

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 2025

Learn about ChatGPT and AI at the October 9 meeting of OEA-Retired

Artificial intelligence, AI, is taking over many of the jobs that humans do. One of the most popular AI platforms is ChatGPT. ChatGPT is a versatile AI tool used for generating human-like text, answering questions, coding, summarizing information, and translating languages. Common applications also include writing assistance, practical problem-solving and creative content generation. Kristi Capek, NSEA Assistant Director of Visual Communication & Digital Engagement, will be at the Thursday, October 9 meeting of OEA-Retired to explain what ChatGPT is and how to use it in our retired lives: for example, writing letters, answering questions, and scheduling meetings.

Also on the agenda will be an update on the Omaha School Employees' Retirement System, OSERS. Tyler Cummings, NPERS interim director, has been invited to the meeting to answer your questions and bring general information about OSERS. At the time this issue of the newsletter went to the printer, he had not confirmed his commitment to attend.

The Thursday, October 9th 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: Deb Pauley, OEA-Retired President

Thank you for electing me as your new OEA-Retired President. I look forward to serving our members to the best of my ability. We face many new challenges with the changes in management for our retirement system, and we will do our best to get you the necessary information about the Nebraska Public Employees Retirement Systems, NPERS.

The transfer of management of our retirement system to the state has caused some confusion about who to call with retirement questions. Please do not call the OEA office, as they do not have the expertise to answer your questions. Call the state retirement office at 1-800-245-5712 for answers to retirement questions. Lawyers with NSEA have recommended that OEA-Retired be named as one of the "Friends of OEA" rather than as an "Affiliate of OEA." That information is now on the OEA website, www.omahaOEA.org.

Membership promotion will again be a focus for

OEA-Retired. We plan to attend all OEA-AR meetings once a month at the OEA Office. We hand out a pamphlet about OEA-Retired and a membership form to interested parties. We thank all those who signed up last year as pre-retired, lifetime subscribers, and will continue this procedure this year.

I would like to thank Walta Sue Dodd for all her great leadership the past six years as OEA-Retired President. She has been an amazing leader and has gone above and beyond to help me acclimate to this position. She will still be on the board in a different capacity, and I am so very thankful for all her guidance and knowledge. I would also like to thank Roger Rea for his vast experience, knowledge and work ethic. He is a knight in shining armor to our organization. Thank you to all the members on our board. I appreciate all you do for our organization.

We look forward to seeing you at our meetings!

OSERS Skipped COLA update

By: Roger Rea

Omaha School Employees' Retirement System (OSERS) members have received a cost-of-living adjustment (COLA) every January for the past 25 years. But in 2025, the first year that the management of the retirement plan was transferred to the state, the January 2025 COLA was skipped. While state law says

that the COLA will be calculated on a school fiscal-year basis (ending Aug. 31) and credited on a calendar-year basis (paid January thru December), the state retirement system (NPERS) reinterpreted the law and skipped the January 2025 COLA. Effectively, that reduces the COLA we should have received this year

by one-twelfth, or 8.3%.

OSERS retirees depend on their retirement benefits to maintain their standard of living in retirement. As living expenses increase, retirees depend on getting even a modest increase in their pensions every year. There is a cap of 1.5% in the COLA that OSERS can grant for long-time retirees, and the benefit is capped at 1.0% for anyone who was hired after 2013.

OSERS retirees have contacted NPERS about the problem without any result. NPERS did not notify OSERS members about the decision to skip the January 2025 COLA. NPERS reduced all of our retirement benefits without any change in state law or legal challenge to the law. They did it by administrative action alone. They reduced our already modest COLA

by 8.3%. This is just wrong!

At the July 17 meeting of the OPS Board of Education, members from several retired teachers associations as well as the OEA spoke about the issue, and asked that the BOE take action to help restore the COLA to the historical payment dates. KMTV covered the meeting on its evening news broadcasts. You can find the segment on the KMTV website, 3newsnow.com, by searching for "Omaha retirees COLA." You can find additional information about this matter on the OEA-Retired website, www.oeretired.org.

OEA-Retired will work with NSEA to introduce legislation in the Unicameral next January to restore the OSERS COLA. We will ask you to help contact state senators next year to help move the legislation along.

OEA-Retired newsletter and website recognized!

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. The award categories are:

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).

Local/State Retired Website

The NEA-Retired Local/State Website Award identifies and recognizes NEA-Retired affiliate websites that exhibit good journalism and show broad and effective coverage of issues relevant to members.

At the NEA-Retired Annual Meeting in Portland, Oregon, this past summer, OEA-Retired received first place in the Local Retired Print Newsletter category for this newsletter, and first place in the Local Retired Website category for our website, www.oeretired.org. Congratulations to OEA-Retired, and to Roger Rea, OEA-Retired newsletter editor and webmaster!



Pictured (L to R): Walta Sue Dodd, OEA-Retired President; Anita Gibson, NEA-Retired President; Roger Rea, OEA-Retired Newsletter Editor and Webmaster; and Jean Dobashi, NEA-Retired Vice President.

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 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. 9, Thurs.** – ChatGPT, AI, and OSERS update
- Oct. 23, Thurs.** – NSEA-Retired Fall Conference (Grand Island)
- Nov. 6, Thurs.** – BCBS Medicare Seminar, TAC Boardroom
- Dec. 4, Thurs.** – Tax Tips (Bridget O'Malley)
- Feb. 11-12, Wed. & Thurs.** – NSEA-Retired LEAD

training and Lobby Day (Lincoln)

March 12, Thurs. – Wills and Estate Planning

April 23, Thurs. – NSEA-Retired Spring Conference

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.

OEA-Retired Officers for 2025-26

OEA-Retired officers serve for three-year terms, with a maximum of two consecutive terms in any one

position. In the May 2025 OEA-Retired elections, Deb Pauley was elected President; Cheryl Richardson was re-elected Vice President; and Walta Sue Dodd was elected as an At-large Director. The OEA-Retired officers for 2025-26, 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 and Newsletter = Roger Rea

Elections will be held in May 2026 for those officers whose terms end in 2026.

Retired from OPS? What you need to know before working again

With the passage of LB198 in 2024, there are changes to the return-to-work guidelines for School Plan members. Members who have terminated employment but are **NOT** taking a distribution or applying for a retirement benefit are now allowed to provide unlimited substitute and voluntary service, as well as temporary service, following the termination of regular employment.

If you are retired and receiving your retirement benefits, and thinking about subbing, coaching, or helping with school programs like the OPS radio station, follow these rules to protect your retirement benefits:

You're good to go if you:

- Wait 180 days after retiring before taking any paid job in a Nebraska school
- Don't pre-arrange any return-to-work plans BEFORE your retirement date
- Do substitute or volunteer work only, and for no

more than 8 days per month total

You could lose benefits if you:

- Take a regular paid job (like coaching or radio staff) within 180 days of retiring.
- Work for OPS for more than 8 days a month, even if it's just subbing
- Had a deal to return to work before you officially retired
 - ✓ Example: Coaching a team or helping with the school radio is considered a regular job. You can't do either of these within 180 days of retiring for longer than 8 days a month.

If you have questions about the new rules, call Nebraska Public Employee Retirement Systems, 1-402-481-2053 or (800) 245-5712, option #1. More information can be found on the NPERS website, npers.ne.gov.

Medical COLA is paid in Oct. 3 check

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 increases in October, thank the Medical COLA!

Check your Medicare Part D coverage 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. I have changed my Part D provider every year that I have been on Medicare – and changed pharmacies four times! Pharmacies for Part D coverage are rated as preferred in-network, non-preferred in-network, and out-of-network. Preferred in-network pharmacies have the lowest prices for the drugs that you take. 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.

OEA-Retired

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Medicare information sessions scheduled – Omaha seminar is Nov. 6

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 on Thursday, November 6, 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. 5 @ 1:30 p.m.; Wednesday, Nov. 12 @ 9:30 a.m.; and Thursday, Nov. 13 @ 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. 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. Premiums for Educators' Medicare Supplement will increase by 2.7% on January 1, 2026.

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 letter from Blue Cross with registration information. You can also find a link to the seminar registration on our website, www.oeretired.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.

Pay your OEA-Retired dues now!

OEA-Retired annual memberships are billed in August by NSEA. The annual dues for the combined retired organizations (NEA-Retired, NSEA-Retired, and OEA-Retired) will be \$70 for the 2025-26 association year. 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 2025-2026 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.