



Tennessee Retired Teachers' Association
an NEA-Retired affiliate

Bulletin

Issue 1 October 2022

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

Inside this issue

**Cut out your Membership
Card on the back cover**

President's Message	p. 1
Staff Directory	p. 1
Director's Column	p. 2
Past President's Message	p. 3
President-Elect's Message	p. 3
Voting Information	p. 4
Scam Alert	p. 4
Medicare Victories	p. 5
Meds Home Delivery	p.5
Calendar of Events	p. 6
Membership Form	p. 6
Medicare Open Enrollment	p. 7
POMCO RATES	p. 7
NEA Delegate	
Nomination Form	p. 8
Hear in America	p. 8

TRTA Staff

Donna Cotner

Executive Director
Chief Lobbyist
dcotner@tnea.org

Helen McMackin

Membership Associate
hcmackin@tnea.org

MESSAGE FROM THE PRESIDENT

Somebody or They? No it is WE

Somebody should do something about this problem. They should fix this quickly. Have you ever made this comment? I admit that I have said something like this numerous times. Here is the real question. What Somebody are we talking about? Who is They? When we are upset or frustrated and can't fix something, we look beyond and think there has to be Someone who is responsible and that They should take care of the problem. Well, whether we like it or not, it seems that "We" are often the "They or Somebody" we speak about.



Let's think in terms of our TRTA membership and ask ourselves "Who is responsible for the decreasing number of members, especially since 2020. Of course we know that COVID played a huge part in altering the routine of our local chapters. Members weren't meeting face to face and felt disconnected. But now, we are getting back into a more social environment so we have to make up for lost time. We can't just shift responsibility. We can't assume that the local president or membership chair will recruit new members. No, WE, and I mean Every TRTA Member, must personally reach out to any and all retired educators who aren't currently members. When you are in a store, at church, or attending a school or civic organization meeting and see someone you know who is retired but not a member, greet them, reminiscence a bit and then tell them how much we need them to be a TRTA member. Make sure that you carry a membership form with you (the membership chair or president will have copies, print it off from the TRTA website or call the TRTA office) and then stay with them as they complete the form including signing their name. Also encourage them to have the dues come from their pension check. The cost is \$6.00 or less a month. What a value for the assurance that our lobbyist, Donna Cotner, is meeting and talking with elected officials to ensure that our Tennessee Consolidated Retirement System is fully funded and actuarially sound. TRTA is the only association working for Tennessee retirees.

Here is my ask for you this year - "Recruit, Recruit, Recruit and Retain" retirees for our Professional Association. Let's Grow TRTA for 2022-2023.

TRTA BOARD OF DIRECTORS

President	Judy Whitehill
President Elect	William Murray
Past President	Anna Booher
ETN At Large	Donna Jerden
ETN Regional	Marilyn Toppins
ETN Regional	Al Doty
MTN At large	Patricia Hudson
MTN Regional	Bill Deason
MTN Regional	Doris Hendrix
WTN At Large	William Murray
WTN Regional	Rose Anderson
WTN Regional	Daisy Cleaves
Ex Officio	JoAnn Smith-Mashburn
Ex Officio	Linda McCrary
Ex Officio	Tonya Coats
Ex Officio	Mike Barker

MEMBERSHIP COMMITTEE

- Teresa Kelly, Chair
- Shirley Braden
- Elizabeth Brown
- Elizabeth Burney
- Frances Durham
- Lisa Field
- Barbara Gray
- Elma McKnight
- Monola Williams

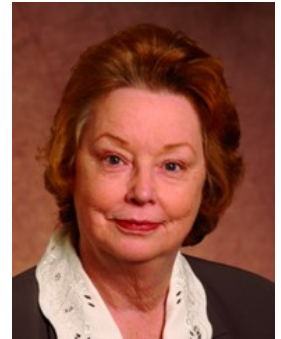
LEGISLATIVE COMMITTEE

- Evelyn Robertson, Chair
- Morgan Branch
- Margaret Garrett
- Elouise Jones
- Jennie Nunamaker
- Angela Shaffer
- Carolyn Sims
- Jane Skinner
- Ted Williams

Executive Director's Column: DONNA COTNER

CHANGE IS COMING!

The warm, soft breeze...rustles the leaves...and they sing...September's Song...Change is coming! Change is coming!



TRTA shall be facing many challenges in the coming year! As the elections approach, the debate on Social Security, Medicare, and pensions become more polarized as some candidates for National Office have already stated their intention of reducing or eliminating these programs! TRTA is successful because the members speak in defense of these programs, and it is imperative that your voice through your vote continue to be heard on the state and national level.

TRTA members continue to care about the future and work toward assuring a sound financial future for all retired educators and the preservation of public education in Tennessee. Divisive forces continue to promote challenges that will divert funding from public schools to private entities. A new funding formula for Tennessee schools (TISA) goes into effect this year and will probably create areas of inequity that must be addressed.

Most of us live and interact in spheres of influence with family, friends, and community. We must expand and utilize our spheres of influence in promoting the rights and needs of retired public-school employees and serving as their advocate in legislative and all policy making bodies. **If we are to increase our spheres of influence, we must increase our membership numbers.** TRTA does not have vast financial resources; however, we have something much more important! We have members in every voting district in Tennessee! Our resource is the expertise and ability of our membership base, and it is much more important than financial!

We must recommit to membership recruitment...MEMBERSHIP! MEMBERSHIP! FIRST AND FINAL WORD. By recruiting members, we, all of us together, are building a stronger future for all of us and future retirees!

FOCUS

Ann Booher, Immediate Past President



Once upon a time, I used to have a real camera, not a smart phone. Cameras required you to focus on the object of the photo. It required you to think about the composition of the photo, what type of background you wanted, and the effects that might be needed.

We all focus our photos through different lenses. The composition each of us creates needs to tell a story. As lifelong educators, the object of our story (photo) is not finished. We continue to serve others by keeping our eyes open to individual needs. In other words, we see a need and focus on helping someone.

Educators are a diverse group. We come from different backgrounds, with different perspectives, and with different philosophies; yet the common goal is to educate. The backdrop of the photo we created in our classrooms and in our communities will be unique to the people we reach out to help. In reality, the recent natural disasters across the United States, have left so many hurting, helpless, and depressed. No matter the size of our contribution as educators, we use our backgrounds to focus our efforts on helping others.

TRTA continues to fight for public education, and the effects of our labors will impact the future of many generations. Sometimes the effects we use are subtle, and sometimes they are bold. There is a time and place for both. Our collective membership continues to resonate across the State. Just imagine how much strength membership growth provides to our effect on legislation that impacts our retirement.

The final photo we create uses our talents, our diversity, and our hearts to help others. No two photos will be the same. Ultimately, we tell a story of an event, a snapshot, and a powerful photo showing who, we, as educator are. We focus on a clear composition, the background, and the effects we have on humanity.

YOU DESERVE A BREAK TODAY

William Murray, President-Elect

As a retired educator, think back over your professional life and what you accomplished. Most of us began teaching when teaching was an enjoyable career. Over the years, however, things began to change as teachers were asked to adapt and embrace every new education initiative that came down the pike.

Teachers lived through new math, open classrooms, extensive training in how to use the TIM's model, true colors, trying to climb the career ladder, and using *Bloom's Taxonomy* to do lesson plans to name a few. How teachers were evaluated also began to change drastically, and changes sometimes occurred annually so that one might score highly proficient one year and mediocre the next. And through it all, we remained the totally awesome educators we were.

Today, even though we are no longer in the classroom, our already precarious blood pressures rise as educators are shown a total lack of respect. We are said to have come "from the dumbest parts of the dumbest colleges" and "anybody can do it". The fight for public education continues to remain in the forefront.

In 1971, one of the fast-food restaurants first used the slogan, "You deserve a break today". Have you had your break today? If not, maybe this is the time. Take a break, give your blood pressure time to move to safer levels, and remember how professional you were and continue to be. Think of all the lives you touched and how you prepared those students for their futures. Think what the world would be like without teachers. After your refreshing break, use your talents in your local and state retired teachers association in strengthening and protecting our profession. Above all, never forget how awesome you are!



VOTE: YOU, EMPOWERED!

KEY DATES FOR THE NOVEMBER 8 ELECTION IN TENNESSEE

VOTER REGISTRATION DEADLINE

Tuesday, October 11, 2022

Absentee by-mail request deadline

Tuesday, November 1, 2022

Early voting

Wednesday, October 19, 2022 through
Thursday, November 3, 2022

Absentee by-mail ballot return deadline

Tuesday, November 8 (must be received before the polls close)

Election Day

Tuesday, November 8, 2022

Check with your local election commission for opening time.
Polls are open until 7:00 P.M. Central Time and 8:00 P.M. Eastern.
You will be allowed to cast a ballot if you are in line at that time.

You must show a federal or state-issued photo identification to vote.

Go to [GOVOTETN.gov](https://govotetn.gov) for a list of acceptable IDs.

BEWARE: A New Government Imposter Scam

Scammers use the names of Federal Agencies to defraud individuals. The Consumer Financial Protection Bureau (CFPB) has confirmed the existence of a new scam in which someone claiming to be from the agency contacts an individual and tells them that they are eligible for a payout from a class-action lawsuit. On one condition, in order to collect the money, the individual must pay the taxes owed on the cash settlement before they can receive the money. **THIS IS A SCAM!**

The CFPB will NEVER call you to confirm that you have won a class-action lawsuit! A variation of the scam is that you are the winner of a lottery or sweepstakes (that you do not even remember entering). The CFPB will NEVER call you about any fees or taxes.

An imposter scam happens when the criminal tricks you by claiming to be someone you trust; BE A WISE CONSUMER.

Medicare Victories!

During the past several years TRTA has worked with various groups-both state and national- to secure improvements in Medicare especially with respect to the high cost of pharmaceuticals. Medicare recipients were paying a much higher percentage of income than the rate of inflation and higher than younger populations. The Affordable Care Act addressed the “doughnut hole” with a gradual reduction in the upper limit on “out of pocket” expenses paid by the individual; currently that limit is \$7500.00 and will reduce to \$2,000 in 2025. The Inflation Reduction Act which passed in August requires Medicare to negotiate for lower drug prices. By utilizing its enormous purchasing power, the unit cost of the drugs will respond and be lowered. Additionally, because of this act, starting next year, people on Medicare will enjoy no-cost vaccines and a \$35.00 monthly cap on insulin copayments. This cap on the cost of insulin is extremely important to older adults who suffer from diabetes, as some were paying over \$1000.00 per month for insulin. There are tragic stories of individuals who perished due to lack of funds to pay for insulin or suffered severe consequences when they took “partial dosage” to extend their medication for the full month. We must be diligent in protecting these victories as there are forces already working to overturn the law or weaken it significantly.

An additional benefit of these cost saving procedures, the Centers for Medicare and Medicaid Services announced the standard monthly premium for Medicare beneficiaries in 2023 will be \$164.90-a decrease of \$5.20 per month from 2022. This is the first time in more than a decade that seniors will see a cost lower than the year before!

This is an historic victory, and we must protect it by holding our elected officials accountable in supporting Social Security and Medicare. **Be an informed voter!**

HOME DELIVERY OF PHARMACEUTICALS

Many individuals now have home delivery of medications through their insurance policy provider. Be a smart consumer and get better medication delivery while preventing “porch pirates” from getting your shipment. Please consider the following practices: order as much per shipment as your insurance allows as this cuts down on shipping costs and fewer shipments mean fewer glitches; be specific about delivery instructions such as ‘leave on porch’ –if practical require a signature to reduce the chances of a ‘lost package’; request an alert from the pharmacy so you know your medicine is on the way; track your package and try to be home when the package arrives. If you live in an apartment or condo, alert the individual wherever packages are left that you are expecting an important package and to notify you immediately on arrival.

If something goes wrong, have all of the information immediately available such as tracking number, date of order, contents of the package and the expected arrival date. CALL THE MEDICATION PROVIDER WITHOUT DELAY! Be a smart consumer.

CALENDAR OF EVENTS

2022

- October 10 WTN regional workshop for Local RTA leaders
- October 17 MTN regional workshop for local RTA leaders
- October 24 ETN regional workshop for local RTA leaders
- December 11 **Postmark deadline** for delegate nominations to the 2022 NEA-Retired/NEA RA,

2023

- March 13 WTN regional workshop for local leaders and membership chairs
- March 20 MTN regional workshop for local leaders and membership chairs
- March 27 ETN regional workshop for local leaders and membership chairs
- June 13 TRTA Representative Assembly Embassy Suites, Murfreesboro, Tennessee
- June 29-July 6 NEA-R and NEA Representative Assemblies Orlanda, Florida

<p align="center">Tennessee Retired Teachers Association Enrollment Form</p> <p>Name: _____ First MI Last</p> <p>Address: _____ Street</p> <p> City State</p> <p>Postal Code _____</p> <p>Phone # (____) _____-_____</p> <p>Email _____</p> <p>Local Association _____</p> <p>Member Signature _____</p> <p align="right">Date: _____</p>	<p><i>Unified membership is required if you retired after August 1992. You must belong to NEA-Retired, TRTA and the local Association to be a unified member</i></p> <p>Member # _____</p> <p>NEA-Retired Annual Membership \$ _____</p> <p>TRTA Annual Membership \$ _____</p> <p>Local RTA Annual Membership \$ _____</p> <p>Total Dues paid \$ _____</p> <p>Check # if paying by Check _____</p>	<p>Optional Automatic Dues Withholding from your TCRS Pension Check</p> <p>I hereby authorize TCRS to deduct the following due from my TCRS pension check. I agree that the dues shall be deducted until such time as I notify TRTA and TCRS in writing that I no longer wish to have such dues deducted.</p> <p>Authorization signature _____</p> <p>SS# if payroll deduction _____</p> <p>Date: _____</p> <p>NEA-Retired Annual Dues _____ per month</p> <p>TRTA Annual Dues _____ per month</p> <p>Local Annual Dues _____ per month</p>
--	---	--

Clip this membership form and **take it to a friend**. We must all work together to protect our future.
 Give the completed form to the local RTA treasurer or membership chair.

NEA Retired Annual Dues \$35 TRTA Annual Dues \$25

Check with your local treasurer concerning local dues or at TRTA website <http://www.tnretiredteachers.com/>

RETIREE Association Dues Payment Clarification

Dues for retiree members continue to be payable by cash, check, or pension deduction through the Tennessee Consolidated Retirement System (TCRS). The EZPAY system (credit card, debit card, or checking account) option **DOES NOT APPLY TO RETIREES**. EZPAY is for active teachers only.

If each person will recruit one new member we will not be left with no one to speak up!

EACH ONE REACH ONE

MAKE THE MOST OF MEDICARE OPEN ENROLLMENT!

Enrollees have from October 15 to December 7 to choose a Part D or Medicare Advantage plan for the next calendar year. Although many people keep their coverage on autopilot, it is important to check out your options every year! You should have received an update information booklet from Medicare. Please review it carefully. New plans enter/leave the market or your current plan may boost the premium and/or change the copayments for your medications. Check the prescription drug list in your Part D very carefully to be sure it contains the prescriptions that you currently utilize as these may have changed during the year or will change in the coming year. Medicare advantage plans can also change costs, coverage and provider networks—the doctors and hospitals you may use may not be included in the plan next year. It is particularly important for you to review the coverage networks if you divide residence between two or more locations during the year as you may need an expanded network of coverage. With traditional Medicare Part A and B, you can utilize any doctor or hospital that accepts Medicare; there is no restricted network. Please remember, if you participate in a Medicare advantage plan you cannot purchase a medigap (Medicare supplement) plan. The State of Tennessee Medicare Insurance Supplement Plan (POMCO) will not coordinate benefits with a Medicare advantage plan.

2023 MEDICARE SUPPLEMENT RATE (POMCO)

CHANGE IN PREMIUMS

EFFECTIVE JANUARY 2023

Base Monthly Premium **\$146.59**

	State Support	Retiree Pays
30+ years of service	\$50.00	\$96.59
20-29 years of service	\$37.50	\$109.09
15-19 years of service	\$25.00	\$121.59
Less than 15 years of service	\$0.00	\$146.59
Dependents (spouses)	\$0.00	\$146.59
Local education support staff	\$0.00	\$146.59
Local government	\$0.00	\$146.59

2023 NEA Retired Annual Meeting/ NEA Convention Nomination Form

Membership Number: 000

Name: _____

Address: _____

City, State and ZIP _____

Local Retired Teachers Association (RTA): _____

Cell Phone : _____ Home Phone: _____

Home E-mail: _____

*Signature: _____

Nominations must be postmarked no later than **December 9, 2022**. Send the nomination form to:

Tennessee Retired Teachers Association, 801 Second Avenue North Nashville, TN 37201-1099 (***signature required**)

Meetings to be held in Orlando, Florida June 29-July 6, 2022

TENNESSEE RETIRED TEACHERS ASSOCIATION

2023 Hearing Aid Program

If you're reading this, you've probably already felt that tug from somewhere deep inside that you should get your hearing checked. Why wait to take care of your long-term health?

At TRTA, we believe hearing loss is too important to the health and lives of our members to let it go untreated.

You have access to a wide variety of the latest high-quality, affordably priced models and styles: everything from small, virtually invisible hearing aids to the latest rechargeable models that will help you stay connected to life from breakfast to bedtime and beyond.

As an TRTA member, you have access to hearing care through Hear In America® where you can save off the average retail price of high-quality hearing aids. As part of the program, a provider will consult with you to determine the best type and style of hearing aid to address your lifestyle and unique hearing needs.

Your hearing aid program also includes

- 60-day, money-back trial period for exchanges and returns**
- 3-year repair warranty**
- 3-year loss and damage coverage**
- 3 years of hearing aid cleaning and check-up service**
- 3 years of free batteries**

If you're experiencing hearing loss, we hope you'll take advantage of this program. To schedule a hearing exam with a provider in your area, call Hear In America at 1-888-888-8888.

For the latest news, visit the TRTA Website at: <http://www.tnretiredteachers.com/>

We are also interested in how many of our members view our [Facebook](#) page. If you view the page please leave a comment so that we will know you have visited the site.