TCAA Fall Newsletter - 2014

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FALL LUNCHEON TUESDAY - OCTOBER 21, 2014

Time: 11 AM – 2:00 PM

Place: Triton College
Second Floor - College Center Building - Hospitality Center
Room B 203 (Just left of Cafe 64)

COST: $12.00 - Includes buffet, beverage, and dessert.
Payable at the door (Lunch and Program)

Program
Registration B 203: 11:00 - 11:30 AM
Meet and Greet/Luncheon: 11:30 - 12:45 PM
Program and TCAA Business Information: 12:45 – 2:00 PM

Program Topic
Discussion: Questions and answers on the current status of SUAA, legislation, and Health Insurance.

Respondents: D DeGrado, Jens Nielsen, Eleonore Weber, & Bob Witherspoon

Reservations
Bob Witherspoon - rfspoon@aol.com or 630-985-6490
(This just helps us to be sure there are ample tables and chairs.
If you forget, please come or call or email.)
2. LETTER FROM THE TCAA PRESIDENT

Jens Nielsen

I would like to personally thank Bob Witherspoon for serving as TCAA President during the last two years. I hope everybody realizes and appreciates the work and time commitment that is involved from all on the TCAA Executive Committee. That is, however, just part of the equation because without every TCAA member's involvement not much will be achieved. Please, participate to the fullest for your own benefits now and in the future.

In Springfield we have SUAA, a hard-working and dedicated group of people led by Linda Brookhart, Executive Director, who is very forthcoming and a fighter for what is in our best interest. This is no small task and also costly. To-date 285K has been paid in legal fees to protect our interests and more will be needed. I hope that you follow up on what is being forwarded from SUAA and also get involved by contributing to protect your interests.

Do not hesitate to contact any one of the TCAA Officers with questions, comments and/or suggestions. Only by working together can we maintain and improve the TCAA as a viable organization. One thing I see which is vital for our organization is to maintain a healthy number of both retirees and the current employees as members. Only in numbers do we have a voice in matters that affect us presently and in times ahead. Please contribute to that end, thank you.

Let me echo what our past President said about the last two years in that they were challenging, exciting, frustrating, and rewarding. To me that is life in general and the question is how we deal with it. We are only as good as the people we surround ourselves with and the TCAA is very fortunate to have a group of dedicated individuals who freely provide their time, insight, and experience into the organization. We are a team that needs everyone’s participation.

3. Minutes—Triton College Annuities Association Spring Luncheon

Tom Bondi

Meeting on Tuesday, April 15, 2014.

The spring luncheon meeting of the TCAA began at 11:45 a.m. with a very nice buffet luncheon at the Pescatore Palace Restaurant in Franklin Park, IL. Thirty members and guests were present for the luncheon and meeting and three additional guests attended the meeting portion.

President Bob Witherspoon called the general portion of the meeting to order at approximately 12:45 p.m. Bob gave an overview of the issues that are facing ALL current retirees and the additional issues which could/will be confronting the future retirees. He briefly discussed the items in the handout which was part of the agenda package on each table.

Bob introduced the Executive Director of SUAA, Linda Brookhart and later Eleonore Weber, an independent insurance agent who has been an excellent resource person for our group. Both did a very fine job attempting to clarify the various pension issues which we are all facing and the changing health insurance options that are out there.
Ms. Brookhart defined and emphasized the role of SURS, which is only pension related, and IS, a state entity, and SUAA which is the advocate organization of and for the retirees going to bat for our various groups by supporting and initiating legal actions when appropriate. OUR financial support is EXTREMELY essential to keep SUAA viable.

Several questions regarding pension issues and health insurance issues were answered as best possible by our resource people but the bottom line is that each person individually has to remain vigilant and do the best he/she can do to keep apprised of what is happening and selecting the best fit. Insurance is an individual/couples issue so NO blanket answers could be given. Ms. Weber had handout materials on the tables and addressed some issues for retirees regarding insurance options.

As was mentioned before, everyone is encouraged to financially support SUAA with free will contributions, mailed to SUAA LEGAL FUND. On the memo line of your check, write in “Triton College.” Send your checks to: SUAA Legal fund C/O SUAA; 217 E. Monroe, Suite 100, Springfield, IL. 62701

**BUSINESS MEETING**

Bob Witherspoon thanked our presenters for a job well done and called the Business Meeting to order at about 1:50 p.m. The main emphasis of the Business Meeting was the nomination and election of officers for the next two years. The nominating committee consisted of former presidents Connie Allekian and Carol Bibly. They did an excellent job presenting a slate of officers to the association.

**The new officers are as follow:**
**President:** Jens Nielsen;
**Vice Pres. - Pres. Elect:** Michael Gong;
**Recording Secretary:** Bob Witherspoon;
**Treasurer:** Ann Sullivan;
**Membership Chairperson:** Carol Bibly;
**Program Planner:** Mary Jeans;
**Publications Editor:** Bob Anthony;

After a roll call vote, the new officers became official for the next two years. No treasurer’s report was given. The fall luncheon meeting is scheduled for October 21, 2014 at Triton College. The next TCAA Planning Meeting is scheduled on Tuesday May 13, 2014 at Major’s Restaurant on Ogden Avenue at 10 a.m.

Our new president Jens Nielsen thanked everybody for their support and adjourned the spring meeting at 2:05 p.m.

4. **TCAA Information**
**Financial Update** – As of September 9, 2014, the balance in TCAAs checking account is $1,453.12.
In Memorial:

- **Beverly Curry**, former Dean of Nursing at Triton College, passed away in April, 2014.
- **Jeff Austin**, former Physical Education Instructor at Triton College, passed away on August 1, 2014.
- **Martin Ptacek**, former Photo Offset Instructor at Triton College, passed away on August 13, 2014.

5. **Pension Lawsuit**

As many of you are aware the Pension reform (PA 98-0599) is being challenged by us the members of SUAA in cooperation with our local chapters – Triton College. If this act takes affect it will reduce our annual 3% increase and also impact current employees’ earnings now and in the future. Think back to how much you have gained in earnings, since you retired, and how much you may lose if this act goes into effect. For those workers still working how much you can lose in future income when you retire? This is an issue for retirees as well as those still working.

**SUAA Facts:**

- SUAA has filed on our behalf a challenge to Illinois Public Act 98-0599.
- The SUAA lawsuit will benefit all SURS members, annuitants, and survivors.
- At SUAA’s request, a Sangamon County Court has issued an injunction blocking the implementation of PA 98-0599 for now.
- Many legislators and the governor want the injunction overturned and the law that will reduce pensions implemented in January of 2015.
- To date, SUAA has expended approximately $250,000. To be successful, we will need a legal fund of at least $500,000 and more likely up to $1 million.
- The court battles over pension reform, Illinois Public Act 98-0599, are far from over. This fight will continue for some time- and it is not free.

SUAA and TCAA needs your help in the way of financial support so we can win the lawsuit against the illegal action the state legislators are attempting to bring about. Some of us have already contributed and we thank you, but we still need your financial help-no matter how much it is. All is accepted and appreciated. Think of how much you will lose if this pension reform bill goes into effect. We cannot sit on the sidelines and hope that someone else will do this and we don’t have to be a part of the financial concerns of SUAA, our organization. **Add up your cost of losing the 3% on your future earnings and then consider sending a donation to:**   

6. **Letter from Eleonore Weber**

Dear Members

Once again, thank you for your invitation to participate in you semi-annual meeting on April 15; I was delighted to see familiar faces as well as the opportunity to meet new TCAA members.
Additionally, I appreciated the opportunity to meet Linda Brookhart the Executive Director of the State Universities Annuitants Association (SUAA) and hear her share with the group the recent up-dates regarding the association’s pending Pension issues and healthcare coverage options for members.

The topic of healthcare is a personal and sensitive subject for most people, as it touches our lives, well-being, our love-ones and it affects our financial security and future. Healthcare has changed dramatically over the last several years due to raising costs, greater preventive protection due the ACA, and the rapid growth of Boomers entering their retirement stage. TCAA members were therefore, confronted with new healthcare options presented by CIP; hence, you were required to dissect, digest and assimilate the various options then decide on a positive outcome for your future. As a result, it was a difficult and daunting decision to make by the end of 2013, and perhaps a few of you are still struggling with questions. As a result, this week I had several questions from a couple members, and it was “How can I to switch from the State Employee Sponsor program to the Original Medigap (the traditional Medicare Supplement)”? The answer was yes we can, it is a process yet we were able to switch to a comprehensive Medicare Supplement solution.

Please feel free to call me with your questions, there is no cost for this service or for your “Peace of Mind”.

Best Wishes Eleonore

Eleonore Weber

Licensed Insurance Broker-Disability, Health, Life and Long-Term Care Insurance

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“HELPING PEOPLE PROTECT AND PRESERVE THEIR ASSETS AND FUTURE”

7. Make Your Voice Louder
   Membership Chairperson, Carol Bibly

With pension reform on the books, it is obvious that active membership in SUAA is highly important for retirees and current employees as the courts sort this through. Help us continue to increase membership! As the saying goes, “United we stand. . .”.
So what can we (you and I) do?

**First:** Continue your membership and be involved. (New and renewal memberships for retirees can have dues deducted monthly from pension checks. Employees can mail a check annually.

Realize SUAA advocates for our interests (pension) today and the future. We all worked long and hard at Triton, and deserve what was promised to us. To have this diminished in any way is just not fair!

**Second:** For SUAA to continue advocating for us takes money for educating legislators and for lawyers’ fees to represent us in Springfield. Two areas needing our support are SUAAction where members work directly with the political system to educate legislators and support both those in office and those seeking office who understand us and in turn support us to maintain our pension. The other area which is so very important TODAY is support of the team of legal experts working on our behalf. Here are a few facts:

* “Pension Reform” (such as PA98-0599) will significantly reduce your yearly annuity.
* SUAA has filed suit on our behalf challenging Illinois Public Act 98-0599 (PA 98-0599).
* Many legislators and the governor want the law that will reduce pensions implemented in January of 2015.

**SUAA’s position is to show beyond a doubt that the State’s fiscal problems do not override the constitution’s prohibition against diminishing pension benefits already earned!**

Join your colleagues at the October 21st TCAA luncheon for an enjoyable opportunity to renew friendships and have up-to-date pension and health insurance news. Consider converting your SUAA payment to electronic debit (only $3.00 deducted per monthly check). Also consider inviting former colleagues to join our efforts to preserve their pension.

To contribute:

SUAAAction, P. O. Box 1770, Springfield, IL 62705-1770

SUAA Legal Fund, c/o SUAA, 217 E. Monroe, Suite 100, Springfield, IL 62701
8. **Transitioning to Medicare - Part 1 – Ken Piwowar**

This article is intended for those who are getting ready to make the transition to Medicare. I turned 65 in June of this year and have been going through this process this year. This is the first of a two-part series.

First, to be eligible for Medicare, you have to be 65 years old and have 40 credits (formerly called “quarters”) from your Medicare earnings over the years. You can earn up to 4 credits per year while you are working and paying into Medicare via payroll deductions. However, having 40 credits is not a “given” for employees who have spent the majority of their career at Triton. Over the years, Triton was deducting for SURS, but not Medicare or Social Security. Thus employees could not earn credits for Medicare while at Triton – they had to have the credits from work before their Triton career. However, in 2006, there was a change that allowed Triton employees to opt to have a Medicare deduction each paycheck (1.45%) in order to be able to earn Medicare credits if they were short of the 40 needed. This was an option I chose because I had 31 Medicare credits as of the beginning of 2006. I earned 12 more credits to reach 43 by the time I retired in 2008. If you do not have 40 credits, you could also qualify for Medicare under your spouse, provided your spouse has 40 credits and is at least 62 when you turn 65. If this doesn’t apply, you can still get Medicare with less than 40 credits, but you will have to pay higher premiums.

The next question is when to apply for Medicare. You can apply up to 3 months before the month of your 65th birthday. For example I have a June 12 birthday, so I could apply any time starting March 1. By the way, Medicare becomes effective the first of the month you turn 65, so I was “Medicare eligible” on June 1 (11 days before I actually turned 65).

The next issue is how to apply for Medicare. The best way is to apply online through the Medicare web site at www.medicare.gov. Look for the “Sign up” button in the upper left quadrant of the home page. It took me about 11 minutes to fill out the application online. They ask for your social security number and demographic info and then ask you a few questions about the Medicare coverage you want. If you are still employed when you apply, you will be asked a few questions about your current employment, so that may take a few minutes longer. I received my Medicare card in the mail less than 3 weeks after I applied online. Overall, it was a very easy and straightforward process.

9. **TCAA Executive Committee for 2012 – 2014.**

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