TRITON COLLEGE ANNUITANTS ASSOCIATION SPRING 2014 NEWSLETTER APRIL, 2014
Triton College Annuitants’ Association Spring Newsletter - 2014

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TRITON COLLEGE ANNUITANTS ASSOCIATION
TCAA APRIL 2014

Web Site: www.triton.edu/tcaa

Spring Luncheon - April 15, 2014
11:00 am - 2:00 pm
$12.50 - Includes buffet, beverage, dessert, tax and tip
Pescatore Palace

3400 North River Road (about a mile from Triton, one block north of Belmont)
Franklin Park, IL. 847-678-9005. (parking in front and rear of building)

11:00 - 11:30 am - check in
11:30 - 12:45 pm - lunch
12:45 - 1:45 pm - program
1:45 - 2:00 pm - business meeting/election of officers

Program
The last few months have generated many questions and concerns regarding our pension and health insurance. Some issues are still elusive, so we invited two previous speakers to be resources for your questions.

Linda Brookhart is the Executive Director of SUAA
Eleonore Weber is an Independent Insurance Broker

Bring your questions. This program is about getting your questions answered and for understanding two important aspects of your current or future retirement; your health insurance and your pension, and the future of both.

Business meeting/election of officers
A short business meeting will take place with updates to TCAA and election of officers for 2014 - 2016. The nominating committee will present the slate of officers and there will be nominations accepted from the floor.

Reservations
Bob Witherspoon, 630-985-6490 (home), 630-427-5369 (cell). rfspoon@aol.com

2. LETTER FROM THE TCAA PRESIDENT: Bob Witherspoon

It is difficult to believe two years have passed and my tenure as the president of TCAA is coming to an end. However I am very confident Jens Nielsen, president elect, will do a wonderful job in keeping our TCAA chapter informed about social events, luncheons, health insurance and our pension concerns.

Over the last two years we have gone through some turbulent times in regards to State of Illinois constitution changes, health insurance, pension reform and now the legal actions taking place on many fronts on SB-1.

As you may recall with the actions and contributions from individuals and state chapters SUAA was able to defeat the Constitutional amendment.

Health insurance has been a concern by many of us as the state was over a year behind in paying doctors, dentists, and hospitals. (Recent information shows the state is now paying medical bills within 100 days.) As the state became more concerned about medical expenses it decided to implement a Medicare Advantage program for our College Insurance Program (CIP). The state held meetings throughout the state to provide information about this program to members. Members then had to make a decision to accept or reject the program. (If you rejected the program you were unable to get back into it at a future date.) Once accepted the
new program became effective on February 1, 2014. Some members signed up for the Medicare Advantage program, while others decided to stay with Medicare and added a supplement or GAP program. It would be beneficial as the year progresses if you would inform TCAA about any positive or negative things you have experienced with this new program. By sharing this information with TCAA then we can share this information with our members who may want to re-evaluate if they want to stay or look at other alternatives. Do I have some future concerns about the Medicare Advantage Program? Yes! From what I have been reading for Medicare Advantage Programs, costs will be going up and more medical facilities and doctors may not accept this program. This is why it is imperative to keep abreast of the changes proposed and also what may be available to change health insurance programs. Planning is very important. That is why SUAA (suaa.org) placed on their website a health insurance section so you may evaluate alternatives. Then if you would like to talk to someone, Eleonore Weber, has been working with TCAA to answer Health Insurance questions and provide you with options which not only could save you money, but more important the peace of mind. (eleonore.weber@yourlifecurity.com or visit her website www.YourLifeSecurity.com)

The pension crisis ended, or did it, when SB-1 was passed by the state legislators in Springfield. SUAA, along with all of the chapters, worked diligently to defeat SB-1. Unfortunately the public and political pressure was so intense, in particular because of an election year, it was very difficult to stop this legislation. This bill has implications for future retirees and current retirees. Its impact will decrease income for many future retirees and current retirees. For some it may not seem to be a concern, however you have to think about the long term impact and what this will do to your buying power or living standards. Remember most of us are living longer.

There are many legal actions being taken up by many groups along with SUAA. This is a costly venture to all organizations who decide to file a legal suit against this bill. Thus when asked if you would contribute to the legal fund, don't look at how much you are going to contribute, but think about what you will lose in the long run if this matter on SB-1 is not stopped. SUAA will keep you abreast of where we are in regards to the legal action that is taking place. You also can go to SUAA.org or SURS.org to follow-up on what is happening in regards to the legal action on SB-1. TCAA also attempts to keep our website current on issues that impact us. (TritonCollege.edu/TCAA)

Throughout the last two years I have sent many emails to keep individuals informed and current about the things that impact us. I still do not have as many email addresses as I would like. It is very important that email addresses be available so you may receive and stay current on health insurance and pension concerns. If you choose not to get the newsletter via email that is fine, but make sure you are on the email list for other things which impact your retirement. If you would like to add your email address for this, not the newsletters (unless you chose to do both), please send me an email (rfspoon@aol.com)

Election of officers will take place on April 15 at our spring luncheon meeting which will be held at Pescatore Palace on River Road. Remember active participation is a win-win for all of us, please plan to attend our luncheon and become an executive committee member or just come and enjoy the friendship and great food.

The last two years have been challenging, exciting, frustrating and rewarding. Thank you for maintaining your membership and attending the luncheons and emailing me with comments, suggestions or questions. The success of any organization is not with just a few but with all
its members. We are the team for TCAA future retirees and current retirees.

3. Minutes TCAA Fall Luncheon – October 8, 2013
   Tom Bondi, Recording Secretary

The fall luncheon meeting of the Triton College Annuitants Association began at 12:15 p.m. with an excellent luncheon buffet, in the College Center dining area, prepared by Chef Jerome and his very capable student staff.

Thirty-two members were present for the luncheon and several others attended the later meeting portion.

The presenter for the program was Tom Bondi and his topic was “Common sense ideas and suggestions about YOUR vehicle’s maintenance, vehicle safety and YOUR personal safety.”

The program began with how to handle a runaway vehicle when the accelerator pedal may become stuck to the floor. (The 2009 Toyota incidents were used as an example although as of today, NOTHING has been determined). DO NOT TURN OFF THE IGNITION KEY OR SYSTEM! Place the automatic or manual transmission selector in NEUTRAL and carefully and safely guide the vehicle off of the road using the braking and steering systems that are still functional.

Cruise control is an excellent option but NEVER use cruise control in DAMP, SNOWY, ICY or WET weather. This creates an accident waiting to happen! NEVER use cruise control for city, stop and go traffic.

For personal home and garage security, automatic garage door operators and mechanisms were discussed as well as keeping ALL doors locked. Safety in shopping center parking lots was also discussed. ALWAYS park in well-lit areas and make sure your car doors are locked. ALWAYS be observant!

New car warranties were discussed and some recommendations were given. In the long run, the vehicle manufacturer’s extended warranties are better than the after-market offerings. It was suggested that you do not purchase the extended warranty when you purchase you vehicle because the original warranty that comes with the purchase of the vehicle for a relatively long period of time and/or mileage covers the full vehicle for ALL repairs, except your negligence. You will be contacted as your original warranty is expiring and you can select a plan that fits your type and amount of driving. You can save money!

STILL MORE-PAGE DOWN
Always consult your owner’s manual for recommended maintenance items and intervals. Your personal driving habits and driving conditions DO enter into the picture.

The various types of vehicles were covered from the past to the present to the future; e.g.: gasoline, diesel, hybrid and full electric. Future vehicles may include gasoline stop and go technology, similar to today’s golf carts, compressed natural gas, fuel cell technology and full composite lightweight vehicles, with little sheet metal and or steel construction.

The opening of a car’s hood was discussed and it was pointed out that each vehicle has its own way of getting under the hood to the engine compartment. Familiarize yourself with your vehicle. A variety of possible under-hood checks were discussed and the options were: 1. What you can do! 2. What you could do. 3. What you are better off NOT doing. 4. What you should totally avoid!

STAY AWAY FROM THE BATTERY! Do not attempt to clean corrosion. Be extra careful of a dead battery. Do NOT attempt to jump a low or dead battery!

Most people can check some of the fluid level. How and when to check the engine oil level, and when to check the coolant level? NEVER attempt to remove the radiator cap from an overheated engine or a normally hot engine. YOU WILL GET BURNED BY THE BOILING COOLANT THAT STICKS TO SKIN!

It is important that you find and keep a competent, honest, certified A.S.E. technician to service your car. It is worth the effort!

INFLATE, ROTATE, EVALUATE. These are the three items of importance regarding your tires. They are expensive and proper maintenance WILL prolong tire life. To find out what the proper pressure for the tires on your car is, look at the tag inside of the driver’s door, NOT on the tire! A handout was distributed with a suggested rotation regimen and mileage schedule. Your tires should be inspected when rotated as a minimum and tire pressure every two to three weeks for sure. Spare tires which also include the “donut” are being eliminated in many new cars and in its place is an aerosol can called “Fix a Flat”.

A variety of cleaners’ polishes and wax products for the appearance of your car were discussed as well as the materials available for the interior of the car. NEVER wipe the car’s finish with a DRY CLOTH to dust it off. BAD NEWS!

A handout was distributed describing side window deflectors. Since there are no more rain gutters on the roofs of vehicles, it is almost impossible to keep rain, snow and the residue from the working windshield wipers from coming in the car with the window slightly open. Side window deflectors allow for the window(s) to remain open in all-weather if you prefer the outside air. The deflectors also allow you to keep the window(s) cracked open and allow for ventilation inside the vehicle when it is parked, hopefully allowing the inside of the windows to remain free of condensation.

Several pointed questions were asked and hopefully answered, ending the presentation.

BUSINESS MEETING

President Bob Witherspoon began the meeting with an explanation of how and why letters were sent out to current SUAA members encouraging them to join their local chapter. Some confusion took place and everyone received a “membership letter” that was meant for folks who have not renewed or are not members of our chapter. Bob indicated that our current chapter dues is $36.00 annually with $5.00 of that amount returned to the chapter for its expenses.
Ken Piwowar has been doing a fine job keeping our chapter’s web site current. The web site is a very good source of TCAA and SUAA information. The web site address is: www.triton.edu/tcaa. Check it out periodically!

STILL MORE-continue reading down
Dee DeGrado reported nothing has happened yet regarding pension reform. When real information is available, we will be informed.

Carol Bibly announced that the spring meeting on April 15, 2014 will also include the election of officers for the next two years. Carol encouraged those present and ALL reading these minutes to get involved with OUR/YOUR association. According to our chapter by-laws, the current vice-president, Jens Nielsen, will become the president elect for the next two years. Other positions are open and need to be filled. GET INVOLVED! It is OUR/YOUR ASSOCIATION!

Ann Sullivan gave the treasurer's report. As of today, Oct. 8, 2013, we have $1131.81 in our bank account. Ann explained that our funds are used for travel expense for meetings, postage, and other association business.

Jens Nielsen, our current membership co-chair stated that we are always looking for new members and to encourage those who were members and dropped out for any reason, to rethink what our association is doing and can do to keep the benefits we worked hard for, intact.

4. Election of Executive Committee (2014 -2016)

Carol Bibly, Nominating Chairperson

The nominating committee, Carol Bibly and Connie Allekian, submitted the following slate of officers for TCAA for 2014 - 2016. Additional nominations will be accepted at the April 15th luncheon and members are encouraged to attend the April 15th luncheon to vote for the TCAA officers.

Vice President/President elect - Michael Gong
Recording Secretary - Bob Witherspoon
Treasurer - Ann Sullivan
Membership - Carol Bibly
Program Planner - Mary Jeans
Publication Editor - Bob Anthony

Members at Large
Ken Piwowar
“De” DeGrado
Connie Allekian
Tom Bondi

My sincere thank you to Connie Allekian for her help with contacting the members for this slate of officers. Also, thank you to each of the members who so willingly agreed to serve and promote the Triton College Annuitants Association. Remember that nominations will be accepted from the floor at the April 15th luncheon and members
will then have the opportunity to vote for the new officers and members-at-large. 
Since Jens Nielsen is the current President-elect, he will assume the office of President.

5. Medicare “observation status” warning.-Bob Witherspoon

In the last several months I have reviewed several articles on the Medicare “observation status” which all of us should be aware of when we are going to the hospital. As I have read the various articles it appears those Medicare administrators who complete audits of hospitals are applying some pressure on hospitals to place individuals in “observation status” and not “inpatient status”. What this means if you are going to the hospital and will be there more than one night, if they put you in “observation status”, Medicare may not be responsible for the cost. Thus the bill becomes yours.

Medicare treats “observations status” as the same as “outpatient”. This type of visit is not covered under Medicare Part A. Instead you are billed under Medicare Part B, so you must pay 20% of the bill for each service after reaching your deductible. You may also be charged with your medications while there and this is not covered under Part B. It would only be covered if you are covered under Part D or have a separate plan that covers your medications.

Over the past six years the use of “observation status” has doubled in hospitals. The Federal Medicare auditors decide later the “inpatient status” should have been “outpatient”. When this happens the hospital must return the Medicare payments received.

What should you do if you are admitted to the hospital?
Ask the case management department at the hospital to clarify your status.

(Don’t be put off)
If it is “observational status” ask your regular doctor to get your status changed to “inpatient status”!
If charged then you need to appeal your charges which were not covered under Medicare Part A. (An appeals kit may be downloaded free from MedicareAdvocacy.org.)

6. SUAA Legal Fund Appeal

The following is an excerpt from Linda Brookhart, SUAA Executive Director

On Thursday March 6, 2014, SUAA filed a lawsuit in Champaign County Circuit Court challenging Senate Bill 1 [PA 98-599] which causes significant cuts to our pension. SUAA is represented by John D. Carr and the Law Offices of Maduff & Maduff in Chicago.

SUAA is the only advocacy organization that focuses solely on preserving pensions and healthcare benefits for the public universities’ and community colleges’ employees - both active and retirees - and their spouses and survivors and SURS members who live out of state.

To view Linda’s complete Press Release and to read the lawsuit in its entirety, go to SUAA.org.

I am sure that most of you have been informed of the action of the State of Illinois Legislators
in enacting SB-1 which will change the way in which the pension increases will be rendered. Instead of automatic COLA increases, the annual increases will be based on the years of service x 1000 up to 25 years or the rate of inflation.

This action, along with stipulations for age of retirement and capping salaries for those currently employed, has met the legislators desire to take action on reducing pension benefits, but those actions may have constitutional implications. With that in mind SUAA will be joining other organizations in challenging this legislation in court. To do so, SUAA will require at least $100,000 to meet the legal challenge expenses. As members of SUAA and the TCAA Chapter, the Executive Committee for TCAA is asking you to participate in raising the funds needed by making a contribution to:

   SUAA Legal Fund  
c/o SUAA  
217 East Monroe Street  Suite 100  
Springfield, IL 62701

If you have any questions regarding the legislation or the Legal Fund, please contact Bob Witherspoon at: rfspoon@aol.com. Thank you for your consideration in participating in the fundraising to help maintain our constitutionally protected pensions.

7. Health/Quality of Life Report – Bob Anthony

In the remaining portion of the newsletter, I'll summarize some information presented in several recent issues of the health letter, Focus on Healthy Aging, from Icahn School of Medicine at Mount Sinai. Anyone interested in a copy of any of the following articles, email me at - banthony103@comcast.net.

**Study Pinpoints 5 Healthy Behaviors That Lower Disease and Dementia Risk**

I know that we may get tired of being reminded of the following points, but our quality of life is most definitely related to these following behaviors; Getting regular exercise, Maintaining a healthy weight, Following a healthy diet, Low alcohol intake, and Not smoking.

**Should You Take Vitamins?**

A recent Gallup poll showed that 68% of those ages 65 and up take vitamins or other supplements. Three recent studies (Annals of Internal Medicine) conclude that supplements have no effect on cardiovascular health, cancer risk, dementia, or death and that some may even be harmful in well-nourished adults. Seniors though often consume less than the recommended 2,000 calories per day and may not always prepare a balanced meal. Recommended essential nutrients for older adults include Folate, Vitamin B12, Vitamin D, Calcium, Magnesium, and Zinc. One should avoid taking vitamin supplements with gingko and ginseng due to drug interactions.

**Your Brain Health May Benefit from Better Sleep**

There is some evidence (JAMA Neurology, Dec. 2013) that sleeping badly may impact cognition due to an increased build-up of beta-amyloid plaques, a sign of Alzheimer’s disease.
Suggestions offered to improve sleeping include the following; go to bed at the same time and get up at the same time; nap as early as possible so it doesn't interfere with overnight sleep; don't wait for sleep to come – if not asleep within 15 minutes, get up and do something to relax you; if feeling excessively tired despite apparently sleeping well, check with your doctor about sleep apnea; establish a pre-sleep ritual; avoid coffee and caffeinated beverages; and consider non-drug sleep aids such as ear plugs, sleep masks, and white noise machines.

6. TCAA Executive Committee for 2012-2014

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