

Important Telephone Numbers

Anthem Blue Cross/Blue Shield RIPEA Group Health Plan	1-866-649-2041
AMBA Dental/Vision/Long Term Care/Cancer/Whole Life/ Medical Air Service Association	1-800-258-7041
Genworth Long Term Care	1-765-827-6607
AmpliFon Hearing Plan	1-888-432-7464
MetLife Auto/Home	1-800-438-6388
P.E.R.F. Retirement Checks & Benefits	1-888-286-3544

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or visit our website:

[www.ripea.org](http://www.ripea.org)  
The RIPEA office hours are:  
Monday through Friday,  
8 a.m. to 4 p.m.

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RIPEA

Retired Indiana Public Employees Association

Working for Your  
Retirement Today

November 2017



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## A Message from the Executive Director

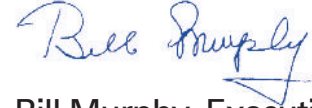
Welcome to the November issue of the *Communicator*.

Medicare's Open Enrollment period is underway, through December 7. On our Facebook page, we recently shared this great article featuring ways to save money on healthcare. Here are a few of them:

- Generic drugs. If you haven't yet, ask the pharmacist whether generic is cheaper
- Ask your doctor for a discount. Don't be afraid to check if your provider can cut you a break on an office visit or procedure charge
- Shop around. Check prices at various pharmacies
- Same with lab costs
- Mail-order medications
- Check the website. The maker of your drug might offer money saving coupons
- Read your medical bills. Mistakes happen
- Consider a higher deductible plan to reduce your premiums
- Flexible spending accounts offer tax advantages
- Exercise—an ounce of prevention and all that

Health care is one of the most confusing-yet-necessary aspects of our lives. Always remember, we at RIPEA are here for you if you ever have questions. Our resources are vast—and so is our patience. We look forward to hearing from you.

Until next time,



Bill Murphy, Executive Director

## Anthem Supplemental Health Insurance

The RIPEA Insurance Trust is the plan sponsor for two complement health insurance plans underwritten by Anthem. These plans are available to any RIPEA member and/or spouse who is age 65 or older and covered by Medicare A and B. In these two group plans, all participants are RIPEA members and/or their spouses.

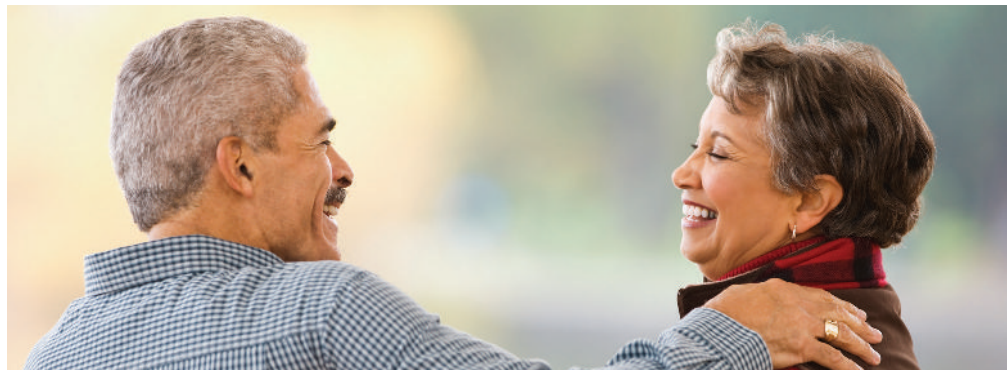
The 2 plans are:

- **Comprehensive Plan:** The Comprehensive Plan is a standard "F" plan with a Major Medical component. All medical services covered by Medicare will be totally paid between Medicare and the Comprehensive Plan. In addition, under the Major Medical provision, services not covered by Medicare will be partially paid by Anthem. Under the Major Medical provision, after a \$500 deductible is met the plan pays 80% of all charges not covered by Medicare. The standard "F" plan does not pay anything if the medical service is not covered by Medicare.

*Note: It is important to know that any service covered by Medicare will be paid in full between Medicare and the Comprehensive Plan. The Major Medical provision is only applied if Medicare does not pay for the service.*

- **Basic Plan:** The Basic Plan is the standard "N" Plan. The premiums are lower and the coverage is not as wide-ranging as the Comprehensive Plan. Under the Basic Plan, participants must pay: (1) the Medicare deductible of Part B—approximately \$165 per year; (2) 20% of doctor office visits with a maximum of \$20 per visit; and (3) 20% of emergency room visits with a maximum of \$50—waived if admitted as an in-patient from the emergency room.

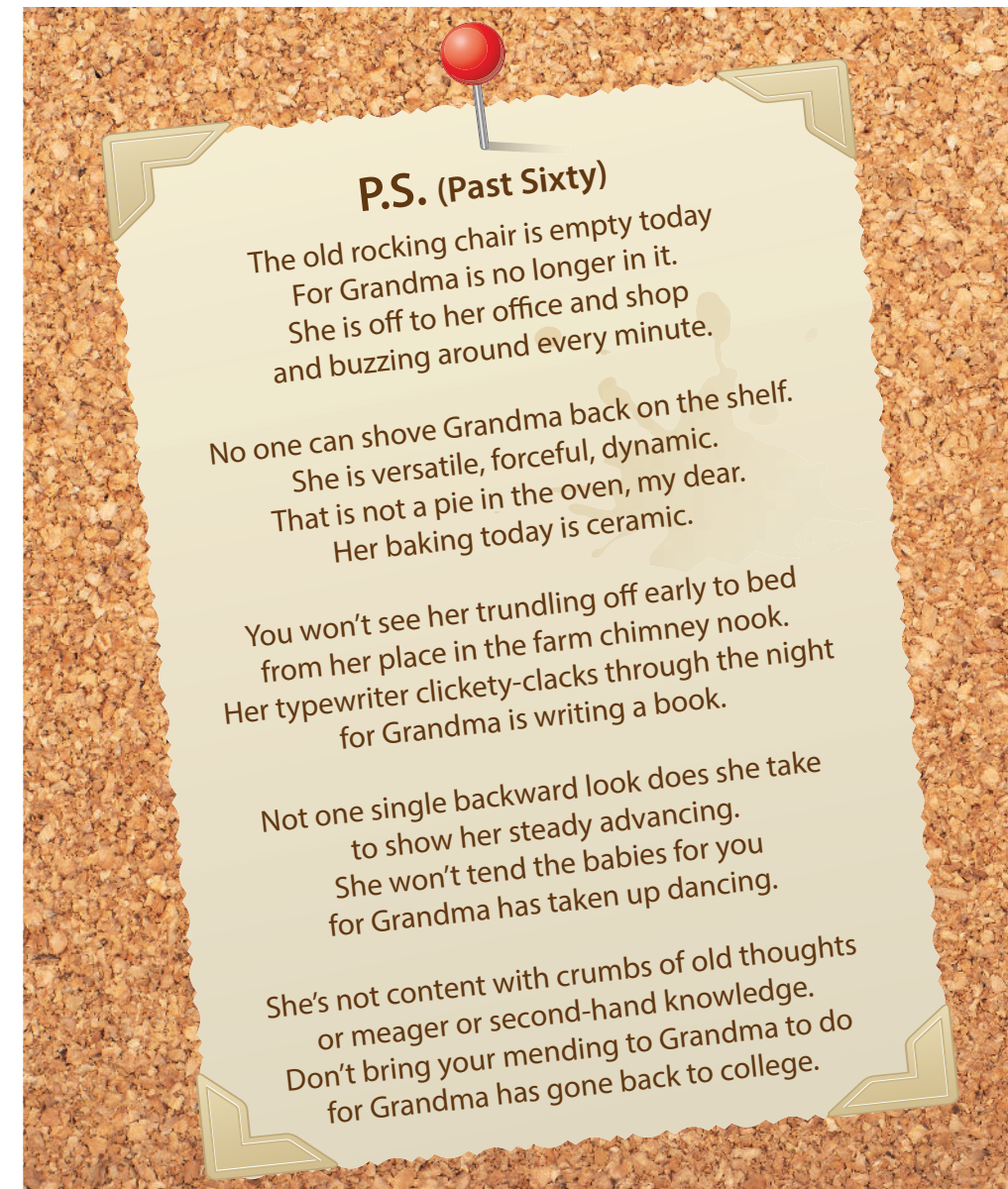
If you have any questions regarding these RIPEA-sponsored health plans, please contact the RIPEA office.



## Social Security Benefits to Increase 2% on January 1, 2018

The Social Security Administration approved on October 13th that Social Security benefits will increase 2 percent on January 1, 2018.

The increase affects Social Security benefits for more than 70 million recipients. It is the largest increase since 2012.



## New RIPEA Member Benefit—Kemper Senior Solutions Home Health Care

Is it important for you to receive care in your own home instead of a nursing home? For many people, a nursing home is the only option, but RIPEA has great news for you. We have endorsed a policy from Kemper Life & Health Company with affordable premiums that can help you remain in the comfort of your own home should you need specialized care. And best of all, the policy is guaranteed renewable for life as long as you pay your premiums.

Peace-of-mind can begin with the Kemper Senior Solutions Home Health Care Insurance Plan. Contact AMBA today for a free, no obligation quote at (800) 258-7041. You can also learn more by visiting [www.KemperSeniorSolutions.com](http://www.KemperSeniorSolutions.com).

## Your Legislative Corner

As you may recall, the 2017 Indiana General Assembly approved a 13th check for this year and also for 2018. The first 13th check was passed in 1991 and this was the first time a 13th check was approved for two years. Therefore, all PERF retirees with an effective date of retirement of December 1, 2016 or prior should have received this additional amount in their September 15, 2017 PERF check or

deposit. This same additional amount will be included in the September 15, 2018 check or deposit. The RIPEA Board of Directors is grateful to our Legislators for the 13th check.

Your Board of Directors is considering the following 2018 Legislative proposals:

- Cost of Living Adjustment (COLA)
- Exempt part of PERF retirement benefit from

Indiana state income tax. This may be in the form of a tax credit.

- Defined Retirement Option Plan (DROP). This would affect only employees still working in a PERF covered position; it will not affect retirees.

We will keep you informed of the on-going status of these proposals.