

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 March 2026

Learn about Wills and Estate Planning at March 11 meeting

Many seniors wonder about how to leave their property and money to do the greatest good when they pass away. While you can do that with a simple will, less than half of retirees have an updated will. If you die without a will (which is known as dying “intestate”), your property will be distributed according to the laws of the state where you reside. If you want to control how your property is distributed upon your death, you need either a will or an estate plan. There are certain requirements to having a valid will or estate plan, so it is best to use a professional in estate planning to draw up your documents. Doing so may allow you to avoid probate, which is the legal process of transferring the title of your assets and settling your financial affairs.

Scheduling conflicts required moving the date of our March meeting to Wednesday, March 11 at 10 a.m. The topic for this meeting will be understanding wills and estate planning.

During this one-hour educational presentation, Estate Planning Attorney Denny Lee will explain the key differences between Wills and Trusts, share real-life examples of what happens after someone passes away, and address common estate planning questions. The seminar is designed to provide clear, practical information to help attendees feel more confident about planning for the future. You will learn how probate works, how you can avoid probate, why putting your property in your children’s names may be a mistake, and how to protect your children’s property from future ex-spouses, lawsuits, and other claims.

The meeting will also give an update on proposed legislation important to retirees. The Wednesday, March 11th meeting will be held at the OEA office, 4202 S. 57th Street, starting at 10 a.m. If you need driving directions, call the OEA office at 402-346-0400. See you there!

President's Message

By: Deb Pauley, OEA-Retired President

We hope you are enjoying our beautiful Nebraska weather. So far, it's been great.

LB1102, which concerns our retirement plan, had a public hearing before the legislative retirement committee on February 6. Roger Rea testified before the committee. In addition, several members wrote in to give public comment on the bill. You will find more information about this bill elsewhere in this newsletter.

Sherry Brodkey and I continue to attend monthly Tuesday AR meetings at the OEA building. We have written a grant from NSEA-Retired to continue the message to active teachers to join OEA-Retired now, and not wait until you are retired. We

hand out pens, brochures, and information. We feel this has been a very positive measure in getting the message to members to join sooner, rather than later.

We know NSEA-Retired elections and general elections are coming soon. Please read information on your candidate choice, and get out and vote! Your vote is important. You will find more information about the NSEA-Retired elections elsewhere in this newsletter.

Free public education is the cornerstone of any democracy. Please support public education.

Thank you to all our board members who spend their time advocating for you. Special thanks goes to Roger Rea (for his expertise in legislative matters), and to Walta Sue Dodd (for her knowledge and expertise).

I appreciate all of you for what you do for our organization.

OEA-Retired meeting calendar

OEA-Retired will have two more 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:

March 11, Wed. – Wills and Estate Planning

April 23, Thurs. – NSEA-Retired Spring Conference at Lincoln Zoo

April 24-25, Fri. and Sat. – NSEA Delegate Assembly (Lincoln)

May 7, Thurs. – OEA-Retired elections; Omaha Zoo
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.

NSEA-Retired elections soon!

Elections will be held this spring for NSEA-Retired president, vice president and delegates to both NSEA Delegate Assembly (NSEA-DA) in April, and NEA Representative Assembly (NEA-RA) in June and July.

OEA-Retired members who are candidates in these elections are: Susan Kalina (running for NSEA-Retired Vice President); Walta Sue Dodd, Susan Kalina, Deborah Pauley, Roger Rea, Liz Rea, and Cheryl Richardson (running for NSEA-DA); and Walta Sue Dodd, Susan Kalina, and Roger Rea (running for NEA-RA).

Metro District retired members will elect five delegates to NSEA-DA and one delegate to NEA-RA. Two additional delegates will be elected "at large" to NSEA-DA, and three additional delegates will be elected "at large" to NEA-RA.

Candidates for both NSEA-DA and NEA-RA can file as either a district candidate, an at-large

candidate, or for both. You can vote for the same individual for both elections! The process of electing both by district and at-large ensures that NSEA-Retired will have a full complement of delegates at each decision-making body, so don't hesitate to vote for the same individual on both the district and at-large ballots. NSEA-DA makes decisions and gives direction to NSEA; NEA-RA does the same for NEA.

Ballots will be mailed to OEA-Retired members soon. You can find a brief biography of each candidate on the NSEA-Retired website, www.nsea.org/retired. Click on the *2026 NSEA-Retired Elections* tab and then click on the link to "review submitted candidates." Clicking on the name of a candidate brings up a brief biography of the candidate.

Be sure to return your ballot in the postage-paid envelope before Sunday, March 15 to have your vote count. Let's have a GREAT showing of OEA-Retired candidates in this election!

Engage in *YOUR* retired association by casting your ballot!

OEA Foundation scholarship applications due March 10

By: Liz Rea, OEA Foundation President

The OEA Foundation was founded in 1964 as the educational and charitable arm of the Omaha Education Association. We have helped teachers and their families in various ways over the past 62 years. We are entirely funded by donations from educators, their family members, and friends of OEA. The donations are invested in an endowment account that now funds about 100 scholarships that are awarded to deserving high school seniors each year. The scholarship amounts run from \$1,000 to \$15,000, and applications are being accepted now!

Some of the scholarships are awarded based on how involved a relative was as a volunteer in the OEA. If you have a relative who qualifies for one of those scholarships, be sure to have them summarize your Association experience in their application. If you served as a leader in OEA (either as an officer or as a Building Representative or Association Representative), include that. Other ways you may have been involved

include: serving on OEA Committees; collecting signatures for petition drives; serving on interview committees for candidates for public office; distributing materials for elections; and going door-to-door with campaign fliers.

This year we added a new scholarship in honor of Lucille Saunders. We had donations to support the scholarship after her death in 2024. This scholarship is reserved for students who want to pursue a degree in early childhood education or library science. To support our mission, you can make a tax-deductible donation to the OEA Foundation on our website, www.omahaeafoundation.org. Click on the *Donate* tab in the upper right-hand corner of the home page.

You can find a listing of all of the scholarships that we offer, as well as application forms, on the Foundation webpage. There is also a link to the Foundation website on the OEA-Retired website. The application deadline this year is Tuesday, March 10

OEA-Retired Elections held in May

By: Cheryl Richardson, OEA-Retired Vice President

OEA-Retired will hold elections for officers at our Thursday, May 7th meeting. This year three positions are up for election: Secretary and two At-Large Directors.

Serving on the OEA-Retired Board is a great

way to stay involved in public education and help teachers become more knowledgeable about current trends in education. Being on the board also allows time for social activities – like going out to lunch together and supporting OEA, NSEA, NSEA-Retired, and NEA with their various projects. Board members become more knowledgeable about retirement issues and can share that information with their friends.

OEA-Retired officers serve for three-year

terms, with a maximum of two consecutive terms in any one position. Elections will be held in May 2026 for those officers whose terms end in 2026. The current OEA-Retired officers and their terms of office are:

President = Deb Pauley (2025-28)

Vice President = Cheryl Richardson (2025-28)

Secretary = Doreen Jankovich (2023-26)

At-large Directors = Sue Kalina (2023-26); Ruby Davis (2023-26); Sherry Brodkey (2025-28), Walta Sue Dodd (2025-28)

Bookkeeper, Newsletter & Webmaster = Roger Rea
Doreen Jankovich and Ruby Davis are eligible

to run for another term; Sue Kalina is term-limited. If you would like to be a candidate for one of these offices, send your name, contact information, and the position you would like to run for to: Cheryl Richardson, OEA-Retired Vice President, at crichardson.omaha@gmail.com, or call her at 402-681-9788.

Please consider volunteering to serve your Association and its members, and let me know what position you want to run for by Friday, April 10. Names received by April 10 will be printed in the next newsletter. Remember our motto:

"Now, more than ever, the commitment continues!"

LB 1102 will make changes in the way that OSERS pensions are paid

By: Roger Rea

The effective date of retirement for school employees is the first of the month following the last day of work. Retirees from the Omaha School Employees' Retirement System (OSERS) currently receive their pension check on the 3rd of the month following an earned benefit. For example, if you retired in May, 2024, your effective date of retirement was June 1, 2024, and you received your first pension check for June on July 3, 2024. The pension is paid on the 3rd of the month following the earned benefit.

All other retirement systems administered by the Nebraska Public Employees Retirement Systems (NPERS) receive their pension checks on the last working day of the month following an earned benefit. For state retirees, if they retired in May 2024, the effective date of retirement was June 1, 2024, and they received their first pension check on the last working day of June 2024. That slight difference has caused problems for NPERS now that they administer benefits for both NPERS and OSERS retirees. LB 1102 will put the payments for both plans on a similar schedule.

LB 1102 makes three essential changes in the way that NPERS pays benefits to OSERS retirees: **(a)** it moves the payment date for earned pensions from the 3rd of the month following an earned benefit to the last working day of the month in which the benefit is earned; **(b)** it moves the payment date for the OSERS Medical COLA from October 3rd of each year to the last working day of September each year for those retirees who are eligible to receive this benefit; and **(c)** it moves the payment of the annual COLA benefit from January/February of the year following the end of the plan fiscal year to the last working day of September following the end of the fiscal year for the plan. The fiscal year for OSERS ends August 31 of each calendar year, which corresponds to the fiscal year for the plan sponsor, the Omaha Public Schools. When the changes LB 1102 makes are implemented, the benefit payment schedule for OSERS plan members will closely mirror the benefit payment schedule for the other retirement plans administered by NPERS. That

change will reduce the administrative burden for NPERS.

LB 1102 also changes when the Medical COLA is paid. The fiscal year for OSERS and for OPS ends August 31. The Medical COLA benefit is paid on October 3rd to eligible retirees for the month of September – reflecting payment on the third of the month following an earned benefit. LB 1102 will move payment of the Medical COLA to eligible retirees on the last working day of September each year.

OSERS implemented an automatic cost-of-living adjustment (COLA) in 2000. The initial COLA was limited to 1.5% per year if general inflation increased by that amount or more. The computer program that OSERS used at the time was the OPS computer program which was written entirely by in-house programmers and lacked the automated sophistication of modern retirement plan computer systems. Further constraints were put on the timing of the benefit payment that had to do with the capability of the plan to quickly calculate and reprogram the school district computer to pay the benefit. The fiscal year for OSERS ended on August 31. The federal government did not issue cost-of-living data until mid-to-late September. The general COLA could not be calculated in time to pay the benefit in October or November, and there were administrative considerations that further delayed the payment until the beginning of the following calendar year. The automatic COLA was calculated on inflation for the fiscal year, but paid on a calendar-year basis beginning in January every year.

When the administration of OSERS was transferred to NPERS, the agency reinterpreted state law on the COLA payment and delayed that payment until February 3rd of each year. That change happened in 2025, and caused much confusion and controversy.

NPERS has a computer system that can quickly calculate and pay benefits. LB 1102 will move payment of the OSERS general COLA to the last working day of September, reflecting the payment for the fiscal-year inflation on the last working day of

September.

LB 1102 will harmonize the payment dates for OSERS retirees with the payment dates for the other retirement plans administered by NPERS. As an added bonus, OSERS retirees will receive two payments in September 2026: one on September 3 (for the August pension), and a second check on the last working day of September (for the September pension). And the payment on the last day of September will also include the automatic COLA for the fiscal year as well as the Medical COLA payment (for retirees eligible to receive this benefit). That means that you will receive 13 pension checks in 2026.

There was no testimony in opposition to LB 1102 at the hearing. Sources in the Legislature indicate that the bill will be amended into LB 820, which will be declared a Retirement Committee Priority Bill and will include several technical corrections that are in other bills.

OEA-Retired

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Changes coming in how soon you can substitute after retirement

Federal law prohibits retirees from drawing a pension and then continuing to work. The law requires a mandatory break in service before a pension can be collected. For Nebraska educators, there must be a break of 180 days from the time of separation of service before they can return to the classroom. Currently there are exceptions for intermittent work as a volunteer or substitute employee. Recent retirees are allowed to substitute for no more than eight days per month during that 180-day period without jeopardizing their retirement benefit.

LB 824 would change the required separation of service period to 120 days, with no exceptions for

temporary work. Beginning on the 121st day after retirement, retirees would be allowed to return to unlimited substitute teaching positions, or even take a full-time job with their previous employer. Senator Dan Lonowski, sponsor of the bill, said that the change would align the teachers' retirement plans with other state retirement programs by requiring a "hard bona fide break" in service that is easy to understand and helps alleviate the teacher shortage by getting retirees into classrooms earlier as substitutes. The bill has an effective date of May 1 to ensure that all plan members who retire this year are under the new 120-day rule. The bill is now on Select File in the Unicameral.

Retirement Board has OSERS representative

The Public Employees Retirement Board (PERB) was created to administer Nebraska retirement plans for school employees, state employees, Nebraska county employees, judges and the State Patrol. PERB consists of nine members appointed by the Governor for five year terms. Seven members are participants in the retirement systems administered by the PERB. The state teachers plan has two representatives, the Omaha school plan has one representative, and there is one representative each from the judges, state patrol, state workers, and county workers plans. Two PERB members are at-large (Public) members and are not employees of the State of Nebraska or any of its political subdivisions. The State Investment Officer is also a member of the PERB

in a non-voting, ex-officio capacity.

In May 2025, the Governor appointed Brent Larson to represent OSERS plan members. Brent is a math teacher and department head at Omaha Central High School. He is in his 27th year with OPS. His term expires January 1, 2029.

When asked about his message to members considering retirement, Brent said that potential retirees should seek out information on retirement from the all-day seminars that the retirement system provides and look at the NPERS website for additional details. Many of the decisions that you make when you retire are ones that you cannot change once you have retired, so be sure that you "get it right!" You can contact Brent at Larsonb76@yahoo.com