



WEP/GPO Fight

S1651 was introduced in the Senate on 6/23/15, read twice, then referred to the Committee on Finance.

There are 13 Democratic cosponsors, and 4 Republican cosponsors. For Alaska, only Sen. Murkowski has signed on. Both CT, NM, and RI Senators are signed on. Besides AK, these have only one Senator signed on: CA, HI, LA, ME, MA, MN, NV, NJ, VT, and WI.

HR973 was introduced in the House on 2/13/15, referred to the Committee on Ways and Means.

There are 96 Democratic cosponsors, and 26 Republican cosponsors. For Alaska, the only Rep, Don Young, has signed on. States and number of Reps signed on: CA 36, IL 8, NY 7, PA 7, MA 6, OH 6, TX 6, CT 5, FL 4, KY 4, IN 3, MD 3, WA 3, IA 2, NJ 2, OR 2, RI 2, and all these have 1: AK, AZ, CO, DC, GA, ME, MI, MN, NV, NH, NM, NC, OK, TN, VA, and Puerto Rico.

On State of Alaska Site:

If you worked in a position that did not pay into Social Security (SSA), and have less than 30 years of qualifying Social Security earnings, you may be subject to Windfall Elimination Provision, which will reduce your social Security benefit.

Benefit estimates received from Social Security do not include offset – must be specifically requested. Contact SSA for more Information.

(In other words: You are responsible for telling the SS about this. If they find out later on, they will hit you up for a lump sum or payment plan choice for back money “owed” from as far back as they are allowed. It is better to do the payment plan than the lump payment for taxes for the year they find out.)

For more information on social security things:
1-800-772-1213 / www.ssa.gov

Aetna/MODA - You must call to get past first denial when you know it is covered. If you have official denial, you will have to file an appeal. Please see back page for webpages for information and forms.

STATE SITE FOR RETIREMENT FACTS

<http://doa.alaska.gov/drb/pdf/reps/PersRetirementProcess2013.pdf>

Coverage for State Retirees, if you've elected and are paying for DVA:

** Dental

- 100% (Recognized Charge) - (most) preventative services
- 80% (RC) - (most) restorative services
- 50% (RC) - (most) prosthetic services
- \$50 annual deductible per person for restorative and prosthetic services
- Maximum \$2,000 benefit per person per year

** Vision

- No deductible
- 80% of covered services
- * One complete eye exam, including required refraction, per year
- * Covers 2 lenses during each calendar year
- * Covers one set of frames during every two consecutive calendar years.

** Audio (more info next page)

- No deductible
- 80% of usual, customary, & reasonable charges for covered services
- Maximum benefit \$2,000 in 3-year period

Worker's Compensation

We cannot do anything about Worker's Comp because it is typically an active employee issue. But we have at least two members who retired due to having an injury severe enough to need a Worker's Comp retirement.

So it seems like retirees on Worker's Comp are stuck in the middle of active and retiree help.

Liz would like to hear from anyone else who is also a retiree on worker's comp. If you are having problems or not, let us hear from you. Liz will be working on putting together a resource referral for your needs.

Call the office or send an email. See our back page for contact information.

Do You Need Help with the State Government?

The State of Alaska has an Ombudsman program. Many of you may know this, but this is for those that don't, or forgot about it. You can call them at 1-800-478-2624, 907-269-5290 in Anchorage, 907-465-4970 in Juneau, or check out their website at: www.ombud.alaska.gov.

The Ombudsman investigates complaints of unfair treatment and unreasonable actions by government officials. They can seek an appropriate remedy if an act was unlawful, unreasonable, unfair, arbitrary, erroneous, or inefficient. They have a lot of authority to look into the matter.

They also issue investigative reports regarding the legislature, and submit recommendations for changes to state laws governing state agencies and programs to the Legislature. For example, municipalities and school districts can contract with them for local ombudsman services.

They do not investigate actions of judges or elected officials, decisions more than one year old, federal agencies, disputes between private parties, muni issues except when they've contracted with the office, personnel matters covered by a collective bargaining agreement.

Please contact them, or their website, for more information.

Labor Day Parade

The Labor Day Parade in Fairbanks went great! Our president Dale Chubin and his wife came up and Dale walked (she had to work); one of our board members at large Gordon Glaser and his wife, walked; Liz Chapman and her son Jonathon walked; our Fairbanksan trustee Dick Farris walked; and two Fairbanksan members Linda and John walked.

The parade route wasn't long, and we carried a retiree banner from Noel Wien library to Pioneer Park.

At the picnic afterwards, there was a huge turnout for the food and fun. Dale & Liz had a table set up behind the raffle, and gained a member. We also handed out some free trinkets. One politician was standing at the food line meeting people, and Governor Walker was there talking to people.

All in All, it was a great first time for us, and will make plans to do it again next year. Hope to see you there.

Hear In America - For those who were current members earlier this year, you should have received a brochure about Hear In America. For those who have renewed/joined since then, we have an agreement with them for you. If you have Dental, Vision, Audio insurance with the State, they work in conjunction with it for an added benefit. If you don't have DVA, then this works great for you.

The State's DVA covers: 80% of the usual, customary, and reasonable charges; no deductible; a maximum benefit of \$2,000 in a three year period; for these services:

- an ontological (ear) exam by a physician or surgeon, an audiological (hearing) exam and evaluation by a certified or licensed audiologist, including a follow-up consultation

- a hearing aid (monaural or binaural) prescribed as a result of the exam, this includes ear mold(s), hearing aid instruments, initial batteries, cords, and other necessary supplementary equipment as well as warranty and follow-up consultation within 30 days following delivery of the hearing aid

- repairs servicing or alteration of hearing aid equipment

You must provide written certification from the examining physician to the claims administrator to document that your hearing loss will be lessened by the use of a hearing aid.

There is a long list of things not covered, including batteries more than the initial set, and they will not replace more than once in a 3 year period.

Hear in America provides: free annual hearing screening for you and immediate family, referrals to qualified local hearing centers (when possible, Alaska is kind of limited), full line of high quality hearing aids available from top manufacturers with prices up to 65% off manufacturers suggested prices, 3 year warranty includes repair and loss & damage insurance with new purchases at no extra costs, lifetime clean and check service at no extra costs, and a three year supply of batteries included with every purchase.

All you have to do is call 1-800-286-6149 and register for your FREE benefit. HIA will refer you to a participating provider in your area. Then make an appointment.

It is recommended that everyone over 50 should have annual hearing screenings.

From the Desk of Michelle Tabler, Alaska Regional Manager, BBB, serving AK, Oregon, & Western WA:

Since coming to work for BBB, I've spoken to numerous people who were victims of scams. Most of these schemes involved money – some people were out a hundred or so, others were out thousands of dollars – or identity theft. The people that fall for scams are no different than my friends and me.

The emails I receive from Nigerian princes or lotteries promising millions of dollars are deleted, but I've hesitated when receiving messages from what appears to be my bank or credit card company. I've wanted to click on the email, but I've learned to just delete. I'm also tempted to click on ads I see on social media because they are so tailored to my online viewing by marketers. I want to click on friend's Facebook posts where they 'liked' a video that I may want to see. Often though, these clicks can put malware on my computer or take me to websites that aren't legit. I know that, but it is tempting – even for me. Imagine an elderly person who isn't online savvy.

Many people find it hard to believe that others have fallen victim to any of the Nigerian email scams. A Microsoft Researcher, Cormac Herley, believes that by sending these types of emails full of misspellings and incorrect language, the scammers are weeding out all but the most gullible (<http://research.microsoft.com/apps/pubs/default.aspx?id=167719>). If a scammer needs to spend time manipulating a victim, he only wants those who are most susceptible to their exploitation. They are looking for the most gullible, not the smartest victims.

Many scammers target seniors in several common schemes. Their investment is normally just the cost of buying lists and installing computer-based phone lines and voice mail. Often, the con artists are operating from out of the country. Lottery, romance (online dating websites), charity, investment, home repair, and grandparent scams most often target seniors, but there are many victims not in this demographic.

Scammers use a psychology of manipulation. They gain a victim's trust by asking personal questions to find emotional triggers that they'll use to operate their con. First, they may play on a victim's sympathies: medical bills to be paid for children in the hospital or disaster victims. Second, con artists want victims to make an impulsive decision. There's normally some sort of time limit (this offer will expire), it's a limited quantity or only a few people were selected so you must act immediately. Another manipulation is that they often convince their prey not to talk to family members, their banks, or others. They may convince the victim that friends and family are lying to them and that the scammer is their only friend. They are in essence separating the victim from his/her support network.

If these methods eventually stop working, scammers may use threats and intimidation. They may tell the victim that they are sending someone to their home or to harm a family member. I spoke to one victim who started pawning his household items once he ran out of cash in order to keep paying the scammer because of threats of physical harm. His family finally put a stop to the scam.

Even short-term schemes use the threat of lawsuits or arrests to con money from victims: a common ploy is to call victims and tell them they've missed jury duty or owe parking fines. If payment isn't made, police will be sent to arrest them. Very little can be done to recapture money that has been wired or put on a green dot card. The recipient is anonymous and can be anywhere in the world – the scammer is untraceable. Cash sent by Western Union or Moneygram to a specific location can actually be picked up at any agent office.

There are steps that can be taken to avoid being scammed:

- Ignore any unsolicited calls or emails. It's okay to hang up the phone! Don't even start a conversation because scammers are good at manipulation. And just delete any emails where you are unsure of the source.
- Don't act impulsively. Do not allow anyone to influence you into a decision by giving you a time limit or other restrictions. Do talk to friends and family.

Always protect your personal information. Don't fill out any questionnaires or contest entries online. Never give your credit card, bank account, social security, driver's license numbers, or any other personal information over the phone or online if you didn't initiate the contact.

Always request written information about the product, service, or charity. If you receive an unsolicited call, email, or knock at the door, do not be pushed into making a hurried decision. (Liz's addition: Well, maybe those Girl Scout cookies ...)

Clothing

Wear your union pride on your sleeve...or pant leg...with union-made clothing! These new Union+ Clothing Discounts are designed by & for union members only. What's in it for you? A 5% discount on union-made clothing from providers of union-made apparel.

Find the union label on everything from union-made jeans, T-shirts & sweats to socks, dresses & pants. And save on every purchase with your union-only family discount — even order gift certificates for your friends. With these clothes, you'll look good & feel good.

Visit these providers offering union-made clothing member discounts:

Union Jean and Apparel Co.: For customer service, call 1-877-692-8009. Savings: 5% off all orders Product Lines: UnionLine and Graybear Shipping: UPS shipping normally in 10-15 business days after receipt of the order. Return Policy: Customers may return any item within 5 days of receipt. A restocking charge may apply for refused items or orders with customer errors. Payment: Mastercard, (including Union Plus Credit Card), American Express and Visa, cashier's check or money order.

Justice Clothing Company: To order, call 1-888-661-0620. Savings: 5% off all orders Product Lines: B&C Apparel Company, Scotty's Fashions, Plains T-Shirt Co, Lifewear, Inc, Protexall, Windjammer, New Jersey Headwear, Wigwam, King Louie, UnionLine and Graybear Shipping: Most orders ship the same or next day, unless specified. Return Policy: Customers may return any item within 45 days of receipt for refund. Items must be returned in the same condition received with tags (if any) still on. Payment: All major credit cards (including Union+ Credit Card), checks or money order.

No Sweat Apparel: Call 1-877-992-7827, Monday-Saturday, 10 am - 6 pm ET: Savings: 5% off all orders when you use coupon code: UNIONPLUS. Shipping: FREE shipping on all orders. Only additional charge is a single handling fee that varies based on shipping destination. \$3 handling fee for orders shipped within the US. Return Policy: Customers may return any item within 30 days of receipt for a refund. Items must be returned in the same condition with tags attached.

Who makes union-made clothes available in the stores? Members of UNITE HERE!, the United Food & Commercial Workers (UFCW) and the Graphics Communication International Union (GCIU) make the union-made clothing sold through the Union Plus program. The Union Jean and Apparel Company is organized under UFCW Local 1099.

Computers Union members save 10-30% Dell, & up to 30% at HP. Contact us for discount code to give them.

Dell: Call-in price guarantee. 1-866-456-0827 to order. If you find a better deal on the Dell public site, call & the program will beat the deal. Discounts: laptops, desktops, ultrabooks, electronics, accessories, & more.

HP: 1-866-433-2018. HP lets you take advantage of instant rebates & coupons that combine with your discount. Discounts: laptops, desktops, printers, handhelds, calculators, & more.

Entertainment, Relax...you can afford it!

You deserve a break — both from work & high entertainment costs. Through Working Advantage, union members can use Union Plus Entertainment Discounts, including movie ticket, video, & theme park discounts.

So get out & enjoy the following union member deals:

Save time and money when you give gift certificates for the holidays —including Bath & Body Works, Olive Garden, Macy's gift cards and much more! Many special shipping and discounted deals.

Savings up to \$15 per ticket at theme parks across the country — including Adventure Island, Busch Gardens, Hershey Park, Paramount's Great America, SeaWorld, Six Flags, Universal Studio, and Disney Theme Parks.

Sight-seeing savings at theaters, Broadway shows, museums, aquariums, zoos, and sporting events like Major League Baseball in selected cities — New York, Boston, Los Angeles, Minneapolis, New Jersey, Philadelphia, and San Francisco. When purchasing theater tickets make sure you look for the union label. Actors' Equity has provided [tour information online](#).

Discount ski lift tickets for New England Ski resorts. To receive Union+ discount, members must use Member ID when calling or ordering tickets online.

Tickets are shipped by the next business day, either by regular mail (flat rate \$3) or UPS (\$5 Ground, or \$15 for Next Day Air).

Not all benefits are good in all states, but below are available to our members in AK: AFSCME Advantage Credit Card Program, Union+ Mortgage program (Wells Fargo Home Mortgage), AT&T 15% discount, Medical Bill Negotiating Service, Powell's Book Store (online store delivers to AK), Entertainment Discounts (can buy Disney tickets in AK), Car Rental Discounts, Condo Rental Discounts, Worldwide Vacation Tours, Consumer Reports Online Discount, Health Savings (limited network), Legal Service (very limited, few lawyers in AK), Teleflora Flowers.

DRIVING TIPS

With winter fast upon us, most of us know by now how to drive on ice. The tricky part is avoiding other drivers who don't know or care.

As we get older, it is easy to get a little lazy. Years of experience can also make us less sensitive to all sensory input. Slowing down in reflexes is a side effect of both of these. Unfortunately, the combination can prove very unhealthy.

Distracted driving isn't just for moms of young children, drunk drivers, or people texting. We all know these problems.

So, keep it safe, and make sure you pay attention to your actions and how they affect others around you. Use your turn signals because most people are not mind readers and don't like surprises of a sudden veer into their lane. Make sure you turn to look around you before entering or exiting roadways and changing lanes, mirrors not only don't show everything, they also make objects look farther away than they really are. I have seen people merging onto the highway and look behind them but not look beside them to see me. Parking lots can be the worst as people get impatient and frustrated when they can't find a close space.

The basic point is that consideration and safety go a long way towards the goal of arriving safely and peacefully. Especially in the upcoming crazy shopping season.

CONVENTION MARCH 2016

Our 9th Biennial Convention is coming up March 12, 2016 at the Hotel Captain Cook. Executive Board seats are four year terms. Seats up for election are: Vice president, Treasurer, Secretary (2 year term to fill vacancy), Member at Large Position 2, and Trustee Position 2.

We have also recently joined the Central Labor Council, and have 3 seats available for the monthly meetings held in Anchorage.

All forms for all seats available, and all information for the convention itself, will be mailed out by mid November.

Please consider joining our board to be a part of our growing list of activities. As we look to the future, join us to be a part of something special, and to help us to grow in the communities wherever we live, and not just Anchorage. Our goal is to be as one member said, "not just as a complaint agency." There are many exciting opportunities coming up, come be a part!

Hope to see you in March! Look for your Convention Call packet in the mail about mid November.

KEEP YOUR SALT IN CHECK

Too much salt could be damaging your blood vessels, even if you don't have high blood pressure, according to a new study from the University of Delaware. High salt consumption led to reduced function of the endothelium, the inner lining of the blood vessels, which is involved in blood clotting and immune function. It also can lead to enlargement of the heart muscle tissue, which can reduce heart function, interfere with kidney function and affect the sympathetic nervous system.

Your take-away: Instead of salt, try spices on your food to brighten flavors: Bay leaves, basil, fennel, mustard powder, chili powder, rosemary, turmeric or pepper.

ASAC Health & Wellness

State of Alaska (SOA) Medical Travel Reimbursement

The State does not have a public form on the website. The current process is that an Aetna representative will speak to the member, gather all needed information, and submit the information on their behalf. The State has found that this reduces the amount of incomplete applications, helping to expedite and streamline the process. You just need to contact Retirement & Benefits and give them your information to give to Aetna.



If you are in Anchorage:

Noel Bazaar
ONE DAY
ONLY!
Saturday,
Dec 5th

MARK YOUR CALENDARS!

Shop the more than 60 vendors during our annual Noel Bazaar, **Saturday December 5th! Time: 10am - 7pm**

Booth Space still available for Vendors!
Contact Rachael at: (907)770-2008 for more info.

Aetna appeals – When you appeal, if Aetna says Level 2 is the FINAL appeal, it is incorrect. There is a Level 3, Office of Administrative Hearings.

Dental appeals information: <http://doa.alaska.gov/drb/pdf/forms/ben074b.pdf>

Medical appeals information: <http://doa.alaska.gov/drb/pdf/forms/ben074a.pdf>

Aetna complaint and appeal form: <http://doa.alaska.gov/drb/pdf/ghlb/akcare/aetna/complaintAndAppeal.pdf>

MODA appeal form: <http://doa.alaska.gov/drb/pdf/ghlb/akcare/moda/ModaAppealForm.pdf>

State contacts for EVERYONE:

Department of Administration Commissioner: sheldon.fisher@alaska.gov

DOA Deputy Commissioner: john.boucher@alaska.gov

R&B Chief Health Offcl: michele.michaud@alaska.gov

Department of Administration – 907-465-2200

R&B – 800-821-2251

If you don't know your legislator, 1-800-478-4648.

For the Governor, www.Alaska.gov, click on governor's button, then contact button for sending email, or call 907-465-3500. Lt Governor's # is 907-465-3520.

Because we have members in many states, here is where to find your congressional senators and representatives, just put in your zip code: <https://www.opencongress.org/people/zipcodelookup>

For more information on any Advantage Club program, see www.afscme.org or call 1-202-429-1000.

There is a Union Plus contest for monthly prizes at the moment. Contact the Advantage Club for more information.

We do not sell or rent your information. One way to track who is selling/renting/giving your mailing address is to put some extra information in your name and/or address that doesn't conflict with the post office. For instance, if you live at a house, put a letter or number on your address like an apartment. Or use a nickname. Make sure each company has different information to tell which one is doing it.

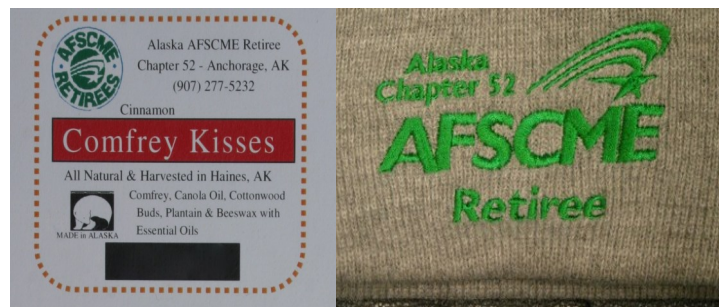
One of our members mentioned some Nursing Homes may want guardianship. You may want to consult with an attorney before signing anything you are unsure of, and to explain the impact from important decisions.

We now have for sale: Knit Caps Made in the USA! \$10 each, cuff or non-cuff, plus shipping. Hats are light grey w/light green lettering. Lip Balm Made in Alaska! \$2 each, plus shipping. 4 types: Devil's Club (Devil's Club Bark, Cottonwood Buds, Canola Oil, & Beeswax); & 3 flavor varieties (unscented, mint, cinnamon) of Comfrey Kisses (Comfrey, Canola Oil, Cottonwood Buds, Plantain, & Beeswax, w/Essential Oils). Please call 907-277-5232, or email, to order. Thank you.

Brothers & Sisters - Feel free to pass this along to other retirees who aren't members, maybe they'll join & want their own. More members make more impact because less than half of retirees belong to the top three retiree groups combined. We are all in this together, and the strength of members pulling together for each other can accomplish more than fighting alone.

Reverse Mortgage information from a previous newsletter available upon request.

Many fires this year have impacted our members & other state retirees. At least one lost her home. If you, or any retiree you know of, have been impacted by any wildfire or other natural disaster, please let us know.



AARC52 (Alaska AFSCME Retiree Chapter 52), 2601 Denali St, Anchorage, AK 99503-2738. (907) 277-5232, fax (907) 277-5206. Inside AK 800-478-2732, Outside AK 800-496-2235.

retchapter@afscmelocal52.org, www.afscme.org/union/retirees, Facebook - Aarc Local 52, please "like" us. Membership in AFSCME includes membership in Alliance for Retired Americans.

AFSCME - American Federation of State, County, Municipal Employees.

PLEASE CALL TO FIND OUT HOURS FOR VISITING OFFICE. WE HAVE MISSED SEVERAL WALK INS DUE TO BEING PART TIME. The regular union is full time & open normal hours.