



### WEP/GPO Fight

Not much real headway has been gained. There has been some movement, but more needs to be done. The below is from a FACT SHEET from the Alliance for Retired Americans (<http://retiredamericans.org/social-security-expansion-bills/>) modified to fit:

#### Safeguarding American Families and Expanding Social Security (SAFE) Act

S1940, introduced by Sen. Brian Schatz (D-HI) increases benefits by an average of \$65/month or \$800/year, adopts a more accurate measure to calculate annual cost-of-living adjustments (COLA), & extends the life of the SS Trust Fund to mid-century (currently 2034). The benefit increase & trust fund improvement would be paid for by raising the cap on earnings subject to SS contributions (currently capped at \$118,500) over a 5 year period.

#### Social Security Expansion Act

S731, introduced by Sen. Bernie Sanders (D-VT) increases SS benefits on average by \$65/month or \$800/year, adopts the CPI-E to calculate a more accurate cost-of-living adjustment (COLA) & strengthens the SS Trust Fund. To pay for it & extend the trust fund through 2060, the bill raises the cap on earnings subject to SS contributions (currently capped at \$118,500) for incomes above \$250,000 & imposes a 6.2% SS tax on investment income for incomes above \$200,000.

#### Social Security Fairness Act

**S1651 & HR973**, introduced by Sen. Sherrod Brown (D-OH) & Rep. Rodney Davis (R-IL), repeals the government pension offset (GPO) & the windfall elimination provision (WEP).

#### Social Security Enhancement and Protection Act

HR1756, intro'd by Rep. Gwen Moore (D-WI) increases the special minimum benefits paid to workers who had careers in low-paying job, provides credits up to 5 years toward the minimum benefit for a parent who leaves the workforce to raise a child, provides the very old with a 5% increase, & restores benefits for survivors in college up to age 22. To pay for this, she eliminates the cap on taxable income & gradually increases the FICA tax.

### The Same-Sex and Marriage Equality (SAME) Act

S753 & HR1404, introduced by Sen. Patty Murray (D-WA) & Rep. Ron Kind (D-WI), confers SS benefits to anyone legally married in the US, regardless of where they live. It also ensures spouses legally married outside the US are eligible for benefits.

#### Fair Adjustment and Income Revenue for Social Security Act

HR1984, introduced by Rep. Peter DeFazio (D-OR), institutes the CPI-E & extends the solvency of the Old Age & Survivors and the Disability Insurance trust funds. To pay for this, he gradually eliminates the payroll cap.

#### Protecting and Preserving Social Security Act

S960 and HR1811, introduced by Senator Mazie Hirono (D-HI) and Congressman Ted Deutch (D-FL), institutes the CPI-E and extends the solvency of the trust fund by eliminating the payroll cap over a seven-year period.

#### The Social Security 2100 Act

HR1391, introduced by Rep. John Larson (D-CT), provides a 2% benefit increase & institutes the CPI-E. It protects lowest income beneficiaries by ensuring they are paid at least 125% of the federal poverty level. This is accomplished by gradually increasing the payroll tax for workers by 1.2% & by lifting the cap on payroll taxes on earnings above \$400,000.

###

For a sample letter, & other information on contacting the government, please see our newsletter from 2014, issue 1, or contact Liz at our office. The only way this will ever be fixed is if enough people stand up and say ENOUGH! When these politicians feel the impact of voters enough, and the media, then stuff gets done. Contact your local reporter about how this is impacting you and see if they can do a story about it. This is a good idea especially after you've contacted the government and you have their response to include.

In this newsletter, we have a board member who submitted an article, and the BBB has an article. Anyone is welcome to submit something relevant. It will be reviewed for space and content. Any changes made to member's articles will be sent back for approval before printing. Otherwise, Liz does the rest.

## CONVENTION MARCH 2016

March 12, 2016 at the Hotel Captain Cook, Anchorage saw some new faces elected, and some old faces re-elected to the board. Here is the full board list with place of residence & year of lapse:

President - Dale Chubin, Anchorage, 2018

Vice President - Frank Smith, Oregon, 2020

Treasurer - Angel Colon, Anchorage, 2020

Secretary - looking for a volunteer to take notes at meetings, 2018 (finish term)

Executive Board - Position 1 - Jan Carolyn Hardy, Anchorage, 2018

Position 2 - Gordon Glaser, Anchorage, 2020

Out of State Position 3 - Jerry Shriner, Idaho, 2018 (finish term)

Trustee Position 1 - Dick Farris, Fairbanks, 2018

Trustee Position 2 - Tony Lopez, Kasilof, 2020

All members are welcome at board meetings. We meet the third Tuesday of every month at 1 pm at 2601 Denali St, Anchorage, 99503. Looking forward to a great summer!

Letter from Jerry Shriner, Executive Board Member:

Controversy continues to swirl around Aetna's administration of the health care benefits of thousands of Alaska's employees and retirees. Aetna's willingness to deny claims has a direct impact on both physical, mental, and economic health of the beneficiaries. To Aetna and the State of Alaska, the State's health care responsibilities are just holes in the State coffers waiting for a plumbing fix.

Speaking as a Tier 1 retiree, there seems to be a steady, concerted effort to take money out of my fixed income budget, not to plug imaginary holes, but to stop me from tapping into the benefit (money) pot I earned as a State employee.

Let's be clear: the State is not giving us anything. We earned it. We earned it every day just as surely as we earned our hourly wage. At the end of every day you and I earned a little money, some leave time, and a little piece of assurance that in our retirement we would have health care. It was not given to us, we earned it. It is ours. It is not that the pot is leaking, it is that the broth was going somewhere else and the pot was never kept full.

We bargained for it over decades. Not because we thought it was a nice little perk, but because we knew it would be important in our future. We knew our very lives and financial wellbeing might depend on it in retirement.

Like hundreds, perhaps thousands of other Alaska retirees, my wife and I are each one of those people who would be bankrupt and "living under the bridge" if not for the medical benefits we earned through 20 years of employment, and which we carefully counted as part of the assets we would have to see us through our retirement years.

As so many other employers have done, the State didn't take seriously their fiduciary responsibility to put money in the pot every day to cover what they would owe me in the future. They chose to spend it otherwise and now want retirees, the least able, to step up and fix the problem.

It is imperative that we continue the struggle to have access to what already belongs. Perhaps we should not have to fight to have what belongs to us, but that is a reality we must accept. Stay organized and act collectively as we always have and we will prevail.

**Bill Status of those printed in February's newsletter - checked May 3, 2016****In Committee (some committees could be in other branch than original):**

**HB 3:** 1/21/15 Referred to Labor & Commerce; **HB 10:** 1/21/15 Referred to State Affairs; **HB 29:** 1/21/15 Referred to Labor & Commerce; **HB 31:** 1/21/15 Referred to Labor & Commerce; **HB 34:** 1/21/15 Referred to Labor & Commerce (1/23/15 gained co sponsor Josephson); **HB 39:** 2/6/15 Referred to Finance (2/25/15 gained co sponsors Munoz, Edgmon, Gara); **HB 47:** 4/7/16 Referred to Rules (4/8/16 gained co sponsor Nageak); **HB 51:** 1/21/15 Referred to Judiciary; **HB 63:** 1/21/15 Referred to Education; **SB 28:** 1/21/15 Referred to Finance; **HB 90:** 1/30/15 Referred to Labor & Commerce (gained co sponsors 2/11: Lynn, Hawker, Ledoux, Stutes, 2/18: Munoz); **SB 83:** 3/20/15 Referred to State Affairs (4/10/15 gained co sponsors: Costello & Gardner); **HB 96:** 2/4/15 Referred to State Affairs; **HB 99:** 2/9/15 Referred to Health & Social Services (2/11/15 gained co sponsor Gruenberg); **HB 101:** 2/11/15 Referred to Finance; **HB 113:** 2/18/15 Referred to Labor & Commerce; **HB 114:** 2/18/15 Referred to Labor & Commerce; **HB 159:** 3/23/15 Referred to Labor & Commerce (1/22/16 gained co sponsor Hughes); **SB 104:** 3/23/16 Referred to Finance; **HB 211:** 4/19/15 Referred to State Affairs (2/1/16 gained co sponsor Munoz); **HB 212:** 4/19/15 Referred to Labor & Commerce; **HB 214:** 4/10/16 Referred to Finance; **SB 119:** 1/19/16 Referred to Labor & Commerce; **HB 215:** 1/19/16 Referred to Health & Social Services; **HB 226:** 2/5/16 Referred to Finance (3/18/16 gained co sponsor Kawasaki); **HB 229:** 1/19/16 Referred to State Affairs; **HB 237:** 3/23/16 Referred to Finance (4/7/16 gained co sponsor Kawasaki); **HB 238:** 1/19/16 Referred to Health & Social Services; **HB 250:** 1/19/16 Referred to Finance; **SB 134:** 1/19/16 Referred to Labor & Commerce; **HB 252:** 1/19/16 Referred to Labor & Commerce; **SB 136:** 1/19/16 Referred to Labor & Commerce; **SB 144:** 4/1/16 Referred to Finance; **HB 259:** Referred to Rules; **HB 262:** 3/16/16 Referred to Finance; **HB 264:** 1/20/16 Referred to Education; **HB 267:** 1/20/16 Referred to Resources; **HB 272:** 1/22/16 Referred to Health & Social Services (gained co sponsors Stutes & Vazquez); **HB 292:** 2/3/16 Referred to Transportation; **HB 295:** 2/3/16 Referred to Health & Social Services; **HB 299:** 3/23/16 Referred to Labor & Commerce; **HB 301:** 2/5/16 Referred to State Affairs; **SB 171:** 4/8/16 Referred to Finance; **HB 303:** 2/8/16 Referred to Finance; **SB 114:** 3/16/16 Referred to Finance; **HB338:** 2/24/16 Referred to Community & Regional Affairs; **SB 75:** 3/25/15 Referred to Finance; **SB 160:** 1/27/16 Referred to Labor & Commerce; **SB 166:** 2/1/16 Referred to Labor & Commerce; **SB 183:** 2/17/16 Referred to Community & Regional Affairs; **HCR 14:** 4/19/15 Referred to State Affairs

Passed House - **HB 77; HB 273**

Passed Senate - **SB 47; SCR 16**

Passed both House & Senate - **HB 8; HB 125; HB 188; HB 234; SB 18; SB 72; SB 127; SB 142; SB 147**

Signed into Law - **HB 4:** 5/16/15 Signed, Effective Date 8/12/15; **HB 73:** Signed 5/18/15, Effective Date 7/1/15; **HB 178:** 6/1/15 Signed, Effective Date 6/2/15; **SB 15:** 5/11/15 Signed, Effective Date 8/9/15

Vetoed by Governor - **HB 5:** Vetoed 5/14/15

Withdrawn by Sponsor - **HB 66:** 4/13/16

**HCR 9:** Proclaiming 4/19/15 as Congenital Diaphragmatic Hernia Action Day. 4/18/15 Transmitted to Gov, permanently filed 4/18/15

HB350 Alaskan Veteran & Pioneer homes

There were more new ones from 2/8/16 to current 4/15/16, but no space to list them.

<http://www.legis.state.ak.us/basis/Bill/Range/29?Date1=02%2F08%2F2016&Date2=04%2F15%2F2016>

**BBB PRESS RELEASE - FOR IMMEDIATE RELEASE -**

From Michelle Tabler, Alaska Regional Manager: 907-644-5208 | [michelle.tabler@thebbb.org](mailto:michelle.tabler@thebbb.org)

Most of my presentations in the community begin with information on identity theft and ways to prevent becoming a victim. We hear about data breaches on a regular basis these days, both with national companies and locally. Even the federal government has experienced breaches. According to the [Federal Trade Commission Consumer Sentinel Network](#), of the 3 million complaints it received in 2015, 16 percent (490,220) were for identity theft.

Identity theft can have a very detrimental effect on our lives, so it's wise to be vigilant. It's not only very time consuming to straighten out the problems caused by this scam, but it's also disconcerting and emotionally draining.

**What do identity thieves look for?**

Any personal info is fair game: addresses, phone numbers, birthdates, mothers' maiden name, passwords/pins, credit & bank account numbers &, of course, the holy grail of ID theft – our social security numbers. What can these scammers do with this info? Of course, there's the monetary aspect to all scams: they can open new accounts, apply for new credit cards in your name, change your address to receive your mail, even commit crimes. There has been a huge increase as well with medical ID theft - where a thief uses your personal & insurance info to obtain medical treatment and/or prescription drugs in your name & under your policy. Additionally, in the past few years, we have seen an increase in tax identity theft. Scammers will use your social security number to file a fraudulent tax return that will allow them to receive a refund. You won't find out until you file your own return.

**Following are suggestions for being more vigilant:**

**Credit reports:** Check your credit report annually at [www.annualcreditreport.com](http://www.annualcreditreport.com). Each of the credit reporting agencies (Equifax, Experian, TransUnion) allow 1 free report per year. If there are unauthorized usages, be sure to dispute those charges immediately & put an alert with the credit reporting agencies. It may even be prudent to request a credit freeze which would hinder an identity thief from opening new accounts in your name. Also, when a loved one dies, be sure to request a "deceased alert" & send copies of the death certificate to the 3 reporting agencies as well as to banks & credit card companies. A scam called "ghosting" occurs where thieves steal the identities from deceased victims.

**Social media:** Be wary of putting any personal info on social media. Do you have your birthday on your Facebook page? (Yes, it's wonderful to see all the "Happy Birthday" posts on your special day). Are you excited to post vacation photos while you're still traveling? But, is there anyone at home while you're gone? If not, your home could be ripe for a burglary. Are you posting on genealogy sites? Think about the info you are providing: your full name, date of birth, city/state where you were born, your mother's maiden name – those are often security questions for bank accounts. And your kids' & grandkid's name? Fodder for the '[Grandparent Scam](#).' Also, never click on any ads you see on social media – scammers could gain access to your computers in this way. And all those fun surveys and quizzes on Facebook – don't do them! They are tools for companies to 'data mine' your info.

**Passwords:** We all know what a hassle it is to have different passwords for each account, to remember them all, & to change them frequently. The two top passwords for the past couple of years: "123456" & "password." You should also avoid using any sort of personal info such as your mother's maiden name, kids' names, birthdate, etc. Passwords should be at least 12 characters long with a mix of letters, numbers, & symbols, upper & lower case letters. And do not put these passwords in a file on your computer labeled "passwords" (yes, people really do!). Hackers can gain access to your computer files & with the passwords, gain access to your financial & personal life!

**Public Wi-Fi:** Remember when all we worried about when we traveled was pickpockets snatching our wallets & passports? Or a burglar breaking into our hotel rooms to steal our valuables? These days, theft can occur without the thief being anywhere near us. Whether you are in your hotel room, at the airport, or sitting in your hometown at a local coffee house, there is often access to public Wi-Fi. But be cautious with any public internet access. Never use public Wi-Fi for any financial sites including online banking, investment or credit card websites. Be wary of using any sites where you have to enter your password – identity thieves can use "keylogging" to secretly capture your key strokes. And when you do log onto a free network at your hotel or other public place, be sure it is the authentic one. ID thieves often set up fake networks with similar names. In general, when outside of your usual secure Wi-Fi networks, it is probably safer to use your smartphone for internet access.

**Other ways to help secure your identity:**

Shred all statements and forms including utility, credit card, bank, financial, and health forms.

Minimize the personal info you put on your checks – you can just have first initial & last name. No driver's license, social security, or phone number is required.

Monitor your statements every month: bank, credit card and cell phone bills included.

Delete emails from banks, credit card companies or any other entities that want info or for you to click on a link. Instead, go directly to that company's website.

When shopping online, be sure you are on a secure website ([https](https://)) before putting in your credit card info.

Back up your computer regularly.

If you are a victim of identity theft, you can report it to the Federal Trade Commission: <https://www.identitytheft.gov/>.

You can report scams to Better Business Bureau at: <https://www.bbb.org/scamtracker/alaskaoregonwesternwashington/reportscam>

### MEMBERS' CORNER

One of our members told me that he orders a lot of books, and found a great online website: <http://www.hamiltonbook.com/>. The books are reasonably priced, and he hasn't had any problems.

A member brought to my attention an issue with UNUM. Has anyone else had any experience with UNUM? I googled them and found information that showed only bad reviews and bad customer service for UNUM.

A member requires some conventional and some very unconventional medications for her conditions. They are rare, expensive, and sometimes difficult to get. She ended up at a "specialty pharmacy". They understood her medication, they knew the drug makers, and what the MD needs to write to get it covered, and were very helpful and knowledgeable dealing with insurance carriers. If you are on medication that seems to be beyond regular pharmacies, a "specialty pharmacy" may be very helpful.

Member cards from AFSCME were sent out. Please let me know if you did not receive one.

Our annual summer picnic is June 26th, noon to 4 pm, at the Anchorage Park Strip. This summer, the host group is the Anchorage CLC. Come see us for fun & food!

A lot of people have told me that when they retired from the State, they wanted nothing to do with anything that reminded them of their job. Which is why it took them awhile to join us. And now they are glad they did.

I hope that one day, life after Aetna will be much better. But after Aetna goes, there will be other attacks on pensions and benefits, just like what has already been going on. Pretty soon, with the Tier levels increasing, the amount of people wanting to retire from the State will be decreasing.

For those who have joined because of problems with Aetna & Moda, we hope you will want to stick around to help with fighting other issues, and for the information and social ties to the retiree chapter.

Everyone needs a hobby/activity to stay busy, happy, & active in life. If you are not happy, then something needs to be changed. I know a couple of people who are only happy when they are complaining, but is that real happiness? Maybe for them, but not for those around them. Do you have friends, family, neighbors to stay in touch with? If someone troubles you, is there a positive way to deal with them? Sometimes, circles of influence should be expanded/contracted if needed. If there is elder abuse, sometimes the authorities need to be contacted to stop it.

I used to tell my children their attitude made a difference. If they are in their room, are they happy to be there because they wanted to be? Or mad/sad because they were sent there? Same place, different response. Do the best you can with what you got. There's an expression I use sometimes driving: "Not my circus, not my monkeys".

What are your hobbies, activities? Do they keep you happy or frustrate you? Are they really too expensive, or just perfect? Sometimes I find myself buying yarn because it's on sale or I might could use it, but don't have enough time to crochet it all.

#### Aetna

No travel reimbursement form online. Please contact Retirement & Benefits at 1-800-821-2251.

There is now a refill program for certain medications. If you don't already know if yours are covered, to find out what is included, please contact Aetna at 1-888-792-3862 or see their website at [www.Aetna.com](http://www.Aetna.com).

#### Long Term Care

The Bronze plan was an option only for benefit recipients who retired before 2/1/2000. The Silver, Gold, & Platinum plans - current options when you retired.

The Claims Administrator is supposed to be CHCS by now, but not official at press time.

The Plan Administrator is State Of Alaska Division of Retirement & Benefits in Juneau, 1-800-821-2251. TDD for hearing impaired is 907-465-2805.

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/drbb/pdf/forms/ben074b.pdf>

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

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

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

State contacts for EVERYONE:

Department of Administration Commissioner: [sheldon.fisher@alaska.gov](mailto:sheldon.fisher@alaska.gov)

DOA Deputy Commissioner: [john.boucher@alaska.gov](mailto:john.boucher@alaska.gov)

R&B Chief Health Offcl: [michele.michaud@alaska.gov](mailto: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](http://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>

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, 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.

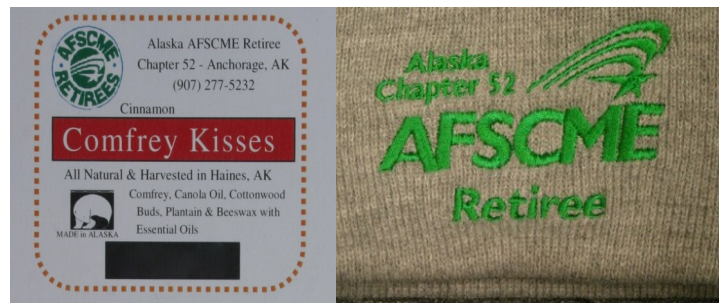
**For more information on any Advantage Club program, see [www.afscme.org](http://www.afscme.org) or call 1-202-429-1000.**

**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 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 Haines, 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.**



**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](mailto: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](http://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/>. PLEASE CALL FIRST for our current office hours. We have missed some people because we are part time. ASEA's office is open 8-5, except state holidays.**

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