Retiree Advocate

VOLUNTEER FOR THE ELECTION

Here we go again! By the time you receive this issue of the Advocate, election season will be in full swing. As usual, there will be a number of candidates and propositions that affect public education. Here are four that CTA has placed at the top of the list:

Jerry Brown for Governor! Jerry has been our best Governor for public education since.....Jerry Brown! Let’s keep him in office.

Tom Torlakson for Superintendent of public instruction -- a former teacher and CTA member, Tom has been a strong advocate for public education all his life. As a state senator, he wrote CTA’s Quality Education Investment Act (QEIA) which has helped turnaround more than 360 lower-performing schools. With Torlakson as Superintendent, California has had the highest high school graduation rate of all time! He supports learning over testing, believes school funding decisions should be made by local parents and teachers, supports a well-rounded education for all students (including art, music and history), and has led efforts to expand career and technical training. His opponent, Marshall Tuck, supports the “reforms” of Arne Duncan and is financially backed by the Wall Street billionaires who would allow out-of-state, for-profit companies to run California schools using taxpayer’s money.

Continued on page 5

Alen Ritchie
PRESIDENT
CTA/NEA-Retired

GOVERNOR BROWN SIGNS LEGISLATION TO RESCUE CalSTRS

by Ed Foglia, District II Representative

California took bold steps to insure that CalSTRS will be solvent in our lifetime and beyond. The 2014 CalSTRS Funding Plan, recently signed into law, fully funds the CalSTRS Defined Benefit Program over the next 32 years. Current retirees will continue to receive their monthly pension payments and will continue to receive their annual 2% COLA.

CalSTRS members who are currently working and began teaching before January 1, 2013 will experience contribution rate increases over the next three years. On July 1, 2016 their annual contribution rate will be fixed at 10.25%. CalSTRS has designated this group of members as “2% at 60 members.” The 2013 California Public Employees’ Pension Reform Act stated that all teachers who began their career after December 31, 2012 will receive their full 2% CalSTRS pension benefit at age 62. CalSTRS refers to these active members as “2% at 62 members.” This group’s contribution rate increases will also take effect on July 1, 2014; however, it will be fixed at 9.205% by July 1, 2016. The lower rate is to make up for the lower benefit payments that they will receive in retirement. CalSTRS employer contribution rate increases will begin on July 1, 2014 and increase incrementally each year from the current payroll rate of 8.25%. On July 1, 2020, the school districts contribution rate will be 19.10%. School districts are concerned that they will have to pay too much for their CalSTRS contributions. However, school districts’ pension contribution rates paid for CalPERS employees, which include Social Security, are much higher than those made for CalSTRS employees. In 2013-14, districts paid 8.25% into CalSTRS and 17.64% into CalPERS plus Social Security. In 2020, the figures will be 19.10% and 26.60% respectively.

The law also caps the reserves that districts can have in their budget. This would prevent districts from setting the money aside in an attempt to avoid salary increases for their employees.

More good news! For the second year CalSTRS reported a healthy return on investments. In 2013-14 investments earned 18.66%. This return is well above the actuarial assumed rate of 7.5%. On a long-term, portfolio-wide basis, CalSTRS returns reflect the following performance levels:

- 11.2% over 3 years
- 13.7% over 5 years
- 7.7% over 10 years
- 8.4% over 20 years

To paraphrase a line from a well-known insurance company, we’re in good hands with CalSTRS!
MEDICARE: SUPPLEMENT OR ADVANTAGE

by Vince Cortese, District I Representative

Those of us who are age 65+ have probably chosen a Medicare plan. In this article, I will give a brief synopsis of applying for Medicare and the different Medicare programs and plans. If you are retired you should apply for Medicare at least three months prior to your 65th birthday or you may have to pay a penalty for late enrollment. It is important for you to check this out.

Medicare has four basic parts: Part A, Part B, Part C and Part D.

- **Medicare Part A** (Hospital Insurance)
  Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. Most people usually don’t pay a monthly premium for Medicare Part A (Hospital Insurance) coverage if you or your spouse paid Medicare taxes while working.

- **Medicare Part B** (Medical Insurance)
  Part B covers certain doctors’ services, outpatient care, medical supplies, and preventive services.

- **Medicare Part C** (Medicare Advantage Plans)
  Part C is the Medicare Advantage program. It is a combination of Parts A and B. The main difference is that it is provided through private insurance companies approved by Medicare. One must pay a monthly premium for this additional coverage. With this program you “may” receive extra benefits. Usually there is a co-payment for services.

- **Drug coverage** (Part D)
  Part D is a stand-alone prescription drug coverage insurance that helps pay for medications not covered by Medicare and is available through private insurance companies. Plans vary and cover different drugs, but all medically necessary drugs are covered. You can choose the plan that best suits your needs. Medicare Advantage plans and supplements may also include drug coverage to help keep costs of drugs affordable. To learn more, go to the Medicare website - www.medicare.gov.

Medicare supplement insurance plans are plans offered by private insurance companies. Some plans are provided by employers either as part of negotiated contracts or employees are allowed to buy into school district plans. Others purchase insurance plans as individuals. NEA offers such plans as part of Member Benefits. Several of these plans also provide prescription coverage. Some differences between supplemental plans and Medicare Advantage plans are:

1) under supplement plans, Medicare provides the primary coverage and the decision for the need for health care; 2) Medicare Advantage plans bill Medicare for the primary coverage and the provider controls the decision for the need for health care; 3) with supplemental plans, there may or may not be a co-payment; 4) under Medicare Advantage, usually there is a co-payment.

In conclusion, when applying for Medicare, be sure to carefully review all available options to decide which one is best for you.

YOUR VOTE MAKES A DIFFERENCE!

Help CTA continue your good work in the Nov. 4 General Election

Remember - your vote makes a difference. Help elect lawmakers who will fund public schools and support all students and educators.

You provided the best education possible for your students during your teaching career. You know that elected leaders make critical decisions that impact educators professionally, like funding and teaching conditions, and personally, like retirement and health care. Unfortunately, many leaders know very little about our schools, let alone the California State Teachers’ Retirement System (CalSTRS).

Your CTA colleagues spent time doing their homework, researching candidates and issues that will benefit California public schools and educators. That includes retired educators. For example, they encourage you to vote for friends of public education—like Tom Torlakson for Superintendent of Public Instruction. Then, make sure your friends and family know who shares your values about public education.

Working and voting together, we can make a difference in the lives of our students and our retired colleagues, and on the resources for our schools. Learn more about CTA-recommended candidates and initiative positions at www.cta.org/campaign.
More than 400 members from 42 states were welcomed to the 31st Annual Meeting of NEA-Retired by President Tom Curran. Thirty of the attendees were CTA/NEA-Retired members. This is the one meeting of the year in which we elect national officers, vote on New Business Items (NBIs), listen to reports as well as acknowledge members and state affiliates for special recognition. Among the NBIs adopted by the delegates was an item to support the repeal of high-stakes testing.

Two of my personal highlights were the farewell speech by outgoing Dennis Van Roekel (NEA President) and the report from Mary Kusler (NEA Director of Governmental Relations). Dennis spoke about the progress NEA has made over the past four decades. He reminded us that our organization was once controlled by superintendents and has moved to one now led by classroom educators and support professionals. I am very proud of our accomplishments. Mary Kusler gave a fantastic report. She spoke about the unfair Social Security Government Pension Offset (GPO)/Windfall Elimination Provision (WEP) and the new bill, HR 1795, to correct it. She felt that the repeal would have a tough road due to the cost, but NEA will continue to lobby on the issue. Mary also shared a very disturbing statistic that 19% of food service workers in our schools live below the poverty line -- this is a disgrace. The House of Representatives will not discuss reform, but has a bill that would cut $5 billion from the College Affordability Act.

After two days of meetings, the sixteen CTA/NEA-Retired members who were elected representatives to the NEA Representative Assembly changed hotels to get ready for the start of the NEA Convention.

CTA/NEA-Retired members who were elected as delegates to the July NEA Representative Assembly (RA) in Denver, Colorado were also elected as delegates to the NEA-Retired Annual Meeting held June 28-29. On July 1, the first caucus for the entire California delegation was held; issues were discussed and positions were taken. In the afternoon, delegates were able to visit the exhibits, register for the convention and attend various caucus meetings. July 2 was a day of hearings, more caucus meetings and exhibit visiting.

The rest of the convention on July 3 through July 6 concentrated on the Association’s business and several items of interest were specific to retirees. In particular, amending the Legislative Agenda on the Social Security Government Pension Offset (GPO)/Windfall Elimination Provision (WEP) to support a plan to repeal these provisions in incremental steps. It was felt that this plan might have a better chance of success considering the cost of fully repealing these provisions.

Two New Business Items (NBIs) passed were introduced by California retired delegates. I submitted one to provide training at NEA conferences for current and potential NEA members who are, or desire to be, School Board members. This would include retired members as well. Another provision, introduced by past CTA/NEA-Retired President Ed Foglia focused on making the executive officers of NEA more visible in major media markets. California also brought forth an item which called for the resignation of Arne Duncan because of his praise of the Vergara decision as well as his support of privatization and overemphasis of high-stakes standardized testing.

On the political side, the RA elected Lily Eskelsen Garcia as NEA President, Rebecca Pringle as Vice President and Princess Moss as Secretary-Treasurer. CTA member George Sheridan was elected to the Executive Committee.

For a much more in-depth look at this year’s NEA RA, go online to nea.org, click on Grants and Events then click on Annual Meeting and Representative Assembly (RA).
For many of you, this is your first year as a member of CTA/NEA-Retired. I’d like to make a couple of suggestions that will make it more enjoyable and productive.

First, to those of you who were given a year’s membership by your local CTA chapter, use your first year of CTA/NEA-Retired membership to explore the MANY benefits available to you. From travel discounts to vision services to hearing aids, you can easily save the cost of next year’s renewal in one visit by going to cta.org (click on Member Services) or neamb.org (click on My Benefits).

Second, to those of you who wish to stay connected to the CTA family and to public education, join one of our local retired chapters. At local meetings, you’ll have the opportunity to chat with old friends and new ones, to keep up-to-date on CalSTRS, CTA and latest legislation, and to participate in community and election activities (only if you want to!). Many of the locals also have regular outings to places and events of interest to retirees. Included in this issue is a list of locals with contact information. Other locals are in various stages of development in Imperial, North San Diego County, High Desert, Central Coast Counties Service Center area, Fresno/Madera, Oakland and Mendocino. If you’d like to help get one of these going, contact me (see page 2, Board of Directors section) and I’ll provide your name to the organizers. If no current or future chapters exist in your area, your officers would be happy to help you start one!

WELCOME TO CTA/NEA-RETIRED!

by Alen Ritchie, President

Use your first year of CTA/NEA-Retired membership to explore the MANY benefits available to you. From travel discounts to vision services to hearing aids, you can easily save the cost of next year’s renewal in one visit by going to cta.org (click on Member Benefits) or neamb.org (click on My Benefits).

Reminders and Notices
- If you are a Pre-retired CTA/NEA member and retired this year, please contact CTA Membership and change your status via email at Membership@cta.org or call 650-552-5278.
- The next CTA/NEA-Retired Board of Directors meeting is scheduled for October 24th at 2:00pm at the Westin Bonaventure Hotel in Los Angeles. All members are welcome to attend.
- We encourage you to explore our CTA/NEA-Retired websites listed at the bottom of page one. To find the same types of information with NEA-Retired, go to www.nea.org, hover over “our members” and click on “NEA-Retired.” If you are in need of CTA Group Legal Services, call Christine Jessup at 650-552-5420.
- Plan ahead! Our 2014-15 CTA/NEA-Retired Issues Conference will be held on March 5-6 in Burlingame at the Hyatt Regency, San Francisco Airport.

ASSESSMENT ADMINISTRATORS WANTED

WESTAT is seeking motivated individuals to proctor assessment sessions with 4th-, 8th- and 12th-grade students in schools for the National Assessment of Educational Progress (NAEP). Must be available January 26–March 6, 2015. There will be paid training, paid time and mileage reimbursement for local driving, and weekly paychecks. This is a part-time, temporary position. To apply, visit their website at www.westat.com/CAREERS and select “Search Field Data Collection Jobs.” Search for your state, find the NAEP Assessment Administrator position and select the “apply to job” button. For more information e-mail NAEPrecruit@westat.com or call 1-888-237-8036.
SENIOR TRAVEL TIPS
PART 2

by Jim Clark, CTA/NEA-Retired Staff Consultant

One of the great things about being a retired educator is that it opens up whole new opportunities for travel. In the last edition of the Advocate we shared tips on When to Go and Travel Insurance. Here are more tips from Rick Steves’ website http://www.ricksteves.com/travel-tips.

• Packing

Packing light is especially important for seniors. When you pack light, you’ll feel younger. To lighten your load, take fewer clothing items and do laundry more often. Fit it all in a roll-aboard suitcase. Don’t try to haul a big bag. Figure out ways to smoothly carry your luggage, so you’re not wrestling with several bulky items. For example, if you bring a second bag, make it a small one that stacks neatly (or even attaches) on top of your wheeled bag.

Carry an extra pair of eyeglasses if you wear them, and bring along a magnifying glass if it’ll help you read detailed maps and small-print schedules. A small notebook is handy for jotting down facts and reminders, such as your hotel-room number or Metro stop. Doing so will lessen your anxiety about forgetting these details, keeping your mind clear and uncluttered.

• Medications and Health

It’s best to take a full supply of all your medications, and leave them in their original containers. Finding a pharmacy and filling a prescription in Europe isn’t necessarily difficult, but it can be time-consuming. Plus, nonprescription medications (such as vitamins or supplements) may not be available abroad in the same form you’re used to. Pharmacists overseas are often unfamiliar with American brand names so you may have to use the generic name instead (i.e., Atorvastatin instead of Lipitor). Before you leave, ask your doctor for a list of the precise generic names of your medications, and the names of equivalent medications. For more on getting medical help in Europe, see Medical Care in Europe on the website.

If you wear hearing aids, be sure to bring spare batteries. It can be difficult to find a specific size in Europe. If your mobility is limited see the Travelers with Disabilities section on the website for tips and resources.

• Flying

If you’re not flying direct, check your bag because if you have to transfer to a connecting flight at a huge, busy airport, your carry-on bag will become a lug-around drag. If you’re a slow walker, request a wheelchair or an electric cart when you book your seat so you can easily make any connecting flights. Since cramped legroom can be a concern for seniors, book early to reserve aisle seats (or splurge on roomier “economy plus” or first class). Stay hydrated during long flights, and take short walks hourly to minimize the slight chance of getting a blood clot.

VOLUNTEER FOR THE ELECTION

by Alen Ritchie, President

Continued from page 1

VOTE NO ON PROPOSITION 46! Prop 46 would make it easier for lawyers to sue doctors, hospitals and clinics, and threatens cuts to more than 200 health clinics on public school campuses.

VOTE YES ON PROPOSITION 47! Prop 47 seeks to replace prison system waste with common sense solutions that create safe neighborhoods and save taxpayer dollars to free up funds for improving schools.

Now, what can YOU do? In many parts of California, CTA will reach out to CTA/NEA-Retired members to do what we do best -- phone bank, talk to friends/neighbors, precinct walk, etc. If you don’t hear from CTA, let CTA hear from you. Call your local Association and VOLUNTEER!

“Every school in California is worth investing in, but not one is for sale.”
Supt. Tom Torlakson, CTA Presidents Conference, July 20, 2014
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