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Sent: Sunday, October 04, 2015 2:40 PM

Subject: ORTA Legislative Update----YES AGAIN!!!!

I want to begin this communication by stating that I am very much about providing you the best possible and most accurate information. My credibility is tremendously important to me. Therefore I attempt to provide documentation for what I tell you OR I let you know it is my opinion. I know you are all familiar with the legislative process to the extent you realize that at the time I write something it may be true and before I hit the "send" button, it may have changed. Please always feel free to share any of this information with others OR---- PLEASE let me know if you find me to be erroneous about something and help me better understand an issue. I predict this is going to be lengthy but perhaps this will be my last for this year.

Ann and I have returned from the NRTA Advocacy Conference in Arlington Virginia which was referenced in the Quarterly you received this past week. It was my first time to attend such an event and I am still on "overload and overwhelm"! It was an intense, information packed event with presenters of high levels in their respective fields referencing a plethora of things impacting retirees now and in the future. I just want to share and update you a bit. Again I am using the same list serv so my apologies to those of you who prefer not to receive it. To be honest I am thinking it will be January when many Chapters have new Presidents and Legislative Chairs before we get it more correct. Sorry.

When we lobbied on Wednesday afternoon (the ONLY time we did not have rain during our time there) we presented three issues we believe to be critical to those of us in Ohio. (To discuss more becomes overwhelming and loses impact) We left folders which Ann prepared with lots of information about H R 711 (the Brady Bill to recalculate the WEP), the impact of STRS monies going into the economy of each county in Ohio (she included several issues of the Quarterly and one had the color map of STRS distribution) and how critical the DEFINED BENEFIT is to Ohio, and then we presented information on the potential change in the Medicare B premium for those of us who do not receive Social Security. We visited the offices of the following Congresspersons: Joyce Beatty, Jim Renacci, Bob Gibbs, Bill Johnson, Patrick Tiberi, Steve Stivers, and David Joyce. Of those all except Bob Gibbs have signed on as co sponsors of HR 711 and we again thanked them. Wednesday was THE DAY of a possible Government shutdown at midnight so it was a "rather busy day" and the only Congressman we actually saw and spoke with was Jim Renacci.

Below are a couple of links that can provide more information IF you are interested regarding HR 711, the Brady Bill. We were told repeatedly in all offices that the attempts to totally repeal the WEP/GPO which have been going on for approximately 30 years most likely is never going to happen because each carries a price tag of about \$20 Billion each. However HR 711 does repeal the WEP but it replaces it with what we were told is a "revenue neutral" formula to recalculate it and base it on real earnings and work history. You are encouraged to let your U S Representative know this is important to you if you are both a Social Security and STRS benefit recipient.

<http://kevinbrady.house.gov/news/documentsingle.aspx?DocumentID=398776>

<https://www.congress.gov/bill/114th-congress/house-bill/711>

We continue to hear about national efforts to put everyone into Social Security and/or providing only Defined Contribution options rather than our current successful Defined Benefit plan that we have in Ohio. Greg Nickell from STRS recently told attendees at a Conference in Ohio that the AVERAGE benefit recipient uses up their portion of their STRS contributions in about 3 years and the AVERAGE length a person receives their benefit is currently 28 years. There are currently 169 STRS benefit recipients over the age of 100. You can see how well our Defined Benefit provides us with pension security for our entire life. With a Defined Contribution, when it is used up, you have to have other financial resources available to you which many do not have. You are strongly encouraged to discuss the importance of retaining our Defined Benefit plan with both Ohio legislators as well as your US Representative to Congress. These discussions for change are taking place at both state and Federal levels.

Next is the potential Medicare B premium increase I alerted you to recently. Again I apologize for my lack of "tech skills" but wanting to indicate exactly what was in the newspaper insert, Parade Magazine, on Sunday, September 27 what I am showing below is the best I can do. SORRY! Please know while this will include NEW beneficiaries, it ALSO includes about 150,000 STRS recipients who do not receive Social Security and only STRS (according to Mike Nehf, STRS Executive Director) ----we are in the 30% who will notice the increase. It is SIGNIFICANT! This has not yet been "officially announced" by Social Security/Medicare so I am asking each of you to please monitor this to provide the latest information to your members----we were told the announcement should come about mid October. At this time it is predicted there will be no SS COLA for 2016. We were

also told that it is fine to discuss this with Congresspersons who have the capability to alter this increase with Congressional action, but it seems “internal discussion/negotiations” are currently taking place so we were asked to NOT mount intensive, organized writing campaigns or mass emailings etc at this time.

6 New beneficiaries may pay more for Medicare.

Social Security payments will not increase next year, so Medicare beneficiaries who pay their Part B doctor premiums through their Social Security deductions won't pay a penny more. But the rest—about 30 percent—will get socked with increases of up to 52 percent, raising their premiums to \$159.30, rather than the current \$104.90. That group includes the 3.6 million newly eligible beneficiaries.

Ann and I were both surprised/shocked to learn about this Federal grant for Charter Schools in Ohio on Tuesday via the Columbus Dispatch. This on the heels of David Hansen, the state's former Charter Chief who wrote the grant, resigning due to scrubbing the some grades of some Charter Schools.

On Monday, the grant application paid off: The U.S. Department of Education awarded Ohio the largest “Charter School Program” grant — \$71 million — of any of the eight states receiving a piece of the pie.

You can use the link provided below IF you want to read more. Keep in mind ORTA monitors the charter school issue only from the standpoint as to how they impact retirees and retiree issues. It seems there are constant attempts to exclude Charter School employees from contributing to STRS and THAT is our focus. You will notice using this link provides a bit of additional information about Ohio Charters beyond just this grant announcement. Also at this time the issue surrounding the National Heritage Academies and their Charters in Ohio which I informed you of in July has not been resolved as far as I know.

http://www.dispatch.com/content/stories/local/2015/09/29/Charter_school_grant.html

An issue that was brought up the last night of our Conference at the debriefing dinner is one I know I have always overlooked. One participant pointed out her Congressman who serves on the Aging Committee told them if you do not sign up for Medicare B at age 65 (first time eligible) you WILL incur a penalty later. That is possible but not absolute. I believe using the link below will help you understand it better than I can explain it. Please note how exceptions are made by reading about the SEP in the article.

You may not have to pay the penalty if you qualify for a [Special Enrollment Period \(SEP\)](#). You might qualify for an SEP if you had health insurance through your job or your spouse's job when you were first eligible to sign up for Medicare B.

While it seems the majority of our members are over 65 and on Medicare, we need to not overlook those who are not. With the 8000 STRS retirements this past year, many due to the STRS changes, there are younger retirees than perhaps in the past.

<https://www.mymedicarematters.org/enrollment/penalties-and-risks/>

My final plea is not a new one. Once again I ask you to consider serving as a poll worker/election official in the upcoming November General Election. Ask your members to consider doing so. Educators are outstanding poll workers. It is not too late---some counties still need help. Simply contact your County Board of Elections.

If you would ever like for me to attend one of your Chapter meetings just ask----however based on distance AND my schedule no guarantees but I love to drive and meet people when possible.

As always make time for yourself to enjoy whatever it is that makes you happiest. Life is short. Work hard but play harder----life is meant to be enjoyed. Those who give so much to others often overlook giving to the most important person----themselves! This is a beautiful time of year to allow ourselves to be reminded there is a force greater than ourselves at work.

Most sincerely,
Carol Kinsey