

From the President's Desk

By Bob Doll

Municipal election time reminds us that much of what we are working for is accomplished through elected officials, in most cases on a state level. In the coming year, with a new governor, lieutenant governor, and probably some new department officials, we may find some differing attitudes toward many issues. Almost certainly there will be some invigoration of the routine processes of government. Nevertheless, we do not yet have reason to expect enthusiastic endorsement of our positions by the administration or the legislature.

So what is likely to be our state and national legislative program for the coming session? RPEA's Executive Board will make the choices of course, but here are some possibilities:

- Return to a defined benefit retirement system will probably remain RPEA's number one goal. We will coordinate with the Public Pension Coalition for unity of effort. The opposition is strong, but not necessarily numerous.
- Repeal of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) will probably remain high on our list of priorities. We can expect support from our congressional delegation on these issues.
- Health care reform is in the air. Regardless of what alterations are made, they are likely to have some repercussions for Alaska retirees. Importation of prescription drugs, for example, may remain a concern. The health area is likely to form a substantial part of our forthcoming legislative agenda.
- We are in the midst of a change of Third Party Administrator (TPA) for our retiree health care system. RPEA is closely monitoring this process; what we observe may become the basis for legislative recommendations.

As I indicated above, the composition of our legislative program is decided by the Executive Board and its members may have other issues to suggest. But the above will give us a start on the conversation.

And let me repeat that municipal elec-

tions are important to the future of our communities and to retirees' place in those communities. I urge all our members to play an active role in the events leading up to next October.

Health Care Administrator Status

By Sam Trivette,
Medical Information Director

(This article was written the second week of July and is current at that time. We encourage you to go to our web site at <http://rpea.apea-aft.org> for any updated information.)

We want to thank all of you that have taken the time to contact us, contact Wells Fargo, and contact Retirement and Benefits in the last month during this transition process. The information you have provided has had some concrete impacts and I think many other changes are in the making as the result of your input. From the feedback we have received from many of you, it is pretty clear that the staffs at Wells Fargo and Retirement and Benefits are working diligently to meet their stated goals of providing at least the same or higher level of service as has been delivered in the recent past. There are still problems and issues. Here is a brief summary of important issues as of July 20, not in any particular order:

- Overall, the feedback from members who have used the Wells Fargo toll free number has been very positive, once they talked to someone.
- Members that have communicated directly with Retirement and Benefits staff report very positive results. Both R&B & WF staff report they have been swamped with calls and feel under a lot of pressure. Wait time to answer calls has been longer than expected, but they hope it will improve soon.
- Some of the providers our members contacted believe the new TPA will do a good job with few problems.
- The "member name only" on the cards issue has generated LOTS of communication from members. To date, we have heard of few circumstances in which it became an issue when a member or spouse tried to use

A Message to Our Members

By Linda Dalton, Membership Director



RPEA appreciates the past and current support of you, our members. As you know, our primary goal is to monitor actions being considered or taken by our Alaska governor and legislators that affect our retirement benefits and provide that information to you. We work closely with a coalition of labor unions and retiree and senior groups to advocate on issues and legislation that could affect retirees.

Occasionally you may be contacted by other retiree organizations that have goals similar to ours. We welcome their activities, but we want to remind you that they differ from RPEA in several important ways:

- ◆ RPEA is an independent organization founded by retired Alaska public employees.
- ◆ We have three active regional chapters located in Anchorage, Juneau, and Fairbanks that meet monthly most of the year.
- ◆ We publish a bi-monthly newsletter to provide information about chapter activities, legislation, health benefits, and other issues that are important to Alaska retirees.
- ◆ We use a proprietary email system to send time-sensitive information to members.
- ◆ We have one paid part-time office administrator. Retiree volunteers do all other work.
- ◆ RPEA is funded solely from dues paid by members. None of your dues are given regularly to any outside affiliate organization.

You can make RPEA stronger by encouraging your former co-workers and friends to become a member. With your help, we will continue to do what we can to protect and enrich your retirement years.

the card, Please let us (and R&B & WF) know if you do have a problem once you or your family use your card.

- Members that have tried to sign up on the AlaskaCare web site have found

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Southeast Chapter Report

By Gary Miller

I have just completed my fourth year as chapter chair and I have been reelected to serve two more years. This started me thinking about RPEA and its history.



RPEA was formed in 1996 by people who saw the attacks against the retirements that we were promised and that we had earned. It had to be a daunting task for our organization's founders to write the bylaws, organize volunteers, secure financial support and recruit members. But they did this and then served as our officers and leaders. They spent many years doing this until RPEA was up and functioning. Now RPEA has over 2,000 members nationwide and three chapters. Here is what my position means to me.

I take pride in knowing that I am part of protecting our retirements. I appreciate retiree support through their membership. I enjoy the camaraderie of being on the state executive board. I have met new friends through RPEA. I love being one of the chapter chairs.

As chapter chair, I have tried to bring in guest speakers that I think will be educational and entertaining with an interesting topic. I want our chapter to be fun as well as serious. We enjoy a luncheon at all our meetings and we have both an annual picnic and annual Christmas party. To all of you members and founders of RPEA and current volunteers, thank you very much.

Northern Region Chapter

by Charlie Gallagher

As I work up to my "deadline" for writing the Northern Region News I have been informed my former union bargaining unit has finally decided to form a Fairbanks retiree chapter to compete with RPEA which, incidently, began in 1996. When I badly needed "retirement help" in 2003 it was RPEA who was there. RPEA did not discriminate about whom I was, who my bargaining unit was, or who my employer was (all state, universities, boroughs, and cities).



As an inclusive organization, RPEA advocates for all state retirees and spouses to come and join us. Anywhere there is an ARM Board meeting or meetings about other retirement issues, an

RPEA volunteer is there to represent retiree interests! We are very confident of our structure, luncheons, committees, and member advocates on the hill in Juneau. We are all volunteers who are pro-active! Our members can really help our recruitment by bringing friends and colleagues to our meetings!

We have had a most successful year in our Northern Region. Our luncheons have been informative and the hospitality is excellent. One never knows what others have experienced and our speakers hear what you have to say. I recall Retirement and Benefit Manager Freda Miller, who spoke at our March luncheon, directly interceding on a member's behalf after hearing the member inform her about how the insurance company refused to "allow" a surgeon's customary practices.

The most important statement heard in years was from Ms. Miller when she confirmed the importance of our lawsuit (which was later joined by others) to assure the constitutionality of our retirement medical benefits. The Alaska Supreme Court provided an exact interpretation of our rights, which enabled Retirement and Benefits to better interpret their mission.

In May we learned from Dr. T. Neil Davis, one of Alaska's most distinguished scientists about his book "Mired in the Health Care Morass." There is little hope given the power of personal interests. It is why we cannot compete where every other nation has a more effective Public and Comprehensive system. We have efficient Public Health Systems, the VA, Medicare and loads of rules; but the enormous cost of non-medical administrators adds a layer of fat.

This fall we will begin our luncheons with a discussion with the State Division of Insurance regarding the "insurance" many of us know as long term care. It is expensive to all of us, and it appears to be sort of a "moving target". There is some speculation that the coverage originally purchased may not be the same when we need it. Rather than our interpretations we will let an expert tell us. That luncheon is September 16th at the Princess Hotel.

In October our RPEA President Bob Doll will speak to us about the state of affairs in RPEA. In November we anticipate our annual political speaker regarding the Legislative Session, and of course in December our festive Holi-

RPEA

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Important Phone Numbers

Wells Fargo Insurance Services:

AlaskaCare: (877) 517-6370

Pharmacy Help Desk:
(800) 361-4542

Retirement & Benefits, Juneau:

465-4460 or (800) 821-2251

Meeting Schedule

Southeast Chapter: Second Thursday each month, 11:30 a.m., in the Aurora Room at the airport

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>

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day Luncheon with the Legislators.

Every year in August we have an organizational Business Meeting at APEA on College Road. This year it will be on the 26th (with pizza). Please come with your ideas and associates! Our speakers, our Holiday Lunch and our intentions have derived from your ideas at these meetings. Have a great summer!

Southcentral Chapter Update

Bob Madigan Chair, SC Chair

The Southcentral Chapter does not meet in July and August, and we wish all our members an enjoyable summer. Join us at our next meeting on September 8 for an interesting speaker and good food.





RPEA NEWS

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*Protecting & Enhancing Your
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Getting Medicare Before You Get Your Full Social Security Retirement Benefits

By Mary Zalar, RPEA Medical Committee

If you are already getting Social Security retirement benefits before you turn age 65, you will automatically get Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). You will receive a Medicare Initial Enrollment Period package 3 months before your 65th birthday.

If you aren't eligible for full Social Security retirement benefits at age 65 and you aren't getting Social Security benefits, you can still get your full Medicare benefits (including premium-free Part A) at age 65, but you must contact Social Security to sign up. You won't get Medicare information sent to you automatically.

Your Initial Enrollment Period begins 3 months before the month you turn age 65. It lasts until 3 months after the month you turn age 65 (a total of 7 months). If you want Part B coverage to begin the month you turn age 65, you must sign up for it during the first 3 months of your Initial Enrollment Period. If you wait

until you are age 65, or sign up during the last 3 months of your Initial Enrollment Period, your Part B start date will be delayed. If you enroll the month you turn age 65, your Part B coverage will start the following month. If you enroll the month after you turn age 65, your coverage will start 2 months after you enroll. If you enroll 2 or 3 months after you turn age 65, you won't get Part B until 3 months after the month you enroll.

If you are getting Social Security benefits, the Part B premium is taken out of your monthly Social Security payment. If you don't get full Social Security benefits yet, Medicare will send you a bill for your Part B premium every 3 months. *from: www.medicare.gov/Publications/Pubs/pdf/11038.pdf*

Alaska Commission On Aging

The Alaska Commission on Aging will hold its quarterly meeting in Kotzebue August 2-5, 2009. The draft agenda is now on the Commission's web site at www.alaskaaging.org. ACoA frequently has items of interest to retirees on their

agenda and they always welcome public participation. Use the web site address to locate recent research on senior issues such as the impact of seniors remaining in Alaska has on the economy.

Many Bankruptcies Are Medically Related

By Sam Trivette,
Medical Information Director

A 2007 study done by Harvard Medical School, Harvard Law School, and Ohio State University showed that 62% of bankruptcies were related to medical bills or illness. Reportedly, this rate increased by half from 2001 to 2007. And of those filing for bankruptcy, more than three quarters of the people [78%] had health insurance at the start of the illness.

As you know, the country is in a heated debate currently on health care reform. Some have questioned if reform is necessary. The results of this study would seem to come down strongly on the side of needed reform. For more information on this research study, go to www.citizen.org. The web site is maintained by Public Citizen, a nonprofit public interest organization.