

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.OEAretired.org October 2024

OSERS/NPERS update; OLLI classes in Omaha on Oct 24 agenda

The transition of management of the Omaha School Employees' Retirement System, OSERS, to the Nebraska Public Employees Retirement Systems, NPERS, is now complete. The transition was completed on September 1, 2024. Tyler Cummings, NPERS Director, and Shane Rhian, OSERS Interim Director, will both attend the October 24 meeting for OEA-Retired to give updates on the transition. The NPERS website, www.npers.ne.gov, has a wealth of information about retirement. All OSERS members have access to the website, but must register in order to be able to use the website's full capabilities. Tyler will demonstrate how to register to use the website, what kind of information the website can provide (and how to access that information), and present updated information about the financial health of the retirement plan. Shane will be at the meeting to outline how the transition is going and to give updates on the transition process itself.

Also on the agenda is Bob Michl, Director of OLLI at UNL. The Osher Lifelong Learning Institute at UNL (OLLI) is a member-driven program for adults age 50 and older who wish to have past learning refreshed, gain new insights, and who enjoy learning without exams. OLLI at UNL has recently expanded its presence in Omaha. Among the fall 2024 offerings in Omaha are: Malcolm X Birth Site and Museum; The Holocaust and War; Fires and Forges – Exploring Artistry; and Native American Religion. Bob will explain how to access these and other OLLI classes as well as the costs associated with the classes.

The Thursday, October 24th meeting will be an in-person meeting at the OEA Office, 4202 S. 57th Street, from 10:00 a.m. to 11:30 a.m. If you need driving directions, please call the OEA office at 402-346-0400. Mark your calendars for the meeting, and bring your questions!

President's Message

By: Walta Sue Dodd, OEA-Retired President

Your Voice, Your Vote! Educators Lead the Way!"

This rallying cry emphasizes the importance of your voice in shaping the future, and highlights your leadership role in the community. Public education has indeed been a powerful rallying cry throughout history. It has helped shape societies and empowered individuals. It is fascinating to see how the emphasis on education evolves with each generation, reflecting the values and needs of the time.

OEA-Retired educators can play a crucial role in shaping the future of education. You have experience and a deep understanding of teaching methodologies. You can offer valuable insights into effective educational practices. Your involvement can guide

curriculum development, mentor new teachers, and advocate for policy changes that benefit students and educators alike. By sharing your knowledge and experiences, OEA-Retired educators can help create a more robust and adaptive education system, ensuring that future generations receive a high-quality education. Your continued engagement can foster a sense of community and purpose, and make a lasting impact on the field of education.

Your first step is to use your voice and your vote for **public education** on November 5, 2024.

Lead the Way!

OEA-Retired Membership Drive launched

By: Deb Pauley, OEA-Retired Director

OEA-Retired has embarked on a plan to increase membership in the retired organizations. The plan includes having OEA-Retired Board Members attend the OEA Association Representative (AR)

meetings to discuss retirement issues with teachers.

We will be presenting a brief discussion at the November general AR meeting. In addition to being present to answer questions, we will hand out fliers

about membership and promote joining through the links on the OEA-Retired website, www.oearetired.org.

We discovered that many teachers were not aware they could join prior to retirement! You don't have to be retired to join our retired organizations. You can become a lifetime, pre-retired subscriber at any age by making a one-time payment of the lifetime dues. Details are on the OEA-Retired website.

We plan to attend the AR meetings, hand out

brochures, answer questions and also have a drawing for two \$10 gift cards to Scooters. Our goal is to get many more involved in the retired organizations. Kathy Poehling, the current OEA president, and Gloria Bustillos, the OEA office manager, have been very supportive of our efforts.

Encourage active teachers you know to join our movement!

With increased membership comes increased strength.

OEA-Retired meeting calendar

OEA-Retired will have four general meetings this year. The meetings will be held either via Zoom or in-person at the OEA office, 4202 South 57th Street, from 10:00 – 11:30 a.m. The type of meeting (Zoom or in-person) will be announced in *Voices of Experience* prior to each meeting. The meeting dates and tentative programs as well as NSEA-Retired meetings of note are:

Oct. 17, Thurs. – NSEA-Retired Fall Conference at Kearney Archway

Oct. 24, Thurs. – OSERS/NPERS update and OLLI classes

Nov. 11, Mon. – BCBS Medicare Seminar, TAC Boardroom

Dec. 5, Thurs. – Tax Tips and Tips on Wills and Estate Planning (Bridget O'Malley)

Feb. 18, Tues. – NSEA Lobby Day, Lincoln

March 13, Thurs. – Tour of Museum (Joslyn Museum planned)

April 24, Thurs. – NSEA-Retired Spring Conference

April 24-26, Fri. and Sat. – NSEA Delegate Assembly (Lincoln)

May 8, Thurs. – OEA-Retired elections; Scams

perpetrated on seniors

If OPS schools are closed or delayed due to inclement weather on the date of our meeting, the OEA-Retired in-person meeting will be canceled. OEA-Retired will not meet in person if OPS schools are closed for health reasons. Notice will be sent out if the session is re-scheduled for a later date.

OEA-Retired Officers for 2024-25

OEA-Retired officers serve for three-year terms, with a maximum of two consecutive terms in any one position. No officer positions were up for election last year. The OEA-Retired officers for 2024-25, and their terms of office, are:

President = Walta Sue Dodd (2022-25)

Vice President = Cheryl Richardson (2022-25)

Secretary = Doreen Jankovich (2023-26)

At-large Directors = Sue Kalina (2023-26); Ruby Davis (2023-26); Deborah Pauley (2022-25); Sherry Brodkey (2022-25)

Bookkeeper and Newsletter = Roger Rea

Elections will be held in May 2025 for those officers whose terms end in 2025.

Medicare information sessions scheduled – Omaha seminar is Nov. 11

Blue Cross Blue Shield of Nebraska will once again host Medicare information seminars around the state. In-person seminars will be held in Omaha, Lincoln, Norfolk and Kearney. The Omaha in-person seminars, which will last about 90 minutes, will be held at the OPS Teacher Administrative Center (TAC) Boardroom, 3215 Cuming Street, Omaha. There will be both a morning and afternoon session, and both sessions will cover the same material. The morning session starts at 9:30 a.m.; the afternoon session starts at 1:30 p.m. On-site registration will begin 30 minutes prior to the start of each session.

If you cannot attend an in-person seminar, three virtual seminars will be held: Wednesday, October 30 @ 10 am; Wednesday, November 6 @ 2 pm; and Tuesday, November 12 @ 5 pm.

The seminars will cover Medicare eligibility and coverage, prescription drug coverage (Medicare Part

D), and details on Educators' Medicare Supplement, the Medicare supplement endorsed by NSEA-Retired and underwritten by Blue Cross Blue Shield of Nebraska. Educators' Medicare Supplement offers both Plan F and Plan G supplements to subscribers. It is only available to EHA subscribers and/or NSEA-Retired members and their spouses when they turn 65. Educators' Medicare supplement pays for medical costs that Medicare does not cover, and it has an optional dental plan that is superior to any individual dental plan offered to Medicare subscribers.

The same information will be provided at all of the seminars, whether in-person or virtual, so you only need to attend one of the seminars to get full information. Registration for the seminars is required. To register for any of the seminars, visit NebraskaBlue.com/NSEAseminars. You will need a valid email address to register, and you will get a

confirmation email when you register. Please register at least one week prior to the date of the seminar you choose. You may call Blue Cross at 877-721-2583 for assistance.

Open enrollment for Medicare Part D coverage is Oct. 15 – Dec. 7

By: Roger Rea, NSEA-Retired Vice President

Medicare Part D, the prescription drug benefit, has open enrollment from Oct. 15 – Dec. 7 every year. Medicare subscribers are encouraged to use the Medicare website, www.medicare.gov, each fall to find an appropriate provider for the next year. You can change Part D providers each year without penalty, but you must do so before the December 7 deadline in order for your new coverage to begin on January 1.

Each year the Part D providers also can change their formularies (the list of drugs that they cover), the tiers the drugs are on (which determines the cost of the drugs), and the pharmacies that are given preferential pricing for the Part D plan. The same drugs filled by two different pharmacies may have substantially different out-of-pocket costs for you, the subscriber. In a test case, I ran one drug through three different Part D drug plans and five different pharmacies. The cost difference was astounding! The drug copayment (what you pay out of pocket) plus the

drug plan premium for one year ran from \$285 to more than \$1,800, depending on which Part D provider and which pharmacy I selected! Some name-brand drugs (and often their generic equivalents) are not covered by any plan – which means that you will pay the entire retail cost of the name-brand drug, and what you pay will not count towards your deductible or out-of-pocket maximum for the year.

Even if the list of drugs that you take does not change, it is likely that the amount you pay out-of-pocket for the drugs you take will change from year to year. My Part D provider increased the premium for next year by eight-fold and dropped several pharmacies to a lower status (meaning higher copays for all who continued to use the pharmacies with the lower status). Use the Medicare website to find an appropriate Part D provider during the open enrollment period – you may be able to save money. Start checking after October 15th.

Be sure to vote on Nov. 5th

By: Roger Rea, NSEA-Retired Vice President

An important election is coming November 5. Not only will we elect a new President and Vice President, we will also have the opportunity to elect two US Senators from Nebraska (usually there is only one Senate position on the ballot – we have a second election to fill the remaining unexpired term left when Sen. Ben Sasse resigned), a US Congressman, a number of Nebraska State Senators, and representatives to the Nebraska State Board of Education. In addition, there are a number of ballot issues to be decided on the use of Medical marijuana, paid sick leave, abortion, and the use of public money to fund private education.

NSEA uses a formal process to recommend candidates for office. The process involves educators at the local level, and includes a comprehensive questionnaire, in-person interviews, and review of recommended candidates by various elected-leader boards before the list is finalized. The process is focused on how the candidates respond to the needs of public education. You can find a list of the recommended candidates on the NSEA website, www.nsea.org. Click on the “*Recommended Candidates*” link on the home page to get the list.

Initiative petitions for Medical marijuana, paid sick leave, and abortion are seeking to either amend the Nebraska Constitution or enact a specific proposal. Since those measures will add to the body of laws, the

vote for those measures will be either “**For**” or “**Against**” the measure.

LB 1402, the scheme to give public tax dollars to private schools, will be on the November ballot. Since LB 1402 is current law, the ballot language for this measure will ask voters to either “**Retain**” LB 1402 or “**Repeal**” LB 1402. Click on the “*Repeal LB1402*” link on the NSEA website to learn more about it, and how you can help. The ballot language regarding LB 1402 is labelled *Referendum Measure 435*.

Medical COLA is paid Oct. 3

OPS retirees who have been retired for ten years or more receive an increase in the Medical COLA benefit from OSERS each October. The payment is \$10 for each year that you have been retired. The benefit starts in your eleventh year of retirement (after you have been retired for 10 years) at \$100 extra, and increases \$10 per month for each following year until it reaches \$250 in your 26th year of retirement. It remains at that level for the rest of your life. The Medical COLA is paid directly to retirees, and is independent of the kind of insurance you have in retirement.

You must have 20 years of service credit to earn the maximum benefit (\$10 per year of retirement). If you had fewer than 20 years of service credit, the benefit is pro-rated. If you have taxes withheld from your pension, the amount will be slightly reduced. The Medical COLA is not available to OSERS members hired after July 1, 2016.

If your retirement check increased in October, thank the Medical COLA!

OEA-Retired

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Update your email address

Cox Cable recently stopped providing email services to its subscribers, and switched all subscribers to Yahoo mail. If you had a Cox email address, please go to www.oeretired.org, click on the "Contact" tab, and update your email address. You can also just send an email to membership@nsea.org. Thanks for your help in keeping our mailing list current!

Pay your OEA-Retired dues

NSEA now handles the billing process for annual OEA-Retired memberships. OEA-Retired annual memberships are billed in August. The annual dues for the combined retired organizations (NEA-Retired, NSEA-Retired, and OEA-Retired) will be \$70 for the 2024-25 association year. Annual members for OEA-Retired should have received the billing notice for 2024-25. 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 are receiving a complimentary copy of this issue of *Voices of Experience* pending the processing of the 2024-2025 annual memberships. Your name will be dropped from the mailing list if you do not pay your dues! If you retired in May of 2024 and misplaced the membership application, please call NSEA at 1-800-742-0047 and ask for the membership department to receive a replacement. Lifetime OEA-Retired members do not pay annual dues.

Pay Pal scam circulating – what to do?

By: Roger Rea, OEA-Retired Newsletter Editor

I recently received an email from PayPal, asking me to update my personal information. I have not used PayPal in several years, but the email had the PayPal logo, the PayPal email address (with minor variations), and looked "official." When I hovered my mouse over the email address, there were extra characters that were bogus. I knew it was a scam to get my personal information.

There was a phone number in the email that I was asked to call for further information. It was an 800 number, but I knew that would be bogus, too. I found the Omaha phone number for PayPal after some internet searching, and called them. Pay Pal has a call center located in the Omaha area, and I spoke with a representative who advised me that there are multiple scams involving PayPal that seek to compromise your

identity. I asked what I should do, and got this advice.

1. Do NOT reply to the email, do NOT click on any links, do NOT download any attachments, and do NOT call any phone numbers in the email
2. Forward the email to PayPal at phishing@paypal.com with a note that this is a suspected scam. Do NOT change the subject line, and do NOT forward it as an attachment
3. Delete the message after you have forwarded it to PayPal

PayPal has security experts who will examine the site, and if it is bogus they will work to shut it down.

By reporting phishing attempts, you can: reduce the amount of scam communications you receive, make yourself a harder target for scammers, and help protect others from cybercrime online.

OSERS Update

OSERS monthly benefits were normally paid the 3rd day of the month for the previous month.

Benefit checks are now issued by NPERS. The

retirement check for September was deposited into your account on the normal schedule of October 3, 2024. NPERS announced that they will continue to provide a paper statement for those retirees who have received paper statements in the past.