

Important Telephone Numbers

Anthem Blue Cross/Blue Shield
Medicare Supplement Plans
1-866-649-2041

Medicare Advantage Plans
Current members: 1-833-848-8730
More information: 1-833-848-8729

AMBA
Dental/Vision/Long Term Care/Cancer/Whole Life/
Medical Transportation Plans
1-800-258-7041

TruHearing
Hearing Plan
1-800-250-9993

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

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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 2025



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A Message from the Executive Director



Jessica B. Love

As the crisp fall air settles in and we approach the holiday season, I am reminded of how grateful I am for the incredible community that makes up RIPEA. This season is a perfect opportunity to reflect on the achievements we've shared, the challenges we've overcome, and the ways we continue to support each other as retired and active public employees across Indiana and beyond.

In this edition of our newsletter, you'll read about the exciting growth of our chapters, including the inaugural Northwest Indiana Chapter meeting, highlights from our 33rd Annual Convention, and the new benefits available through our partnership with Elements Financial. You'll also find important reminders about Open Enrollment, updates to 2026 membership dues, and ways to give back this holiday season through Giving Tuesday and the State Employees' Community Campaign (SECC).

RIPEA exists because of you—our members. Your involvement and support are what allow us to provide the advocacy, education, and resources that make retirement in Indiana secure and meaningful. As we continue our strategic planning for the future, I am excited about the opportunities ahead to expand our services and strengthen our community.

I hope you enjoy this issue, take advantage of the benefits available to you, and find inspiration in the many ways we can make a difference together. Thank you for being part of the RIPEA family, and I look forward to connecting with you at chapter meetings, webinars, and future events.

Warm Regards,



Jessica Love



Chapters Thrive Statewide

This fall, RIPEA members across Indiana gathered to reconnect, share updates, and enjoy the fellowship that makes our association so special. From Muncie to Sellersburg, and with the launch of the new Northwest Indiana Chapter in Merrillville, members had the opportunity to hear updates from RIPEA leadership, learn about legislation and benefits, and engage with fellow retired and active public employees.

The inaugural Northwest Indiana Chapter meeting was a particular highlight, drawing members from Lake and Porter counties for a warm welcome and lively discussion about local interests. Thank you to everyone who joined us this fall—your participation keeps RIPEA strong and connected statewide!

We are looking to launch a Southwest Indiana chapter next. If you or someone you know is interested in leading a chapter in the Evansville area, please email us at ripea@ripea.org.

New Partnerships

RIPEA is pleased to announce a new partnership with Elements Financial, giving members access to exclusive credit union programs, higher savings rates, lower loan rates, and expert financial advice. Elements is dedicated to helping you and your family achieve lasting financial wellness—through online tools, in-person resources, and educational events.

Our first financial wellness webinar will be held on January 20, 2026. Elements experts will share practical ways to plan, save, and thrive in retirement.



Learn more and explore your member benefits at elements.org/RIPEA. Or scan the QR code.



2026 Membership Dues Updates

After years of cost-cutting to avoid ending up in the red, it has become clear that current dues rates are not sufficient to sustain the benefits, advocacy, and services our members rely on. Beyond that, we are currently planning new and improved member tools and benefits for 2026 and beyond. Beginning in 2026, annual dues will be \$25 via pension deduction, \$30 via recurring credit or debit card (autopay), and \$35 via annual check or card. We encourage pension deduction or autopay as the most convenient and cost-effective ways to maintain membership.

If you typically pay by check or card and haven't already received your 2026 renewal billing, be on the lookout for it to arrive any day. To take advantage of the pension deduction option to

save \$10 by having your dues taken out of your January pension check, authorization must be submitted to RIPEA by December 1 to participate. We're still working to launch an online (digitally signed) pension deduction form. If it's not ready by the time you read this, it will be soon! You can also print and submit our standard membership form, which has the pension deduction authorization at the bottom, via mail or by sending a photographed or scanned signed form via email to ripea@ripea.org. The form can be found on the Automatic Dues Deduct page under Membership on ripea.org.

A Season of Gratitude and Great Savings

As the leaves turn and the holidays approach, take a moment to reflect on what you're thankful for. Consider journaling about the small joys of each week and the people who enrich your life.

Stay active during the cooler months with brisk walks, stretching, or light home exercises to keep your energy up and your spirits high.

If you're planning a fall getaway or holiday trip, remember that your RIPEA membership comes with exclusive travel savings and gift options through AMBA Passport. Plus, don't miss our special Dollywood discount, available through December 31, 2025 – a perfect destination for creating holiday memories.

To access these discounts, simply log into your InfoHub, go to Resources, and select Discounts. (If they're not showing up in your member portal, please call or email us to help.) Combine these perks with RIPEA benefits like insurance guidance, financial wellness support, and educational programs to make the most of this vibrant season.



Dine. Shop. Travel. Save.



Important Medicare Plan Changes Coming in 2026

Many Medicare Advantage and Part D prescription drug plans are changing next year. Major insurers—including United Healthcare, Humana, Aetna (CVS Health), and Anthem—are reducing the number of plans they offer for 2026. RIPEA has already heard from members whose non-RIPEA plans are being discontinued and who are looking into our Insurance Trust options.

Wondering what’s happening with your plan?

If you’re enrolled in a Medicare Advantage plan with one of these companies, be sure to check your **Annual Notice of Change (ANOC)**. Every plan is required to send this notice, which explains any changes to your coverage, costs, or benefits for 2026. You should have received it by **September 30**. If it hasn’t arrived, you can call your insurance company or visit their website to get a copy. (RIPEA plans are not affected.)

Why are so many plans being dropped?

Several factors are behind these changes:

- **Rising costs** for patient care and prescription drugs are making some plans harder to sustain.
- **Lower government reimbursements** are prompting some insurers to pull out of certain markets.
- The **Inflation Reduction Act** will cap yearly drug spending at \$2,100 starting in 2026. While this is good news for beneficiaries, it has led some insurers to adjust premiums or reduce plan options to offset their costs.

If your plan is ending, don’t worry – there are options.

During Medicare’s **open enrollment period**, you can shop for a new plan. You may switch to another **Medicare Advantage plan** or return to **Original Medicare**. If you choose Original Medicare, you can also enroll in a **stand-alone Part D prescription drug plan** to keep your medication coverage.

Need help comparing plans?

The official **Medicare.gov** website has a helpful plan comparison tool. You can also contact your **State Health Insurance Assistance Program (SHIP)** for free, unbiased support. SHIP counselors can guide you through your options and help you find coverage that meets your needs. Also, **RIPEA team members** are happy to help you compare RIPEA’s plans.

Great news for RIPEA members

The **Retired Indiana Public Employees Insurance Trust** will continue offering all of its Medicare Advantage and Part D plans in 2026. If you’re happy with your RIPEA plan, you don’t need to do anything – your coverage will automatically continue. And if you’re looking for new options, we encourage you to explore the plans available through the Trust.

Open Enrollment: Protect What Matters

RIPEA’s Open Enrollment is from November 1 through December 1, 2025, giving members the chance to review health, dental, vision, and prescription insurance plans. RIPEA offers coverage options tailored for retired public employees, helping you stay protected and prepared for the year ahead. Please check out our Medicare Supplement F & G plans, Part D prescription drug plans, and Medicare Advantage plans. RIPEA’s plans are more robust than most plans available, including providing major medical coverage to pick up what Medicare doesn’t cover; and only RIPEA can still offer new enrollees the F Plan, which is only in the private market for those who were enrolled when it was sunset by the federal government.



Don’t wait—review your options and make changes before the December 1 deadline! Visit [RIPEA.org/Benefits](https://ripea.org/Benefits) for details or contact the RIPEA office for assistance. Desiree, Donna, and Dianna are happy to help you navigate this process.

What’s Indiana’s new Medicare Birthday Rule?

Indiana’s Medicare Birthday Rule allows individuals with a Medicare Supplement (Medigap) plan to switch to a different insurer’s Medigap policy with the same or lower benefits without medical underwriting. This annual 60-day enrollment period begins on the beneficiary’s birthday and is scheduled to go into effect on January 1, 2026. During this time, insurance companies cannot deny coverage or charge higher premiums based on a person’s health status or pre-existing conditions.

How the rule works in Indiana:

- **Eligibility:** You must be enrolled in a Medicare Supplement plan and be at least 65 years old.
- **Enrollment window:** A 60-day period that starts on your birthday each year.
- **What you can do:** Switch to a Medigap plan with the same letter name (e.g., a different company’s Plan G) or a plan with equal or lesser benefits.
- **What you can’t do:** Switch to a plan with more benefits, as this may require medical underwriting.
- **No medical underwriting:** The insurance company cannot use your health status, claims history, or pre-existing conditions to deny your application or charge a higher premium for the new policy.
- **Effective date:** The new rule is scheduled to go into effect on January 1, 2026.

Important considerations

- **Current situation:** The rule is not yet in effect. You can switch plans today, but you may be subject to medical underwriting unless you qualify for a special enrollment period.
- **Annual opportunity:** This is an annual enrollment window, so you can only take advantage of the guaranteed issue opportunity once a year during this period.
- **Plan type:** The rule applies to Medigap plans and does not apply when switching between Medicare Advantage and Medigap.

You don’t need the birthday rule to switch between RIPEA plans! (And you never have!)

Members can switch between differently lettered RIPEA plans (from G to F, for instance) as well as from Advantage plans to Supplement plans (or vice versa) each year during Open Enrollment without medical underwriting.

If you’re looking to make a change now, contact the RIPEA team today! See 2026 Plan Brochures under Benefits on ripea.org.

Thank you for Supporting the 2025 Indianapolis Heart Walk



On Saturday, September 20, RIPEA joined thousands of Hoosiers at Victory Field for the 2025 Indianapolis Heart Walk to help prevent heart disease- and stroke-related deaths.

We want to extend a heartfelt thank-you to everyone who walked with us, supported our team, or cheered us on from afar. Altogether, we raised \$655; and all team members earned an extra day of paid time off for raising at least \$75 each! Your participation helped advance the American Heart Association’s mission to fund research, provide education, and build a healthier Indiana for generations to come. Check our Facebook page for more photos from the walk.

Navigating New Laws

Maximize your impact under recent tax changes.

Recent changes under the One Big Beautiful Bill Act (OBBBA) affect charitable giving, creating both challenges and opportunities. As such, 2025 may be the ideal year to “bunch” donations, utilize donor-advised funds, or consider Qualified Charitable Distributions (QCDs) if you are 70½ or older, if you typically itemize. RIPEA members are encouraged to work with their tax advisors to explore strategies that maximize both tax benefits and community impact. For those who don’t typically itemize, starting in 2026, you can claim a deduction for cash gifts up to \$1,000 for single filers and \$2,000 for married couples.

2025 Foundation Grantmaking Update

The RIPEA/Murphy Foundation Board reviewed applications from 112 eligible applicants, requesting a total of more than \$100,000 in grant support. The Board approved 74 out of the 112 applications for a total of \$39,871 awarded for the 2024-2025 funding cycle. One hundred percent of the awarded grantees are considered low- to moderate-income, with 57% being very low-income and 25% being extremely low-income. Grant amounts ranged from \$300 to \$1,000 with the average grant amount being \$539 and the mean grant amount being \$500.

Since grants were awarded in July, RIPEA has received letter after letter from individuals so very thankful for this support. But we could not do this without donors like you. And we can only do more, if we receive more, from donors like you. So, please consider how you might support the Foundation today.



Make an Impact

This Giving Tuesday on December 2, 2025, please consider supporting RIPEA and the RIPEA/William R. Murphy Foundation. Your contributions help the RIPEA/Murphy Foundation provide grants for members facing mounting medical or personal expenses. Even a small gift can make a meaningful difference. Visit the Foundation section of ripea.org or scan the QR code above to contribute and support Indiana’s public retirees this holiday season.



State Employees’ Community Campaign

The 2025 SECC signups are happening now through November 7 for active state employees, but retirees can still make an impact through the program as well. Former state employees can give to the causes they care about most. To support RIPEA members, type “RIPEA Foundation” in the SECC donation portal—there’s no need to enter an EIN.



We also humbly ask that you cover processing fees, as they will be deducted from your contribution if not included. Last year, 5,957 State of Indiana employees gave a remarkable \$1.4 million to support nonprofits across Indiana. You can join the campaign today and help reach the state’s \$1.5 million goal for 2025. Scan the QR code to donate



through November 14 without a PeopleSoft account. For active state employees, please use the SECC giving portal at secc.americascharities.stratuslive.com

More Advocacy Needed

Because the 2025 Indiana General Assembly passed a 1-year, instead of 2-year, 13th check, the bonus check bill must be presented again next year to ensure a check in September 2026. With member engagement, RIPEA was able to get the 13th check reinstated during a non-budget year (2024). The same or a higher level of advocacy will be needed in 2026 for the Legislature to allocate 13th check funds that are readily available in supplemental reserve accounts. Watch for action alert emails.

33rd Annual Convention Update

The 2025 Annual Convention, held on August 26 at Primo Banquet Hall in Indianapolis, was a day full of learning, fun, and fellowship. Under the theme Fitness & Flamingos, attendees enjoyed engaging speakers, tropical vibes, live steel drum music, and chair yoga and dance lessons.

Featured speakers included Dr. Virginia A. Caine, Dr. Julie Clary, Jay Chaudhary, and Legislative Champion Rep. Mike Karickhoff, recognized for advocating for the 13th check. Members also enjoyed raffles, interactive vendor booths, and festive décor and activities. RIPEA thanks all sponsors, including MyEyeDoctor, Pile CPAs, First Merchants Bank, Plan with Jude, and My Penny Earned. See more pictures on the convention page of RIPEA.org.

