



Many retirees who have Life Insurance through the State may have received a letter by now informing them of rate increases. According to my contact with the State, “the overall premiums actually decreased. However, due to the age bands, an individual retiree may see an increase in their premium if they went to the next higher age band (which happens approximately every 5 years as they age).” The rate change appears to be from the switch from UNUM to Met Life as a provider. The chart below was provided to me by the State:

Age as of January 1 Each calendar year	Premium dollar amount per \$1,000 of coverage
Under 30	\$0.06
30 - 39	\$0.09
40 - 44	\$0.10
45 - 49	\$0.15
50 - 54	\$0.23
55 - 59	\$0.43
60 - 64	\$0.66
65 - 69	\$1.27
70 - 74	\$2.06
75 - 79	\$3.50
80 - 84	\$4.97
85 & Over	\$7.65

I looked through AARP's site to find these rates (New York Life) & coverage ends at 80:

Age	Men	Women	\$10,000 coverage
50-54	\$14	\$11	
55-59	\$19	\$15	
60-64	\$25	\$21	
65-69	\$32	\$28	
70-74	\$45	\$40	
Age	Men	Women	\$50,000 coverage
50-54	\$52	\$37	
55-59	\$75	\$56	
60-64	\$109	\$87	
65-69	\$144	\$121	
70-74	\$208	\$184	

So, for the two ages and amounts I used a calculator on, AlaskaCare is cheaper than AARP.

BBB PRESS RELEASE - FOR IMMEDIATE RELEASE - From Michelle Tabler, Alaska Regional Manager: 907-644-5208 | michelle.tabler@thebbb.org

Tax Scam

With tax season under way, BBB serving the Northwest is reminding the public to be vigilant with their personal information. Tax collection scams were the most reported fraud cases to [BBB's Scam Tracker](#) both in the U.S. and in Alaska in 2016.

There are several variations on the IRS scams.

One is an imposter scam where fraudsters pose as IRS agents, tell victims that they have been audited and owe money, then threaten arrest by law enforcement if not paid immediately. These scammers also often spoof caller ID so the call appears to be from the IRS or other government agencies. This type of payment method should be a big red flag as should the call itself. The scammers will tell the victim the money needs to be paid by wiring cash, money order or by putting funds on a prepaid card (such as iTunes or Amazon). Of course, the scammer will then wipe the money from the card—it's the same as wiring cash.

A variation on this are deceptive advertisements claiming to reduce a person's tax liability. These ads & websites are made to look official to sway people into paying unnecessary money or divulging personal info that could result in identity theft.

Scammers can also target consumers by stealing their social security numbers. In this scenario scammers falsify W-2 information to file fraudulent tax returns in the victim's name. The scammer may then receive the refund before the victim has even filed their legitimate tax return.

There are some precautions you can take to protect your identity this tax season. First, if you receive a phone call purportedly from an IRS agent, don't give out any personal information. Hang up and call the IRS directly at 1-800-829-1040. E-file only from secure computers and never use public Wi-Fi. If filing by paper copy, be sure and mail it from a post office or secure mailbox. Don't click on links in any emails

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Tips for Seniors in Preparing their Taxes - copied from the IRS website

Current research indicates that individuals are likely to make errors when preparing their tax returns. The following tax tips were developed to help you avoid some of the common errors dealing with the standard deduction for seniors, the taxable amount of Social Security benefits, and the Credit for the Elderly and Disabled. In addition, you'll find links below to helpful publications as well as information on how to obtain free tax assistance.

Standard Deduction for Seniors - If you do not itemize your deductions, you can get a *higher* standard deduction amount if you and/or your spouse are 65 years old or older. You can get an even higher standard deduction amount if either you or your spouse is blind. (See Form 1040 and Form 1040A instructions.)

Taxable Amount of Social Security Benefits -When preparing your return, be especially careful when you calculate the *taxable amount* of your Social Security. Use the Social Security benefits worksheet found in the instructions for IRS Form 1040 and Form 1040A, and then double-check it before you fill out your tax return. See [Publication 915](#), *Social Security and Equivalent Railroad Retirement Benefits*.

Credit for the Elderly or Disabled - You must file using Form 1040 or Form 1040A to receive the Credit for the Elderly or Disabled. You cannot get the Credit for the Elderly or Disabled if you file using Form 1040EZ. Be sure to apply for the Credit if you qualify; please read below for details.

Who Can Take the Credit: The Credit is based on your age, filing status and income. You may be able to take the Credit if:

Age: You &/or your spouse are either 65 yrs or older; or under 65 yrs old & are permanently & totally disabled.

AND Filing Status: Your income on Form 1040 line 38 is less than \$17,500, \$20,000 (married filing jointly and only one spouse qualifies), \$25,000 (married filing jointly and both qualify), or \$12,500 (married filing separately and lived apart from your spouse for the entire year).

And, the non-taxable part of your Social Security or other nontaxable pensions, annuities or disability income is less than \$5,000 (single, head of household, or qualifying widow/er with dependent child); \$5,000 (married filing jointly and only one spouse qualifies); \$7,500 (married filing jointly and both qualify); or \$3,750 (married filing separately and lived apart from your spouse the entire year).

Calculating the Credit: Use Schedule R (Form 1040 or 1040A), *Credit for the Elderly or Disabled*, to figure the amount of the credit. See the [instructions for Schedule R](#) (Forms 1040 or 1040A) if you want the IRS to figure this credit for you.

Also see Publications [524](#) (*Credit for the Elderly or Disabled*); and [554](#) (*Tax Guide for Seniors*).

Free IRS Tax Return Preparation - IRS-sponsored [volunteer tax assistance programs](#) offer free tax help to seniors and to low- to moderate-income people who cannot prepare their own tax returns.

Other Helpful Publications

Publication 907 *Tax Highlights for Persons with Disabilities*, Publication 17 *Your Federal Income Tax*

Publication 3966 *Living and Working with Disabilities*

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either, instead go directly to the government or business website. Destroy old tax returns that are seven years or older. In fact, shred any documents with personal information or account numbers. And check your credit report at least once a year to make sure there are no unauthorized accounts opened in your name. (annualcreditreport.com).

In Other News from the State:

Now is a good time to update your beneficiary information. The beneficiary form (gen053) is available on the DRB Website.

For those in Anchorage:

While the AlaskaCare Retiree Health Plan does not require members to choose Alaska Regional, the preferred provider for hospital services in Anchorage, the discounts offered by Alaska Regional will help minimize costs to AlaskaCare members and to the plan. Alaska Regional Hospital is the only hospital in the Municipality of Anchorage for which all the hospital-based physicians are in-network. (Hospital-based providers are anesthesiologist, radiologist, emergency room doctors, hospitalists and pathologist.) This means there shouldn't be any surprise balance billing when you receive care at Alaska Regional Hospital.

FOR THOSE IN/NEAR ANCHORAGE, OR TRAVELING HERE AT THE TIME:

On February 8th at 11:30 am at our office on 2601 Denali St, Anchorage, we will be hosting a Lunch & Learn with a Medicare representative familiar with AlaskaCare and Medicare. Half hour presentation with lunch and questions to follow. Following the presentation and lunch, an Aetna representative will be on hand to also answer questions. \$5 for lunch is requested.

Please RSVP as there is limited seating - 907-277-5232 or retchapter@afscmelocal52.org

In the next newsletter, there should be information for those unable to attend.

Future plans for the newsletter include a member spotlight. We would love to hear from you! Please submit your story of how you came to Alaska, what you did while working, hobbies, etc while here, and if you left after retirement and any other career or hobbies you went to/are doing. Please also include what Tier you retired at, and if you are impacted by the Deferred Compensation vs Defined Benefits. Don't worry about typos etc as editing is provided as needed. If there are any other topics of interest to you for future newsletters, please let us know. Thank you.

Senior Centers

Many of you know about Senior Centers. If you don't know, or haven't gone, it might be a good idea to look into them. They can provide a place of resource and activity. For an example, below are some tidbits from the Senior Center's newsletter here in Anchorage. They have a calendar of events of things going on every day for the month, which includes various groups using the facility for meetings as well.

On a typical Tuesday (in the January's newsletter), you will find the following: 10 am: Memoir Writing Group, DEEP class; 11 am: Bible Study, Travel Services, Evolved Thinking; Noon: Bridge Game, Acrylics/Oils/& Pastels, 1:15 pm: ASAC Chorus; 2 pm: Intro to Windows; 6:30 pm: Intro to Email & Internet. Please call to verify times and if there's a fee: 770-2000

The Senior Center has a fitness department with a wide variety of choices. Also on a typical Tuesday: 8:30-9:30 Weight Training, 9:30-10:15 Rehab, 10:20-11:10 Intermediate Tai Chi, 11:10-11:50 Pilates, 12:00-12:45 Dance Cardio, 12:00-1:30 Circuit Workout, 1:30-2:00 Tai Chi for FALL PREVENTION, 2:00-2:30 Intro to Tai Chi, 4:00-5:15 YOGA.

Many activities take place at the following rooms: craft & quilt, library, gift shop, and café. Other items of interest at the Senior Center include: movies shown, an AARP driving course, Medicare Info office, food distribution, Brain Games, bingo, Better Breathers Club, Travel services, AARP tax assistance (seasonal), Estate planning (select dates), Nutrition classes, and many more items with not enough space to give credit to all that's going on!

If you want to be active, the hardest part is making the start. Volunteering is a great idea for many reasons. Senior centers can also provide a place of employment. Here is a list of current part time job openings with the Senior Center in Anchorage (Please contact Malorie at 770-2002):

We have a P/T Health and Wellness Coordinator position, a P/T Volunteer Coordinator Position and a Cashier position open currently. The job descriptions are posted on Indeed and Craigslist. Here are the Indeed links which I find easier to use.

<https://www.indeed.com/company/Anchorage-Senior-Activity-Center/jobs/Health-Wellness-Coordinator-1b0e6f0f44253575?fccid=0be31d0b013bd9e0>

<https://www.indeed.com/company/Anchorage-Senior-Activity-Center/jobs/Volunteer-Coordinator-a5efafde7a42ab98?fccid=0be31d0b013bd9e0>

<https://www.indeed.com/company/Anchorage-Senior-Activity-Center/jobs/Hostess-Cashier-21ffcf1b7f4f9229?fccid=0be31d0b013bd9e0>

If you are looking for work/volunteer opportunities, it doesn't have to be at a senior center. Many places prefer the seasoning and stability of "mature" workers, and some can even be creative and interesting, such as hobby shops, museums, tourist places, etc., and a great way to be involved and active in your community.

Aetna appeals – if you appeal, Aetna’s Level 2 isn’t the final appeal. There is a Level 3 with the Office of Administrative Hearings.

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

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

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

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

Aetna AlaskaCare Concierge: 1-855-784-8646

Public State contacts:

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 look up who represents you in congress:

<https://www.govtrack.us/congress/members>

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 standing alone.

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

Currently there is a Union Plus contest for monthly prizes. Contact the Advantage Club for more information at 1-800-588-0374.

All of the Advantage programs with the exception of two (Paycheck Direct and the Public Safety Protection Program) are administered by Union Plus.

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.

We have several members who have winter & summer addresses. Liz has a couple on file. If you’d prefer to receive snail mail at the appropriate address during the appropriate season, let Liz know as she is starting a new file just for that. Please include which months you leave/arrive.

How many retirees are raising: grandkids, major caretaker of grandkids, or your own young children? Do you feel that you have enough resources (time, money, information, network of others in similar situation) for providing the level of care you really want?

Reverse Mortgage information, or any other article from a previous newsletter, available upon request.

If you, or any retiree you know of, have been impacted by a 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 1-800-478-2732, Outside AK 1-800-496-2235. retchapter@afscmelocal52.org, Web page: <http://www.afscmelocal52.org/index.php/union-leadership/chapters/aarc52-retiree-chapter>, AFSCME general website: www.afscme.org/union/retirees, Facebook: Aarc Local 52, please “like” us. Membership in AFSCME includes membership in Alliance for Retired Americans. <http://retiredamericans.org/>. Even though ASEA’s office is open 8-5, except state holidays, PLEASE CALL FIRST before coming in. We have missed some people because we are flexible part time, usually here around lunch. AFSCME - American Federation of State, County, Municipal Employees.