

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

TruHearing
Hearing Plan
1-800-250-9993

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

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800-345-9214

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.



RIPEA

**RETIRED INDIANA PUBLIC
EMPLOYEES ASSOCIATION**

November 2024



In this issue:

RIPEA's Insurance Plan
Changes
pg 5

Time for Renewal
pg 6

Pension Committee Hearing
pg 7

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A Message from the Executive Director

Try a little something new
Try a little something different
Try a little something no one else has done.
Take a little different view
Try a little something new
That's the little magic trick to having fun, fun, fun, fun
That's the little magic trick to having fun.



That's our new motto at RIPEA. Or what I'm telling myself anyway. That change = fun.

Some days it doesn't feel like that. In fact, the longer it has taken to launch our new membership platform, the less fun change has felt in that regard. And as much as it is my job to help RIPEA and the Foundation and the Trust grow and change as needed, one of my long-time personal mottos goes as follows:

"We don't do things the way we've always done them, just because that's the way we've always done them. And we don't change for change's sake."

There's a sweet spot between those two extremes, typically informed by data, that drives the changes we make.

But based on the amount of change we've undergone in the past year and are yet to undergo, you'd think I love it. I assure you: I don't. I just lead it because we need it.

So, what exactly has changed?

For one, we updated our mission.

Our previous Mission Statement:
Improve the quality of life of our members by protecting and enhancing their retirement benefit, provide group insurance for members, be a facilitator of information for members, and act as a medium of communication to Legislative and Executive Branches of Government as well as PERF employers.

Our current Mission captures all of that and more this way:
Improve the quality of life for our members by providing the Relationships, Insurance benefits, Policy-advocacy, and Education needed to retire well from public employment in the Hoosier state.



Jessica B. Love

With that, we've added monthly webinars to our slate of benefits to enhance the member experience.

We've also refreshed our logo to a more distinguishable representation of the RIPEA brand. You'll start seeing it on all our communications going forward.

Plus, we've added a new individual focused on engagement and development to the team.

Members also voted at the annual member meeting in August, in alignment with best practices, to adopt modernized articles of incorporation.

But the real reason we've made these changes is: All of this "fun" will help us become a more serious player in the worlds of advocacy and philanthropy, which will benefit every member – you – in some way.

So, thank you for joining us for the fun thus far! Can't wait for you to experience all the (serious) fun yet to come!

With the utmost respect for your years of service,

Jessica Love

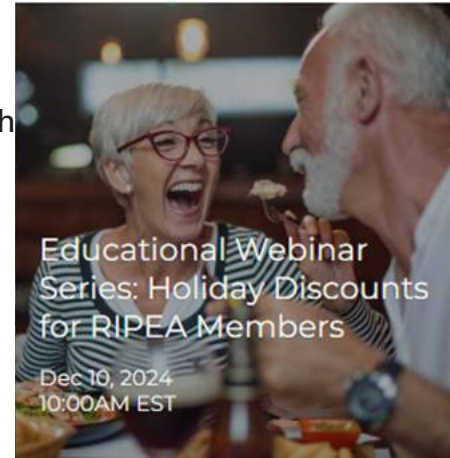
AMBA Webinars

RIPEA is proud to present a new webinar series with partner AMBA.

We launched the monthly webinars on the 2nd Tuesday of September and have two more scheduled through the end of the year:

- November 12, 2024, 10 AM EST: All About Long Term Care
- December 10, 2024, 10 am EST: Holiday Discounts for RIPEA Members

To register, go to the Events page of RIPEA's website. Or if you missed one, please check out the Resources page of www.ripea.org to watch the recording.



#CrossroadsOfChange

If you are or know an active state employee who donates through the State Employees' Community Campaign (SECC) payroll deduction program, please consider – and encourage others to consider – the RIPEA/William R. Murphy Foundation as a charity of choice.



The mission of the RIPEA/Murphy Foundation is to serve Indiana's active and retired public employees through gifts used as needed to protect their quality of life. Since 2001, grants of up to \$1,000 annually have been given out to our most vulnerable public employees. Deduction elections can be made until November 8, 2024.

<https://secc.americascharities.stratuslive.com/>

GIVING TUESDAY

You have the power to make a positive change in the lives of others. The power comes through giving.

We're asking you to activate that power on or before December 4, 2024.

Donate online through Givebutter using this QR code



Or mail a check or call the office to pay over the phone.

RIPEA/Murphy Foundation
2415 Directors Row, Suite M
Indianapolis, IN 46241
Phone: 317-789-0244

Support the RIPEA/William R. Murphy Foundation on Giving Tuesday this year.

Every donation – big or small – helps the Foundation deliver on its mission.

You have the power to turn stories of hardship into stories of hope.

Use your power.



Link to new Foundation Video:
<https://tinyurl.com/mh9f2xdt>

Interested in Board Service?

If you live in southwest Indiana and would like to apply to be a RIPEA board member, please email ripea@ripea.org to request an application. You can also send suggestions for possible board members from the SW Indiana region, and we'll follow up on your behalf.

Remembering Leaders

We Lost



Morris Mills: A Champion of Public Employee Benefits

Our hearts are heavy as we acknowledge the passing of Morris H. Mills on October 14, 2024, a guiding force in Indiana public service and a respected RIPEA Board Member for 15 years.

Many know him as the author of the 1977 Police Officers and Firefighters Retirement Fund, but his contributions to Indiana’s public sector extended far beyond this landmark legislation.

Throughout his 32-year tenure in the State Legislature—including two terms in the House of Representatives and 28 years in the Senate—Mills championed numerous initiatives that strengthened our state’s institutions and supported its public servants, including authoring the School Equalization formula, which ensured fair funding for public education, serving as a key architect of UNIGOV to modernize local government operations, and strengthening the financial stability of public institutions through his leadership on the Indiana Bond Bank.

His legacy of service to RIPEA and the state of Indiana will continue to benefit Hoosiers for generations to come. Join us in extending our heartfelt condolences to the Mills family.



Fred Armstrong: Longtime RIPEA Leader and Steward of Public Service

Fred Armstrong, a pillar of RIPEA leadership who served on our Board for 28 years and as

Chair of the RIPEA Foundation Board for 18 years, passed away on October 4, 2024.

A proud World War II veteran who served in the U.S. Navy, Fred was a steward of public service. Beginning as Deputy Auditor for Marion County, Fred went on to serve as Controller for the City of Indianapolis for 21 years, Controller/CFO of IndyGo Public Transportation for 28 years, and served as Executive Director of the Indianapolis Local Public Bond Bank for many years.

Fred’s commitment to his career and RIPEA strengthened and protected the interests of public employees throughout Indiana. We are grateful for his service and extend our deepest condolences to the Armstrong family.

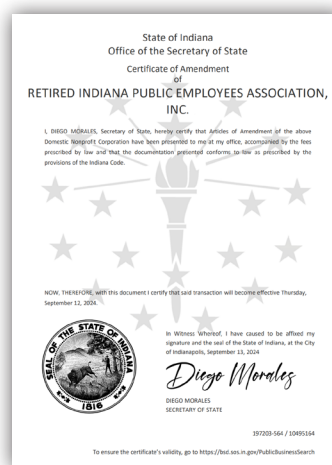
Utility Assistance



The application period to request assistance paying utility bills this winter is open until April 14, 2025! Find out if you are eligible for the state Energy Assistance Program through your local service provider: <https://tinyurl.com/497xbfuw>

Amended & Restated Articles of Incorporation

Following approval during the RIPEA annual member meeting on August 27, RIPEA’s modernized articles of incorporation have been officially approved by the Secretary of State. Find a link to the Amended & Restated Articles on the Board of Directors page of www.ripea.org.



What’s New with RIPEA’s Insurance Plans?

A few changes are going into effect related to prescription drug coverage for 2025. With the Inflation Reduction Act (IRA), we’ve worked to keep our plans as affordable as possible while providing strong coverage. Major changes to RIPEA’s Anthem Advantage and Part D options include:

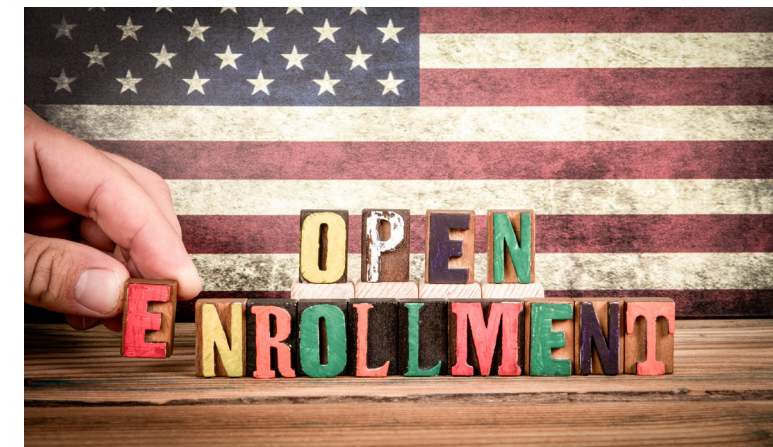
- The Coverage Gap (also called the “donut hole”) is eliminated as of 2025 plan year.
- For 2025, your out-of-pocket maximum for covered drugs will be \$2,000. This has decreased from the 2024 amount of \$8,000.

If you consistently have high medication costs, the new Medicare Prescription Payment Plan could help you manage your out-of-pocket Part D costs. Your prescription costs will be spread into manageable monthly payments throughout the year. This payment plan works with your current drug coverage to manage expenses, but it does not save you money or lower your drug costs. You are eligible for this program, regardless of your income and you can opt out at any time. This program is available for you starting January 1, 2025.

Additionally, new for 2025, members who participate in RIPEA’s Medicare Supplement Part F or G plans through Anthem will continue to receive our exclusive added major medical coverage – now with no separate major medical deductible! (NOTE: The Part B deductible still applies for Plan G participants.)

What you need to do

- If you are an existing plan member and wish to participate in the same plan in 2025, no action is required.
- If you are not a plan member or wish to change plans, please call the RIPEA office for more information or review the medical and prescription plan information provided on the Medicare, Insurance and More page



under Benefits on ripea.org.

Any changes to your 2025 plan should be made before December 1, 2024, to ensure new ID cards will be in hand for January.

Where to call with questions:

- Medicare Advantage Plans for existing members: 1-833-848-8730
- Medicare Advantage Plans for members not yet enrolled: 1-833-848-8729
- Medicare Prescription Plans: 1-833-360-3662
- Medicare Supplement Plans: 1-866-649-2041

You can also call RIPEA’s insurance navigators with questions.

- Bill Murphy: 1-833-848-8730
- Main Office: 317-789-0244 or 1-800-345-9214

2.5% COLA Coming in 2025

The Social Security Administration has announced a 2.5% cost-of-living adjustment (COLA) for 2025. This increase, which is lower than previous years, reflects the current cooling of inflation. Starting in January 2025, the average monthly retirement benefit will rise by approximately \$50.

It's Time to Renew

If you already pay dues via pension deduction, you're all set! If you'd like to sign up for pension deduction and save \$3/yr, please call the office at 1-800-345-9214 or 317-789-0244 and let us know before Thanksgiving.

Or, if you autopay via credit card, your payments will continue to be processed via Paypal for now, unless your form of payment expires. As that happens, our plan is to gradually move people to our new GrowthZone payment system, processed by Stripe.

If you pay \$18 annually by check or card, please remember we have a new logo to be on the lookout for on the invoice you'll receive! Plus, your invoices may look different thanks to our move to GrowthZone. Please mail your dues and any Foundation donation to:

RIPEA
2415 Directors Row, Suite M
Indianapolis, IN 46241

Please call us or email ripea@ripea.org with any questions.

Thanks in advance for your 2025 membership! We have BIG WORK ahead of us starting in January, as we lobby to secure additional benefit enhancements for 2025 and beyond, as well as aim to get the enhancements automated going forward. We need you engaged as a member in our advocacy efforts to get that done!

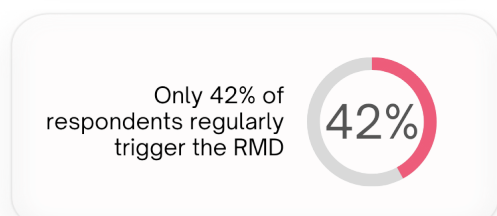
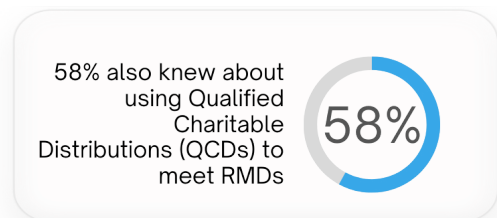
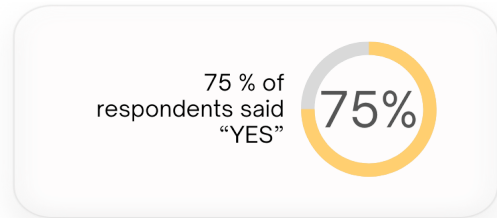
New Logo Alert

Check out the new RIPEA logo and find out more about what this change means in the ED letter on page 2.



Results Are In

In the May newsletter, we asked: Did you know about Required Minimum Distributions (RMDs) before reading our article?



AND THE WINNER IS:

Thanks to all who completed our RMD/QCD survey! The following name was drawn to receive a \$10 gift card:

Lisa Carpenter, Crawfordsville

Introducing Aaron Tellez



Aaron Tellez joined the RIPEA team in May and has been working ever since to establish new partnerships and sponsorship opportunities, bolster member benefits, and shape Foundation growth and transformation.

Fun facts about Aaron:

- 1) He's lived in 4 different states: Colorado, Oklahoma, Illinois, Indiana
- 2) His parents met in the Air Force
- 3) He's a Chicago Bears fan
- 4) His favorite movie is The Godfather Part II and, last but not least,
- 5) As of August 8th, he's a new dad!



2024 Convention

Thanks to everyone who joined us for the 2024 Convention! It was a day of great learning, laughter, and legislative celebration VIVA LAS VEGAS! style. We also raised a record amount of convention contributions for the Foundation because that's "How We Roll"! To view more pics from the event, please visit the Convention page under Events on www.ripea.org.

Thanks also to all who completed our convention survey! In terms of attendees' likelihood of recommending the convention to others, the event scored a 3.73 on a 4-point scale.

The randomly selected winner of the \$25 convention survey gift card:
Albert Davis, Lafayette

Moving to GrowthZone

As we've hinted, we're about to go live with a new membership portal. And it won't just make RIPEA more efficient. It's also designed to benefit you, our member!

Once we've launched, members will have access to our InfoHub.

The Info Hub is an online password-protected community for our members. It is a hub for daily

interactions, allowing members to easily access our membership resources and benefits. It will be accessible to our members via a "Member Login" link on our website.

A FEW INFO HUB FEATURES

Clean Design: The straightforward layout is built for ease-of-use and finding information quickly.

Manage Your Membership: Pay invoices and make donations linked to your account and view member-only events and news.

Resource Library: We'll have the ability to post videos, links, and other member-specific documents in one place to share with members.

Directory: Members can search for other members and filter search results. (Optional)

Events: Register and pay for events right in the Info Hub.

Update Your Profile: Members can easily update contact information, upload photos, and choose preferences and other account settings.

PMOC Hearing



The Pension Management Oversight Committee recently discussed an alternative enhancement to the hybrid approved this year. Chairman Thompson indicated he would not file the language but others could. Executive Director Jessica Love testified reaffirming the hybrid model (automatic 13th check for current retirees/ COLA for future retirees) and the need for retired public employees to receive a 13th check the next two years, regardless of the automated enhancement debate - indicating more analysis is needed to consider a different model. When questioned about the \$4/year of service COLA (with a \$120 cap) concept, Jessica noted it would take between seven and 13 years for retirees to break even, which is not ideal for most.