



www.wssra-units.org/thurstoncounty/ November 2022

Unit 28 of the Washington State School Retirees' Association Serving retired and active school employees and our community.

PRESIDENT'S **M**ESSAGE

With Thanksgiving around the corner, this is the season for gratitude. Gratitude, according to Webster's dictionary, means thankfulness, appreciation, and pleasure in receiving a benefit. Conversely, to gratify is to give pleasure or satisfaction. Although too many folks have faced hardship and sorrow during COVID, we can find reasons for gratitude in family, faith, friends, purpose, kindnesses, and also through the work of TCSRA and WSSRA. Not only is experiencing gratitude conducive to one's well-being but showing kindness to others benefits them and also oneself.

At the 2022 WSSRA annual convention, keynoter Mary Kae Repp brought this home in her presentation "Plant More *Good* Seeds & *Water* Them," based largely on the work of psychologist and executive coach Dr. Harry D. Cohen. Cohen uses the metaphor "heliotropic" to describe positive relationships and interactions that strengthen the individual, cultivate positive energy, and promote successful endeavors. He encourages us to be the "sun, not the salt."

Mary Kae promotes volunteering as a means of developing meaning and fulfillment in one's life, of being heliotropic. She states that volunteering provides health benefits for the volunteer. Such benefits may include a decreased risk of depression, a mental health boost, increase in physical activity, a reduction in stress, and lowered blood pressure.

TCSRA members are volunteers! We have opportunities to share our wisdom developed through our professional lives, as Cohen suggests. Please join us in serving school retirees, our schools and communities, and in socializing with one another. The organization will benefit and, hopefully, our volunteers will experience positive outcomes as well.

Reference: Cohen, Harry D. (2018). *Be the Sun, Not the Salt*. Be the Sun, LLC

Mary Kae Repp's presentation may be viewed on the WSSRA website, under the events and convention menu.

Sue Shannon, TCSRA President

LEGISLATIVE REVIEW & PREVIEW

We are pleased to welcome back **Peter Diedrick**, WSSRA Legislative Director, to present a review of last year's legislative session and a preview of this year's session at the November 18 luncheon.

As I've often said, this is one of my favorite programs. Peter explains the ins and outs of the session in a way

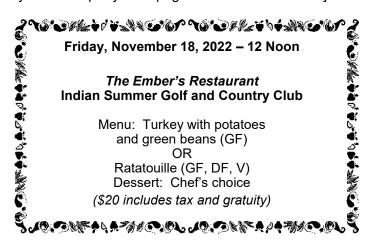


that brings it more clearly into focus for me. At the same time, I feel I am empowered and given the tools to reach out to my representatives to make a difference. I bet you'll feel that way too!

Peter earned an Associate of Arts and Sciences degree from Everett Community College, a Bachelor of Arts in Political Science from Western Washington University, and a Master of Public Administration from Seattle University. WSSRA employed Peter in 2011, and we are fortunate to have his wealth of experience working for us. Prior to joining the WSSRA staff, he was an Economic Data Analyst for the Washington Employment Security Department, a legislative aide for the Washington State Senate, and a graduate intern in the United States Department of State.

Pat Slosson, TCSRA Past President

[Bring a friend, and be sure to make reservations for your entire party. See page 2 for reservation info.]



LUNCHEON RESERVATIONS

I will be sending out emails to remind you of our upcoming luncheon. Please respond to that email if you plan to attend. Our callers will also contact those people who do not have email. We need our reservation count by **noon on Friday, November 11.**

If you do not receive an email, or if you need to cancel or add to your reservation, email me at <u>dazicar88@gmail.com</u>, or call me no later than noon on Friday at 253-381-2592. Please do not call the restaurant with reservation changes. To be added to the email list for notification, please send me your email address.

ZiNita Carrell, Email Committee Chair



LEGISLATIVE REPORT



If you're not at the table, you're on the menu. That sentiment sums up state budget politics. It explains why it is so critically

important to stay engaged while our leaders make decisions about retirees' finances.

Work on the Plan 1 COLA continues. The Select Committee on Pension Policy has narrowed its focus to a single bill draft. Committee members are planning to endorse a 3% Plan 1 COLA in 2023. The bill also has a provision requiring the Office of the State Actuary to study future funding for an automatic and permanent Plan 1 COLA. A 3% COLA this year is not enough. Inflation is running near 9%. The Social Security increase is likely to be between 8% and 9% year. The WSSRA legislative team is lobbying the SCPP for at least 7% one-time or a two-year bill with 4% increases in 2023 and 2024. To weigh in, please contact the Select Pension Committee on Policy at state.actuary@leg.wa.gov. The SCPP is expected to vote on this matter and make a final recommendation to the legislature at the November 15 meeting.

There will be money for legislators to spend. Tax receipts for the current 2021-2023 state budget are approximately \$1.5 billion higher than expected. The revenue forecast for the 2023-2025 budget is \$200 million higher than initially forecasted. The 2025-2027 forecast is a whopping \$70 billion—the current state budget is \$63 billion.

Continued on page 4; see "Legislative Report."

STUDENT LOAN RELIEF BRINGS SCAMMERS

Some of our active school employees may have student loans to repay. Although retired school employees belonging to TCSRA might not still have



student loans to repay, many may have adult sons, daughters, nieces, nephews, or even grandchildren who are facing this challenge. So please pass this warning along.

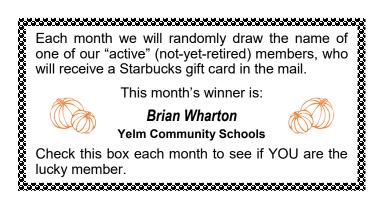
President Joe Biden announced in August that his administration will cancel \$10,000 in student loan debt for federal borrowers with incomes less than \$125,000 (or for households making less than \$250,000) and \$20,000 for Pell Grant recipients. The applications for this will be available soon.

The White House has plans to crack down on student loan scammers, and offers some guidelines for borrowers to avoid fraud:

- Be wary of unsolicited calls, emails or texts from someone who claims to be from the Dept. of Education or your student loan servicer. It's safer to reach out to the Dept. of Education yourself.
- Never pay anyone who claims to be able to help you get your student loans forgiven fast, for a price. They may create a fake application in order to get your personal information.
- Never give out your FSA ID username or password. The Dept. of Education or your loan servicer would never ask for this information. Scammers are always looking for ways to steal your identity or get into your bank account.

If you or someone you know experiences any of these things, report it to the FTC's Report Fraud website.

ZiNita Carrell, Education Co-Chair



OPEN ENROLLMENT

November 1-30 is the open enrollment period for the PEBB Medicare supplement plans. The federal open enrollment extends to December 7 for non-PEBB plans. If you wish to compare the PEBB plans you can do so on the Health Care Authority web site at <u>hca.wa.gov</u>. Click on the link *Employee and Retiree Benefits,* then *Explore PEBB and SEBB,* and then scroll down to *How Do I Compare Medical Plans (PEBB).* You can compare up to three different plans at one time.

Uniform Medical Classic (UMP) premiums will increase to over \$400 per month per subscriber while the other plans are staying below \$200. The PEBB board had considered dropping the UMP plan, but has tabled any further discussion of that until 2024.

The Health Care Authority conducted a webinar on PEBB plans, mostly concentrating on the two PEBB United Healthcare plans. You can view this by going to the WSSRA website at <u>wssra.org</u>. Click on Webinars and scroll down to RECORDED: HCA/ PEBB Medicare Supplement Webinar Aug. 22, 2022. There will also be an in-person benefit fair on the plans on NOVEMBER 8 from noon until 3 p.m.at the Lacey Community Center, 6729 Pacific Ave. SE, Olympia.

REMEMBER, if you change PEBB plans, your paperwork needs to reach the Health Care Authority by NOVEMBER 30. If you wish to keep your same doctors, you should verify that they will accept your new plan. If you have friends or relatives in nursing or assisted living homes who would be affected, kindly pass on this information.

Gail Feagins, Member & Health Services Committee

Following are the plan phone numbers:	
Kaiser NW Senior Advantage	1-800-813-2000
Kaiser WA Original Medicare	
and Medicare Advantage	1-800-901-4600
Premera Plan G	1-800-817-3049
United Healthcare PEBB	
Balance and PEBB Complete	1-855-873-3268
Uniform Medical Plan Classic	1-888-849-3681

COMMUNITY SERVICE

It's November already. The shorter hours of daylight may remind us to think of ways to brighten the lives of those around us, including ourselves. Did you ever come home from work and change into pajamas instead of "play clothes"? I did. How depressing is that!

This year, November is the month when we will collect monetary donations for the Food Bank as they gear up to prepare holiday baskets. Food prices have gone up (e.g., the



milk I buy is up by 75%) so if you can manage to increase your donation by a few dollars, now is the time to do it. If you would like to bring nonperishable food items instead of or in addition to a monetary donation, I will deliver them.

In December we will collect monetary donations for the Salvation Army. Additionally, we are working on "mom bags," a project to brighten the lives of the Salvation Army family moms at Christmas. Please



consider bringing items for the "mom bags" as we did for the first time last year. The reasoning behind this project is that moms too often ask only for bare necessities or household items because their children come first. A "mom bag" has six or more items for mom to open

during the festivities. The following are suggestions, but you may include anything you think a mom would like:

Special lotions or bath items, a pretty scarf, mittens, a journal, a 2023 calendar, a lovely ornament, candle(s), a humorous or inspirational book, a coffee/tea mug, a special non-perishable food or candy item, a picture frame, or even a gift card. Re -gifting is fine, but the item needs to be pristine.

Bring items to the November and December luncheons or contact me to arrange pickup. We'll have a wrapping and assembling party in December. Another option is to assemble a whole bag by yourself.

Contact me with questions and ideas or to arrange pickup at 360-866-8039 or <u>sljonz@gmail.com</u>

Sally Jones, Community Service Chair

In Memoriam

We note the passing of *Wilma Lisk*, *Marion Salcedo*, and *James Thompson*, and we offer sincere condolences to their families and friends.

Thurston County School Retirees' Association P. O. Box 3051 Lacey, WA 98509-3051

ADDRESS SERVICE REQUESTED



LEGISLATIVE REPORT (Continued from page 2.)

Everyone will want a piece of the budget pie. Current state and school employees will expect inflationary raises. The hundreds of other advocacy organizations represented in Olympia will be requesting the extra revenue or the continuation of one-time programs. Pensions, however, are always a safe bet for legislators. Using extra revenue to pay down the unfunded liability saves the state hundreds of millions of dollars in future budgets and eliminates the risk of the Plan 1 becoming unfunded. Alternatively, paying COLAs to our retirees ensures that our oldest citizens have resources they need for housing, food, and financial security.

Being in frequent contact with legislators—even nagging—is the best way to ensure that pensioners' needs are met. Let's keep our seat at the table and not be on the menu this year.

Peter Diedrick, WSSRA Legislative Director



If your legislators don't hear from you, they think you don't care!

- Visit, phone, or email your legislators.
- Attend relevant Select Committee on Pension Policy (SCPP) meetings. You don't need to testify—numbers count.
- Attend Senate and House committee hearings. Living in Thurston County with easy access to the Capitol makes you part of the "Home Team." Showing up is critical!

BITS & PIECES, the newsletter of the Thurston County School Retirees' Association, is published nine times a year, September through May, as a membership service.

Editor: Pat Slosson, 360-561-3232.

Information for the December 2022 issue is due by November 10.

Please email copy to pslosson1@comcast.net

