

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

Genworth
Long Term Care
1-765-265-5606

The RIPEA Board of Directors Working for You

Christie A. Bader
Georgetown

Billie Breaux
Indianapolis

Howard Buchanan
South Bend

Larry L. Buell
Indianapolis

Dr. Jack Dillon
South Bend

Cleo R. Duncan
Greensburg

John Galloway
Indianapolis

SuzAnne Handshoe
Kendallville

Dr. Craig Hartzer
Indianapolis

Bruce Kimery
Indianapolis

RIPEA *COMMUNICATOR*
is published quarterly by
the Retired Indiana Public
Employees Association.
2415 Directors Row, Suite M
Indianapolis, IN 46241
317-789-0244
800-345-9214

H.B. Shepherd, Founder
William R. Murphy,
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.

Patricia Miller
Indianapolis

Marriette (Marty) Montgomery
Indianapolis

Roger Parent
South Bend

RIPEA

Retired Indiana Public Employees Association

**Working for Your
Retirement Today**

February 2022



In this issue:

**How Hearing Aids
Keep You Young**
pg 2

**One Step at a Time – Resuming
(or Starting) Your Exercise Routine**
pg 3

2022 Legislative Update
pg 6

NON-PROFIT.ORG
U.S. POSTAGE
PAID
Indianapolis, Indiana
Permit No. 3602

Retired Indiana Public Employees
Association, Inc.
2415 Directors Row, Suite M
Indianapolis, IN 46241

A Message from the Executive Director

Every day, we work hard to ensure that the rights and benefits of all active PERF members and retirees are not undermined or reduced. RIPEA exists to protect you, and some of the ways we do this include:

- Scrutinizing new legislative proposals that may pose a threat to you
- Obtaining legislative sponsors on your behalf
- Testifying at committee hearings
- Communicating and advocating directly with Legislators and the Governor
- Working with our hired Lobbyist to submit proposals to the General Assembly
- Monitoring motions pertaining to PERF throughout the entire legislative process

In the pages ahead, you will see a Legislative update that includes a list of bills concerning PERF that have been introduced for the 2022 Legislative session. If you have any questions, please feel free to give me a ring at 317-789-0244.

I want to take a moment to thank you again for being a member. There's power in numbers, especially when it comes to protecting the rights and benefits of every Indiana public employee. You're a vital part of RIPEA's collective voice and your membership makes us stronger.

I wish you all many blessings for the New Year!

Sincerely,



Bill Murphy, Executive Director



Mayor SuzAnne Handshoe Elected to Board of Directors

The RIPEA Board of Directors, in their meeting on December 1, 2021, unanimously elected SuzAnne Handshoe to the RIPEA Board of Directors.

SuzAnne is a Marine Corp veteran elected in 2003 as Kendallville, Indiana's first female Mayor. Nineteen years later, the citizens of Kendallville have continued to re-elect SuzAnne as their Mayor.

SuzAnne also became the first female to graduate from the Combat Water Survival School in the Marine Corp.

That is two very impressive firsts.

The Board of Directors is delighted to have Mayor Handshoe as a RIPEA Board Member!

2022 Legislative Update

Your RIPEA Board of Directors voted unanimously to request the Legislature reinstate the 13th check in 2022 per the recommendation of RIPEA's Legislative Committee.

And, we are making every possible effort to get it reinstated this year even though it may be difficult in a "non-budget short session" because you deserve it!

The following bills concerning PERF have been introduced in the 2022 Legislative session:

- Senate Bill 206, introduced by Senator David Niezgodski from South Bend, provides a 13th check in 2022 for retirees of the Public Employees Retirement Fund.
- Senate Bill 333 introduced by Senator Jean Breaux of Indianapolis, also provides a 13th check in 2022 for retirees of the Public Employees Retirement Fund.
- House Bill 1124, introduced by Representative Gregory Porter of Indianapolis, provides payment of \$250 in 2022 for retirees of the Public Employees Retirement Fund who received less than \$20,000 in retirement income in 2020.



Attention Anthem Health Insurance Participants

If you're a RIPEA member participating in one of RIPEA's Supplemental Medicare policies with Anthem, please read the following:

If you're currently paying your premium via check each month but would prefer to have the payment withdrawn from your checking or savings account, please contact the RIPEA office at 1-800-345-9214 to request a form to make this change.





How About a Date (Fund)?

Many folks intimidated by the thought of having to choose among investments with which they're unfamiliar decide not to participate in a 401k. So, plans introduced target-date funds to help ease people's hesitations.

But, what are target-date funds?

Virtually all retirement plans that allow participants to choose their investment include target-date funds—for example, 401ks, 403bs, and 457 plans.

Target-date funds have a designated year in their titles—such as Vanguard 2040 Fund or T. Rowe Price

2060 Fund. And the year listed in the fund's name is around the time participants will begin withdrawing their money for retirement. So, for example, someone who is 50 this year and plans to work until age 65 would likely choose a 2040 fund.

Each target-date fund is professionally managed and optimized for a specific time frame and offers participants a retirement savings strategy that relieves them of choosing and managing their investments. For this reason, target-date funds have significantly increased participation in many retirement plans!

Of course, nothing is perfect. Target-date funds assume all investors are the same based on the year chosen regardless of whether participants personally tend to invest more conservatively or aggressively. Target-date funds also mainly invest in other mutual funds and typically favor their own companies, which is something to consider when determining your options.

In conclusion, target-date funds are a less risky way to invest for retirement, but make sure you choose the right one for you!

Tom Faulconer, JD, CFP®

tom@transitionsfinancialindiana.com

The opinions contained herein are not intended to be investment advice or a solicitation to buy or sell any securities.

Archer Investment Corporation manages The Archer Funds. You should carefully consider the investment objectives, potential risks, management fees, and charges and expenses of the Fund before investing. The Fund's prospectus contains this and other information about the Fund, and should be read carefully before investing. You may obtain a current copy of the Fund's prospectus by calling 800-581-1780 or visit www.thearcherfunds.com. Past performance is not a guarantee of future results. The investment return and principal value of an investment in the Fund will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The Archer Funds are distributed by Arbor Court Capital, LLC, 8000 Town Centre Drive, Suite 400, Broadview Heights, OH 44147 Member FINRA.

How Hearing Aids Keep You Young

Many people who develop age-related hearing loss are anxious about what hearing aids symbolize, and this fear alone can keep them from treating their hearing loss. But hearing aid technology and design have come a long way, helping folks overcome the stigma and improve their overall quality of life.

Hearing aids today are virtually invisible.

When most people visualize hearing aids, they think about the big beige contraptions of 20 years ago. But today, hearing aids are smaller and sleeker than ever before. Many current models are small enough to fit inside the ear canal and are virtually invisible. Even most behind-the-ear models today aren't much bigger than a nickel and easily stay tucked away out of view.

Hearing aids minimize the outward signs of hearing loss.

Family members and friends often notice a hearing loss before the person with the loss

does. As a result, people may talk louder or repeat themselves multiple times when trying to communicate with them, making folks experiencing hearing loss appear much older than they are. Hearing aids can help.

Experiencing hearing loss? Call Hear In America® at 1-855-250-9993.

Because you're a RIPEA member, you have access to high-quality hearing aids through Hear In America®. Hear In America can help you save 30-60% on a wide variety of the latest brand-name hearing aids. Call 1-855-250-9993 today to schedule a hearing exam!

"I was actually a little afraid of getting hearing aids. I didn't want to think that I was getting older or that people would think I was older," shares Susan Rosen.

Although Susan was afraid hearing aids would make her look old, she quickly realized that they opened a whole new world and didn't make her seem older at all.

"I recently got a haircut, and you can't see them. And I don't care anymore because you know what? I can hear."



One Step at a Time – Resuming (or Starting) Your Exercise Routine

For a year-and-a-half, we’ve spent more time at home than ever.

Although gyms and fitness centers are open around the state, many are still operating at a limited capacity. As a result, you may find yourself at home and motivated to eat well or exercise more, but with limited options.

Bryland Sutton, Manager of IU Health’s Corporate Fitness Center, shares tips to help you discover ways to incorporate exercise into your routine from home.

So how do you make exercise part of your routine? First, Sutton says you should commit to setting aside time each week. And, if you’re new to exercise, three times per week is a good goal to start.

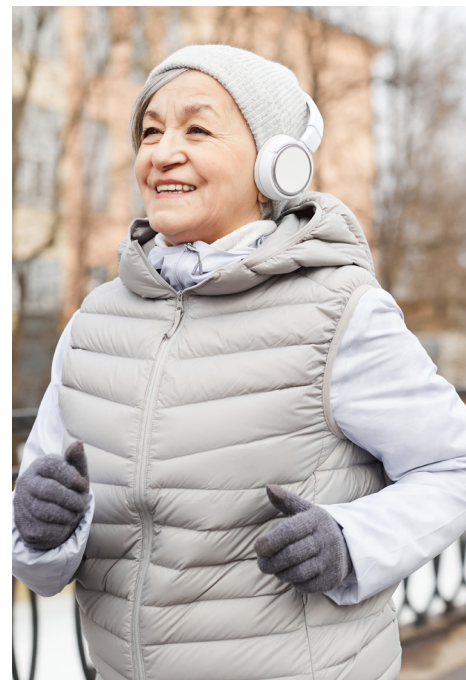
The key to exercising for health is proper progression and consistency. It’s as simple as committing to move your body every day.

Go for a walk with a friend, stretch between commercial breaks, or march in place. Then change up your workouts to match your fitness level as you build more stamina.

Sutton also encourages folks to explore bodyweight movement to help build strength. Exercises like air squats, push-ups and sit-ups don’t require any equipment and have many strength-building benefits. However, if you’d like to incorporate equipment into your routine, Sutton says dumbbells and resistance bands are an excellent starting place for home gym equipment.

Whether new to exercise or experienced, start small and be consistent. You owe it to yourself to achieve the highest level of health you can.

This article is provided by IU Health.



Too cold outside to go for a walk?

Here are a few activities you can do this winter to get your body moving.

- Host a game night—play charades with friends or loved ones.
- Visit [YouTube.com](https://www.youtube.com) and search for online workouts. There are plenty of free videos available covering all exercise styles.
- Knock out your spring cleaning. While it’s cold out, take advantage of tidying up inside.
- Put your dancing shoes on! Turn the volume up on your favorite songs and boogie down.