



FROM THE PRESIDENT'S DESK

by Bob Doll

As we describe RPEA to our retiree friends and suggest they join, we should have at our fingertips the important functions our organization can perform for us.

Here's one that ought to be near the top of our list: We need to be members of RPEA because on the day we retired, we surrendered participation in the collective bargaining unit that had served us so well for so many years. We were immediately on our own, dependent on the R&B staff, the governor, the legislature, and the courts to deal with us fairly. Whatever we thought of the decisions those people and agencies made for us, we had only ourselves to detect a problem, research the question, and present our recommendation. Alone, that would be, for most of us, a daunting task. And if we did not get the satisfaction that we sought, we had only our own voice and vote in an effort to change the decision makers.

But RPEA changes much of that picture. Working together, we can identify issues and opportunities. We can collect accurate information and pass it on to everyone. We can scotch rumors and dispel myths. We can present to the administration and the legislature our recommendations for needed legislation or regulations. We can be represented on administrative boards that deal with retiree issues. We can encourage our members to campaign, individually, for candidates for elective office. We can contribute money, again individually, to our political action group, EPIC, in support of candidates who share our concerns. And if need be, we can go into court as a group when all else fails. While we have no contractual right to bargain collectively with the state, RPEA can perform many of the same functions as our pre-retirement employee organization.

That's why RPEA needs you and you need RPEA!

AlaskaCare Information

By Sam Trivette,
Medical Information Director

We have invited Retirement and Benefit staff involved directly with AlaskaCare to attend our December 2009 Medical Committee meeting where we hope to address questions and concerns that have been accumulating. In the mean time, we suggest to our members to follow the process we recommended earlier this year. That is, advise both R&B and Wells Fargo of any issues you are having with your medical plan as it is their responsibility to provide the services to retirees. And we would ask that you continue to send a copy of your concerns and your positive experiences to us at the RPEA office. We will do our very best to help you get answers.

Legislative Information

By Andrea Doll

With major federal health legislation pending, this is a very important time for all U.S. citizens. Rightfully so – there is much at stake. E-mails are flying between members of the RPEA Medical Information Committee and the RPEA Legislative Committee. Getting the right information, not just what a lobby group wants you to have, is important. What will the final national legislation look like and what will be the state's role? When we call our national delegation, we must have the right questions and the discernment to know if we have been given adequate answers.

Alaska is looking at lower oil revenues. It will soon be budget time. The requests for state aid for health and social services will, if anything, be increased. I am saying what many will think is the obvious, but it certainly will affect the bottom line, and therefore, the state positions on pensions and health care expenditures.

At this moment the Legislation committee is interested in greater representation on state boards that govern our health and retirement plan. To this end, we will be meeting during December with Representative Munoz.

The committee continues to work to

turn back the state's defined contribution plan and replace it with a defined benefits plan. Senator Joe Thomas has requested a "white paper" that will lay out the savings and benefits to the state of either plan. Sam Trivette is one of our members working on the paper. Hopefully, knowing the facts will change a few legislators' positions.

We continue to support greater allocations for community health centers and homecare services.

Please join us for our teleconference Dec. 11 at 10 am. Denise Daniello, the Executive Director for the Commission on Aging, will be our guest.

Please call in with questions! To join the conference call 1-888-745-1720.

RPEA is Looking for Writers

By Greg Wilkinson

RPEA is continually looking for ways to better fulfill our mission which is to provide you, our members, with critical and current news regarding our retirement. In light of that, we will be revamping the *RPEA NEWS* with a new contemporary layout and more space for newsworthy articles. To fill that space we are looking for one or more members with writing experience who can produce just three to five articles every two months. These articles will be on issues that pertain to our member's retirement benefits, senior lifestyle choices, travel adventures, or anything else that will be of interest to members. The articles can address specific issues of the writer's choice or subjects suggested by the Director of Communications. They usually run around 300 words. Suggested sources for stories are interviews of members and current political news stories regarding seniors, health care, social security, etc. We are looking for quality in the writing and will pay the writer(s) by the story for their time and effort.

If you, or someone you know, has a writing skill and would like to share that expertise while making some extra spending money, contact Greg Wilkinson at greg.wilkinson@acsalaska.net or by phone at (907) 240-0261. You may also contact the RPEA office at rpea@alaska.net or at (907) 274-1703.



Health Care Reform

by Sam Trivette,
Medical Information Director

On November 19, 2009, RPEA sent out a detailed account on the current status of health care reform via e-mail to our members. That document will be posted soon on our website, <http://rpea.apea-aft.org>.

In one paragraph, here is where national health care reform stands. The U.S. House merged three different committee bills into one compromise bill, and passed that bill on the House floor on November 7. The U.S. Senate had two different committee bills and the leadership merged them into its own compromise bill. On Saturday, November 21, the Senate took a vote to move that bill on to the Senate floor which would allow Senators to begin debate on the Senate compromise bill. The leadership garnered the 60 votes necessary to move the bill to the Senate floor and debate is expected to begin the week after Thanksgiving. How long the Senate will take on the bill is subject to much speculation but all comments I've heard suggest they will probably spend at least two weeks debating. Numerous amendments are expected from both the majority and the minority.

If a bill comes up to a vote of the Senate and passes, then the Senate bill and the House bill will be sent to a conference committee composed of members of the two bodies. Assuming the conference committee comes up with legislation acceptable to a majority of its members, the bill then goes back to the two respective houses for a final vote. If the bill passes both bodies, it will then be transmitted to the President who has the final say on whether or not it will become law.

Both the U.S. Senate and the U.S. House bills are very large and take some very significant approaches to financing the reforms. By the time you receive this newsletter, there should be a comparison on the website of the Kaiser Family Foundation, www.kff.org. There may also be something on the U.S. Government's website, www.healthreform.org.

RPEA has taken no position on either pieces of legislation. Our focus is to take a hard look at both bills to see how they deal with the four primary issues laid out in our July 2009 letter to Congress. A very specific concern will be the details of the Senate bill on the issue of taxing "Cadillac plans." I'm still waiting for

information from the Alaska Division of Retirement and Benefits on what the State calculates to be the monthly dollar benefit to retirees for our health care for those retirees under age 65 and for retirees age 65 and older. Fiscal year 2003 is the last year we can find separate data on the two groups, and it was \$907.18 for under age 65 and \$345.59 for age 65 and older. The difference is, of course, because Medicare becomes the primary provider once retirees turn age 65. We expect current costs will be somewhat similar to considerably higher. It is not known yet if there are provisions in the bill that will allow for an adjustment for high cost areas, such as Alaska, where medical costs are about 40% higher than Seattle.

Stay tuned. We appreciate your interest and all the e-mails we have received in response to our November 19 e-mail.

Southeast Chapter News

by Gary Miller

Our August guest speaker was Mary Veale, a physical therapist from the Juneau Bartlett Hospital, who talked about preventing falls. I shared some of her excellent suggestions in the last issue of the *NEWS*. Here are more of her suggestions for improving balance to reduce the risk of falling.

Stand by a solid object to catch yourself as you work through these exercises. Balance on one leg with your knee slightly bent. Remain in this position for up to two minutes. Switch legs and do it again. When first trying this, use light support if you have trouble. For another exercise, using both hands, hold an object straight in front of you. Rotate it at arm's length in large circles and follow the movement with both your head and eyes. Do it in both directions. Do the same thing again but keep your head motionless and follow the object with your eyes only. If you feel dizzy, do fewer repetitions until your balance improves.

Put your hands on the edge of a counter for support. Keep your feet and shoulders facing the counter and twist your hips to the right and back five times. Repeat this to the left. Then rise up on your toes for five seconds. Do this ten times. Stand on one leg for a count of five and do this ten times. Repeat this with the other leg. Rock back on your heels and then place your feet

RPEA

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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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flat five times. Swing one leg forward and back ten times. Repeat this with the other leg. Lift one leg out to the side ten times and then do the same with your other leg. If you put dishes in water to soak, you can do these exercises while they soak.

Stay physically active and include a friend. People who are in good physical condition fall less. Try walking. Start with short walks and slowly work up to longer distances. Use well fitting comfortable shoes. Walking helps you de-stress and lose weight. Also try swimming, dancing, yoga, T'ai chi, strength training, chair exercises, etc.





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Northern Region Chapter News

by Charlie Gallagher

In my September report I promised to follow up about what we learned after the Director of Insurance, Ms. Linda Hall, spoke at our luncheon. She was not certain at that time if the State's Long Term Care (LTC) Insurance was regulated under her authority for Private Insurance. Her prompt response is that it is managed by the Division of Retirement and Benefits. The Division told us that LTC is described in our Retirement Handbook and on their website; however, should you have any questions call the Benefit Managers at the Division. Two weeks later R&B Director Shier announced at the Alaska Retirement Management Board Meetings the Division is planning to conduct an audit of the LTC Funds. Evidently this had not been done for a while. Given that there are several different plans and everyone's circumstances are different, it would be best to individually check on your own circumstances if you enrolled in LTC Insurance with the Division.

RPEA President Bob Doll spoke at our October luncheon. I had the pleasure of having him as a house guest, where he "survived" my dog. Seriously though, he caught us up on his recent trip to Washington, and his experiences at dealing as President of RPEA in Juneau. I am certain his column will convey these to you. Thanks for coming, Bob!

To support our mission, RPEA's Committees and our RPEA Executives in Juneau, we will be hosting our annual lunch

with the Interior Legislators and their staff this week. Mary Zalar and Doris Robbins made certain our lunch was announced long ago to assure a good attendance. The Interior Delegation (both parties) has an impressively coordinated system to assure efficient management of events. We have a face.

I am pleased to announce that Mr. Frank Abegg has volunteered to take over the position as our Northern Region Treasurer. Thank you very much, Frank!

Our next meeting will be in 2010! On January 20th we scheduled the Osher Lifelong Learning Institute to present their new power point slide presentation on their activities and Spring Semester opportunities. On February 17th we have scheduled George Salmon to discuss the facts and benefits of routine physical therapy. On March 17th we have asked our new Treasurer, Frank Abegg, to speak regarding the various plans to bring affordable energy to the Interior. There will not be a December Luncheon.

Southcentral Chapter News

by Dar Walter and Bob Madigan

The most likely thief of your identity is someone you know...a relative, a "friend," a neighbor, a babysitter, a housecleaner, etc. This was the caution Senior Attorney General Ed Sniffen gave members of the Southcentral Chapter at their October meeting. Mr. Sniffen went on to describe provisions in a new law that gives Alaskans



important protections against identity theft. Beginning July 1, 2009, when the law (AS 45.48) went into effect, Alaskans received these protections.

- You must be notified if the security of your personal information is breached. This applies when the breach includes your name plus any of the following: social security number, driver's license number, account number, password or other access codes.
- You can place a freeze on the release of your consumer credit report and credit score to prevent a third person from accessing it. This requires that you request a freeze at each of the three credit reporting agencies following their procedures and paying a small fee. The freeze can be removed later if desired. A few exceptions to a freeze are allowed for courts and some government agencies seeking information.
- There are new restrictions on the use of your personal and credit information, and special limitations apply to Social Security numbers. In general, the law prohibits making your SSN public, requiring it for products or services, and printing it on material mailed to you

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RPEA NEWS

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unless required by law. But exceptions still exist for the use of the SSN by public and private agencies in special cases.

- There are new requirements for businesses and government to protect your personal information when they discard old records.
- Victims of identity theft can petition the Alaska Superior Court for a “declaration of factual innocence” when the perpetrator is arrested or cited. The law also allows identity theft to be reported to local law enforcement agencies even if they don’t have jurisdiction for the specific offense.
- It is now forbidden to print more than the last four digits of credit or debit cards at point of sale terminals.



RPEA appreciates your membership and support. We know there is strength in numbers. Please pass this newsletter on to a friend.

Health Tips for Christmas Holidays

Exercise Every Day

Get out of the house for a walk to view the Christmas lights and decorations in the evening. Be sure to dress for the weather and take along a flashlight to illuminate your path. Be very careful in areas that are prone to freezing to avoid falls.

Combine Shopping and Walking

If the weather prevents walking outdoors combine a Christmas shopping trip with your exercise. Indoor malls are great places to walk and many have walking clubs. Get there early before the crowds get too heavy. If you are planning on shopping in a particular store, park near an entrance on the opposite end of the mall – even if time is short you will still get some exercise.

Vegetables and Salad First

If you are at a party with a lot of tempting food, try to start with healthy vegetables and salads. These will fill you up and reduce the temptation to over-

indulge on high fat, high calorie foods. Just a taste of your holiday favorites should satisfy your taste buds.

Get a Flu Shot

Thanksgiving and Christmas usually means you will be in close contact with many different people, putting you at higher risk of contracting colds and flu. Getting a yearly flu shot is your best defense for avoiding the flu. If you are sick with a cold or flu, pass on those holiday invitations until you are well. You don’t want to make others ill.

Remember to take your medications

Holidays often disrupt routines and may cause you to forget your life-saving medications. As you note social appointments add a reminder to take your medications or order re-fills. If you are traveling be sure to take enough medications with you in case of delays and have a copy of your prescriptions in case of loss. Be sure to take along a phone number for your doctor along with your health insurance cards, in case of emergency. Carry your medications in your carry-on luggage if you are flying.