



Tennessee Retired Teachers' Association
an NEA-Retired affiliate

Bulletin

Issue 2 February 2021

Tennessee Retired Teachers' Association "Advocates for Retired Educators and Education" Since 1957

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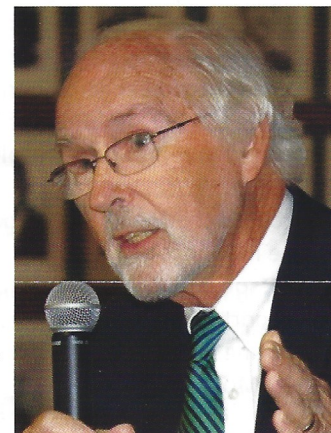
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MESSAGE FROM PRESIDENT LYNN TUCKER

Preparing this message during the second week of January, I am currently rewriting it for the third time. It will appear in the February bulletin, an issue that generally focuses on legislation. As we are preparing for the 112th session of the General Assembly to begin, we set the stage for monitoring the new legislative session and informing members of pending legislative issues that will have an impact on retired educators and public education in general. **ANTICIPATION** was going to be the theme of my message. It was apparent that we would have a new administration in Washington. President-elect Biden had committed to putting an educator in the position of Secretary of Education; the federal government would change direction under new leadership, and perhaps that would also signal a different direction for our state legislature.



Anticipating the VACCINE, I thought perhaps soon we could begin to redefine life after COVID in the months ahead. First, news reports informed that the roll-out of the vaccine was slower than expected, and the pandemic was raging out of control. The news of the possibility that the U.S. Senate would be a 50-50 alignment came next. That would have an impact on future national programs. As I was rethinking what I wanted to share with you, then came news of an attack on the U.S. Capitol on January 6, causing me to rethink everything...In the span of 3 days, these events impact on all of us.

Even now, I continue anticipating (and look forward to) a successful vaccination program for all citizens, economic stimulus to aid in rebuilding our economy, a renewed interest in teaching **Civics and personal responsibility when living in a democracy**, and civil debate in the state legislatures on much of this. Already bills have been pre-filed regarding immunizations and investigations into the Tennesseans participating in the riots in Washington D.C. As retired educators, we are aware of institutional failure in meeting the basic needs of so many during this time of crisis. We share concerns related to process and availability of vaccines. We recognize the immense pressure placed on active teachers and students to resume some form of school experience so that learning may continue, often without adequate resources.

Educators, both active and retired, are a resilient lot, and we are even stronger when we stand together. We must continue to be hopeful, and remain connected with each other during this COVID era. I anticipate we will all become stronger.

Executive Director's Column: DONNA COTNER

Every experience we have is a perfect preparation for an unseen future.

Believing this, I have spent time reflecting on the events of the last twelve months with the intent of generating a spirit of gratitude.

Like many of you, I have lost family and friends-of-long-standing to the coronavirus. While I feel that my life has been diminished by their loss, I am grateful for everyday that I had with each of them. I am grateful for the love they gave, the lessons I learned from observing their lives and their involvement in improving the societal norms of acceptance and validation of the worth of all people and their collective action promoting universal goodwill.

There have been times that I have felt completely overwhelmed by the demands of the position of Executive Director of TRTA as I faced limitations caused by the tornado in February and changes in staffing in the TRTA office due to work restrictions placed to limit exposure to the virus. These restrictions were initiated in March and remain in place. I am grateful that I had and continue to have wonderful Executive Officers, Board of Directors, TRTA Committees and staff who have worked with me to meet these challenges. I am grateful that the Presidents and leaders of the local associations have worked to initiate activities to keep members engaged and connected to the Association. I am grateful that I have had the challenge of learning new technology and programs to support virtual meetings and to function as the Business Associate for TRTA. I am grateful for every positive supporting message that I have received from members as I have worked with them one-on-one to resolve problems they were addressing.

The role of chief lobbyist has been made much more difficult by the restrictions on attending sessions of the Legislature, Committee meetings and meeting with individual legislators on specific concerns of retired educators. I am grateful that many of the local associations complied with the TRTA request to host meetings with their legislators, bring our concerns to those legislators and report the results of the meetings to me. I am grateful that we continue to present a unified front with the active teachers in promoting public education and support of those who are meeting the very demanding challenges of teaching during the pandemic. Most of all, I am grateful that I retain the PASSION to pursue excellence in advocating for retired teachers and join all our members in working together to advance our agenda for a better tomorrow. GRATITUDE!



VACCINATIONS: COVID 19 IS NOT ENOUGH!

Although COVID 19 vaccine is in the news, there are additional inoculations that can protect adults against common diseases and should be part of your "layer of protection".

Pneumonia: A single vaccine for all adults age 65+.

Influenza: An annual vaccine for everyone, adults 65+ may want a high-dose version.

Shingles: Two doses of Shingrix, two to six months apart for all adults 50+.

TDAP: One-time vaccine for adults who did not have the shot as an adolescent; it protects against pertussis (also known as whooping cough).

TD BOOSTER: Every 10 years to protect against tetanus and diphtheria.

Please review your immunization record with your health care professional and adopt an attitude of precaution where your health is concerned!

Beware: FAST- GROWING FORM OF IDENTITY THEFT

A fast-growing form of Identity Theft has become very dangerous as it slips through traditional protections! A scammer obtains your Social Security number and applies for credit using your number but different name and address so the fraud will not appear on credit reports and avoids credit freeze. Watch for unfamiliar "names/aliases" on your credit reports. If your credit score drops 50 or more points despite no new problems or major activity, ask the credit bureaus for any "sub files" associated with your Social Security Number but **not** your name. If they exist, follow procedures for reporting identity theft.

Protect your Social Security Number from scammers! One of the most recent methods of scamming the Social Security Number is to claim to be from an official agency such as Internal Revenue Service, Social Security Administration or Medicare. They claim there is a problem with your account and want to remedy the problem; however, you must prove identity by confirming (giving) your Social Security number to them for them to move forward in assisting you. Please remember, these agencies NEVER CONTACT YOU BY TELEPHONE. You will always receive written communication from them. Another ploy they are using is claiming to be a part of the "tracking service" for COVID 19. Real tracking individuals never ask for any personal information, merely names of contact that you may have made. As always, BEWARE of unsolicited requests for information that can jeopardize your financial well-being. (When in doubt, DON'T).

CALENDAR OF EVENTS

March 2021

- 8 WTN regional workshop Virtual
- 15 MTN regional workshop Virtual
- 22 ETN regional workshop Virtual

April 2021

- 1 Deadline to report change in 2021-22 local dues to TRTA
- 2 Deadline to submit New Business Items for TRTA RA
- 5 TRTA RA delegate allocation numbers mailed to Presidents

May 2021

- 3 Deadline to submit Necrology reports to TRTA
- 10 Deadline to submit TRTA RA delegate names

June 2021

- 8 TRTA RA VIRTUAL
- 22-July 3 NEA-Retired RA & NEA RA VIRTUAL
- 30 **Deadline to submit Local Officers and Committee Chairs for 2021-22**

July 2021

- 31 **Deadline to submit to TRTA 2021-22**
 - Marked Membership Rosters
 - New Member forms
 - Drop List
 - Payments

Update

NEW ID REQUIRED

IDs Get Real!

REAL ID enforcement has been delayed. Travelers have until October 1, 2021, to obtain identification cards, such as drivers licenses, that comply with REAL ID regulations—which are intended to create uniform national standards for ID Cards. REAL ID-compliant identifications will be mandatory for boarding flights beginning October 1, 2021. Current United States Passports may be substituted for the REAL ID for boarding. For more information on attaining the REAL ID refer to the February 2020 *TRTA Bulletin* which is posted on the TRTA Website <https://tnretiredteachers.com> or visit the Tennessee government website <https://www.tn.gov/tnrealid>

CHANGES IN MEDICARE FOR 2021

Below is a summary of the Changes in Medicare for 2021:

Please remember that **Part A** covers hospital and hospice care and SOME skilled nursing services after you have been in the hospital.

Part B includes doctor visits and other outpatient services.

COST:

Part A deductible for each hospital stay increases from \$1408 to \$1484

Part B basic monthly premium increases from \$144.60 to \$148.50

Part B annual deductible increases from \$198 to \$203

Part D prescription drug plan **average** basic monthly premium decreases from \$32.74 to \$30.50

EXPANDED BENEFITS:

All beneficiaries can get virtual check-in with doctors and other health care providers. See October 2020 issue of *TRTA Bulletin* for information to make the most of your video visit with your doctor and best use of telehealth.

Medicare Advantage plans expanded.

Medicare will pay for COVID 19 testing and coronavirus vaccines will be free for beneficiaries.

Fewer Medigap Plans --- In 2021 Medigap Plans C and F are no longer available for newly eligible Medicare beneficiaries. Those who previously had these plans may keep them.

These changes became effective January 1, 2021.

TRTA LEGISLATIVE PRIORITIES

- ◆ **Continue to keep the Defined Benefit program of the Tennessee Consolidated Retirement System funded on an actuarially sound basis.**

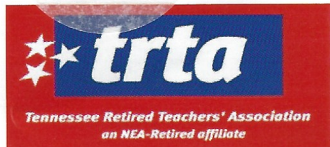
Established in 1972 by statutory enactment of the Tennessee General Assembly, TCRS is a public employee retirement system comprised of defined benefit plans covering, among others, teachers whose initial date of employment preceded July 1, 2014,—also known as the Legacy Plan. Teachers employed after that date are under the Hybrid Plan composed of part defined benefits plan and part defined contribution plan. Although the assets for all pension plans within TCRS are commingled for investment purposes, the assets of each separate plan may legally be used for the payment of benefits to the members of that plan and for its administration, in accordance with the terms of the plan. TCRS has historically, and continues to be, among the top five plans in the country for fiscal soundness. Additionally, it is recognized nationally for the expertise of its administration. TRTA has a member on the TCRS Board of Trustees.

- ◆ **Continue to fund the Cost of Living (COLA) increase for retiree benefits.**

The COLA is based on the prior calendar year's Consumer Price Index value. Since established Legislatively, TCRS has paid a COLA each year except 2009—the year following the great recession of 2008.

- ◆ **Monitor to assure that the tuition discount for dependents of retired teachers and availability to participate in Medigap insurance (POMCO) is continued.**

Dependents of retired teachers are eligible for a 25% tuition discount at any TN public institute of higher education. Premium for POMCO is reduced depending on years of service in Tennessee schools.



Tennessee Retired Teachers Association

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New Address: YOUR MEMBERSHIP COUNTY: _____

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