

RIPEA

Retired Indiana Public Employees Association

Working for Your Retirement Today

May 2020



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A Message from the Executive Director

Welcome to the May issue of the *Communicator*.

Friends, have you heard about the peculiar things happening in communities all across Indiana?

For instance, have you heard about the extreme amount of bear sightings reported by folks strolling around their neighborhoods? And, masked individuals have been seen leaving packages on doorsteps at an alarming rate.

Let me clarify, these bear sightings are of the teddy bear species, and neighbors have been placing these cuddly stuffed animals in windows and front lawns so families with young children can partake in a fun "bear hunt."

Oh, and the people with the masks, they're more like vigilantes delivering packaged food and essentials to neighbors in need or those too vulnerable to run errands themselves.

Stories like these and the incredible acts of courage and kindness happening every day during this unprecedented time makes one thing very clear; we will get through this together.

Stay safe and well.



Bill Murphy, Executive Director



Getting to Know...

Board Member Cleo Duncan

Former occupation? I was a Representative for House District 67, 1994-2010 and a former teacher in Gary, Indiana.

Time on board? 5 years.

What makes you proud to be a Hoosier? The wonderful caring nature of the people who live here.

Do you have a hidden talent? I love to sing, so much so that I founded Tree County Players; a theater group and non-profit organization in Decatur County.

Favorite show to stream or watch on TV? NCIS.

Personal motto? Be an instrument for good.



One thing people should know about RIPEA? RIPEA is dedicated to protecting and constantly working for the betterment of Indiana's retired public employees.

30th Annual RIPEA Convention Cancelled

The safety and health of our members and staff is always our number one priority.

It is with this in mind RIPEA's 30th Annual Convention scheduled for September 14, 2020 has been cancelled.

We look forward to seeing you at our 2021 Annual Convention.

In the meantime, stay safe and healthy.

Helpful Resources for RIPEA Members

A message from Marriette Montgomery, RIPEA Foundation President

The RIPEA Foundation is thinking of you and keeping you close to our hearts during this uncertain time. If you find yourself in need of assistance--whatever that may be--here is a list of organizations to contact that could help you.

The Indiana Family and Social Services Administration (FSSA) determines eligibility for state funded supplemental programs and services. Call 888-673-0002.

Indiana's Area Agencies on Aging provides case management, information and referrals for persons who are aging or have developmental disabilities. Call 800-986-3505.

Supplemental Nutrition Assistance Program (SNAP) provides monthly assistance for groceries. Call 800-221-5689.

Low Income Energy Assistance Programs (LEAP) offer summer cooling assistance and winter heating assistance along with many other services. Call 317-232-7777.

Township Trustee Offices provide many services for their residents.

Indiana Salvation Army offers financial assistance and other tangible items for people in need.

211.org is the most comprehensive resource of locally curated social services information in the United States. Call 211.

Spring Chapter Meetings

A message from Phil Conklin, Chapter Coordinator

Dear RIPEA Chapter members,

Your safety is of utmost importance. For this reason, we are following the advice of Governor Holcomb and health authorities by canceling all Spring Chapter meetings.

RIPEA is hopeful to reconvene meetings in the fall, and pledge to make them even more enjoyable!

Thank you to all Chapter officers for your efforts over the years. Your commitment to improving the quality of life of our members is admirable. We are lucky to have you.

Until we meet again, take care and be safe.

Coronavirus Q&A with IU Health

Coronaviruses (CoV) are a family of viruses that cause illness in humans and animals. Illness caused by coronaviruses range from the common cold to more severe respiratory illnesses and even pneumonia in some specific cases.

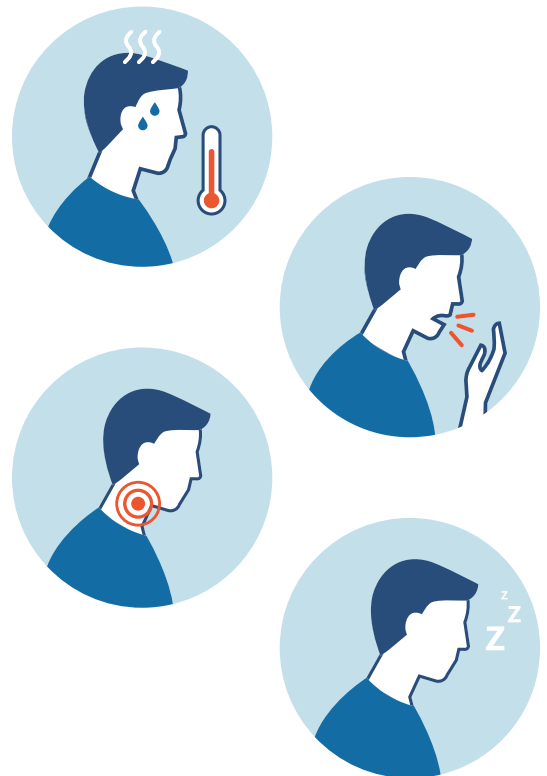
The novel (new) coronavirus now in the news—COVID-19—was first identified in December 2019.

What are Symptoms of COVID-19?

Symptoms of COVID-19 are typically mild and begin gradually. The symptoms may include:

- **Fever**
- **Tiredness**
- **Dry cough and/or shortness of breath**
- **Vomiting**
- **Diarrhea**
- **Muscle aches**

Some people infected with the virus do not show symptoms or feel sick. Most people recover (feel better) without needing special treatment. Older people and those with existing medical problems like high blood pressure, heart problems, or diabetes are more likely to develop more serious symptoms.



RIPEA FOUNDATION

2415 Directors Row, Suite M, Indianapolis, IN 46241

Telephone Number: 1-800-345-9214

2020 Individual Grant Application

Application must be received in our office by July 1, 2020

Member's Name _____

Address _____

City/Town _____ State _____ Zip _____

Telephone No. (____) _____

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

TOTAL GROSS MONTHLY INCOME:

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

Amount of Grant Requested: \$ _____ (not to exceed \$1,000)

NOTE: If all lines are not completed and necessary supporting documents are not submitted the application will not be considered. All information on this application is confidential and will not be shared with any person(s) not affiliated with the RIPEA Foundation.

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: _____

**For Office
Use Only**

Verification of Membership by: _____ Amount Recommended: _____
Reviewed by: _____ Date: _____

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

RIPEA FOUNDATION

GRANT ELIGIBILITY REQUIREMENTS

ALL APPLICATIONS MUST:

- Have a signature
- Include documentation as proof of financial need
- Provide accurate monthly income totals
- Request an amount no greater than \$1000 (max)

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

How do I know if I should be screened for the coronavirus (COVID-19)?

If you aren't feeling well, or you're concerned that you have been exposed to the virus, you may be wondering if you should be tested for COVID-19.

To ensure that resources are used in service of those most in need, testing resources are currently only available for high-risk, seriously ill patients and healthcare workers who may have been exposed to the virus. This approach is consistent with the Centers for Disease Control (CDC) and the Indiana State Department of Health guidelines.

However, you can receive a free screening through the IU Health Virtual Visit app.

RIPEA Grant Foundation

Since 2001, the RIPEA Foundation Board has approved grants to RIPEA members who have encountered financial challenges through no fault of their own. If you have encountered a financial hardship and wish to apply for a grant, please complete the enclosed application and return to the RIPEA office by July 1, 2020. The grants or denial letters will be mailed by July 30, 2020.

When should I consider COVID-19 screening?

If you have a new onset of viral or flu-like symptoms including but not limited to cough, fever, shortness of breath, sore throat, vomiting, diarrhea or muscle aches within the past 14 days, you should consider getting screened.

Where should I seek COVID-19 screening?

Call your doctor or use the IU Health Virtual Visit app for a free screening. If it is recommended you get tested, the Virtual Screening Clinic will direct you to a facility. Please note the laboratory testing is not part of the free service, however, your insurance company may cover the cost.

Is IU Health COVID-19 testing open to the general public?

No, not currently, but IU Health continues to look at other testing pathways to serve the community.

This content is brought to you by Indiana University Health. Visit iuhealth.org to explore more health information.



What's happening to my investments during COVID-19?

In investing, most conservative investors use something called backward-facing probability to plan for the future. In other words, we look at what's happened in the past and use that information to try and predict the future. Overall, it works pretty darn well. But what about when something happens like the Coronavirus, something we have never seen before.

Believe it or not, in the markets, we have seen things similar before, but not quite like this. The stock market typically reacts negatively to "virus concerns," but Coronavirus hit so quickly and the drop in the market was so quick, it is in a league of its own. But, again looking to the past, we survived the

SARs outbreak in 2003 (when the market lost 12.8% in 3 months), the Bird Flu in 2004 (down 6.9% in 8 months), MERs in 2012 (-7.3% in 2.5 months), Ebola in 2013-2014 (-5.8% in less than a month), and Zika in 2015-2016 (down 12.9% in 4 months). Those declines are in the S&P 500, a good measure of overall stock performance.

In just the first 3+ months of 2020 the S&P fell almost 34%! As of April 10, 2020, it has recovered some for a loss of 17.6% from that February 19 high and a loss of 14.4% year-to-date.

So, what does that all mean?

Those figures only tell a little part of the story. In the month

after these scourges were declared over, the S&P 500 gained an average of .38%. And, in the 6 months after the end, the S&P 500 increased by an average of 12.5%.

Most investors are short-sighted. They react quickly to bad news. But most of us are not looking to make money in the next month. We are in this for the long-term. And, if the past is truly an indication of the future, we will be just fine and being invested is right where you want to be.

As Benjamin Graham, a world-famous investment guru and mentor to Warren Buffet, said..."You are either an investor or a speculator. Be an investor."

By Tom Faulconer, JD, CFP®

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Getting to Know...

Board Member Patricia Miller



One piece of retirement advice you'd share with a friend? Stay busy and enjoy the blessing of life.

Time on board? 4 years.

Former Occupation? I worked as a Registered Nurse. I was also a member of the Indiana General Assembly for 34 years; in the Senate for over 33 years, and about 10 months in the House of Representatives before the Senate.

What are your hobbies? Photography, fishing, and boating.

Do you have a favorite season? One reason why I love Indiana so much is because of the changing seasons. I enjoy them all.

Favorite place to travel? I love to travel! I've been in all 50 states and numerous foreign countries. I especially enjoy going to new places I have not yet visited.

One thing people should know about RIPEA? RIPEA provides numerous helpful services for retired public employees to take advantage of including help with reducing the cost of health insurance.

Your Legislative Corner—The 2020 Agenda

The two proposals in 2020 adopted by the RIPEA Board of Directors for consideration by the Indiana Legislature were as follows:

- \$50 increase in the 13th check
- Exemption of \$2,500 PERF retirement income from Indiana state income tax

The 2020 legislature did not consider any bill with a fiscal impact; therefore neither of these two bills was passed in 2020.

Your Board will submit both of these proposals to the 2021 legislative session.

However, as you may recall in the 2019 Legislature, RIPEA was able to obtain a 13th check for 2019 and 2020. Therefore, if your effective date of retirement in PERF is December 1, 2019 or prior you will receive the following additional money on your September 15, 2020 PERF benefit.

Years of Service	Amount
5-10 (Disability)	\$150
10-20	\$275
20-30	\$375
30+	\$450

NOTE: You must be a PERF retiree. Retirees of the 1977 Police & Fire Fund do not receive the 13th check

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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

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

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

Genworth
Long Term Care
1-765-827-6607

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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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