

FROM THE PRESIDENT'S DESK



By Bob Doll

November Election Results

With some important election results not yet available, I think we can conclude that Alaskans have voted for state and national candidates who will have a generally pro-retiree viewpoint. Put another way, we may be able to get some pro-retiree legislation approved and we should not have to be concerned about any anti-retiree initiatives.

At the state level, it appears that the bipartisan coalition which has existed in the Senate for the last two years will be reconstructed. Important positions in the Senate will be occupied by both friends and opponents of state government and retirees, but I think we can count on maintenance of at least the status quo. The House will probably wind up with a narrow lead for the current majority, sufficiently narrow that we will have to work hard to get any action on the issues of concern to RPEA. And, of course, we will have to contend with an administration whose general attitude toward retirees is, at best, uncertain.

On the national level, the results are generally more favorable. An Obama administration can be expected to avoid any anti-retiree initiatives and can be expected to improve medical care in general. At the same time, the federal government will face extraordinary challenges in regard to the budget and the worldwide financial crisis.

All of which means that we in the RPEA leadership have our work cut out for us in the upcoming legislative session. Please write to let us know of your concerns and you can count on your organization to work for the benefit of all our members in the years to come.

Legislative Health Caucus Meeting

by Sam Trivette,
 RPEA Medical Committee

On October 22, 2008, I attended a meeting of the Alaska Legislative Health Caucus via teleconference. This forum was entitled "October Health Caucus: Crisis in Senior Care". The page-long agenda was extremely ambitious but the Caucus provided excellent information on the issues covered.

I have six pages of single spaced notes from the teleconference, much too much to try to cover here. Access to Medicare doctors was a significant issue, of course. I will be checking to see if meeting minutes will be provided, and if so, will have them posted on RPEA's web site. If none will be available, I will attempt to do a short summary for posting.

The Caucus has been meeting for a number of years now. It is co-chaired by Sen. Donny Olson and Rep. Sharon Cissna, who ran the meeting. Future meeting dates were not finalized, but the next one is expected some time in early 2009. I would urge interested RPEA members to contact the caucus at www.akhealthcaucus.org and let them know you are interested in being informed of future meetings.

It is good to know some of our leaders are focusing on these important issues. I testified at the meeting on the issue that if members can not find a doctor who will take Medicare, the State of Alaska retiree plan will pay no part of the bill. We believe this will result in many retirees leaving Alaska to find a location where doctors will take Medicare. The impact on the Alaska economy of this migration could be very large.

Women's Health Issues

by Mary Zalar,
 RPEA Medical Committee

Women of all ages are encouraged to follow recommended schedules of preventive health care to increase the likelihood of maintaining good health. Affordable preventive health care has

become a bit more complicated for pre-Medicare women insured through the state retiree health insurance plan.

Current medical practice recommends that women have a pelvic exam annually, a pap smear every three years, and a mammogram every one to two years. Under the retiree health plan, a limited office visit to collect a pap smear as a preventive screening is covered, but an office visit for a pelvic exam without a pap smear is not covered. A mammogram is a covered expense, but an office visit to obtain the required referral for a mammogram is not covered. For preventive screening services to be a covered expense under the retiree health plan, a pap smear must be collected. If a pelvic exam or another office visit were performed for a medically necessary reason, with symptoms present, they could potentially be covered.

In Fairbanks this year, a low level office visit at a community health center cost \$253—not a problem for some retirees, but a huge expense for others. Individuals may choose to not have the recommended annual mammogram, clinical pelvic exam, and clinical breast exam because of the personal expense. For insurance coverage, women need to request a pap smear annually and explain the financial consequence to their medical provider.

Health care and insurance benefits are complicated topics, and we need to be savvy, informed consumers. Ask your medical providers how office visits and services are being coded for billing purposes. Very few preventive services are covered under the retiree health insurance plan, whereas diagnostic and medically necessary office visits are often covered expenses.





Southeast Chapter

by Gary Miller, SE Chair

The guest speaker at our November meeting discussed home energy audits and where heat loss occurs in houses. Some home owners he has worked with dramatically increased the efficiency of their homes and reduced their energy costs. The Alaska Legislature appropriated \$360 million dollars for programs to improve home energy efficiency. The programs are administered by the Alaska Housing Finance Corporation. You can visit their website at <http://www.ahfc.state.ak.us/energy> for more information.

With the crash of the stock market the PERS and TRS trust funds will probably take a very big hit. One small thing that I do to help the trust funds is order my medications from Medco online. This not only saves money for our trust funds but it saves me a few bucks. Do you use Medco?

The SE Chapter will have its annual Christmas party at the Moose Lodge on Wednesday, December 17. The social hour is from 6:00 to 7:00 followed by dinner. We will have the option Chinese gift exchange again. The dinner will start with a salad bar and the entrées are halibut and prime rib. The dessert will be cheese cake. Tickets are \$27 per person. Contact me at 789-3757 and I will arrange tickets for you. You purchase a ticket for either prime rib or halibut so that the chef can order the correct amount of food.

Northern Region Chapter

By Charlie Gallagher, NR Chair

Many questions are being asked by RPEA members regarding the fair treatment of senior citizens. At our September monthly luncheon, Alaska's Office of the Long Term Care Ombudsman representative, Lisa Merrill, informed us about what constitutes "fair treatment." Per the title of her office, Lisa and her co-workers assure appropriate standards in long term care and housing. The office is mandated under Federal Law and part B of the law also provides for an elective oversight for them to inspect other issues regarding fair treatment. The toll free number is 1-800-730 6393. If you are outside of Alaska, there should be an office in your state. Ms. Merrill said she has many links with other states as well.

During our October meeting we were able to lower our buffet cost to \$12.00. Rep. David Guttenberg spoke about the issues and politics before the next Legislature. Much of his discussion had to do with leadership from the Office of the Governor. Much also had to do with the further development regarding oil and gas, as well as building on the August passage of the North Slope gas pipeline legislation. Rep. Guttenberg also discussed the Legislative role for oversight of the oil industry's aging infrastructure.

November's speaker is Attorney Michael Cavaliere speaking about estate planning with thoughts regarding future tax law changes. Our last estate planning speaker, from April 2005, informed us that 2009 will be critical year for future tax re-writes and reconsiderations of estate planning.

We have our third annual Holiday Luncheon with the Legislators December 10th. This is a free lunch for RPEA members and Legislative staff. Please come! It offers RPEA members an opportunity to discuss issues and a good attendance shows we have interest!

A Fairbanks member asked if we could find someone to talk about the myriad opportunities for reducing our expenses, so in January we are planning to bring in a local authority on what discounts are offered for retirees. State of Alaska Retirement and Benefits Representative, Freda Miller, will speak to us in February.

Have a great Holiday Season and for those of you traveling, be safe!

Southcentral Chapter

by Bob Madigan, SC Chair

Want to put some love in your life? Southcentral RPEA members were offered a chance to do just that by volunteering at the Anchorage Animal Care and Control Center. Its director, Dr. Myra Wilson, made the offer while addressing the group at the November meeting in Anchorage. She observed that a volunteer who invests a modest amount attention and care on the former pets confined at the center will be rewarded with copious amounts of unconditional love from them.

The Anchorage operation is run under a contract with Doyon Universal Services, a for-profit corporation. It takes in about 9000 animals a year.

RPEA

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Important Phone Numbers

Premera Blue Cross:

Anchorage: 258-5065

Seattle, (877) 762-9597

Retirement & Benefits:

Juneau, 465-4460 or (800) 821-2251

Meeting Schedule

Southeast Chapter: First Thursday each month, 11:30 a.m., Prospector Hotel

Southcentral Chapter: Second Tuesday each month, 11:30 a.m., Anchorage Senior Activity Center

Northern Chapter: Third Wednesday each month, 12:30 p.m., Princess Hotel

RPEA Executive Board: Third Tuesday each month, 10:00 a.m., Anchorage APEA/AFT Field Office (via teleconference) 274-1720

Check out our website at <http://rpea.apea-aft.org>

RPEA NEWS is published in-house. Contact the editors through the RPEA Office.

Some are dropped off by owners who wish to get rid of their pets, some are strays picked up by animal control officers, and others are taken into custody because their owners are not providing adequate care.

If a stray dog or cat has an embedded microchip or a license, they will be rapidly reunited with their owner, but for many animals, especially cats, this isn't an option. In these cases, an animal's only chance is to be adopted by a new owner. This is one area where volunteers can make a large difference. Volunteers exercise the pets, help them learn good manners, and soothe them during the time they are confined in an unfamiliar



RPEA NEWS

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3310 Arctic Blvd., Suite 200
Local 4900R APEA/AFT
Anchorage, Alaska 99503

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RPEA Medical Committee

by Sam Trivette,
Medical Information Director

The first RPEA Medical Committee meeting in some time took place on November 14, 2008. Nine RPEA members attended from five locations in Alaska. Several other members notified me they were not able to attend because of earlier commitments or would attend when we are working on specific projects.

During introductions, it was clear many of those attending had considerable and diverse experience with medical issues. We so much appreciate all our volunteers. Next, we discussed RPEA's considerable activities on medical issues covering the last year or so. Listing those involvements would be rather lengthy, so we are considering posting this kind of information on our web site.

There are some critical issues facing RPEA in the next year regarding medical related issues. We will be discussing some of these issues at the RPEA Executive Board meeting in November. As many of you know, the State of Alaska's retiree medical plan is self-insured, but

since the late 1990's, has contracted with a Third Party Administrator (TPA) to run the program. The process to select the TPA which the State went through several years ago was a complete fiasco. However, the contract is mandated to be renewed every few years, so a new Request for Proposal (RFP) has been issued to solicit bids for administering the program. RPEA hopes to be involved in that screening process since the majority of the members of the system are retirees.

Retirement and Benefits is having the Retiree Benefits Booklet rewritten by its health care consultant and is scheduled to have a copy available for some RPEA members to review any time now. This has been planned for well over a year.

RPEA members have requested the Department of Administration set up regular, public meetings to discuss issues important to retirees, such as medical care, the Dental, Audio, Visual plan, long term care plans, and the optional life insurance plans. We will continue to pursue this vigorously. And, of course, there are a myriad of

other ongoing issues, such as Alaska doctors not taking Medicare patients, "network provider" issues, pre-approval requirements, etc. that warrant needed discussion.

Our intention is to bring various speakers to the Medical Committee meetings from time to time. The Committee will sometimes focus on a primary topic and provide sufficient time to get information on the table and discuss possible solutions. Members in Alaska are invited to join the Medical Committee meetings in person at the APEA Offices in Anchorage, Fairbanks and Juneau or through teleconference. Members outside APEA office locations may call in on the toll free telephone number 1-888-745-1720.

The next meeting will take place on Thursday, December 11, at 9:30 a.m. Thereafter, Medical Committee meetings will take place on the second Wednesday of the month at 10:00 a.m. Please join us.

