no connection to inflation, in lieu of a 13th check, is an unacceptable option for the majority of current retirees.

So, will you write letters and emails and make calls to do your part?

If so, once we get the outcome we’re seeking, even if someone else gets recognized for it, you can also say, “I asked for it too, you know?!”

As always, thanks for your service to our state,


Jesssica Love
Executive Director

regrow or heal itself. Unfortunately, there has been no scientific evidence that this is the case. Additionally, because of the limited proof of their effectiveness and substantial costs, most insurance companies will not pay for these treatments.

What should patients know about these trends?
In studies performed on these treatments, they have been shown to effectively provide relief of pain and symptoms in patients with mild to moderate arthritis. This is similar to what is seen with other existing treatment options, such as cortisone injections. These newer regenerative treatments are also quite variable in their source, composition and quality, which makes it difficult to compare them all. The regenerative treatments have not been shown to restore worn out joints and appear to not have much benefit to patients who have severe (bone-on-bone) arthritis. Therefore, they do not ultimately help patients avoid joint replacement surgery, which has been shown to provide very meaningful improvements in pain and function for patients who have severe arthritis of the hip or knee.

There is a lot of hype regarding regenerative treatments, but their use currently appears somewhat limited. Further studies will help us learn more about their capability and best use. For now, they appear to be one option of many to help control hip and knee arthritis symptoms in its early stages. It is important to discuss with your doctor regarding your specific situation and what treatment options might be best for you. Before spending considerable amounts of money on any newer treatments, make sure you understand what exactly you are getting and be cautious about claims that seem too good to be true.

If you are experiencing hip or knee pain, you can call the experts at IU Health at 317.944.9400.

Utility Assistance for Winter Months

If you find yourself needing assistance paying utility bills this winter, you may be eligible for the state Energy Assistance Program. Apply between now and May 20, 2024.

Scan the code to find your local service provider, or visit this URL: <https://tinyurl.com/497xbfuw>



Hip and Knee Pain: A look at recent treatment trends

Dr. Michael Gabbard, Orthopedic Surgeon at IU Health West

Pain in your hip or knee can be caused by a number of things, including past injuries, osteoarthritis and bone loss. Whatever the cause, hip and knee pain can make it harder to do the things you love. Some treatments have been rising in popularity, but do they actually work? It is important to know your options before choosing the best treatment plan for you.

What are common causes of hip and knee pain?
Common causes of hip and knee pain include tendonitis, bursitis and arthritis. A tendon is the tissue that connects muscles to bone, and when it becomes inflamed and painful, it is termed tendonitis. A bursa is a small sac that cushions tissues and joints from rubbing together, and when it becomes painful or inflamed, it is called bursitis. Lastly, arthritis is inflammation of the joint itself and is most commonly caused by wear and tear as we age.

Why is it important to seek treatment?
If you are having persistent hip or knee pain that

hasn't improved with a little time and rest, it is important to seek evaluation and get an appropriate diagnosis. This can help determine the best treatment plan to help resolve the problem.

What are some of the latest "trends" when it comes to hip and knee pain?

For hip and knee arthritis pain, newer treatments such as stem cells or platelet-rich plasma (PRP) have been getting a lot of interest as options for treatment. Stem cells are cells with potential to turn into various cell types in the body. Plasma is the liquid portion of blood. Platelets are cells in the blood that help it clot and promote healing. PRP is plasma that has been processed to have a larger amount of platelets than usual. PRP and stem cells have been called "regenerative treatments" because of the hope that they could cause damaged tissue to



Dr. Michael Gabbard



Mosey on down Convention memory lane!

Whether you're looking for snaps that we took of you or want to see what you missed, check out the photos we've posted from this year's big Event on the 2023 Convention page of ripea.org.



Social Security COLA Coming in 2024

The Social Security Administration (SSA) announced a 3.2 percent cost-of-living adjustment (COLA) for 2024.

Security retirement benefit will rise by about \$59, from approximately \$1,848 to \$1,907 according to the SSA.

Starting in January, the average monthly Social



For many years, RIPEA has offered the very best in Medicare Supplement Plans - Plan F and Plan G. In fact, Plan F (the best plan) is no longer available to new age 65 retirees in the private market. However, both remain available through RIPEA, and it's open enrollment season. Sign up or change plans today!

Despite offering the very best Medicare Supplement plans, we have never been able to offer prescription drug plans to go with them. **GOOD NEWS!**

With coverage effective dates beginning January 1, 2024, RIPEA will offer two "brand new" prescription drug plans that complement your Medicare Supplement Plans, but are standalone options. We have first-hand experience with these plans through our Advantage products and know how impressive they are. The Drug Formulary is very comprehensive (includes thousands of drugs), and the plan will provide you significant savings, including some drugs that are actually free.

These plans offer even greater savings through their 90-day mail-order program. A 90-day supply

is mailed directly to your home – providing great convenience and additional savings to you.

Although the new RIPEA (Medicare Supplement) drug plans will not be available until January 1, 2024, we can provide you with an idea of how your drugs would be covered before you enroll. Just send us a list of your prescriptions, including the name of the drug, the dosage, and frequency, using the form in the enrollment kit on our website. We will mail back to you a drug report that will illustrate the monthly or quarterly copay for each of your prescription drugs.

If you have questions, please call Bill Murphy at 317-789-0244 or Jim Bengé, CHC, at 317-460-8474.

Open Enrollment through

December 15: Medicare Supplements F & G PLUS optional Part D Plans or one of our Medicare Advantage Plans that include Part D

Check out our website for more information. If you need help walking through your options, contact our Medicare Navigators by calling 1-800-345-9214.

Membership Dues



Watch your mailbox for your 2024 membership dues notice – it's time to renew!

Select pension deduct to automate your payments and save. PERF will draw your dues in January.

Or call 317-789-0244 or visit www.Ripea.org to pay by card, or mail a check to:
RIPEA
2415 Directors Row, Suite M
Indianapolis, IN 46241

Thank you for being a RIPEA member!

Pensions Management and Oversight Update

This summer the interim Pensions Management and Oversight Committee (PMOC) met twice. Part of its charge – coming out of the 2023 Indiana General Assembly – was to analyze annualized COLAs at 0.5%, up to 2%, for all pensions with Supplemental Reserve Accounts (SRAs). The data, presented by INPRS chief actuary Andy Blough, showed just how expensive such an endeavor would be.

Seeing the cost implications for just a 1% COLA for all retirees, and knowing most current retirees prefer a 13th check, PMOC's final report "recommended the consideration of legislation to do the following, subject to the budget process:

a. Provide an annual thirteenth check, paid from the supplemental reserve accounts, to certain members of the public employees' retirement fund, Indiana state teachers' retirement fund, legislators' defined benefit

plan, and EG&C plan who retire before a specified date (to be determined); and

b. Provide an annual COLA, paid from the supplemental reserve accounts, to certain members of the public employees' retirement fund, Indiana state teachers' retirement fund, legislators' defined benefit plan, and EG&C plan who retire after a specified date (to be determined)."

Essentially, if approved in 2025, older retirees will receive a 13th check and newer retirees will get a COLA – each year, automatically. The scenario evaluated involved 13th checks based on years of service, indexed to 2% inflation, and a 1% COLA.

RIPEA offered tentative support for a plan that continues the 13th check for current retirees, knowing the Senate wants to move to a COLA.



Hear the Holiday Cheer

The holiday season is a time of celebration, joy, and gathering with loved ones. However, for those with hearing loss, noisy environments like shopping malls, parties, and social gatherings can be challenging to navigate. And holiday traditions like singing or listening to music, playing games, watching festive movies or theater productions, and enjoying group activities often rely on being able to hear well.

Fulfilling social relationships bring a sense of belonging, connection, and support. And being able to fully engage and communicate with family and friends connects us like nothing else can. That interaction makes the holidays that much more memorable and magical.

Thankfully many smartphones, tablets, computers, and TVs have built-in features, apps, and accessories that can help with hearing better during the festivities. For anyone struggling to hear, these options could be available in the technology you already own or would welcome as a gift this upcoming holiday season.

For better hearing at this year's festivities, look for features in the device's settings—particularly under the accessibility or sound areas. For example, many popular devices offer autogenerated captions and live transcriptions for nearly anything, including video and phone calls. Other options include amplifying sounds to make

following the conversation at a holiday party easier.

Using everyday devices can make participating at holiday get-togethers more enjoyable—whether that's chatting over a meal with loved ones or singing along with holiday music. But if you're struggling to hear, you may also want to consider getting a hearing exam. A hearing exam provides an in-depth look at your hearing health and whether you have hearing loss. Additionally, it can help indicate whether hearing aids might be a good fit for you if you do have hearing loss.

Hearing aids allow those with hearing loss to reconnect with the joy of sound more fully and get back to the people and moments that matter most. And most modern hearing aids can work with the technology you already have. This makes it easier than ever to stream holiday movies, airport announcements while traveling, and more—straight to your ears.

As a RIPEA member, you have access to hearing care through Hear In America® where you can save off the average retail price of high-quality hearing aids.

If you're experiencing hearing difficulty this holiday season, we hope you'll take advantage of this program. Call Hear In America at 1-800-286-6149 to schedule a hearing exam with a provider near you.

Remembering a 13th Check Champion

Indiana State Senator Robert Meeks of LaGrange died earlier this year, in April 2023. Before being elected to the Indiana General Assembly, Sen. Meeks retired from the Indiana State Police.

During his tenure, Sen. Meeks served as chairman of the powerful Appropriations Committee, which typically approves 13th checks and COLAs for retirees. As chairman, he will be remembered as the author of the bill that established the 13th check based on years of service, instead of compensation. He also set the minimum monthly pension benefit at \$180, an amount that still stands.

Despite being known for saying “There is no money,” at the onset of biennial budget discussions that he oversaw, Bob Meeks’ legacy includes his role in ensuring retirees saw annual increases to the amounts awarded as 13th checks, in addition to approving COLAs in those years.

RIPEA extends heartfelt thanks to Senator Meeks – for his service and support for retired public employees – and continued condolences to his family.

Interested in Board Service?



If you live in northwest or southwest Indiana and would like to apply to be a RIPEA board member, please email ripea@ripea.org to request an application.

#CrossroadsOfChange

If you are an active state employee who donates through the State Employees' Community Campaign (SECC) payroll deduction program, please consider RIPEA as your charity of choice. You can make your selection until November 10, 2023.



Crossroads of Change

<https://charities.org/secc>

GIVING TUESDAY

Join millions of people all around the world, harnessing their power of radical generosity to change the world. Support the RIPEA/William R. Murphy Foundation on Giving Tuesday this year.

We, at the RIPEA Foundation, believe no retiree should have to choose between putting food on the table and taking much needed medications. You can help us provide grants that improve quality of life, so these tough choices are a thing of the past.

Tuesday, November 28, 2023, is the day.

What will you give?

Ways to Give:

By phone, mail or online.

Or, add your donation to your annual RIPEA dues payment if paying by check or credit card. You can also donate when you do your Kroger shopping!



Scan to watch video about the RIPEA Foundation or visit <https://tinyurl.com/2p99c8yh>



Scan to donate online today or visit <https://tinyurl.com/6ju5uxxt>



Donate through Kroger or at [Kroger.com](https://kroger.com)



Thanks to all who completed our member survey this year! The following names were drawn to receive \$100 gift cards:

Donna Hackney, Bloomington

Johnny Martinez, South Bend

Freddie L. Deich, Taswell

Patricia L. Jones, Kokomo

Thanks also to our 2023 Convention survey respondents! Owen Ratcliff won our \$25 gift card drawing.

AND THE WINNER IS...