

Important Telephone Numbers

Anthem Blue Cross/Blue Shield
Medicare Supplement Plans
1-866-649-2041

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

AMBA
Dental/Vision/Long Term Care/Cancer/Whole Life/
Medical Transportation Plans
1-800-258-7041

TruHearing
Hearing Plan
1-800-250-9993

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

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H.B. Shepherd, Founder
Jessica B. Love,
Executive Director

Email us at ripea@ripea.org
or visit our website:

www.RIPEA.org

The RIPEA office hours are:
Monday through Friday,
8 a.m. to 4 p.m.



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A Message from the Executive Director

Small deeds done are better than great deeds planned.
- Peter Marshall



Jessica B. Love

Sometimes wins look differently than you originally told yourself they would.

When we worked with Rep. Karickhoff to draft House Bill 1221, we thought we'd make our priority bill easy for both the House and the Senate to pass by having it award a 2-year 13th check and push out implementation of the automated 13th check for current retirees/1% COLA for future retirees by two years, since we knew the budget forecast was expected to be bad. But we also knew the Senate liked the 13th check/COLA automation framework. But my oh my, the twists and turns the legislation took along the way.

First, House Ways & Means surprised us by changing the 13th check formula slightly, to increase checks for those receiving less than \$15 per year of service up to that threshold; but they took out the 2027 automation language.

Then, the Senate surprised us by not only adding back the automation framework implementation language, but also replacing the 2-year 13th check with 4 years of a 13th check and pushing back the implementation of the automation framework another two years. This actually felt like a major improvement over our original language because it would offer greater confidence to legislators that the TRF pre-96 plan liability could be paid down by the time the automation went into effect (which is an issue that always holds us back, although our 13th check members are PERF and ECGC, not TRF). Plus, it would save us from having to ask for the 13th check the next budget cycle in 2027.

But then, the bill went to Senate Appropriations,

which completely stripped the 13th checks and automation language out, and simply used the bill to push out the retire-by date for the automation framework from 2025 to 2029 and enabled a funding mechanism for the new state police supplemental reserve accounts. And the stated reason that the 13th check was taken out of HB 1221 was so it could be part of budget discussions (as usual). Whiplash much?

So then, Rep Karickhoff dissented on the bill, to make it eligible for conference committee.

AND THEN, the budget forecast bomb went off!

It'd been ticking in the background all session long, but the reality was way worse than the anticipated impact. And the 13th check, despite being funded by set-aside SRAs with more than enough money in them, could not escape the shrapnel. With everything else getting slashed, the 13th check couldn't make it out unscathed.

If you can't lift a mountain, then lift a bucket of earth with discipline and intensity. - Dave Draper

Thankfully, we were able to get a 1-year 13th check (with a 5% decrease from the typical amounts) approved. And in a year like this one – with all of its ups and downs – that ain't nothin'. It's actually a whole lot of something.

So, while the winding path was unexpected and the win looks different than originally conceived, we did get a win. YOU got a win!

And for that, we are grateful. But not done.

It does not matter how slowly you go as long as you do not stop. - Confucius

Next year, we'll be back at it, fighting for pension enhancements yet again. But until then, we

celebrate the win. And we look forward to also celebrating your generosity at the Foundation Gala, which is what the bulk of this edition of the newsletter is about.

Please join us on June 4th and make the event and our celebration of all the Foundation has done and aims to do a success! After all, we could all use another win.



Jessica Love,
Executive Director

Service Opportunity

Interested in serving alongside RIPEA board members without the commitment requirements of board service? RIPEA members are invited to apply to join the Legislative Committee or the Nominating Committee as a non-board committee member. Email ripea@ripea.org to request a board or committee application.

Spring Chapter Meetings

RIPEA's Spring Chapter Meetings are underway, offering you the chance to connect, stay informed, and engage with fellow members. Held in Fort Wayne, Columbus, Kokomo, Indianapolis, Sellersburg, Muncie, and Terre Haute, these meetings include updates on legislation, benefits, and RIPEA initiatives. Register at no cost via the Events Calendar, or via your Info Hub account at ripea.org, or by calling 1-800-345-9214. Attendees pay for lunch onsite.



Register for Chapter Meetings Online

Indy Eleven

Launching a new collaboration with Indy Eleven professional soccer team, we have two games RIPEA members can attend. The first game – July 5th – is a giveback opportunity where a percentage of ticket sales through RIPEA's link goes to the RIPEA/William R. Murphy Foundation. The second game link – for the August 23rd game – offers an exclusive discount for RIPEA members and their families.

July 5th
(Giveback game for
RIPEA Foundation)



[gofevo.com/event/
indyelevenripea070525](https://gofevo.com/event/indyelevenripea070525)

August 23rd
(Discounted
tickets)



[gofevo.com/event/
indyelevenripea082325](https://gofevo.com/event/indyelevenripea082325)

RIPEA's online Info Hub Exclusives

What exclusive member benefits are housed in the Info Hub?

1. Recording of the 2025 Mid-Session Legislative Update Webinar
2. AMBA's Passport Discount Program Activation Code
3. Indianapolis Zoo 35% Discount Link
4. MyEyeDr \$50 Off Coupon
5. Staybridge Suites and Holiday Inn \$119 Rate Links for Gala
6. Electronic copy of RIPEA's most recent newsletter

Plus, you can check to see if your account (billing, subscriptions, contact info) is current! Access the Info Hub via the member login on ripea.org



Join us for a memorable evening at the inaugural fundraising gala for the RIPEA/ William R. Murphy Foundation, celebrating 25 years of impactful grantmaking.

The event will be held at the stunning Biltwell Event Center, a beautifully restored industrial space near Lucas Oil Stadium in downtown Indianapolis. Guests will arrive via a unique freight elevator that opens into a spacious, loft-style venue—perfect for mingling, dining, dancing and celebrating together.

Enjoy an evening filled with purpose and celebration, including drinks and hors d'oeuvres, a silent auction, a chef-prepared dinner, a special award, and live music from renowned saxophonist Rob Dixon. The gala begins at 5:00 PM for VIP guests and 5:30 PM for general admission, with the dinner and program starting at 6:30 PM. Semi-formal attire is encouraged.

Don't miss this special night to support a worthy cause and honor a legacy of giving in Indiana.



Register online for the Gala!

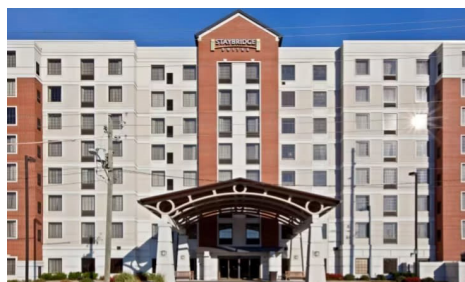


Special Hotel Discounts

We're excited to announce exclusive hotel discounts are now available for the night of the Gala! Make the most of this special evening by staying nearby, relaxing, and soaking up every moment of the celebration.



Holiday Inn Express
410 S Missouri Street
Indianapolis IN 46225
Phone: 317-822-6400



Staybridge Suites
535 S West Street
Indianapolis IN 46225
Phone: 317-536-7500

Special Thanks to our Gala Sponsors

Event Sponsors



Table Sponsors



In-kind Sponsor



Gala Guest: Rob Dixon's Diamond Life Band

Rob Dixon, a nationally celebrated saxophonist and cornerstone of the Indianapolis jazz scene, will be the special guest performer at the RIPEA Foundation's inaugural gala on June 4, 2025.

Known for his dynamic stage presence, Dixon brings his signature mix of jazz, pop, R&B, and yacht rock to every performance—delivering a soulful, sophisticated energy that will set the tone for an unforgettable evening.

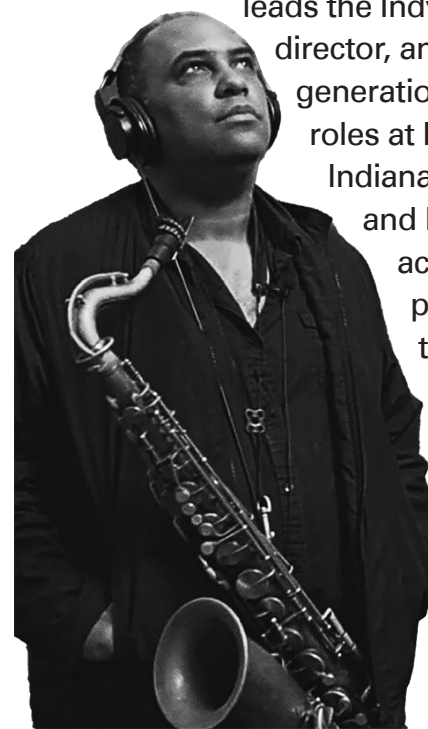
A Baltimore and Atlanta native, Dixon honed his craft at Hampton University and later at Indiana University under legendary jazz educator David Baker. His career has spanned decades and continents, including collaborations with icons like Illinois Jacquet and Rufus Reid and performances in more than a dozen countries. Despite his global reach, Dixon remains deeply rooted in Indianapolis, where he co-founded Owl Studios,

leads the Indy Jazz Fest as artistic director, and mentors the next generation of musicians through roles at Indiana University

Indianapolis, Butler University, and Northwestern. His

acclaimed "From the 317" project and work with the Indianapolis Jazz

Collective continue to celebrate and elevate the city's rich musical heritage.



Silent Auction Items



Signed Ignite Volleyball w/ 2 tickets
Starting Bid: \$75.00



4 Indy Eleven Scarves with a 4-ticket pack
Starting Bid: \$120.00



Westfork Whiskey Basket
Starting Bid: \$150.00



EH Fitness Gift Certificate
Starting Bid: \$50.00



Food Tour of Nashville
Starting Bid: \$900.00

and more...

For our 25th Anniversary Celebration, help us get to 250 gala attendees (we're currently at 70). Also bump up your giving this year. Can you give \$2.50 more? \$25? \$250? Any amount helps.

Donate:



<https://tinyurl.com/3xkv6ypw>

Legislative Action



As detailed in the ED letter on page 2, since the last newsletter, HB 1221 has been tweaked and expanded and

stripped and partially restored and finally passed for 2025. If you haven't been receiving our weekly legislative email updates, here's a summary of what you've missed since the February newsletter: Bill Actions:

1/29/25 – House Ways & Means amended HB 1221 prior to voting to approve. Here's what changed:
 1) The greater of the following two options would be provided as a 13th check to retirees for this year and next year:

Typical 13th check amount or \$15 multiplied by each year of service, still capped at \$450 total. *For most people, this does not change their 13th check amount because the multiplier is generally lower than the typical 13th check.* Some would see slightly larger 13th checks as a result of the multiplier amendment.

2) No automation of the 13th check was approved. (The automation implementation language was removed.)

2/4/25 – Third reading: 1221 passed in House, as amended by HW&M

2/25/25 – RIPEA holds Mid-Session Legislative Update Webinar with lobbyist Lauren Box

3/19/25 – RIPEA Executive Director Jessica Love testifies, asking the Senate Pensions & Labor Committee to put the automation language back into the bill.

3/26/25 - Senate Pensions Committee approves amended version of bill, putting the 13th check back in and extending its approval from 2 years to 4 and adding back automation language for the 13th check (for current retirees)/COLA (for future retirees) framework with later (2029) retire-by date.

4/10/25 – Senate Appropriations Committee strips 13th checks from HB 1221 and simply adds funding mechanism for state police supplemental reserve accounts and pushes back 13th check/ COLA automation framework retire-by date from 2025 to 2029.

4/15/25 – Third reading: HB 1221 passed in Senate, as amended by Appropriations

4/16/25 – Motion to dissent filed by bill author Rep. Mike Karickhoff

4/23/25 – HB 1221 Conference Committee Meeting

Conference Committee Report, adding back 1-year 13th check for 2025 with 5% reduction from requested level, adopted by the House (90 yeas, 0 nays) and signed by Speaker

4/24/25 – Conference Committee Report adopted by Senate (39 yeas, 11 nays) and signed by President Pro Tempore

RIPEA PRAISES CHAMPIONS FOR PASSAGE! Please also thank your State Rep for approving the 13th check! And if your Senator supported it, thank them too!

The best way to stay in-the-know regarding the legislative session is through our legislative update e-blasts. If you haven't been receiving weekly RIPEA legislative updates, please email us at ripea@ripea.org to provide us with your current email address. For links to committee testimony you missed, see the legislation page of ripea.org.

13th check

Here's a break down of the 2025 13th check amounts based on years of service

At least 5 years, but less than 10 years	\$143
At least 10 years, but less than 20 years	\$261
At least 20 years, but less than 30 years	\$356
At least 30 years	\$428

Post-Session Legislative Update Webinar

Join us for a Post-Session Legislative Update Webinar at 11 a.m., Thursday, May 22, 2025. This will be a virtual event. Attendance is free, but registration is required.

After registering, you will receive a Zoom link via email to participate. Members can hear directly from RIPEA's lobbyist, Lauren Box with Barnes & Thornburg. Sign up on the Events Calendar page.



▶ RIPEA Live Webinar Series

PREPARING FOR SUMMER DISCOUNTS & BENEFITS

13 MAY | 12:00 PM EST

Summer is around the corner! Now is the perfect time to get to know the perks of RIPEA membership



Upcoming Webinar Topics for 2025

May 13*	Preparing for Summer - Discounts for RIPEA Members
June 10	All about your Dental and Vision Plans
July 8	All About Long Term Care
August 12	Protecting Your Nest Egg
September 9	Life 101
October 14	The Basics of Medicare and Your State Plan
November 11	All about Long Term Care
December 9	Holiday Discounts for RIPEA Members

*As a bonus, by registering for the May webinar, you'll be entered to win prizes, including hotel stays, free rental car days, new shoes, and more!

Don't miss your chance to win while discovering fantastic deals. Register on the AMBA Educational Webinar Series page of ripea.org.



RIPEA/WILLIAM R. MURPHY FOUNDATION

2415 Directors Row, Suite M, Indianapolis, IN 46241

Telephone Number: 1-800-345-9214

2025 Individual Grant Application

Application must be received in our office by June 30, 2025

Important: Incomplete applications, including those without the necessary supporting documentation, will not be accepted. If an application is incomplete, we will contact you to secure the missing information. A timely response is essential to ensure your request is reviewed by the Foundation board.

Member (Applicant) Name _____ Applicant's Gender _____

Address _____ County _____

City/Town _____ State _____ Zip _____

Telephone No. (____) _____ Email Address: _____

Applicant's Race _____ Hispanic ___ Yes or No? ___ Disabled – Yes or No? ___

Name, Address and Telephone Number of Person Completing This Application Other Than Applicant: _____

TOTAL GROSS MONTHLY HOUSEHOLD INCOME:

	<u>Member</u>	<u>Spouse</u>	<u>Other</u>	<u>Monthly Total</u>
Social Security	\$ _____	\$ _____	\$ _____	\$ _____
PERF	\$ _____	\$ _____	\$ _____	\$ _____
Employment	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
	COMBINED TOTAL			\$ _____

Amount of Grant Requested: \$ _____ Number of people in Household _____

Grant request not to exceed \$1,000. Program designed to support low to moderate income.

Purpose for which Grant will be used: (If additional space is needed for a complete explanation, please attach a separate sheet: _____)

If Grant is to assist with payment of an existing financial obligation, please include a copy of the bill or a list of expenses, if submitting a credit card bill. Will any part of this obligation be paid by insurance? _____ If yes, how much? _____

Signature: _____ Date: _____

Print Name: _____

***PLEASE SEE REVERSE SIDE FOR GRANT ELIGIBILITY REQUIREMENTS.**

For Office
Use Only

Verification of Membership by: _____
Reviewed by: _____

LMI %: _____
Date: _____



RIPEA/WILLIAM R. MURPHY FOUNDATION GRANT ELIGIBILITY REQUIREMENTS

ALL APPLICATIONS MUST:

- Be signed
- Include documentation as proof of financial need
- Provide accurate monthly income totals
- Request an amount no greater than \$1,000 (max)
- Cover expenses from the previous July-December and current year January-June (July 1-June 30)

ACCEPTABLE REASONS FOR REQUEST:

- Medical Bills
- Prescriptions
- Hearing Aids
- Eyeglasses
- Dental
- Utilities
- Handicap Ramps or Equipment (estimate or bill must be included)
- Medical Insurance Premiums
- Credit card bills, when used to pay for acceptable expenses (itemized billing statement must be included as proof)

UNACCEPTABLE REASONS FOR REQUEST:

- Amounts Over \$1,000
- Property Taxes
- Funeral Expenses
- New Roof, New Furnace, Septic Tank Installment, Etc.
- Car Payments, Repairs, or Purchase of a New Car
- Vacations
- College Loans or Tuition
- Mortgage or Home Equity Loans
- Cell Phone Bills
- Cable Bills
- Veterinary Bills
- Legal Fees
- Local, State, Federal Taxes
- If you received a grant in the previous year, you are ineligible to apply for one year

Why do we ask for personal demographic information like gender, race, ethnicity and disability?

We collect demographic information to ensure our grants serve all members equitably and to improve our programs. This data helps us assess impact and advocate for resources. Providing it is optional and does not affect eligibility.

All responses are confidential.