

RIPEA COMMUNICATOR

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2010 LEGISLATIVE UPDATE & AGENDA

On January 5, 2010, the legislators returned for their short session. The General Assembly must adjourn by the statutory deadline of March 14 or they will go into special session. We don't expect the General Assembly to go into special session because it is an election year and the extreme financial problems of the state. Legislators have a maximum bill limit but, regardless, there will be nearly 700 bills introduced. If it is a typical short session, we expect that 100 to 125 bills or ideas will pass.

In preparation for the upcoming 2010 session, the Legislative Committee and your Board of Directors spent considerable time and effort during the past 6 months establishing RIPEA's legislative agenda. The Legislative Committee worked closely with RIPEA's legislative representative Doug Kinser and legislative counsel Phil Conklin, to establish proposals that would be fair to our members and also recognize the difficult economic times that exist in our state and country. Based on these efforts, the Legislative Committee recommended to the Board and the Board approved the following proposals that were submitted to the 2010 Indiana General Assembly:

Retirees:

- A flat \$10.00 per month increase in benefits for PERF retirees with an effective date of retirement of December 1, 2009 or prior.
- A 13th check distribution in September 2010 of approximately 80% of the 2009 amount.

Active Employees:

- Reduce vesting from 10 years to 8 years.
- Reduce compensation base from 20 quarters to 12 quarters over a period of 8 years.
- Allow a person at the time of retirement to have more flexibility as it relates to their annuity savings account.

Bills:

The deadline for all bill introductions is January 12, 2010, while the cutoff for the Communicator is January 5, 2010. Rep. Niezgodski (D-South Bend) will introduce a COLA/13th check bill with details to follow. The 13th check will again be based upon years of service. We appreciate Rep. Niezgodski leading our efforts. Because of the financial conditions of the state, we expect an uphill battle. Our bill will be introduced but there are many steps before it passes.

Your Legislative Committee and Board of Directors are acutely aware that RIPEA members have lost purchasing power in recent years. Although a COLA and/or 13th check has been granted every year since 1994 the COLA's have not been sufficient to maintain the retiree's standard of living. The number one priority of RIPEA is to obtain COLA increases that, at minimum, keep up with inflation and eliminate the gap between inflation and the COLA's granted to PERF retirees.

Although your Board recognizes the difficult economic environment and the shortfall in state revenue, they remain committed that PERF retirees need and deserve a cost-of-living adjustment and 13th check in 2010.

RIPEA FACTS

- RIPEA was established in 1972 by the Indiana Legislature.
- In 1980, there were 3,450 members. In 1990 - 9,390 members; in 2000 - 23,079 members; and in 2009, there were 35,496 members.
- RIPEA is governed by a Board of Directors who are retirees of PERF.
- Females comprise 67% of total membership.
- Approximately 90% of members reside in Indiana. Florida is next with 3%.
- In 33 of 38 years since 1972, RIPEA has been able to obtain a COLA and/or 13th check for retirees.

INSURANCE REVIEW

RIPEA makes available a number of insurance plans exclusively to RIPEA members. These insurance plans are assets of the Retired Indiana Public Employees Insurance Trust and the Trustees of the Trust are Morris H. Mills, Martha L. Chitwood, Jerome J. Alles and Dr. Craig E. Hartzler.

The plans currently offered to RIPEA members through the Trust are: (1) Medicare supplemental health insurance, (2) Long term care, (3) Whole life, (4) Auto/home, (5) Prescription Drug Discount Card, (6) Hearing plan, (7) Cancer first diagnosis insurance, (8) Dental plan and (9) Vision plan. Each of these plans were made available to RIPEA members only after considerable due diligence was performed under the direction of the Trustees of the Trust. The Trustees and the staff monitor these plans on an ongoing basis in an effort to insure these plans remain a value to our members. This year the Trustees hired an outside insurance consulting firm, Sagamore Benefits, to review all our plans to insure whether these plans should continue to be offered with the current provider, change the provider, delete the plan or add a new plan. When this review is completed by Sagamore Benefits, we will share the results with you.

It is **important** for members to know that RIPEA offers these plans as a service to our members and is not “selling” insurance. Even with all the due diligence and monitoring these plans are not for every member as there may be a non-RIPEA plan that is a better fit for your needs.

AVOID THE “WHERE’S MY CHECK?” HASSLE WITH DIRECT DEPOSIT

As a retiree of the Public Employees’ Retirement Fund (PERF), have you ever called the PERF Call Center wondering when your benefit check will arrive in the mail?

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H.B. Shepherd, Founder 1914-1979
317-789-0244 • 800-345-9214
William R. Murphy Executive Director

Direct deposit eliminates waiting for the mail, standing in lines at the bank, and the risk of a lost or stolen check. And this time of year, severe weather may not allow you to get to the bank.

An annual statement will be mailed to you showing all PERF direct deposits to your bank account.

Soon, direct deposit will be the preferred PERF method to provide monthly benefit payments.

Legislation passed by the Indiana General Assembly in 2009 allows PERF to select direct deposit as the preferred method of making monthly benefit payments to members.

If you’re not currently on direct deposit, check with your bank, savings and loan or credit union for questions about direct deposit. If you don’t have an account, consider opening one for your benefit deposit.

Your banker may be able to help you open an account, possibly with little or no fees. You can download the [Application for Direct Deposit of Recurring Payment](#) form from PERF’s Web site at www.perf.in.gov. If you have questions, call PERF toll-free at (888) 526-1687, or e-mail PERF staff at questions@perf.in.gov.

Important Telephone Numbers

Anthem Blue Cross/Blue Shield	1-866-649-2041
RIPEA Group Health Plan	
AMBA.....	1-800-258-7041
Dental/Vision/Long Term Care/Cancer/ Whole Life/Medical Air Service Association	
G.E.T.O.	1-877-867-3639
Vacation Condos at Reduced Rates - www.getravelop.com	
Genworth	1-866-582-2436
Long Term Care	
HearPo	1-888-432-7464
Hearing Plan	
MetLife	1-800-438-6388
Auto/Home	
P.E.R.F.	1-888-526-1687
Retirement Checks & Benefits	
RIPEA Office	1-800-345-9214

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

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

RIPEA FOUNDATION

The RIPEA Foundation was established by the RIPEA Board in 1997 for the purpose of “assisting and contributing to the general welfare of RIPEA members”. The Foundation is qualified as a tax exempt organization under Section 501(c)(3) of the Internal Revenue Code.

The Foundation has assisted and contributed to the general welfare of RIPEA members in two specific areas. One, each year beginning in 2001 the Foundation has awarded grants to members who have experienced financial problems through no fault of their own. Any RIPEA member can file a grant application (the application is provided with the May newsletter each year) and state their reasons why financial aid is required. The Foundation Board spends a great deal of time reviewing the applications and ultimately awards grants based on need and monies available. Due to the generosity of many RIPEA member, 385 extremely needy members have received a total of \$259,190 since 2001. Yet many other needy members had to be turned down due to lack of funds.

The second area of assistance is a donation made by the Foundation to Ivy Tech for senior scholars who enroll in credit courses at Ivy Tech. If you are at least 60 years of age and not regularly employed, Ivy Tech will not charge tuition for the course. The donation made by the Foundation will pay for books, technical fees and supplies.

The Foundation is supported totally by donations from RIPEA members and we need your help to continue assistance to our members in their time of need. If you contributed to the Foundation when you paid your 2010 RIPEA dues, it is much appreciated. If you did not contribute at that time or you contributed but feel you could still help, please consider making a donation at this time. You may contribute by writing a check to the RIPEA Foundation or call the RIPEA office to donate by credit card.

Your support is appreciated.
Fred L. Armstrong, Chairman
RIPEA Foundation Board of Directors

IT HAPPENS TO US ALL

Just a line to say I'm living—that I'm not among the dead.
Though I'm getting more forgetful, and more mixed up in my head.
For, sometimes I can't remember—when I stand at the foot of
the stair,
If I must go up for something, or I've just come down from there.
Standing before the fridge, so often my poor mind is full of doubt
Have I just put food away. . .or have I come to take some out?
There are times when it's dark out—with my nightcap on my head
I don't know if I'm retiring, or just getting out of bed.
So if it's my turn to write to you, there's no need for getting sore
I may think that I have written and I don't want to be a bore.
So, remember I do love you—and I wish that you were here . . .
But now it's nearly mail time so I must say “good-bye,” my dear.
There I stood beside the mailbox. . .with a face so very red—
Instead of mailing you this letter, I opened it instead!

PRESIDENTIAL TRIVIA

- Abraham Lincoln's campaign slogan for President “Vote Yourself a Farm”.
- Calvin Coolidge's famous introvert quote, “If you don't say anything, you won't be called on to repeat it.”
- Barack Obama is our 44th President but there actually have been only 43 presidents. Grover Cleveland was elected for 2 non-consecutive terms and is counted twice as our 22nd and 24th president.
- For two years the nation was run by a President and Vice President who were not elected by the people. After Vice President Spiro T. Agnew resigned in 1973, President Nixon appointed Gerald Ford as Vice President. Nixon resigned in 1974 which resulted in Ford becoming President. Ford then appointed Nelson Rockefeller as Vice President.

INDIANA GOVERNORS TRIVIA

- Roger Branigan, Governor from 1965-1969, set a record for vetoes by returning a total of one hundred bills to the legislature. 10% were overridden.
- James Whitcomb, Governor from 1843-1848, is the only Governor who was not married at the time of their election.

MEET YOUR BOARD

This is the first in a series of "MEET YOUR BOARD" articles. This series will continue until all Board members have been profiled.



Martha L. (aka Marty) Chitwood

"Marty" joined the RIPEA Board of Directors in 1998 and served as Board President from July 1, 2007 to June 30, 2009. She devoted her life to public service which culminated in her serving as Elected Clerk-Treasurer of the City of Greenwood. Marty still resides in Greenwood and spends the majority of her time working as a

volunteer with numerous charities. The most rewarding and special part of her volunteer work is the 9 years working with the Children's Cancer Center and 9 years as an Inner Generational tutor.

In regard to her work as a RIPEA Board Member, Marty says, "As an 85-year-young senior citizen, I still enjoy helping RIPEA members which I am able to do as a member of the RIPEA Board. As more friends and acquaintances become aware of my association with RIPEA as a Board member and past president it gives me more opportunities to help our members. Learning to be a senior citizen after spending a lifetime volunteering with children has been interesting and rewarding."

TRIVIA

- The American flag flying upside down is a sign of an emergency. It means, "Help me. It's an emergency. Call the police. I am in dire trouble and need immediate help."



Fred L. Armstrong

Fred joined the RIPEA Board of Directors in 1992 and has served as President of the RIPEA Foundation since July 1, 2000. Fred served 45 years in public service including positions in Marion County and also as City Controller of the city of Indianapolis. He was named the "Top City Controller in the Country" in

1987. Fred serves on numerous boards and commissions in addition to his service as a RIPEA Board member and President of the Foundation.

In regard to his work as a RIPEA Board Member and Foundation President, Fred says, "RIPEA is an organization that is vital to all PERF retirees and it has been a pleasure to serve on the RIPEA Board for 18 years. In my capacity as president of the RIPEA Foundation, I have become acutely aware of the hardships endured by some of our members. With your continued support, we will continue to help all our members and through the Foundation financially assist our most needy members."

- Chicago is one of the few cities that allows beekeeping in the city. In fact, you can find beehives atop City Hall. The city uses bees for pollinating flowers along Michigan Avenue in Grant Park.



RETIREES ASSOCIATION
PUBLIC EMPLOYEES ASSOCIATION
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