Spring Newsletter - 2015

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TRITON COLLEGE ANNUITANTS ASSOCIATION

Web Site: www.triton.edu/tcaa

Spring Luncheon - Tuesday, April 21, 2015
11:00 am - 2:00 pm
$14.00 - Includes buffet, beverage, dessert, tax and tip

Location - 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 – 2:00 pm – Triton turns 50 news & Pension update

Triton at 50!
Mr. Tom Olson, President of Triton's Foundation, will be joining us with information on the festivities and campus updates during the year-long events planned as Triton turns “50”.

There will be time to mingle with colleagues.

Pescatore Palace
Vito Barbanente is a graduate of the HIA program in 1977. Vito has been the owner of Pescatore for over 36 years. His specialty is fine Italian dinning. One of his most favorite memories is having the famous opera singer Andrea Bocelli come to his restaurant for dinner after each of his performances when he is in the Chicago Area.

Reservations
2. LETTER FROM THE TCAA PRESIDENT:  Jens C. Nielsen
Welcome to yet another year of political wrangling in Springfield. At this time we do not know what the outcome will be with regard to protecting our benefits and of future beneficiaries. Governor Rauner’s skirting of the pension issue at his first State of the State address should not be cause for current and future SURS recipients to celebrate. During his campaign, the now Governor made it clear that he intends to take the state of Illinois off the hook for teachers’ pensions by privatizing the process. This may initially seem like an acceptable solution, however, a massive withdrawal from SURS now would quickly bankrupt the fund and allow the state to bypass the Constitution and default on its payments.

To-date $500K+ has been spent on Legal representation and unfortunately there is no end in sight at the present time. It’s costly and your help is needed now. Some members have contributed their 3% increase on a monthly basis to the legal fund. It’s not over until finalized and we must all help in obtaining a positive outcome. The danger is complacency and now is not the time for that; there is too much to lose for all of us.

On a lighter note, Triton College’s Alumni Relations Office celebrated the 50th Anniversary where past Graduates and Faculty and Staff had an opportunity to reminisce about yesteryears. It was good to meet both past students and colleagues and how the time has gone by in a hurry.

Finally, please share with us which topics/programs you would like to see at our biannual meetings. There must be something more than politics and health insurance that could be of interest albeit important.

3. Minutes TCAA Fall Luncheon – 10/21/14 - Bob Witherspoon
Registration was from 11:00 – 11:30 AM. Twenty seven members and guests attended this luncheon at Triton College

Tommy Olson, President of Triton College Foundation, brought umbrellas and pins to give to members in celebration of Triton’s 50th Anniversary.

Lunch was served from 11:30 – 12:40. There were three entrée choices, vegetables, salads, rolls, salads, and of course many deserts to choose from.

At 12:40 Jens Nielsen, President of TCAA, welcomed everyone and started the meeting.

Jens spoke about attending the Fall SUAA meeting, with D DeGrado, in Springfield, IL. This was a two day meeting and both Jens and D stayed overnight. The 50th Anniversary picnic for Triton was held on Triton’s grounds. Jens, Carol Bibly, Connie Allekian, Ken Piwowar, and Bob Witherspoon had a table set up to handout information about TCAA and SUAA.

Jens spoke a little about the pension lawsuit and the importance of members
contributed to the Legal Fund. SUAA suggested, along with Jens, that consideration be given to the amount of money you may lose if this legislation goes through and this amount or a portion of this be sent to assist in the legal fund.

Jens spoke of the upcoming federal and state election and the need to get out and vote for state legislators who are supportive of our cause. He also mentioned the need to continually support SUAA funding that is used for chapters to attend and support legislators who may support our cause and help legislators get an understanding of SUAA and the local chapters within the state. Jens spoke a little about health insurance, open enrollment, and the need to continually be aware of the possible changes in the future. (This is the second year of the contract for selected health insurers and also for the state union contract which CIP is somewhat tied into)

Jens asked members if they had any ideas about speakers or topics for future meetings. He asked members to see him, write down topics or email him on areas they would like to see covered or discussed.

Jens thanked Tommy Olson, for bringing up the umbrellas and pins for members in the celebration of Triton’s 50th anniversary. Jens along with John Cadero spoke of the upcoming dinner recognizing two community members for their long support of Triton College. John also mentioned that members could contact him for more information or tickets for the event. (There is a cost for this event)

D DeGrado spoke about the Fall SUAA meeting and how important it was to utilize Roberts Rules of Order. It appears within the organization there is a split between north/south of I-80.

Contact your County clerk’s office for early voting, absentee voting, and electronic voting. He thought that many of the absentee ballots do not get counted unless the race is really very close. (He was not sure of this, but wanted to pass this on to everyone to be aware of just in case.)

On October 8 the attorney representing SUAA (us) was interviewed in Springfield and this was posted on http://www.SUAA.org website. This interview would keep you up-to-date on what is happening on the pension lawsuit being presented by SUAA and the State Universities Health insurance case and how this could impact CIP. The courts recognized this as a contract and the courts stay stands.

On November 20 another court hearing will take place in downstate Illinois. We do not expect a ruling until December or January, 2015. Needless to say it most likely this will go to the Illinois Supreme Court.

The next move will be to address the states concerns on “police powers” as an emergency need for the state within the courts.

D also mentioned this legal action being taken up by SUAA is not free and it takes money to continue to pay the attorney and also suggested that whatever you can donate to the Legal fund would be appreciated. A little bit by everyone goes a long way.

Eleonore Weber and Bob Witherspoon spoke about Health Insurance options and concerns now and in the future. If you have questions on health insurance or other
health insurance matters and would like someone to speak with I strongly recommend you contact Eleonore at 312-952-1706, or eleonore.weber@yourlifesecurity.com, or view her website at www.YourLifesecurity.com.

At this point Jens had the various committees present their respective reports:

Connie Allekian spoke on the need to get out and vote and also support the SUAA action fund for legislative concerns.

Bob Anthony spoke about the newsletter, encouraging members to move from a hard copy to an email copy which would save money for TCAA. (Our budget is very limited)

Carol Bibly talked about membership and stated we have increased our membership to 174, but the need to increase beyond this is very important and suggested members speak to friends and associates who are SURS members and ask them to become a member of SUAA.

Ann Sullivan gave us the balance we have available for the organization. She mentioned the main expenses are the newsletters and also the two board meetings TCAA executive members should attend each year.

Ken Piwowar spoke about keeping the website current and suggested everyone view it to keep current within the organization. The website is www.triton.edu/tcaa. Jens thanked everyone for attending. The meeting was adjourned at 2:00 PM.

4. TCAA Membership news

As of this writing, our pension is in the hands of the Illinois Supreme Court. Their decision should be made soon. SUAA will inform its members not only of the outcome, but will provide us with insight as to the process in the final vote, and most importantly, what this will mean to our pension as we go forward.

Therefore, active SUAA/TCAA membership is extremely important today. Over all membership in SUAA among the 52 chapters has, as would be expected, increased over these last 2 years, to an all-time high of 16,097. Sadly, Triton’s membership has remained flat at 174 and we have gained very few among the currently employed. Yet the currently employed have the most at stake. Now is the time for all members to contact colleagues and pass membership information along! It’s easy and it’s a bargain at only $40/year.

Simply contact me by sending contact information and I will do the rest.

Carol Bibly, Membership Chairperson - Cbibly2002@yahoo.com

5. TCAA Dues Increase

In June, SUAA holds an annual meeting where all of the chapters’ board of directors attend and vote on a variety of items which are a concern for the organization and its members. During this meeting one of the items on the agenda was to increase the state dues by two dollars for 2015 and possibly increase it another dollar in 2016. The
explanation was that new computer equipment and software were needed to fulfill the mission of SUAA. The directors of the chapters voted on this dues increase and it was approved. When this action took place the directors of TCAA had to make a decision on what we needed to do to remain a viable chapter within SUAA. In many of the executive committee meetings and also discussion through email it was decided we needed to increase our dues to forty dollars from thirty-six dollars to cover our expenses within TCAA. Of the forty dollars we as a SUAA chapter are required to pay thirty-six dollars per member which remains with SUAA. The last four dollars per member is returned to the chapter. The four dollars per member covers our expenses for mailing and printing the two newsletters, additional mailings, two board meetings in Springfield and Bloomington and any other additional expenses we may incur. As you have seen in our newsletters and heard in our luncheons, TCAA usually has around a thousand dollars to cover all expected expenses per year. Thus effective of your registration date in SUAA and TCAA for the year of 2015, the dues will be forty dollars a year.

6. Transitioning to Medicare – Part 2 – Ken Piwowar

Part 1 of this article appeared in the fall 2014 newsletter and talked about applying for Medicare when you turn 65, along with some basic points about Medicare. This part will talk about supplemental plans.

Applying for Medicare and receiving your Medicare card are the first steps, but you're not done. Medicare is fine as far as it goes, but it doesn't cover everything. Although you are not required to do so, you should immediately think about getting a supplement to Medicare. There are a number of ways to do this, and it can get to be a complicated and confusing subject.

First, what does Medicare not cover? Here are some examples:

Medicare Part B (doctors and services) has a $147 annual deductible.

Part A (hospitalization) has a $1216 deductible per hospital stay.

Co-insurance, frequently 20% with no out-of-pocket maximum.

Prescriptions drugs are not covered by basic Medicare unless you pay extra for Part D.

Medicare does not cover dental care, eye care, or hearing care.
So what do you do to fill these gaps? For SURS retirees, one definite option to consider is the State of Illinois Medicare Advantage Plan called TRAIL (Total Retirees Advantage Illinois). This is a Part C plan which covers everything that Medicare covers plus many extras. There is both a PPO option and an HMO option, and each has a different monthly premium.

The PPO option is offered through United Health Care and has a monthly premium of $57.59, a $250 deductible, and a $1000 max out-of-pocket. There are no network requirements for either doctors or hospitals in the PPO option.

The HMO option is offered through Humana in the 5-county area, but can be a different provider for folks who live farther away from Chicago. The HMO monthly premium is $47.26 and has no deductible, but does have a $3000 annual Out of pocket expenses. There are in-network requirements with the HMO option (but not the PPO option).

Besides paying the Medicare deductibles, also included in the State’s Medicare Advantage Plan are dental care, vision care, hearing care, and a Silver Sneakers program (health club membership), among other benefits. The plan also includes Part D prescription drug coverage. Prescriptions can be received through local pharmacies or mail order. Most common Tier 1 maintenance drugs are $20 for a 90-day mail-order supply. The plan includes coverage through the Coverage Gap (sometimes called the Donut Hole).

The enrollment period for the State of Illinois Medicare Advantage Plan is in the fall of each year (starting in October), with coverage effective Jan 1.

For more info about the State of Illinois Medicare Advantage Plan, go to this web site: http://www2.illinois.gov/cms/Employees/benefits/trail/cip/Pages/default.aspx

The state’s Medicare Advantage Plan is definitely something that SURS retirees should consider since it is supplemented by the state of Illinois, but it is not the only option. There are other Medicare Advantage Plans offered through private insurance companies, such as CIGNA, Blue Cross, and numerous others. Note that you still have to be enrolled in Medicare and pay the Medicare Part B premium (currently $104.90 per month) with Medicare Advantage Plans.

Another completely different option is to sign up for a Medicare Supplemental Insurance Policy. These are offered through private insurance companies and are often called Medigap plans, since they fill in the gaps that Medicare doesn't cover. There are numerous types of plans available, with different rates for males and females, smokers and non-smokers. These plans often have letters associated with them, such as Plan F, Plan G, or Plan N. For example, plan G pays everything except the $147 Medicare deductible, whereas Plan F is a "Cadillac" plan which pays everything including the Medicare deductible (but of course you pay more for this plan).

Getting into all the rates and details of these various plans is beyond the scope of this article. If you are interested in a Medigap policy, it is highly recommended that you talk to an insurance broker who can explain the details of the various plans. These agents can also shop numerous insurance companies to get the best rate for a plan that meets your needs.
Note that the College Insurance Plan is no longer an option as a supplement for SURS retirees starting Jan 1 of the year after they turn 65. If you want a supplemental Medicare plan, you must choose either a Medicare Advantage Plan or a Medigap policy, but not both. If you are in a Medicare Advantage Part C plan (such as the TRAIL plan discussed above), you may not also be in a Medigap plan.

As was mentioned in the beginning of this article, the world of Medicare supplemental insurance gets to be a complicated and confusing subject, but I hope this brief article gives an overview of the main possibilities.

7. Member Update

Through correspondence with Jim Wright, we have learned that Jim and his wife, Diana, have moved to South Haven, Michigan. Last year they celebrated their fortieth anniversary by spending three weeks touring Europe. According to Jim, a nearby grandchild, environmental concerns, and church activities are making life after Triton sweet and fulfilling.

In Memorial (Since our last meeting in October):

Retired Triton employee Jean Powell passed away in Dec. 2014, at the age of 85. Jean had been an Academic Advisor at Triton and was a resident of Oak Park.

Retired faculty member Alan Wade passed away in Nov. 2014. Alan had formerly been the Chairperson of the Triton Science dept. After his retirement, Alan and his wife Jan moved to Kuttawa, Kentucky.

8. Health/Quality of Life Report — Bob Anthony

In this segment of the newsletter, I have focused on summarizing articles in a published newsletter entitled, Focus on HEALTH AGING, from the Icahn School of Medicine at Mount Sinai. Rather than discussing articles on specific medical conditions, I've tried to concentrate on articles related to our quality of life. Common themes in this area include both physical fitness and mental fitness. Physical fitness areas that have been addressed include balance, flexibility, strength, and cardiovascular fitness. Mental fitness areas have stressed the importance of continuing to stimulate our mental capacities, of maintaining relationships, and the positive influence of relaxation, meditative, or spiritual practices. Proper nutrition is also a prominent component of maintaining our quality of life.

Brief summaries of some current articles follow as well as a contribution from George Carter on Water.

The article, Strategies to Help You Stay Independent - April 2015, discusses the importance of preserving our physical function. Walking 30 minutes each day is emphasized with perhaps mall walking as an alternative to outdoor walking. Also recommended were resistance exercises (ex. dumb-bells, resistance bands, enrolling in Silver Sneakers for United Health care participants), balance and flexibility activities (yoga, tai chi), nutrition (using the Mediterranean-style eating plan of fruits, vegetables,
whole grains & legumes to lower incidence of dementia), staying engaged socially at one’s local senior center, place of worship, and/or library, and using a secular form of meditation (mindfulness practice) which can build up the brain in areas related to memory and cognition.

In the article, Simple Strategies Can Help You Beat Backache – November 2014, the exercise of bicycle crunches was suggested to strengthen core muscles. To do this exercise, lie flat on the floor with knees bent and hands behind head. Bring one knee in toward your chest while lifting the opposite shoulder blade without pulling on the neck. Switch sides. Pedal for two or three sets of 12-16 repetitions.

The article, Is Anxiety Sapping Your Brain Power? - February 2015, emphasizes mindfulness based stress reduction as an effective non-pharmacological therapy for anxiety. Mindfulness means paying attention to the moment at hand, without judging or interpreting it. Hone your concentration on your breathing, letting go of thoughts which can trigger anxiety.

That daily five could help keep you alive. A new meta-analysis (BMJ, July 29) aimed at identifying the number of fruits and vegetables a person needs to eat per day to reduce the risk of an early death concludes that five daily portions is about right.

The article, Good Posture Can Help You Avoid Dowager's Hump – August 2014, illustrates two exercises to strengthen one’s upper back. Dowager’s Hump, known as kyphosis, is a curving of the spine resulting in a hunched posture which is thought to affect as many as 40 percent of older adults. According to the article, “Kyphosis shifts your center of gravity forward, making it more difficult to balance, and increasing your fall risk”. One exercise mentioned to strengthen the upper back was to stand with elbows bent at 90 degrees, pinching the shoulder blades together as you rotate the arms outward for 3-5 seconds. Do 10 repetitions, two to three times every other day. A second exercise, involves lying on the floor with your arms out to the side, bent at the elbows and touching the floor. Knees should be bent as you press your feet, hips, and ribcage gently into the floor. In this position, you slide your arms straight up over your head without letting your back arch. Repeat the exercise 10 times every other day.

The article, Are You at Risk for Malnutrition? - November 2014, highlights the importance of maintaining adequate nutrition as the senses of smell and taste diminish with age. Recent research reveals that more than half of older adults visiting emergency departments were either malnourished or at risk for malnutrition. Although one’s appetite may decrease with age, the need for certain nutrients still remains relatively unaltered or may even increase, according to the article. These essential nutrients include vitamins B6 (in fortified cereals, potatoes, bananas, and beans), B12 (in fortified cereals and oily fish, such as salmon), C (in fresh fruits and vegetables, D (in oily fish, and fortified milk), and E (in nuts and seeds), along with calcium (in dairy foods and green leafy vegetables such as spinach), folate (in fortified cereals, lentils, and beans), magnesium (in almonds, nuts and whole grains), and zinc (in fish, meat poultry and beans).
The article, **Increasing Your Fiber Intake Should Be Your First Step to Staying Regular** - February 2015, suggests that boosting the amount of fiber one consumes can help relieve constipation by adding bulk to the stools, stimulating contractions, and making the stools easier to pass. The author advises seniors to increase their intake of fresh fruits and vegetables, switch to whole grain bread and pasta as well as switch to brown or wild rice. The author also suggests that one drink plenty of liquids as these help to soften the stools.

The following discussion about the importance of **water**, was submitted by George Carter.

How many folks do you know who say they don't want to drink anything before going to bed because they'll have to get up during the night. Heart Attack and Water - I never knew all of this! Interesting.......

Something else I didn't know ... I asked my Doctor why people need to urinate so much at night time. Answer from my Cardiac Doctor - Gravity holds water in the lower part of your body when you are upright (legs swell). When you lie down and the lower body (legs and etc.) seeks level with the kidneys, it is then that the kidneys remove the water because it is easier. This then ties in with the last statement!

I knew you need your minimum water to help flush the toxins out of your body, but this was news to me. Correct time to drink water...

**Very Important.** From A Cardiac Specialist!

Drinking water at a certain time maximizes its effectiveness on the body

- 2 glasses of water after waking up - helps activate internal organs
- 1 glass of water 30 minutes before a meal - helps digestion
- 1 glass of water before taking a bath - helps lower blood pressure
- 1 glass of water before going to bed - avoids stroke or heart attack

I can also add to this... My Physician told me that water at bed time will also help prevent night time leg cramps. Your leg muscles are seeking hydration when they cramp and wake you up with a Charlie Horse.

**9. TCAA Executive Committee for 2014-2016**

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