

# 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](mailto:rrea68154@yahoo.com) [www.OEAretired.org](http://www.OEAretired.org) **October 2026**

## Meet the new NPERS Director at October 8 meeting

The Nebraska Public Employees Retirement Systems (NPERS) has a new director! Tom Pfeifle has been hired as the acting director for NPERS, pending confirmation by the Nebraska Unicameral. You will find additional information about Tom elsewhere in this newsletter.

Management of the Omaha School Employees' Retirement System (OSERS) was transferred to NPERS on September 1, 2024. There have been several changes in the way that OSERS pensions are paid as a result of the new management. Tom Pfeifle and Janis Elliott will attend the October 8 meeting of OEA-Retired to talk about the transfer of management, provide detail on how NPERS

operates, give an update on the financial status of the OSERS plan, let you know how you can access your personal account on the NPERS website, and answer your questions about retirement. They will also give an

### About Tom Pfeifle

Thomas Pfeifle, the NPERS Interim Director, brings over 20 years of leadership experience strengthening defined contribution and defined benefit retirement systems to the job. Tom's previous tenures include three years as the Compliance & TPA (Third Party Administrator) Officer for a small boutique firm in Colorado Springs where he brought defined contribution plans to churches and 501(c)(3) organizations. Prior to that, he served seven years as the Executive Director for the El Paso County Retirement Plan in Colorado Springs, CO, overseeing over \$400 million in assets. He spent more than 14 years at *Empower Retirement* in Colorado in various manager roles. Tom is originally from South Dakota, and holds a Bachelor's degree in Business Administration and an MBA from the University of South Dakota.

Janis Elliott is a retired teacher from both the Bellevue Schools and OPS, and is the current Chair of the NPERS Board. The governor appointed Brent Larson, a math teacher at Omaha Central High School, to represent the OSERS members on the NPERS Board. Brent is a full-time teacher, and is unable to attend the meeting in person.

The Thursday, October 8<sup>th</sup> meeting will be held at the OEA Office, 4202 South 57<sup>th</sup>

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: Deb Pauley, OEA-Retired President

Welcome to all our newest OEA-Retired members. Thank you for your membership. We look forward to keeping you up to date on the latest news and important information for retirees. Please check our meeting dates (found elsewhere in this newsletter), and plan to attend our meetings at the OEA Office.

Our first meeting, October 8<sup>th</sup>, will be focused on NPERS. If you have any issues, concerns, or questions about your retirement plan, this is the perfect meeting for you to attend as you can ask questions and get answers directly from the folks in charge. Any new and updated information on retirement is posted on our website, [www.oearetired.org](http://www.oearetired.org), as it becomes available.

Just a reminder: if you have questions or concerns regarding your retirement plan or NPERS

operations, do not call the OEA office. The OEA staff members cannot answer any questions or concerns you might have, since they have no involvement or training in the retirement plan. To get answers to questions on your retirement, call the state retirement office at **1-800-245-5712**.

OEA-Retired worked on membership recruitment this past year. We attended all the OEA Association Representatives (AR) meetings, answered questions, handed out our new business cards (with a QR code that takes users directly to our website), gave out pens branded with our name, and distributed information regarding retirement. We will continue this endeavor again this year.

Welcome to our new secretary, Susan Kalina,

and our new at-large board members. We appreciate all the work our board members put in. Our board members are: VP, Cheryl Richardson; Secretary, Susan Kalina; and Directors At-large: Doreen Jankovich, Sherry Brodkey, Ruby Davis and Walta Sue Dodd. Our newsletter, "Money Guy," and all around amazing fellow is Roger Rea. He keeps our finances in order and does so many other things to keep our

organization on solid financial standings. We thank all of these folks as they all wear many hats to ensure our members have the most current information from legislative issues, to NPERS updates, to insurance issues, and many other items of key importance.

Let's have a wonderful year! And we look forward to seeing you at our meetings.

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## OEA-Retired meeting calendar set

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 57<sup>th</sup> 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. This year, NSEA-Retired will hold its fall conference in Kearney at the Museum of Nebraska Art (MONA). The meeting dates and tentative programs as well as NSEA-Retired meetings of note are:

**Oct. 8, Thurs.** – NPERS and OSERS update

**Oct. 22, Thurs.** – NSEA-Retired Fall Conference (Kearney MONA)

**Nov. 5, Thurs.** – BCBS Medicare Seminar, TAC Boardroom

**Dec. 10, Thurs.** – Tax Tips (Bridget O'Malley Tynan)

**Feb. 2, Tues.** – NSEA-Retired Lobby Day (Lincoln)

**March 4, Thurs.** – To Be Determined

**April 22, Thurs.** – NSEA-Retired Spring Conference

**April 23-24, Fri. and Sat.** – NSEA Delegate Assembly (Lincoln)

**May 6, Thurs.** – Omaha History

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.

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## OEA-Retired Officers for 2026-27

OEA-Retired officers serve for three-year terms, with a maximum of two consecutive terms in any one position. At the May 2026 OEA-Retired meeting, new officers were elected. Susan Kalina was elected Secretary, Doreen Jankovich was elected as an At-large Director, and Ruby Davis was re-elected as an At-large Director. The new slate of officers, and their terms of office, are listed below.

**President** = Deb Pauley (2025-28)

**Vice President** = Cheryl Richardson (2025-28)

**Secretary** = Susan Kalina (2026-29)

**At-large Directors** = Doreen Jankovich (2026-29); Ruby Davis (2026-29); Sherry Brodkey (2025-28), Walta Sue Dodd (2025-28)

**Bookkeeper, Newsletter & Webmaster** = Roger Rea

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## Medicare information sessions scheduled – Omaha seminar is Nov. 5

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, Ogallala, Norfolk and Kearney. The Omaha in-person seminars, which will last about 90 minutes, will be held on Thursday, November 5, on the second floor of the OPS Teacher Administrative Center (TAC) Boardroom, 3215 Cuming Street. 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, Nov. 4 @ 9:30 a.m.; Tuesday, Nov. 10 @ 1:30 p.m.; and Thursday, Nov. 12 @ 7 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. Because Educators' Medicare Supplement is not available to the general public, it can offer both Plan F and Plan G to new enrollees. 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. Eligible members will receive a postcard from Blue Cross with registration information. You can also find a link to the seminar registration on our website, [www.oearetired.org](http://www.oearetired.org). 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.

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## OEA-Retired newsletter wins award – again!

Each year, NEA-Retired recognizes the hard work and contributions of NEA-Retired members through its Communications Awards for newsletters and websites for local retired affiliates. One award category is:

### **Local, Regional, and State Retired Print Newsletter**

The Retired Print Newsletter Award identifies and recognizes state, local, and regional newsletters that exhibit good journalism and show broad and effective coverage of issues relevant to Retired members (e.g. COLAs, insurance, health care, pensions and community service).

At the NEA-Retired Annual Meeting in Denver, Colorado, this past summer, OEA-Retired received first place in the Local Retired Print Newsletter category for this newsletter. This is the second year in a row that the newsletter has won this award. Congratulations to OEA-Retired, and to Roger Rea, OEA-Retired newsletter editor and webmaster!



NEA-Retired President Anita Gibson presents award to Roger Rea,

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## Medicare open enrollment begins Oct. 15 – check your Part D coverage!

By: Roger Rea

Prescription drugs are covered by Medicare Part D for seniors enrolled in one of the plans. Each year seniors enrolled in Medicare Part D are urged to check out prescription drug providers to help ensure that they have a plan that covers all of the drugs that they use, and that their plan has the lowest cost available for the drugs that they take. The open enrollment period is October 15 thru December 7 of each calendar year.

Finding the best prescription drug plan for you can be a bit daunting. Choosing a Part D provider is not like buying a car. You can't base your search only on the premium that is charged. The highest premium does not necessarily mean the best coverage that money can buy. The lowest premium is not necessarily the cheapest plan you can find. And the lowest deductible does not necessarily mean that you have the lowest out-of-pocket expenses for the drugs that you take. The only way to get objective comparisons of Part D providers is to use the Medicare website, [www.medicare.gov](http://www.medicare.gov). This is the only website that offers official, non-biased comparisons of Medicare Part D plans.

Part D plans change every year. The potential changes include: (a) the drugs that they cover. Plans can drop coverage of a drug or move it to a "tier" that has a higher copay; (b) the maximum deductible amount (the 2027 maximum deductible will be \$700, up from \$615 this year); (c) the maximum out-of-pocket cost (the 2027 out-of-pocket maximum will be \$2,400, up from \$2,100 this year); (d) pharmacies can be moved from "preferred" status, to "participating" status, to "out-of-network" status.

The lowest cost Part D provider is one that covers all of the drugs that you take, and requires that

you use a preferred pharmacy in order to get the lowest pricing for those drugs. I have been on Medicare for more than 15 years, and have changed drug plans every year and am now on my fourth pharmacy!

NSEA-Retired members are encouraged to use the Medicare website to determine which Part D provider offers the best coverage for the drugs that they use every year. If you are currently on Medicare, and sign up for an account on the website, the website will automatically retrieve the drugs that you are taking from your medical history so you can make accurate comparisons among the plans available. Not every plan has the same deductible amount – deductibles vary from \$0 to the maximum of \$700. If you take many high-dollar prescription drugs, you can rest assured that you will not have to pay more than \$2,400 out-of-pocket in 2027. Once you reach that level, 100% of your prescription medication will be paid for by your Medicare Part D provider.

There is one BIG caution. If you are taking a drug that your plan does not cover, then you will pay all of the retail cost for that drug yourself, and none of what you pay will count towards either your deductible or your out-of-pocket maximum.

If you want objective outside help, Nebraska has a SHIP program (State Health Insurance Assistance Program) to walk you through the process of selecting an appropriate Part D provider. SHIP does not sell insurance or endorse any insurance company, agent, product, or service. It is staffed by trained volunteers. The toll-free phone number is 1-800-234-7119. The call-center can detect where you are calling from in the state, and will automatically direct your call to a SHIP volunteer near where you live.

Get the most for your insurance dollars. Review

your Medicare Part D coverage every year! Use the Medicare website to find an appropriate Part D provider during the open enrollment period (Oct. 15 thru Dec. 7) – you may be able to save money. Start checking after October 15<sup>th</sup>.

## OEA-Retired

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### COLAs paid in Sept.

The Omaha School Employees' Retirement System (OSERS) provides adjustments in your retirement pension based on inflation for the past twelve months. LB 820, passed in the 2026 Legislative Session, provided that the annual OSERS cost-of-living adjustment (COLA) would be added to pensions at the end of the fiscal year for the retirement plan. That means that OSERS retirees will receive their annual COLA in the September 30 retirement check each year. In addition, OSERS retirees who are eligible to receive the Medical COLA will receive any increase due in that benefit on September 30, too.

The Medical COLA is paid beginning in the eleventh year of retirement, and is calculated by taking the number of years you have been retired times \$10. In your 11<sup>th</sup> year of retirement (when you have been retired for ten years), you receive an additional \$100 per month thanks to the Medical COLA. In your 12<sup>th</sup> year of retirement (when you have been retired for eleven years), you get an additional \$110; in your 13<sup>th</sup> year (when you have been retired for twelve years), you get \$120 more, etc. The Medical COLA increases by \$10 per month every year, and is capped at \$250 per month in your 26<sup>th</sup> year of retirement. It remains at that

level for the rest of your life. To receive the full Medical COLA, you must have had a minimum of 20 years of OSERS service credit. It is prorated if you had fewer than 20 years of service credit when you retired.

A letter from NPERS was mailed in late September 2026 to all OSERS retirees who are eligible for increased COLA payments. The letter noted the increase for both general inflation and for the Medical COLA. The letter only referenced the Medical COLA for retirees who are eligible for a change in this benefit. The new amounts will be deposited into your account on September 30. Be sure to update your checkbook for the new pension amounts.

### OSERS 2026 Actuarial Report available

An Actuarial Evaluation reveals the financial health and funded status of a retirement plan. It acts as a financial check-up for defined benefit pensions and post-retirement benefits. The evaluation is done every year at the direction of the governing board of the retirement system.

Among other items, the actuarial evaluation is used to:

- Calculate the required contribution rate to maintain the solvency of the system.
- Determine any additional contribution required beyond the fixed contribution of the members, the

school board, and the state of Nebraska.

- Analyze and report on trends in System contributions, assets, and liabilities over the past several years.

The 2026 OSERS actuarial evaluation provides a "snapshot view" of the System's financial condition on January 1, 2026. The report shows that the OSERS funded ratio increased from 59.69% to 60.09%, and the required contributions decreased slightly.

The 2026 OSERS Actuarial Evaluation is now posted on the OEA-Retired website, [www.oeretired.org](http://www.oeretired.org). Click on the "OSERS Info" tab at the top of the home page. You may need to scroll down to find the link to the actuarial report.

**NOTE:** OEA-Retired annual memberships are billed in August by NSEA. The combined dues for NEA-Retired, NSEA-Retired, and OEA-Retired are \$70 for the 2026-27 association year. Be sure pay 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 2026-2027 annual memberships. Your name will be dropped from the mailing list if you do not pay your dues! If you have 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.