

NEA-Alaska/Retired

SUMMER 2013 • Volume XXVII No. 4

A Primer On Long Term Care Plans

Long Term Care coverage has been an optional provision for retirees in the Alaska state plans since the mid-80s when the Bronze plan was introduced. The Bronze plan was available to benefit recipients who retired prior to February 1, 2000.

For benefit recipients who retire after December 31, 1999, the Silver, Gold, and Platinum options are available to those who apply for coverage before appointment of the *FIRST* benefit from any state retirement system. A Retiree Health Benefits Enrollment/Waiver form must be sent to the Division of Retirement and Benefits and must be postmarked or received by the deadline. If not received, the retiree waives the right to coverage at a later date. For detailed information on each of the plans, including options, benefits, and premium costs, go to: doa.Alaska.gov/drb. On the DRB (Division of Retirement and Benefits) page, click on Alaska Care. Then under “Retiree,” click on “Plans” and then Long Term Care.

Over 22,700 retirees are currently covered by one of the four plans. The claims administrator for the plans is UNIVITA Health of St. Paul, Minnesota. *Retirees who have coverage and have questions regarding the provisions of their plan, including benefits, coverage for specific levels of care, claim applications, and available facilities, should call UNIVITA at this toll free number, 1-877-517-6370.* UNIVITA determines whether a retiree is under a Covered Program of Care and eligible for benefits after receiving evidence from a licensed healthcare practitioner.

For all four plans there is a 90-day deductible period. The benefit trigger for the Bronze Plan is the inability to perform two of five Activities of Daily Living (ADLs). For the other three plans, it is the inability to perform two out of six ADLs. A physician or a licensed health care practitioner must furnish evidence of inability. Contact UNIVITA for the daily monetary benefit for each level of care: Nursing Home, Assisted Living, Home Health, Hospice or Respite, or go to the DRB website under Long Term Care Plans.

A recent valuation (May 2012) by UNIVITA, reviewed by Buck actuaries, found that retirees are using the LTC services later (in their mid-80’s) in life than expected and for longer periods of time. Currently almost half of the retirees covered by LTC insurance are between the ages of 60 and 70. The valuation is also available on line for members interested in the results. Booklets may be obtained discussing the plans in detail, one for the Bronze plan and another for the other three plans. Contact UNIVITA if you have any questions.

— Gayle Harbo

Health Watch

According to AARP, the following are symptoms that should not be ignored:

- Sudden Intense Headache
- Shortness of Breath
- Chest Pain
- Sudden Confusion
- Unexplained Weight Loss
- Swelling in the Legs
- Unusual Bleeding
- Sudden or Severe Abdominal Pain
- High or Persistent Fever

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NEA-Alaska/Retired Board**President**

Bob Deitrick (2014)
PO Box 832 • Skagway, AK 99840
907-983-2340
nea.ak.retired@gmail.com

Vice President

Gayle Harbo (2014)
PO Box 10201 • Fairbanks, AK 99710
907-457-7815
sjharbo@yahoo.com

Secretary

Barbara Stek (2014)
6101 Eastwood Court • Anchorage, AK 99504
907-338-2288
bwstekak@yahoo.com

Directors-at-Large

Mary Bohanan (2014)
9481 Navajo Ridge Drive • Reno, NV 89506
775-342-0304
mryboh@yahoo.com

Rod McCoy (2013)
7749 Old Harbor Ave. • Anchorage, AK 99504
907-317-1610
rodmc coy123@gmail.com

Kristina Tornqvist (2014)
9331 East Tern Drive • Palmer, AK 99645
907-745-2443
ktornqvist@mtaonline.net

Region R Directors

Nancy Allen (2014)
1288 Rangeview Drive • North Pole, AK 99705
907-488-3965
n.allen82@yahoo.com

Bill Bjork (2013)
PO Box 333 • Ester, AK 99725
907-479-3479
bill.bjork@yahoo.com

Don Oberg (2013)
406 Rogers Road • Kenai, AK 99611
602-881-3413
doberg907@hotmail.com

President's Message

aka Bob's Blurp



This session of legislative action is the worst attack on public education that I have seen in my 38 years of living in Alaska. The agenda is influenced by “outside” business and ultra-conservative groups. Imagine cutting your income and telling your family who relies on the home budget that they will need to make do with less. Which dependent or business do we cut out of our lives? Due to the passage of the Reduction of Oil Taxes (SB 21), Alaska’s revenue will be negatively impacted. This negative impact was documented by the Department of Administration.

The oil companies will not guarantee increased oil production and increased revenue for Alaskans with the give-back they just received. This will impact every community, construction projects around the state, jobs, and the fiber of our community, families, and schools. We have had flat per student funding for a number of years, and now districts are determining how many staff will be nonretained next year. Are the legislators intentionally trying to make it more difficult for school employees to do their jobs and encouraging parents to take their children out of public schools? Sounds like their agenda to me.

Other attacks on public schools include the resolutions to amend the Alaska Constitution so that public dollars can be used by private and religious schools, aka vouchers. This proposition failed last fall when Alaskans voted on this issue, so why was it introduced this year (HJR 1/ SJR)? Another attempt by nonpublic education businesses to tap into the dwindling resources we have for our children.

We have also witnessed another attempt to move our children away from public education through private Charter Schools (HB 93). Alaskan parents and boards of education have already developed an effective process for establishing public charter schools. Alaska has some of the best charter school laws and regulations in our nation. Why do we need a private charter school system? Obviously some private education enterprise wants to tap our public school funds as well.

Private enterprise has also attempted to take control of school district health insurance plans through Alaska’s public employee health plan (SB 90/HB 196). The Alaska health plan (AlaskaCare) is not administered by the state; it is contracted to a third-party administrator for a hefty sum. Now it looks like there is an attempt to supersize this sum. Although this is another ploy by private enterprise to tap into public dollars, another issue is the collective employees’ right to negotiate their working conditions, salary, and benefits. This would be taken away. How can that be? What happened to the concept of “Local Control” that school districts have voiced over the years?

Tenure is under attack. HB 162 provides for tenure acquisition on the first day of the 6th year. Administrators testified that having an increased pool of non-tenured staff will give them greater flexibility in layoffs. Superintendents I have worked with have heartburn over tenure and will do anything they can do make it harder to acquire. Do you ever wonder if that is because superintendents work at the will of the board and do not acquire tenure? Is that why superintendents have a short

Editor: Barbara Stek

This newsletter is the official publication of NEA-Alaska/Retired, printed four times a year: September, December, February, and May. Retired members are encouraged to submit articles, as well as voice comments and concerns. Articles should be sent in Word via email to bwstekak@yahoo.com no later than the 1st of the publication month.

President's Message Con't

longevity in school districts? Is that what we want for our teaching staff and communities? I would hope not.

SB 57 provides for tenured staff notification of non-retention from March 15 to May 15. For some schools, and I mean large and small districts, this is effectively the end of the school year. Sounds like a plan to work around non-retention for just cause by not providing employees adequate time to procedurally represent themselves.

Oh, by the way, what about the defined contribution pension efforts? Under the defined contribution system, the employee can take all of their contributions and 100% of the district contributions after working in Alaska for 5 years. Seems to tie in with the tenure acquisition on the 6th year. Isn't that cozy? What is the incentive to stay in Alaska?

And then there is the Task Force on Sustainable Education that was established by this legislature. They are tasked to look at accountability and the Alaska Performance Scholarships. Whose accountability will they examine and what does this have to do with a sustainable education? The actions of this legislature clearly send the message that there is no interest in a sustainable education and our ability to recruit and keep the best staff.

NEA-Alaska/Retired Board Election Results

- Rod McCoy will serve as NEA-Alaska/Retired Director-at-Large.
- Gayle Harbo and Susan Stitham will be NEA-Alaska Region R Directors.
- Barbara Stek and Steve Click are your representatives to this summer's Representative Assembly.

ALASKA RETIREMENT MANAGEMENT BOARD UPDATE



The ARM Board met in Anchorage, February 12-13, and heard presentations on several asset classes, including Infrastructure, Global and Domestic Fixed Income, and Absolute Return. The Board authorized a search for an infrastructure manager.

The unfunded liabilities of the PERS and TRS DB systems increased to almost 12 billion dollars at the end of July 2012. This prompted

the introduction of a resolution to request additional state assistance. A meeting of the Board's Legislative Committee was requested to finalize wording of the resolution and to prepare a letter, sent to the Legislature, providing a chronology of steps the ARM Board has taken since 2006 to reduce the unfunded liability. Final wording and acceptance of the resolution which requested the appropriation of \$500 million this session and in each of the next three sessions, in addition to the annual state assistance, was adopted at a special teleconference meeting March 15. For FY'13 the state assistance was \$609 million. No action was taken by the legislature on this request.

In April the ARM Board met in Juneau for the presentation by Buck Consultants, the actuary, of the valuations for the DB and DC systems of PERS and TRS. The ARM Board had changed the amortization policy for the DB systems to Level Dollar Amount, rather than Level Percent of Pay. Level Dollar pays down the unfunded liability faster and is usually used for closed systems.

The other actuary, GRS, would not certify changes to the Defined Contribution Health Care Assumptions presented by Buck because the Department of Administration has only a draft health plan. The new assumptions will significantly increase the amount of the employer contribution to major medical from .82% to 1.96% for PERS and from .47% to 2.04% for TRS.

Interesting statistics from the Defined Contribution Valuations show that of the 12,597 PERS employees hired since July 1, 2006, only 989 have worked for 5 or more years; of the 3057 TRS employees, only 632 have worked for 5 or more years.

The most important job of the Board is asset allocation of the \$20 billion dollars invested in the 14 trust funds. For FY'14, 51% will be invested in Domestic and Global Equity, 9% in Private Equity, 17% in Real Assets, 5% in Absolute Return, 12% in Fixed Income, and 3% each in Alternative Equity Strategies and Cash.

The next meeting in Anchorage, June 19-21, will set the employer contribution rates for FY'15.

— Gayle Harbo

A Request for Our Help

Reading Ravens' Community Project: Home Libraries

Anchorage, Alaska May 2013

TO: NEA-Alaska/Retired
4100 Spenard Road
Anchorage, AK 99517

The "Reading Ravens" book Club, made up of teachers, retired teachers, and other supporters of children, in cooperation with the William Tyson Elementary School PTSA, has embarked on a community service project to develop libraries in children's homes. Our goal is to provide under-the-bed library boxes and twenty books for each child in the school. The box libraries are meant to be portable because of the high transience rate in the Mountain View community where the school is located.

Research shows that books in the home provide children with a boost in their education. Our aim is to help close the gap between William Tyson's lower-income English Language Learners and more affluent children in Anchorage. In his article "The Home Library Effect: Transforming At-Risk Readers," (*Education Week* 6/12) teacher Justin Menkel describes how he built home libraries of forty books over two years for the families of his second and third grade students, and how their reading abilities and their joy in reading flourished. Other research confirms his findings.

Key to the success of this project is the involvement of the teacher and the families. Our plan is to provide wooden boxes with handles that can slide under most beds as the "library box." The library of twenty books would be developed throughout the year, two books each school month with two bonus books for summer. The books are selected by the students and teacher: books of interest to the child, books "just right" for each child's reading level, and more challenging books which the teacher has read aloud to the class.

We have built and filled boxes for two classrooms of children, and we would like to continue the project, adding at least three more classes. We are requesting retired teachers to help us by **donating books to Title Wave under the name "Reading Ravens."** Teachers could then use the donations to select new or barely used books for their students. **Donations for new books also may be made to the William Tyson PTSA, c/o Sharon Baker, William Tyson Elementary School, 2801 Richmond, Anchorage, AK 99508.**



Judith Burtner, project coordinator
PO Box 111041, Anchorage, AK 99511
judithburtner@yahoo.com
345-1598 or 575-6775

Erin Binek, Wm. Tyson reading facilitator

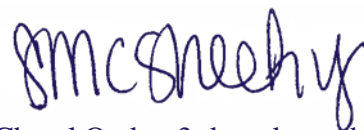



Kara Burke, 4th grade teacher



Lynn Taylor, Kindergarten teacher

Sarah McSheehy, 1st grade teacher



Cheryl Ondra, 3rd grade teacher



2013 NEA Retired Organizing Conference

I had the privilege of attending the 2013 NEA Retired Organizing Conference, March 22-25, in Orlando, Florida. The main theme was “Organizing Our Communities to Advance the Cause of Public Education.”

NEA President Dennis Van Roekel was a very inspiring speaker. He spoke of the fact that educators are no longer revered and that the public is de-professionalizing teaching. “They” spend millions to prove that schools are failing. His response is that we need to create offense, not defense. We need to invest in our own people. President Van Roekel feels there is hope for success in this area and that it needs to be student centered. There are 406 unions worldwide mobilizing for public education.

The theme throughout the conference was the need to organize and optimize our organizing strategies. We need to mobilize our current members and recruit new members. We need to find ways to connect with the “millennials” (the 30ish age group). We need to identify the benefits and opportunities of an engaged and empowered membership.

The “common cause” for all members needs to revolve around the issues identified as being important to the group. Members will have buy-in if the issues are important to them and result in something they desire. We need to *listen* to identify important issues. Next a *plan* is needed to address these issues. Activities need to be created to meet different levels of member commitment. These activities become the *action* part of organizing. If you ask someone to participate, follow up by giving them a task.

Organizing is relationship building. It is providing people with the opportunity to become aware of their own capabilities and potential. Do not become discouraged. You cannot do it all at once. Ask people to join. Take applications with you when you go to political or other meetings. *Have a positive attitude: I can recruit, engage, and empower members!*

As current members of NEA-Alaska/Retired, it is important for us to do MORE: **Mobilize** and **Organize** our current retirees, **Recruit** those who will be eligible for retirement before they retire, and **Engage** retirees in Public Education advocacy.

Here is one quote I liked: “You have to be dissatisfied enough to want to make change... gloriously dissatisfied.” President Van Roekel also suggested reading President Obama’s book: *The Audacity of Hope*.

I enjoyed my quick trip to Orlando. I had never been there before so I went to Universal Studios the afternoon and evening after the conference. Turns out it was in the middle of a tornado warning with winds hitting 70-90 mph that afternoon. All outside rides were canceled; it poured down rain and hailed. We were “stuck” inside the Hard Rock café until the storm passed and we continued our soggy exploration. We were able to see some great fireworks and light shows as the park closed at 10:00 p.m.

— Barb George

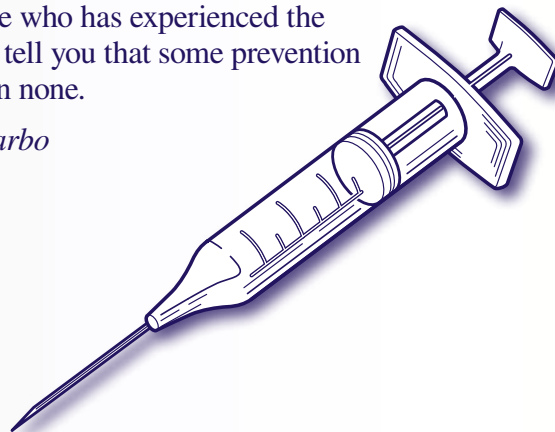
This & That

Shingles Shot Available at Public Health Clinics in Alaska

In the spring of 2012, the Alaska Legislature appropriated money to fund a program to provide low cost vaccinations for flu, shingles, and DPT (diphtheria, pertussis, and tetanus) for residents of Alaska. Since neither Medicare nor AlaskaCare retiree health covers shingles shots, State of Alaska retirees, who are residents, fall under the category of underinsured. Call your public health clinic to find out when you can get the shot. You may need an appointment and you also want to make sure that the clinic has a supply of the shingles vaccine. While the vaccine only reduces the risk of shingles by

50%, anyone who has experienced the disease will tell you that some prevention is better than none.

— Gayle Harbo



The RVing Lifestyle

A few years before I retired, my husband, George, brought me an advertisement from a travel magazine. I read, "Are you adventurous? Have you ever had the dream of just leaving it all behind and 'hitting the road'?" Do you love hiking, meeting new people, and seeing new places? Are you retired or semi-retired? Maybe on a fixed income? Do you want to fill your days with more than routines?" The ad triggered an instant response...YES, I am ready!



Ed and Jody Viscardi visit Karla and George

If you think the RV lifestyle is mainly about spending your winter in a paved campground with different neighbors than you have at home, I'm about to show you a very different side of motor home travel.

When we read our first book about RVing, we were advised that there was a difference between an RV vacation and living the RV lifestyle. We were reminded that every day would not be a picnic filled with non-stop fun. There would be budgets to adhere to, chores to be done, repairs to be made, and so on. Even knowing this, when we first hit the road, the journey felt mostly like a vacation. Going from place to place and seeing the sights was our main activity. It was not about the final destination but the journey to get there.

Over time, we have settled into a routine that is our RV lifestyle. I must say that sightseeing in new places is still an important part of our everyday living. It probably always will be - it's why we made this lifestyle choice. But we also enjoy the times when we don't do any sightseeing at all and just do "normal" things - things like making breakfast, taking a walk, running errands, having lunch, fixing stuff, making new friends, and renewing old acquaintances, as well as activities like 4-wheeling in the desert, reading, and washing the rig (okay, we don't really like that one, but it has to be done!).

We might spend time catching up with friends and family via phone or email or making sure bills are paid and prescriptions refilled. We may take part in some activity going on at the campground or perhaps we catch a few hours by the pool or do some planning for the next leg of our journey. Time needs to be devoted to updates for our Facebook and blog. Soon it's time to cook dinner (seems we are always eating!), watch the sunset, stroll around the park, or watch a bit of television.

We often marvel at where the time goes. Even if we don't do some major activity in a given day, the time just keeps buzzing by. In fact, more than a few times we have wondered to ourselves, "How did we ever find time to work?"

At some point during our stay in an area, we will go see some of the sights. As you may have noticed, we tend toward those activities that are free or inexpensive, limiting those where we will have to pay admission fees. We may play an occasional game of golf. Surprisingly, it seems we are always so busy that we just don't

Delegate Assembly 2014 Nominations

DELEGATE ASSEMBLY NOMINATION FORM

Name: _____

Mailing Address: _____

City/State/Zip: _____

Email: _____

Phone: _____

CANDIDATE BIOGRAPHY: (Limit: 25 words)

To be nominated for Delegate Assembly, **Jan. 30 – Feb. 1, 2014**, please complete this form and include a brief biography. Delegates must attend each caucus meeting and all sessions to receive **up to \$30 per diem for each of the three days**.

The RVing Lifestyle Cont.

get out to play (even before the expense enters our mind as a possible deterrent) as often as we would like.

The more we are on the road, the more flexible we have become. We make plans but may just as easily change them. Peak seasons in prime locations may demand that we make reservations ahead of time. Our usual mode of operation is to have a general idea of where we might be for the upcoming three months and then firm up reservations as time grows closer.

Once, as we approached a large city, we slowed down in a construction zone a few miles before our exit. At one point, I was in the middle lane surrounded by other vehicles. As we crept along, it occurred to me that, to other drivers, I was just another old lady driving a big motor home along the interstate. For years, as we traveled, driving 10 to 12 hours a day to reach our destination quickly, I have seen them – the gray-haired seniors with their spouses or companions rolling down the highway. I wondered where they had been and where they were going – a weekend at the lake, a vacation? Or maybe they were simply changing locations, in no hurry, driv-

NEA-Alaska/Retired reimburses delegates **up to half the cost of a hotel room for a maximum of three nights**. NEA-Alaska will reimburse airfare costs (**up to \$500 for out-of-state transportation**) based on bargain/value airfare.

An on-line election will be held if the number of nominees exceeds our budgeted delegate funding. You will be notified of the results in November. The nominations for elected office as well as nominations for two-year appointments to the NEA-Alaska PACE Committee will be made during the caucus at DA.

To submit your nomination by email, send it to susie.smythe@neaalaska.org. Be sure to include DA 2014 Retired Nomination in the subject line, along with the information asked for on the form. Nominations must be emailed **no later than September 4, 2013**. If you mail the form, it must be received in the Anchorage office (at the address below) postmarked **no later than September 1, 2013**.

Return form to:
NEA-Alaska/Retired
4100 Spenard Road
Anchorage, AK 99517



ing four to five hours before stopping for the night on the way to some new adventure.

As I sat in traffic, the realization hit me... *I have become one of them!!*

— Karla Gallagher



Karla's Mom, George, and Karla

NEA-Alaska/Retired

4100 Spenard Road
Anchorage, AK 99517
www.neaalaska.org or
email: info@neaalaska.org



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Be sure to fill out and submit your nomination form for Delegate Assembly, 2014.

SPEAK OUT FOR SOCIAL SECURITY FAIRNESS

Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) penalize people who have dedicated their lives to public service by taking away benefits they have EARNED. Nine out of ten public employees affected by the GPO lose their entire spousal benefit, even though their spouse paid Social Security taxes for many years. The WEP causes hard-working people to lose a significant portion of the benefits they earned themselves. Urge your Representative to support and co-sponsor bills to end GPO and WEP, and restore Social Security fairness.

TAKE ACTION TODAY!

Did you know...

...that the first issue of the new NEA Retirement E-Newsletter has been published? The retirement e-newsletter is a subscription-only, monthly email. The newsletter will contain information from Kiplinger's Retirement Report, provide additional retirement articles and other worthwhile information, and lead up to the launch of the Online Retirement Center.

Any member can receive the retirement e-newsletter by subscribing online at www.neamb.com. After you have logged in, click on "My Account." Then go to "My Newsletters" and subscribe.

Calendar of Events

June

- 11 NEA-Alaska/Retired Board Meeting
- 28-30 NEA Retired Annual Meeting, Atlanta

July

- 1-6 NEA Representative Assembly, Atlanta

Have a Wonderful Summer!

