

# Voices of Experience

## Newsletter for OEA-Retired

Omaha Education Association–Retired is an affiliate of NSEA-Retired and NEA-Retired  
Roger Rea, Editor – email: rrea68154@yahoo.com [www.oearthretired.org](http://www.oearthretired.org) October 2018

### OPS Superintendent, OSERS update headline Oct. 18 meeting

Dr. Cheryl Logan, the new OPS Superintendent, will headline the Thursday, October 18 meeting for OEA-Retired. Dr. Logan began her duties as Superintendent on July 1, 2018. Prior to coming to OPS she served as the chief academic officer for the School District of Philadelphia, PA. Dr. Logan has held a variety of educational positions. She served as Assistant Superintendent of the School District of Philadelphia; was a principal in both elementary and secondary schools in Prince George's County, Maryland; and began her career teaching high school Spanish.



Dr. Logan has started an initiative for OPS that is intended to boost stagnant math scores on state tests. She will also focus on preventing school violence and providing more training for staff on threat assessment. She will share her vision for building strong relationships with school board members; inspiring trust and confidence among teachers, principals and other district staff members; and reviewing academic data and the annual budget. In her first months on the job, she is meeting with a variety of community groups and

leaders in an effort to better understand the district's culture, priorities and needs.

Cecelia Carter, Executive Director for the Omaha School Employees' Retirement System (OSERS) will also be on the agenda in October. OSERS has undergone several major changes in the past few years. Cecelia will address those changes and answer any questions that members have about their retirement benefit.

Several changes in the Medicare supplement recently renamed **Educators' Medicare Supplement** (formerly known as NSEA-Retired BlueSenior Classic) that will be effective January 1, 2019. A quick summary of those changes will be given at the October meeting. Details of the changes as well as a schedule for the Medicare seminars can be found elsewhere in this newsletter.

Mark Thursday, October 18 on your calendar now, and plan to attend this informative meeting for OEA-Retired members. The meeting will start at 10:00 a.m. in the OEA Office, 4202 S. 57<sup>th</sup> Street. Call the OEA at 402-346-0400 if you need driving directions to the office. The meeting will conclude by 11:30 a.m.

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## NSEA-Retired BlueSenior Classic becomes Educators' Medicare Supplement

*Important changes to Medicare and our endorsed Medicare supplement coming January 1, 2019!*

Every so often Congress changes the landscape for Medicare supplements. In 1990, ten different Medicare supplement plans (designated by letters A through J) were standardized. In 2010, several plans were eliminated, and new plans were created. Beginning January 1, 2020, Plans C and F will no longer be available to new subscribers. Plans C and F are often called "first dollar coverage plans," since these two supplements pay all deductible amounts for any approved Medicare charges. Participants in either Plan C or Plan F supplements pay only the premiums for their coverage – they do not pay any deductible. In an attempt to control medical expenses, Congress decided to require new subscribers joining Medicare in 2020 or later to pay the deductible amount for doctor visits by eliminating Plan C and Plan F

supplements as an option for new enrollees.

The "rules" for determining whether or not you are eligible for first-dollar coverage (Plan C or Plan F) are a bit confusing. If you are currently enrolled in either supplement, you will be able to keep that supplement until you die or decide to switch plans. No one who is currently enrolled in either supplement will be "kicked off" of that plan. And the plans will not be eliminated as an option for subscribers who turn 65 prior to 2020 but continue to work for an employer who offers medical insurance as an employee benefit. Only subscribers who turn 65 in 2020 or later will not have Plan C or Plan F as an option for their Medicare supplement.

In response to the changes, we have renamed our Medicare supplement as **Educators' Medicare Supplement** (it was formerly known as

NSEA-Retired BlueSenior Classic). **Educators' Medicare Supplement** is only available to current EHA subscribers and to life members of NSEA-Retired. It is a Plan F supplement with optional dental coverage. Anyone who is currently insured through NSEA-Retired BlueSenior Classic (which will be renamed **Educators' Medicare Supplement**) will be allowed to continue with that enrollment. Further, since the supplement is not open to the general public (it is often referred to as a modified Union Plan, or Employer Group Plan), it is not bound by the same rules as general Medicare supplements. All subscribers to EHA insurance at the time they retire will still be able to select Educators' Medicare Plan F Supplement when they turn 65 if they wish to do so – the prohibition for new Plan F subscribers does not apply to plans that are not open to the general public.

Beginning January 1, 2019, **Educators' Medicare Supplement** will begin offering both a Plan F supplement and a Plan G supplement – both with the option to select dental coverage. Plan G supplements differ from Plan F supplements in only one respect: Plan F supplements pay the deductible for doctor visits; Plan G supplements do not. The deductible amount in 2018 is \$183 per year, and will likely increase next year.

To help members better understand Medicare as well as the change for **Educators' Medicare Supplement** offering both Plan F and

Plan G supplements, BCBSNE will host two Medicare seminars in the Omaha area (seminars will also be offered in other sites in the state). The Omaha-area seminars will be held Friday, November 2, at the OPS TAC Board of Education Room, 3215 Cuming Street. There will be two offerings: one from 9:30 – 11:30 a.m., the second from 1:30 – 3:30 p.m. The seminars will describe both **Educators' Medicare Supplements** (the current Plan F supplement and the new Plan G supplement) as well as give details on Medicare and Medicare Part D, the prescription drug benefit for Medicare. Both seminars will cover the same information. **Registration is required for the seminars. Please register by Friday, October 26, 2018 at [18educators.eventbrite.com](http://18educators.eventbrite.com) (you will receive an email confirming your registration), or by calling 1-800-562-6394**

Members who are not able to attend one of the in-person seminars on November 2<sup>nd</sup> are invited to participate in one of two webinars. The webinars will be on **Tuesday, Nov. 13 at 9:30 a.m.** and **Thursday, Nov. 15 at 1:30 p.m.** To register for the Nov. 13 morning webinar, go to [bit.ly/18educatorsam](http://bit.ly/18educatorsam); to register for the Nov. 15 afternoon webinar go to [bit.ly/18educatorspm](http://bit.ly/18educatorspm). The registration deadline is Noon, Monday, November 12. The webinar will last about an hour. You will receive a confirmation email for the session.

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## Pay your OEA-Retired dues now!

NSEA now handles the billing process for annual OEA-Retired memberships. OEA-Retired annual memberships are billed in two installments: (a) one installment is billed in August. It covers state and national retired dues as well as the EHA Special Services fees (to get access to retiree health insurance coverage prior to age 65); (b) a second installment is billed in late October or early November, and includes the local retired dues amount.

The annual dues for the combined retired organizations (NEA-Retired, NSEA-Retired, and OEA-Retired) will be \$70 for the 2018-19 association year. Annual members for OEA-Retired will receive a dues notice for 2018-19 soon. Be sure to return the dues notice along with your annual dues payment in order to keep your member benefits intact! Annual members from last year as well as individuals who retired at the end of the 2017-18 school year are receiving a complimentary copy of this issue of *Voices of Experience*. Your name will be dropped from the mailing list if you do not pay your dues when you receive your local dues notice. If you retired in June of 2018 and misplaced the membership application, please contact Lorrie at the

OEA, 402.346.0400, for a replacement.

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## President's Message

By: Cheryl Richardson, OEA-Retired President

Wow! The Omaha Public Schools school year had a great beginning with the assistance of Omaha Education Association Retired! Once again we helped welcome new hires to the district with a major change this year. The first day "welcome to OPS" was held at the Baxter Arena – what an awesome place to start the school year! We served lunch to over 350 new hires for OPS. Our OEA-Retired board had a planning meeting in August and have some great meetings planned for the year ahead. Dr. Cheryl Logan, new OPS Superintendent, has agreed to be our first speaker. We also plan to inform you about taxes, Human Trafficking in Nebraska (yes right here in the Omaha area), and scams. I look forward to becoming better informed about these matters. Together we will help shape the future for retirees as well as those who will retire in the future. Using our unified vision, wisdom, observations and professionalism, we look forward to a splendid year. *Now, more than ever, the commitment continues.*

## Thank you for your help!

On August 1, 2018, OPS welcomed more than 350 new teachers at Baxter Arena. This marks the first time Baxter Arena has been used for this annual tradition. New teachers were able to sit at tables on the arena floor arranged so all could not only see the speakers but also have lunch at the tables. Omaha Education Association provided a box lunch for everyone. There were several vendors on the concourse level, and they provided new teachers with information about programs and benefits that are available to new Nebraska educators. More than 140 new OEA members were signed up at the event. Many thanks to the OEA-Retired members who handed out new member bags and kept the lunch lines organized and moving! A big THANK YOU goes to OEA-Retired members Doreen Jankovich, Carol Krejci, Liz Rea, Nancy Huston, Walta Sue Dodd, Susan Kalina, Darrel Lahmann and Cheryl Richardson for all their help.

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### OEA-Retired elections are in May

No elections for OEA-Retired were held in May 2018, but there will be elections in May 2019! Elections will be held for OEA-Retired President, Vice President and two At-large Directors. Our bylaws stipulate that officers will be elected to terms of three years, with a maximum of two consecutive terms in any one position. The current president and vice president are term-limited and are not eligible to run for additional terms in those positions. Current At-large Director Scott McGinty is also term-limited; At-large Director Tamara Bailey is eligible to run for an additional term if she chooses to do so. A nominating committee will be appointed next spring to solicit candidates for the OEA-Retired Board. Additional details about the elections will be included in future newsletters.

The OEA-Retired officers for 2018-19, and their terms of office, are:

**President** = Cheryl Richardson (2016-2019)  
**Vice President** = Walta Sue Dodd (2016-2019)  
**Secretary** = Ruby M. Davis (2017-2020)  
**At-large Directors** = Richard Hood (2017-2020);  
Tamara M. Bailey (2016-2019); Doreen  
Jankovich (2017-2020); Scott McGinty (2016-  
2019)  
**Bookkeeper** = Roger Rea

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### OEA-Retired meeting calendar set

OEA-Retired will have four general meetings this year. Unless otherwise noted, the meetings will be held at the OEA office, 4202 South 57<sup>th</sup> Street, from 10:00 – 11:30 a.m. The meeting dates and tentative programs as well as NSEA-Retired meetings of note are:

**Oct. 16, Tues.** – NSEA-Retired Fall Conference in Kearney, 9 a.m. – 4 p.m.

**Oct. 18, Thurs.** – Dr. Cheryl Logan, OPS Superintendent, and Cecelia Carter, OSERS Executive Director

**Nov. 2, Fri.** – BCBSNE Medicare Seminar 9:30 – 11:30 a.m. and 1:30 – 3:30 p.m. (afternoon session is a repeat of the morning session) at OPS Board of Education Room, TAC, 3215 Cuming Street, Omaha

**Dec. 6, Thurs.** – Tax Tips, Wills and Gifting to Family Members (Erin and Bridget O'Malley),

**Feb. 12, Tues.** – NSEA-Retired Lobby Day in Lincoln, 9 a.m. – 2 p.m.

**March 14, Thurs.** – Human trafficking in Nebraska

**May 16, Thurs.** – Identify theft, scams, and on-line security; OEA-Retired elections

**April 25, Thurs.** – NSEA-Retired Spring Conference (TBD)

**April 26-27, Fri. and Sat.** – NSEA Delegate Assembly (Lincoln)

If OPS schools are closed due to inclement weather on the date of our meeting, the OEA-Retired meeting will be canceled. Notice will be sent out if the session is re-scheduled for a later date.

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## OSERS Update

By: Roger Rea, OSERS Trustee

The Omaha School Employees' Retirement System, OSERS, pays retirees their retirement annuity checks on the 3<sup>rd</sup> of each month, either by mail or by direct-deposit. When the 3<sup>rd</sup> of the month falls on a Sunday, the OSERS deposit is made on the Friday preceding (2 days early, on the 1<sup>st</sup> of the month). September 3<sup>rd</sup> this year was the Labor Day Holiday.

As a federal holiday, banks were not open. Accordingly, the September 3<sup>rd</sup> annuity check was deposited into your account on August 31, the Friday preceding the federal holiday. OSERS retirees were able to enjoy their September 3<sup>rd</sup> payment a few days early because Labor Day occurred on the "normal" check-receipt day.

OSERS is funded by regular contributions from employees, the school district, and the state of Nebraska. Employees contribute 9.78% of their salary each month to OSERS, OPS contributes 101% of that amount (9.88% of salary), and the State of Nebraska contributes 2.00% of the overall OPS payroll to OSERS. If these contributions coupled with the earnings of the retirement trust fund are projected by the actuary to not be sufficient to pay all of the promised benefits for the next 30 years, then an additional contribution is needed. This additional contribution is called the Actuarial Required Contribution, or ARC. LB 447 (passed in 2016) has language that requires the school district to make any ARC payments before August 31 of any given year to ensure the solvency of the plan. On July 17, 2018, OPS made an additional contribution of \$18.9 million to pay the ARC for 2018. The payment actually exceeded the required ARC by a small amount, and was made more than a month early.

Elections were recently held for a certificated-staff representative to the OSERS Board of Trustees. Current certificated-staff trustee Lance Purdy won the election by a two-to-one margin over his opponent. Congratulations, Lance! An election will be held in the spring of 2019 for a classified-staff trustee. James (Jim) Ripa is the current classified-staff trustee, and he has indicated that he will be a candidate for that position in the spring. The annuitant (retired member) trustee is currently Roger Rea. The election for that

## OEA-Retired

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position will not occur until the spring of 2020. All trustee terms are four years in length. Each category of OSERS members (certificated, classified, and annuitant) elect the trustee to represent their respective membership category. Retired members are only eligible to vote for the annuitant trustee, and that election will not occur until 2020.

Each month OSERS makes payments to more than 4,600 retired education employees. The monthly payout to retirees in June 2018 was more than \$9.92 million. The money OSERS pays to retirees not only helps them live. It also is a large economic engine for the Omaha and Nebraska economies – retirees spend their retirement incomes in the communities where they live.

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### OPS Phase 2 Bond Issue update

By: Cheryl Richardson, OEA-Retired President

On May 15, 2018 voters approved the Phase 2 OPS Bond issue by a margin of 66% for, 34% against. The Phase 2 Bond issue was for \$409.9 million and is designed to complete the projects that were begun with passage of a \$421 million Phase 1 Bond in 2014. Projects from Phase 1 Bond are being completed this school year. Projects funded by Phase 2 are already in the planning and development stage. Phase 2 Bond projects include capital improvements and renovations to these existing facilities:

**Elementary projects:** Adams, Catlin Magnet, Conestoga, Martin Luther King Jr., Edison, Highland, Masters, Pinewood, and Spring Lake Magnet. Two new elementary schools will be built at 1000 N. Fort Crook Road and at 10<sup>th</sup> and Pine Streets.

**Middle school projects:** Lewis & Clark and Morton Magnet. One new middle school will be built at 42<sup>nd</sup> and U Streets.

**High school projects:** All seven current high schools will

have capital improvements and renovations. Two new high schools will be built at 156<sup>th</sup> and Ida and at 60<sup>th</sup> and L Streets.

**Alternative program projects:** Blackburn Alternative Center will be upgraded. The current transition program (at the Paralyzed Veterans of America facility) and the current Career Center will be relocated.

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### NSEA-Retired fall conference held in Kearney

The fall conference for NSEA-Retired will be held at the Kearney Holiday Inn (110 S. 2<sup>nd</sup> Avenue) on Tuesday, October 16<sup>th</sup>. A pre-conference event is planned for the evening of October 15<sup>th</sup>. A complete conference agenda and registration information is posted on the NSEA-Retired web page.

You can register for the conference now by visiting the NSEA-Retired web page, [www.nsea.org/retired](http://www.nsea.org/retired), or by calling Megan Lyons at NSEA, 1-800-742-0047. The registration deadline is Tuesday, October 9.