TCAA FALL 2018 NEWSLETTER

TRITON COLLEGE ANNUITANTS ASSOCIATION

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1. PRESIDENT'S MESSAGE

About a year and a half ago, Michael Gong wrote in his president's message that not much had changed regarding the pension crisis since the state's pension bill was declared unconstitutional. Unfortunately, that is still true today, and the state's indebtedness to its government-worker pension funds is consuming about 25% of the state's budget. Illinois' pension crisis is the worst in the nation, contributing to our state's status as having the lowest credit rating of all. Ideas have been floated, such as establishing defined contribution plans (401k's) for new employees, and eliminating pensions for state legislators. Another idea is a sale of pension bonds, and there are mixed thoughts on that one. In today's (September 21, 2018) Chicago Tribune, a commentary by Ed Bachrach, "A Federal Solution to Chicago's Pension Mess," promotes a solution by The Center for Pension Integrity that the federal government could intervene to ensure that the city of Chicago can provide services to people and businesses. (Ed Bachrach is the Chairman of Center for Pension Integrity, based in Chicago.) By extension, one can easily imagine that a similar solution may apply on a state level. What would this really mean for our pensions and benefits? Would the dissolution of the pension plans in the city, and then the state, mean that we saw the diminishment of benefits prohibited by our state constitution? I'm sure I don't have answers to these questions, but the one thing everyone seems able to agree on is that something will have to be done eventually to stem the flow of red ink. In the meantime, the solution from our perspective is the same: We need to stand together to defend the pensions and benefits we earned and paid for throughout our careers. We're glad that you decided to join SUAA/TCAA, and we will continue to work to help keep you informed and involved.

Mary Jeans President, TCAA

2. TCAA FALL LUNCHEON

The TCAA Fall Luncheon will be held on **Tuesday**, **October 16**, **2018**, at Triton College. We will meet on the second floor of the Student Center in the Hospitality Room B 203. Registration will take place from 11:00 to 11:30 AM. Our luncheon, along with an opportunity to meet and greet other attendees, will be from 11:30 to 12:30 PM. Following the luncheon will be a short business meeting and our program topic for the afternoon. Our speaker will be Darryll SemeIroth. His program topic will be "Allerton Park", a National Historic Place located in central Illinois. If you plan to attend the Fall Luncheon, please **RSVP to Carol Bibly at 708-466-1093 or cbibly2002@yahoo.com**.

3. SUAA ANNUAL MEETING SUMMARY - JUNE 21 & 22, 2018

SUAA Foundation - The purpose of the SUAA Foundation is to provide support to members in a variety of ways, including scholarships, emergency assistance, grants for legal fees incurred through ligation over retirement benefits, and assistance for family members. For additional information on any of these topics, please see the SUAA Foundation page on the SUAA website.

Legislative Input - Representative Norine Hammond presented on the need to inform our legislators about our priorities. If we take the time to speak with them, we may be able to make an impact on their perspectives, hence, voting on measures that help ensure our well-being.

Funding - Al Bowman, the Executive Director of the Illinois Board of Higher Education, stated that funding continues to present challenges, since the amount of money required to meet past liabilities continues to mount. Various proposals are being considered to help reduce that burden.

Representative Robert Martwick spoke on the topic of "Pension Debt Issues and the Means to Reduce It". He provided a comprehensive handout on the Spring Session 2018, specifically in regard to the FY19 budget. Points to notice include:

- House Bill 109 Appropriates \$1,585,109,800 for the annual required State contribution to SURS for FY19. He details that \$1,370,109,800 is from the General Revenue Fund, and \$215,000,000 is from the State Pension Fund. The certified Fiscal Year 2019 State contribution to SURS is \$1,655,154,000.
- HB 109 also appropriates \$4,390,811 for the College Insurance Program (CIP).
- House Bill 3342 allows two types of accelerated payments under SERS, SURS, and TRS. For details, please ask, and I'll provide more information. Nothing in this Bill is allowable to anyone who already receives a pension.

CMS - Central Management Systems stands ready to help with decisions regarding health insurance, decisions, limitations, and the ease of doing business. The session was presented by Brett Geiger, Risk Management-Division Manager Illinois Department of Insurance, Central Management Services. For more information, you are invited to email <u>debi@suaa.org</u>. Submitted by Mary Jeans

4. QUESTIONS & ANSWERS ABOUT OUR TCAA WEB SITE

Q: The TCAA web site looks different lately. What's going on?

A: Triton recently redesigned the look and feel of their web site. Since we are a part of their web site, we also have the new look and feel for our TCAA web site.

Q: What is different?

A: The navigation around the web site is a little different. Before there was a column down the left side of the page, and you chose a topic from that column (e.g. Upcoming Events). After you viewed the new page that came up, you clicked the back arrow button to go back to our home page. Then you could click a different topic to view, and so on.

Q: So how does the new TCAA home page work?

A: Instead of a column down the left side, all of the possible topics are shown in a column down the middle of the home page. When you pick a topic, that item expands out to show the detail. When you are done looking at that item, don't hit the back arrow button. Instead just look up and down the page to find another topic to view, then click on it and the page will expand to show that topic. Alternatively, when you are done looking at a topic, you can just click that topic name again (e.g. Upcoming Events) and that item will shrink away. Then you can find another topic to click on.

Q: Is all the same information still there?

A: Yes, all the information that was there before is still there. All the same topics are there, and nothing has been removed.

Q: How do we get to the new TCAA web page?

A: You get there exactly the same way you did before. i.e. <u>www.triton.edu/tcaa</u>. If you had that link as a bookmark or favorite, it will still work and you will get the new style TCAA page.

Q: What if we prefer the old style TCAA page. Do we have the option to go back?

No. Since we are part of the Triton web site, we have to work with the framework that they provide.

Q: So overall, is this an improvement?

A: It's really about the same; it just takes a little getting used to. The main difference is: To leave a topic, don't hit the back arrow button like you did before. Instead, just look down the page for another topic you want to view, then click on it to see the expanded detail.

Q: What if I have questions or problems?

A: You can contact me, and I'll be happy to try and help. Ken Piwowar (Webmaster) email: kenpiwowar@sbcglobal.net

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5. HEALTH INSURANCE INFORMATION

a. TRAIL Medicare Advantage Prescription Drug (MAPD) Open Enrollment Period (Posted on SURS Website)

The TRAIL Medicare Advantage Prescription Drug (MAPD) Open Enrollment Period for the 2019 plan year will be October 15 - November 15, 2018. Informational seminars will be held statewide to give eligible retirees and survivors an opportunity to learn about the Total Retiree Advantage Illinois (TRAIL) Program. A <u>list of seminar dates</u> and locations will be mailed to you if you are eligible this year for TRAIL. Topics included <u>eligibility</u> <u>criteria</u> and an explanation of the benefits provided through the Program.

A recording of the TRAIL MAPD Seminar from October 25, 2018 is forthcoming. A PowerPoint Slide Presentation will also be available.

Retirees and survivors who became eligible for the TRAIL MAPD Program over the past year (i.e., became eligible for Medicare between October 2, 2017 and October 1, 2018) should receive a decision guide in the mail notifying them of their eligibility and the requirement to enroll or opt out of the coverage during the TRAIL MAPD Open Enrollment Period. All currently enrolled members should receive a flyer notifying you of any plan changes. **Note**: If you are currently enrolled in TRAIL MAPD, and wish to keep your coverage as is, you do not need to do anything. However, if you wish to make any changes to your current TRAIL MAPD coverage, you may complete your changes online at <u>MyBenefits.illinois.gov</u> or contact MyBenefits (toll-free) 844-251-1777.**However, no elections can be made prior to October 15.**

b. NEW LAW allows CIP eligible members to opt back into Plan (Posted: September 13, 2018)

On Aug. 22, 2018, SB 3046 was signed into law by Gov. Bruce Rauner, amending legislation to allow former Community College Insurance Program members and their dependents who previously opted-out of their health benefits plan, to opt-back-in during an open enrollment period or other qualifying enrollment opportunity.

For members who are eligible for the TRAIL Medicare Advantage Prescription Drug (MAPD) plan, your next open enrollment opportunity is Oct. 15 - Nov.15, 2018. For non-MAPD members, your next open enrollment opportunity will be during the month of May 2019.

Members should contact SURS if they wish to enroll during the TRAIL open enrollment or due to a qualifying change in status. They may submit a signed letter with the reason for enrollment. Once eligibility has been established with Central Management Services (CMS) and MyBenefits, members will be able to enroll in coverage by calling the MyBenefits Service Center toll-free at 844-251-1777. Please refer to the College Insurance Program (CIP) Handbook for qualifying enrollment opportunities.

Members who are currently enrolled in the Community College Insurance Program and wish to re-enroll a dependent will be required to contact the MyBenefit's Service Center to enroll the dependent with coverage.

6. STATE CANDIDATES FOR THE NOVEMBER ELECTIONS

A description of each of the candidates for statewide office (including house and senate members) is posted on the SUAA web site (<u>www.suaa.org</u>). To access this information, go to the web site and *click* on **member access**. If you have not logged in as a member, you will need to have a username and password. The username should be your email address. To designate a password, I called the number indicated in the website (217-523-4040). Once you have member access, *click* on **Legislation** and select **Elections**. You will then have access to the **2018 General Election Guide** and also an article from **Crane Chicago Business**.

7. MEMBERSHIP

Carol Bibly, Chairperson

Membership in State Universities Annuitants Association (SUAA) and subsequently, in Triton College Annuitants Association (TCAA) is a positive approach to help ensure our pension benefits and health care benefits are preserved. However, membership is open to not only those currently receiving pension benefits through SURS, but also anyone currently employed and in the future will be the recipient of these benefits. The presence of SUAA in Springfield is continuing to help prevent Legislature changes to the Constitution that would diminish pension benefits.

Sign in and check out SUAA.org. Read the "mini briefings" to understand the actions in Springfield, updates on SUAA's position on bills presented in Springfield and "Member's only" available discounts. SUAA can also help you choose your district candidates on the November 6 ballot. SUAA's voice is strong with membership over 15,000 members. TCAA has 155 members and continuing to grow as well.

8. TCAA EXECUTIVE COMMITTEE for 2018 – 2020

President Mary Jeans **TCAA Director - Member at Large** Kevin Kennedy mjeans104@gmail.com **TCAA** Director – Member at Large Vice-President/President Elect Dan Segebarth Tom Bondi TCAA Director (Legislative) Member at Large Past President Michael Gong "De" DeGrado TCAA Director (Webmaster) Member at Large **Recording Secretary** Connie Allekian Ken Piwowar **Publication Editor** Treasurer Ann Sullivan Bob Anthony, <u>banthony103@comcast.net</u> Social Chair Membership Chair Jens Nielsen Carol Bibly, cbibly2002@yahoo.com

Web site - <u>www.triton.edu/tcaa</u>

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