



NATIONWIDE - BILLS FOR CONGRESS

- S20 - Social Security Lock-Box Act of 2015
 HR111 - Protect the SS & Medicare trust funds from public debt limit & other purposes
 S64 - Drug Free Families Act 2015
 S99 - Notch Fairness Act 2015
 S91 - Mobile Mammography Promotion Act 2015
 S74 - Dependent Care Savings Account Act 2015
 HR173 - Death Tax Repeal Act
 HR143 - Patient Freedom Act 2014
 S149 & HR160 - Medical Device Access and Innovation Protection Act
 HR603 - Establish a SS surplus protection account in the Federal Old-Age & survivors Insurance Trust Fund to hold the SS surplus, to provide for suspension of investment of amounts held until enactment of legislation providing for investment of the Trust fund in things other than obligations of the US, & establish a SS investment commission to make recommendations for alternatives of investments.
 S275 & HR605- Amend SS to provide for coverage of home as a site of care for infusion therapy under Medicare
 HR589 - Amend IRS to repeal the inclusion of SS Benefits in gross income
 HR592 - Amend SS to provide for coverage under Medi Care of pharmacist services
 S298 & HR546 - Amend SS to provide States with option Of providing services to children w/medically Complex conditions under Medicaid & children's Health insurance programs focused on improving Health outcomes & lowering costs.
 S192 - Older Americans Act Reauthorization 2015: Deals with abuse & care

I could not find the WEP/GPO bill at first attempts. Last year, Sen. Begich sponsored S896 against WEP/GPO, and Rep. Davis sponsored HR1795. Both bills died in committee.

Retiree Benefit Amount Change due to Federal Tax Rate changes

Please expect to see a change in net pay last month. Changes to federal tax rates may cause a change in retiree benefit amounts. There were no premium changes for calendar year 2014, but the IRS has changed their tax withholding amounts. This may affect those retirees who are currently receiving zero net warrants because of other withholding.

If you would like to keep getting the same net as you do currently, please file a W-4P [PDF] with the DRB to change their tax withholding amount.

Find out how to locate your benefit statements online, using our Direct Deposit Online Application.

If you have questions, please call the Division at (907) 465-4460.

Newsletters

The following publications are published by the Division of Retirement and Benefits:

- AlaskaCare Employee Wellness Program newsletter
- Employer News
- HealthMatters
- Newsbreak
- PERS Newsbreak
- TRS Newsbreak

For more information on these publications please email: doa.drb@alaska.gov

DRB website home page, has list of forms, changes, leadership, requests, etc: <http://doa.alaska.gov/drb/index.html>

Aetna/MODA - You must call to get past initial denial when you know it is covered.

Our new governor has on his agenda to fix the problems with Aetna, maybe MODA too. We are working with other retiree groups to deal with Aetna, and to get rid of the January 2014 amendment.

QUESTIONS FOR YOU: We have several members who snowbird, I'd like to hear of your experiences. Any stories/tips you'd like to share with fellow retirees?

A little more than half of our members still live in AK. For the rest, why do you leave & how do you choose where to go? I have talked with a few members, but would love to hear from more. Please email, call or write.

STATE OF ALASKA

Things look promising with the new governor. Some commissioners have been replaced, others are unsure, and others may be remaining. So far, we have for these Departments:

Administration: Commissioner Sheldon Fisher, telephone: 907-465-2200

Commerce, Community, & Economic Development: Acting Commissioner Fred Parady,
phone: 465-2500, email: fred.parady@alaska.gov

Corrections: Acting Commissioner Ronald Taylor, 465-4652, ronald.taylor@alaska.gov

Education & Early Development: Commissioner Mike Hanley, 465-2802, mike.hanley@alaska.gov

Environmental Conservation: Acting Commissioner Larry Hartig, 465-5066,
commissioner@dec.state.ak.us

Fish & Game: Interim Commissioner Sam Cotton, 465-6141, dfg.commissioner@alaska.gov

Health & Social Services: Commissioner Valerie Davidson, 465-3030

Labor & Workforce Development: Commissioner Heidi Drygas, 465-2700,
commissioner.labor@alaska.gov

Law: Attorney General Craig Richards, 465-3600, attorney.general@alaska.gov

Military & Veterans Affairs: Acting Adjutant General Brigadier General Mike Bridges, 428-6003,
leon.bridges@alaska.gov

Natural Resources: Commissioner Mark Myers, 465-2400, mark.myers@alaska.gov

Public Safety: Commissioner Gary Folger, 269-5086, gary.folger@alaska.gov

Revenue: Commissioner Randall Hoffbeck, 465-2300

Transportation & Public Facilities: Acting Commissioner John Binder, 465-3900,
dot.commissioner@alaska.gov

The 2014 PERS and TRS Comprehensive Annual Financial Reports (CAFR) are now available on the DRB website: <http://doa.alaska.gov/drb/resources/cafrPortal.html#.VMlj2hs5DCs>
(you'll have to copy to your internet window)

House Bill 116 (HB 116) was passed by the Alaska Legislature on April 18, 2014, and signed into law by Governor Parnell on July 11, 2014. This bill provides additional benefits under AS 39.35.340 to peace officers and firefighters who previously served in the military, and are members of the Public Employees' Retirement System Defined Benefit Plan (PERS DB).

Prior to HB 116, qualifying members could purchase up to 5 years of military service credit only to increase their retirement benefit. However, under HB 116, qualifying members may now also claim up to 5 years of military service in order to qualify for premium free retiree medical benefits. Claimed military service may not be used to satisfy the credited service requirements for normal retirement.

The Division of Retirement and Benefits has received a corrected method for calculating the cost of claiming military service to meet health eligibility requirements under HB 116 from the plan actuary. The Division will be recalculating costs for military service for healthcare eligibility for all members who have requested a cost estimate. The corrections should be in the mail by August 29, 2014. Members who received an initial estimate who have not received a correction by September 8, 2014 should contact the Division's Member Services Contact Center at (800) 824-2251 outside of Juneau or 465-4460 in Juneau.

Ad Hoc PRPA

In order for an Ad Hoc Post Retirement Pension Adjustment (Ad Hoc PRPA) to be granted, two things must be determined by the administrator of the retirement fund(s) (the Division of Retirement and Benefits):

1. There must be an increase to the Cost of Living Index (CPI)
2. The financial condition of the retirement fund(s) is 105% funded.

The current condition of the retirement fund(s) is not 105% funded per statute, so an Ad Hoc PRPA was not granted. Only retirees from Tier I PERS or TRS are eligible to receive the Ad Hoc PRPA, if one is granted.

Alaska's Legislature

First session runs 1/20/2015 to April 19, 2015

Second session runs 1/19/2016 to April 17, 2016

Current bills to watch:

HB5 - Act relating to persons who may be appointed conservators of a protected person

HB8 - Powers of attorney

HB73 & SB28 - Mental Health Budget

HB72 & SB27 - Approp: Operating budget/loans/funds

HB45 - Disability designation on ID/License

HB 39 - Public Health Insurance; wellness committee

HB47 - PERS contributions by Muni's

HB4 - Automated external defibrillator

HB18 - Expanded Medicaid coverage

HB66 - Insurance for dependents of deceased teachers

SB1 - Regulation of smoking

SB4 - Disclosure: Legis & Publ Officials

JUNEAU

Right now, the legislation is in session. Last I heard, they were needing rooms, but that should be resolved by now. Once that is over, tourist season will be just around the corner. Please support your local businesses and not just the cruise ship stores.

Because of public feedback, there will be no changes scheduled to bus service at this time. It is under further review.

Marine Passenger Fee Proceeds Draft Recommendation List is posted for public comment from 1/16/15 through 2/17/15 for FY 2016.

You may have noticed a Water & Sewer price increase effective 1/1/15. The last one was 7/1/11.

Senior sales tax discounts available by contacting the Sales Tax office at 586-5265 for your exemption card.

For property tax senior rates, contact the Assessor's office at 586-0333.

ANCHORAGE

Senior Centers are great places for getting together and services. Anchorage's Senior Center will be having a CPR class March 28th. There is a fee. Please call Carmen at 770-2025 to register in advance. Otherwise, there is always a ton of activities going on at the senior center.

Eagle River and other communities also have senior centers worthy of a visit.

The mayor vetoed both the amendment to AO37, and the repeal (back in August). This is the last term for the mayor, and several are in the running for his spot.

The 51st anniversary of the Great Alaskan Earthquake is March 27, 2015.

There are hundreds of homeless in Anchorage, and it is illegal to give money to panhandlers on roadways (they can be hit by vehicles). It is better to give money to legit non profits that help.

FAIRBANKS

Fairbanks has a Student Work Study Program that is beginning the third semester. The City has created a wonderful program putting students to work in the City for a taste of the future.

Some Events for February:

Yukon Quest 2/7 to 2/18/15

Gold Run Sled Dog Races are coming up 2/14 to 2/15

Iron Dog Snowmobile Race 2/21 to 2/28/15

Fairbanks Symphony Orchestra 2/22/15

Fairbanks Winter Carnival 2/23 to 3/29/15

BP World Ice Art Championships 2/23 to 3/29/15

Denali Winterfest 2/27 to 3/1/15

Farthest North Jewish Film Fest 2/28 to 3/8/15

Alaska Songbird Institute Winter Songbird Soiree 2/28

Roller Girls Roller Derby Game 2/28

Music in the Woods 2/28/15

Don't forget the City offers a senior discount on garbage - call the City Clerk's office at 459-6702 or City Finance office at 459-6713 to get yours today.

Being a member of us automatically makes you a member of Alliance for Retired Americans. Their mission "is to ensure social and economic justice and civil rights for all citizens so that they may enjoy lives of dignity, personal and family fulfillment and security."

At voting time, they put out a congressional voting record that makes it easier to choose.

A main goal is to fight problems with Social Security, and they watch closely what goes on. See their website for more information: <http://retiredamericans.org/>, or call their office in DC - 202-637-5399.

A STORY, by Liz Chapman

My father passed away a year ago last November. He made a will, got it witnessed, but left it in a shoebox in his house. Someone who had access to his house (not named for sake of brevity), came in and the shoebox disappeared. We doubt he had an attorney, and it was very expensive to deal with the entanglements he left behind. We are still facing legal action in another state as he had property in two states, and each state is different. My sister is the only one of us 4 that had any reserves, large enough credit cards, and ability to make large repayments, and now she is maxed out and making payments for a long time to come, and now we may lose the property he was living in that my sister spent thousands fighting for. Not to mention there was no life insurance, and so even though he was cremated, he has a family plot space available and no money to bury him.

My ex just lost his mother last fall, and it turns out she never probated her husband's will from three years before because he had left her what he had. He had 4 children by a previous marriage that of the 3 remaining, he had disowned (for good reason). Now, the 3 remaining want money from the estate of their step-mother.

So many times I hear of relatives fighting over possessions left behind, even those stated in wills. In my own family I have several examples. I have an uncle who did not disperse all of his father's funds to his sisters, and my mother has no idea of what was left behind. He told her he didn't want her spending all of that money (from what she said). I know of one person that called the kids together at one time and gave them masking tape and markers and had them label underneath furniture and other items to choose what they wanted now to avoid any potential fighting later. She was there to supervise.

So, I said all of that to say this: PLEASE have a will, and everyone mentioned in it have a copy. If you have a life insurance plan, let the beneficiary know about it. All of your bank accounts should also be in the will, with easy access by those who will be dealing with it. If you have certain possessions you want to go to certain people, have that spelled out. Check with your state of residence for laws governing what you are leaving behind. Even trusts are different not only for the state of your residence, but also for the state of disbursement for the recipients. I downloaded a free will form from the internet (or you should be able to get one from the library), and plan to do mine as my will was made while married to my first husband, and now I'm divorced from a second. It's not easy to consider I may leave this Earth some day, and I have some work to do to prepare.

Advantage Club - Legal Services

Free and Discounted Legal Assistance

There are times when you may need legal help or you simply have a legal question. Perhaps you've purchased a product that has turned out to be a "lemon," are faced with signing a complicated legal document, or need expert advice on a problem.

Through this exclusive union-members-only program, you get the legal advice you need at rates you can afford -- and most often for free. According to surveys, 75 percent of the matters brought to attorneys through the Legal Service are handled without charge.

This service allows members of participating AFL-CIO unions to consult an attorney on personal legal matters or to prevent a legal problem. Union-approved lawyers at 1,300+ law offices nationwide are available. Here's what the Legal Service offers:

- No enrollment fee
- Free review of select documents
- Free 30-minute consultation - in person or on phone
- A free follow-up letter or phone call
- A 30 percent discount on additional services

"The Union Plus Legal Service is designed to meet the needs of working people," said Union Plus President Leslie Tolf. "The program offers free & discounted legal assistance - without complications. It helps members avoid the high cost of legal assistance while providing them with service from an attorney they can trust."

The Union Plus Legal Service does not cover matters involving union-related organizations or officials. Attorneys are not obligated to take a case and may decline if they choose.

Call 1-888-993-8886 for a list of attorneys.

(MORE ON PAGE 5)

The following programs are available to AFSCME members in Alaska: 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 (Disney tickets can be purchased from AK), Car Rental Discounts, Condo Rental Discounts, Worldwide Vacation Tours, Consumer Reports Online Discount, Health Savings (in AK, but limited network), Legal Service (very limited, but a handful of lawyers in AK), Teleflora Flowers.

Legal Services Program : Questions and Answers
Program Questions and Answers:

Q - What's the value of the Union Plus Legal Service to the average union member?

A - This service most often helps members avoid and resolve potential legal problems -- and usually for little or no money. Unlike corporations or the rich, the average union member may not know where to turn when in need of help or advice from a lawyer. But through the Union Plus Legal Service, he or she can get expert legal advice at an affordable price -- and most often for free.

Q - How is quality legal service ensured?

A - First, the member signs a written fee agreement with the Legal Service lawyer he or she has selected. Then, after the legal matter is resolved, the member submits a written evaluation of the lawyer's performance. And finally, the member has the option of following an informal grievance procedure that was set up to handle any disputes that might arise. Through these means, Union Plus is able to evaluate the performance of every attorney who participates in the program. If an attorney does not measure up to program performance standards, Union Plus can have that person dismissed from the panel.

Q - How does a member find an attorney?

A - The member may either call the member service or get in touch with his or her local leader.

Program Facts:

1. Because it costs nothing to join, the Union Plus Legal Service has an automatic advantage over other similar services, which often charge membership fees as high as \$150 per year.

2. The Union Plus Legal Service offers a 30% discount on additional services. So if a member has a complex legal matter, he or she pays only 70% of the lawyer's normal fee. (However, smaller discounts apply to contingency cases, and the discount does not apply to the member's ownership or operation of a business.)

3. Research shows that over 75% of Union Plus Legal Service cases are handled free of charge. Among the services provided:

- One free consultation of up to 30 minutes on almost any legal matter - either on the phone or in person (which saves the member an average of \$50). A member may consult with a lawyer as many times as he or she needs, provided it is about a separate matter each time.

Free document reviews. Under this provision, your members can have important papers, leases, insurance policies or other contracts reviewed and explained. (However, written evaluations are not part of the service, nor are documents written by the member or for use in a business capacity.)

Free follow-up services. In other words, if the member's lawyer thinks a phone call or letter will solve the problem, then it will be done -- without charge. For attorney referrals, see the [Union Plus Legal Service Attorney Search](#) on AFSCME's website or call 1-888-993-8886.

Immigration Legal Services

If you need immigration legal services, the Union Plus Legal Service can help. This union members-only benefit features attorneys in select areas that specialize in immigration law and offer free initial consultations and discounts of 30% off their regular hourly rates and flat fees.

It's Affordable

No enrollment forms or fees are required. Union members are automatically enrolled and are entitled to:

- A free initial consultation of up to 30 minutes (in person or over the phone),
- A free review of select documents and a free follow-up letter or phone call.

Most additional services are discounted by 30%. (A member may consult with a lawyer as many times as necessary, provided each consultation is about a separate matter.)

It's Confidential

All matters are handled between you and your lawyer on a strictly confidential basis. Only your lawyer will know you are using the service.

It's Growing, Unique, & Union-Backed

We now have 69 law offices in 64 cities equipped to handle matters involving immigration law. No other online service provides exactly this type of service. We also encourage union members (and attorneys interested in participating) to refer us to recommended lawyers. Please complete our [Recommend a Lawyer Form](#) on our website.

Previous Advantage Club discount subjects included:
Auto Advantage, Education, Health Services, House & Home, Insurance.

Future Advantage Club discount subjects to include:
Money & Credit, Travel, Union Shopping.

Not all benefits are good in all states.

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

One nice thing about Aetna is that in certain areas they are offering a discount on gym memberships, along with other goods and services. See below for more details: Website: <https://www.aetna.com/individuals-families/member-healthcare-cost-management/discounts.html>

On the spot savings

We offer savings on:

- Acupuncture, chiropractic, and massage therapy
- Books and DVDs with tips on health living
- Dental products
- Eye care products and services
- Gym memberships and home fitness and nutrition products
- Hearing aids and exams
- Home blood pressure monitor
- Online provider consultations
- Over-the-counter vitamins and supplements
- Weight-loss programs

And more!

We want to hear from you. Whether it's a favorite recipe, how cute your grandkids are, what it's like living somewhere tropical while we're at subzero temps, how exercise has helped you stay active and decrease pain, etc. Or if you want to call and chat, and not just Aetna problems to fix, we are here for you.

From AK's DOL website: **Social research indicates the following about older workers:**

Workers hired after age 40 generally attain higher performance ratings than those hired before age 30, and older workers' output compares favorably to younger workers' output.

Days lost per 100 workdays for all reasons decrease as age increases.

Ability and willingness to learn new jobs skills does not diminish significantly with advancing age.

Older workers are usually least likely to change jobs, and they generally attain a better record of employer acceptance once hired.

We've had some mailing parties here at our office. It's been great to meet members and members to meet each other. And a lot of mailing has been done.

Member cards coming out next.

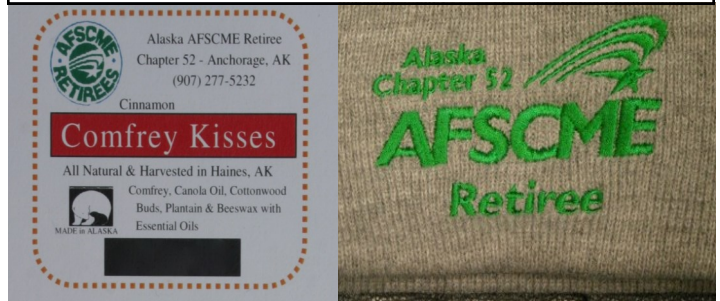
Last issue a member wrote on an issue. More are welcome, so if you have something you want to write, send it in!

We have been asked about Health Fairs. Our members are spread out all over the USA. It would be cost prohibitive to schedule something for all over. Many areas already have free/low cost health fairs. And some pharmacies are now advertising for services. The best thing to do would be to contact your local senior center and/or clinic, and find out what they offer or know about.

DEA issued a final ruling rescheduling Hydrocodone combo products into controlled substance Schedule II, effective 10/6/14. This means no more refills. This is a Federal ruling, not Aetna nor State.

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, + 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, 9-1, M-TH; or email retchapter@afscmelocal52.org to order.

Thank you



AARC52 (Alaska AFSCME Retiree Chapter 52), 2601 Denali, Anchorage, AK 99503. (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.