



# Alaska Retired Educators Association

FALL 2012

## SCHOLARSHIP



JOHN COOK

Thank you very much for choosing me as the recipient for the 2012-2013 scholarship! I greatly appreciate your decision and will put the money to great use in helping to pay for my education. My whole life growing up I have always wanted to become a teacher. When I was little I remember visiting my dad's classroom and found his teaching to be inspiring. I spent three years studying at the University of Alaska Southeast as well as volunteering and subbing in elementary schools around Juneau. This summer I moved to Anchorage to continue my career and began student teaching two weeks ago. I am working with a wonderful teacher at Sand Lake Elementary and have enjoyed every minute of it. I can't wait to continue my student teaching experience this year and pursue my passion in Anchorage. I also have a wonderful wife who is in the Dental Assisting program at UAA and a 17 month old son who keeps our lives full of enjoyment and entertainment! Thank you again for the scholarship and the opportunity to help me complete my Elementary Education degree.



Benjamin Widman, the former scholarship recipient was unable to enter school this semester due to a family emergency. He plans to continue his education, but had to change his plans for student teaching.

## AK-REA OFFICERS

**President:**  
Barbara Rich, Fairbanks  
**President-Elect:**  
open  
**Secretary**  
Barbara George, Fairbanks  
**Treasurer**  
Virginia Walters, Kenai  
**Past President**  
Bill O'Dell, Fairbanks  
  
**Website:**  
www.akrea.org

## Local Units and Contacts

**Anchorage and Mat-Su Areas: CARTA**  
Shannon Jones, President  
CARTA meets 1st Saturday at 12:30 at  
the Anchorage Senior Center (Sept.-May)  
Contact: Ronelva Peacock  
(907)349-1714

**Fairbanks (FRTA) :** Ellen Ayotte  
1121 Coppett St  
Fairbanks, Ak 99709  
FRTA meets the 2nd Wednesday at the  
at 11:30

**Juneau/Douglas:** Barb Potter  
billstoy@aol.com  
JRTA meets on the 3rd Monday every  
month

**Seward:** Mary Daniel  
Box 593 , Seward, AK 99664  
smdaniel@gci.net

**Kodiak:** Kathy Wischer  
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kwischer@alaska.net

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vewalters@gci.net

**Homer:** Ray Hillman  
(907) 235-2449  
rhillman@ptialaska.net

**Palmer:** Jane Hammond  
Box 281, Palmer AK 99645  
linjane@mtaonline.net

## PRESIDENT'S MESSAGE

### BARB'S BY-LINE



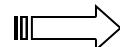
Hope everyone had a delightful summer. Winter is here in Fairbanks. Snow on the ground and slick roads.

I attended a meeting of the Heath Smart , the insurance company that pays our health bills. They are doing this now but a new company maybe in the works as the state is putting it out for bids so we may change again. It was a short meeting only an hour and a half. However they seemed very cooperative. We listened to many suggestions on both sides. As with the Department of Administration they want to cut costs of medical benefits and made some suggestions for us to pass along. We have heard these before but will pass along most of them and they will also be in the next newsletter from the benefits department.

- Buy prescription from Costco either in the store or by mail order. They are much cheaper. Also buy generic whenever possible.
- If in Anchorage for a hospital procedure try to have it in the Alaska Regional. The state has made a deal with them and can get the procedure done much cheaper than at the other hospitals. They put the amounts in a newsletter last year. I didn't believe the difference but they say it is true. Big , Big saving. For those of you living outside if you can go to a Beech Street medical facility it is cheaper also.
- I also found out that we have a lifetime limit on the amount we can have for health care and there are about 9 people who have reached that limit. I did not know it existed.

These are a few of the suggestions. I realize that health care costs have sky rocketed so any savings will be appreciated.

Con't on page 3



Barb con't

This year we will be watching the health care issue. The state is going to change the health care for active employees and is looking at ways to curb our expenses so we will keep an eye on them. The Department of Administration is trying to make our Health Care more efficient and less costly (we agree with this) however we will be working with NEA-R and RPEA to see that our benefits are not diminished. We will be meeting with the Commissioner with NEA-R and RPEA on these matters and keep you informed.

Another issue we will watch with the upcoming election is the unfunded liability. A supplement for this passed the Senate but the House Chairman would not even let it be heard. Maybe next year. It is something we all need to watch. And of course we will try to encourage a return of the DB plan along with the DC plan.

AKREA never makes suggestions for voting on candidates, however we do on issues. The Ballot Measure No. 1 Constitutional Convention Question is a big one for us. If that is passed they open the entire Constitution up and our pension and health care can be taken away. Not good.

**We are hoping everyone will vote . Vote for your favorite candidate and please vote. I for one would like to eliminate the electoral college so my vote counts and not just the swing state.**

**Until next time Have a good winter. Barbara Rich**



## CORRECTION

In the Spring 2012 newsletter Gayle Harbo was misquoted. The return to the retirement systems from the feds should have been \$7,000,000 rather than \$100,000. The following table outlines that return.

“You asked me to learn the savings realized in the AlaskaCare health plans by our members choosing a generic drug when available instead of a brand drug. Envision/Costco, the pharmacy benefit manager, for the AlaskaCare health plans, has just provided the updated FY 11 savings as of June 30, 2011 which are following:”

### Plan Savings

<b>Actives</b>	\$414,474.69
<b>Retirees</b>	\$6,715,462.00
<b>Total</b>	<b>\$7,129,936.69</b>

We regret the underreporting and thank Gayle for bringing it to our attention.

## WEB SITE AKREA.ORG

The AKREA website is up and running!! Alaska Web Designs set it up according to the committee's specifications. And if you've ever tried to do anything by committee you know the trials and tribulations we faced. But we think it is a good product.

Included is Unit news, links to sites important to retired educators, breaking news of interest, The Historical Society, and lots of pictures.

Check it out at AKREA.org. If you see something that needs to change or to be added contact Barb Rich at [barbnroy@ecsalaska.net](mailto:barbnroy@ecsalaska.net).

## A Health Care update

This is some of the information that was received from Health Smart (our carrier). Following it is information from the Web Page of Medicare. If it states that Medicare Part D pays for it then we are not covered as we do not have Part D however we will be able to get the discounted amount listed below. I paid over a \$100 for shingles vaccination and it is listed below for a lot less but you have to go to the Health Center in your district. Barbara

### State of Alaska Underinsured Immunization Program

AlaskaCare retirees are currently eligible to receive low cost vaccines under the State of Alaska Underinsured Immunization Program through the Department of Health & Social Services' Public Health Centers. The immunizations that are covered are Zoster (shingles), dtap (diphtheria, tetanus, pertussis—this is one shot with all 3 vaccines), pneumonia and flu. The flu shot will be available in November, and the other 3 are available now. There will be a nominal fee set by the Department of Health & Social Services, and it will vary from city to city—e.g. \$34/shot in Anchorage and \$28/shot in Fairbanks. Please check with your local Public Health Center in your city for their fee and to find out if you need an appointment to get the shots. When you go in, you will need to take your AlaskaCare insurance card with you for identification, but the fee will not be covered by AlaskaCare and you will have to pay for the shots when you receive them.

In Anchorage the address is:  
Department of Health and Social Services  
825 L Street  
Anchorage, AK

In Fairbanks the address is:  
Fairbanks Regional Public Health Center  
1025 W. Barnette  
Fairbanks, AK

If you live in any other city you can find your local Public Health Center address at the Depart-

ment of Health and Social Services website, [www.hss.state.ak.us](http://www.hss.state.ak.us), under “Services—Public Health Centers” along the right side of the page.

For those of you who have Medicare as your primary, remember that some of these shots are available to you free of charge, such as the flu shot.

[The following was taken from the Web page \(copied and pasted\) for Medicare so you can see what Medicare pays and what they do not pay for. If they do not pay for it you can use the lesser about from above such as the shingles is way cheaper thru the State's Uninsured plan above.](#)

### Does Medicare pay for the vaccine?

Yes, Medicare will cover the hepatitis B shots (vaccine) for all people covered by Medicare who are at medium to high risk for hepatitis B. You should discuss your risks for hepatitis B with your doctor or health care provider. The benefit is covered by Medicare Part B.

### What does it cost?

You will pay 20% of Medicare-approved amounts for the hepatitis B vaccine when it is given in a doctor's office

If the hepatitis B shot is given in a hospital outpatient department, you pay a set copayment amount.

If you have a Medicare Advantage plan, you should call your plans service line to find out what they cover and how you qualify for the benefit. (They must cover at least what Medicare does – they may cover more).

If you have a Medigap plan, you may pay little to nothing out of pocket after Medicare pays its part. Be sure to talk to the provider of services to see if you will have additional costs.

## Health care..con't

### Does Medicare cover the H1N1 flu shots?

Yes. Medicare will cover administration of the H1N1 flu shot. Your doctor or healthcare provider can't charge you for the H1N1 vaccine because they received the vaccine for free. If your doctor or health care provider accepts assignment, you pay nothing for the H1N1 vaccine's administration. The Medicare Part B deductible and coinsurance do not apply to the H1N1 vaccine or its administration.

If you have Medicare Part B, your flu shot is free every year (there's no copay and it doesn't apply toward your deductible).

The shot must be ordered by your doctor.

Your doctor must accept Medicare and not charge more than Medicare will pay.

Members of Medicare Advantage Plans need to ask their health plan for details on their coverage for the flu shot (they must cover at least what Medicare does – they may cover more).

Low cost flu shots (about \$10) are available at many clinics and pharmacies at the beginning of flu season.

### Does Medicare pay for the vaccine and what will it cost me?

Yes, Medicare will cover the cost of a pneumonia vaccination for people covered by Medicare. Your cost will be \$0 if your health care provider accepts assignment. The benefit is covered by Part B Medicare.

Important things to remember:

If you have Medicare and a MediGap/ Medicare Supplemental policy, and Medicare covers 100%, there is no need to contact your MediGap plan for details, as there will be no copay forwarded to the MediGap plan to pay. This is only the case if Medicare Part B covers 100% of the cost. Therefore, there will be no copay.

However, if Medicare Part B only covers 80%, a MediGap plan should pay all or most of the 20% after Medicare pays their part. With a Medicare Advantage Plan, you need to call your representative for details.

### Will Medicare cover the shingles vaccination?

The shingles vaccination will only be covered if you have a Medicare Part D Prescription Drug Plan. The amount of copayment / coinsurance (money you have to pay) for the vaccination varies, depending on your plan. Medicare part B does not cover the shingles vaccine.

### Does Medicare cover flu shots?

If you have Medicare Part B, your flu shot is free every year (there's no copay and it doesn't apply toward your deductible).

The shot must be ordered by your doctor.

Your doctor must accept Medicare and not charge more than Medicare will pay.

Members of Medicare Advantage Plans need to ask their health plan for details on their coverage for the flu shot (they must cover at least what Medicare does – they may cover more).

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# IN THE UNITS

## FAIRBANKS

FRTA began the new school year with it's annual "No School Today Luncheon". 35 newly retired teachers were invited. Seven scholarship winners were invited as special guests.

Fun, and interesting, programs for FRTA so far this year have been a presentation on Fairbank's Ice Alaska; and a presentation by the coordinator of the Alaska Senior Games. Included in this program was recognition of retiree medal winners and a fun and lively demonstration by volunteers of a new warm up game called Eggsactly. Ping pong balls, egg cartons? Use your imagination! The most recent presentation was on how to keep plants healthy in our long dark winters.

There have been some great door prizes donated from the retirees of fresh home grown produce and homemade breads. Yum!

FRTA meets the 2nd Wednesday of each month.

## A WORD FROM LIZ

### LIFE REIMAGINED

This phrase can be intimidating or the next exciting phase of your life...at any age. I recently attended the AARP Life@50+ Convention in New Orleans. I fully expected to be inspired and motivated with new ideas. The theme throughout the 3 days was Life Reimagined. I was not disappointed. This theme clicked with me. On the first day of the convention more than 1500 volunteers spread out all over New Orleans to assist various neighborhoods in reimagining their area. Volunteers painted homes, pounded nails, and poured new sidewalks. What stories they had to tell the next day. This truly carried out AARP's motto, "To serve; not to be served."

As the days unfolded, we were asked to look at our own lives and ask this question, 'What's next?' 'We are living at such a fast pace, with constant change occurring around us....really, what's next? What is right for us.

The high point of the convention for me was a session listening to celebrities, such as Gladys Knight, the Empress of Soul, Paulie Gee, restaurateur, Betty Smith a fitness entrepreneur, and Gid Pool, a stand-up comedian glowingly relate how they have this in common.....they each reimagined their lives. Each one started by thinking where they were in life and where they wanted to go. What is my passion? What makes me happy? What beautiful, inspiring success stories!

I left with a determination to follow my passion, use the life skills already in place, and continue to pursue my curiosity concerning the opportunities that lie ahead.

Liz Lucas, AKREA Executive Director



**MEMBERSHIP IN THE ALASKA RETIRED EDUCATORS ASSOCIATION**

**NAME (Please Print)**

**Last** \_\_\_\_\_ **First** \_\_\_\_\_ **M.I.** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **E-Mail** \_\_\_\_\_

I prefer to receive the newsletter via  e-mail  USPS

**Dues: \$15 per year**

**Make Check Payable to ALASKA RETIRED EDUCATORS ASSOCIATION**

**mail to: Virginia Walters  
214 Birch Street  
Kenai, Ak 99611**

The Ak-REA dues year is January –December. Any dues received after September 15 each year will cover the next year

**RECEIVE THE AKREA NEWSLETTER BY E-MAIL!!**

**This is the same newsletter sans pictures for easier e-mailing. It arrives in the body of the e-mail, but can be sent as a WORD attachment by request.**

**If you have dropped off the e-mail list please empty your mail box regularly and be sure AKEDUCATORS is on your list of recipients. We get several back each time that are over quota OR are designated SPAM by your server.**

**If you happen to receive BOTH the e-mail version and the hard copy, please let us know which you prefer.**



**About NRTA**

Founded in 1947 by retired educator Dr. Ethel Percy Andrus, NRTA: *AARP's Educator Community* is a division of AARP. NRTA members share a commitment to learning, voluntary service, and civic participation. NRTA is the largest national organization that represents the interests of 50+ educators, with a membership of more than one-million active and retired higher-ed and K-12 educators and school personnel at the local, state and national level. The NRTA network includes a national office in Washington, DC, 52 state and city associations, and more than 2,700 local associations. NRTA members are dedicated to continuous educational opportunity, advocacy, and service as a means of safeguarding the economic security, work opportunities, and future well-being of all generations. Visit NRTA's Website at [www.aarp.org/nrta](http://www.aarp.org/nrta) for more information.

Formerly Alaska State Retired Teachers Association



Alaska Retired  
Educators Association

214 Birch Street, Kenai, AK 99611  
[www.akrea.org](http://www.akrea.org)

Ak-REA news is a publication of Alaska Retired Educators Association. (formerly ASRTA) It is mailed at irregular intervals.

Mailed at 'bulk' rate to members. It is NOT forwarded by the post office.

Check your mailing label!!! The date your membership expires is the number following your name; i.e. John Doe '12 indicates dues paid through 2012 An 'L' indicates a life member. If your expiration date is before '10 this is the last newsletter you will receive unless AKREA receives your dues for 2012 Annual dues are \$15. or 4 years for \$50 A membership renewal/application appears on page 7.

#### TO SERVE..NOT TO BE SERVED

"Our mission is to improve the quality of life for Alaska's retired educators; support education for all ages; and continue to make a difference in our communities by providing leadership and service."

Members are committed to

- Encouraging continuous, life-long learning
- Promoting the economic, social and professional development of the association and its members
- Monitoring and improving the benefits for retired and active educators
- Maintaining interest and participation in educational and community affairs.

**VOTE NOV 16**