



IRTA-UNIT 90

Northwest Suburban - Unit 90

<http://www.irta-unit90.org>



President's Notes

Holiday Luncheon

Make your plans now to attend the Holiday Luncheon on Friday, November 30th, at the Inverness Golf Club. Time to reconnect and celebrate the upcoming holiday season with many other Unit 90 members. The highly regarded District 54 Jazz Band will provide wonderful holiday season music after another delicious lunch prepared by the Chef at Inverness Golf Club. Please see the additional details to signup for what will be a glorious event! Questions can be directed to our Vice-President, Liz White. Valet parking is available.



RE-ENROLLMENT IN TRIP AND TRAIL

Updated: September 1, 2018

Issue: A new law signed in August of 2018 allows TRS members and their dependents who have previously opted out of the Teachers' Retirement Insurance Program (TRIP) or the Total Retiree Advantage Illinois Medicare plan (TRAIL) to re-enroll during an applicable Benefit Choice Period.

Prior to this law, if a TRS member or his/her dependent opted out of TRIP or TRAIL for any reason, they were not allowed to re-enroll, except in very limited circumstances.

Discussion: Under the new law, former members of TRIP and TRAIL and their dependents that are still eligible for the programs can re-enroll "during any applicable annual open enrollment period" set up by the Illinois Department of Central Management Services (CMS), which administers TRIP and TRAIL. Historically, the open enrollment period for TRIP is in the spring of each year and the open enrollment period for TRAIL is in the fall of each year.

Specifically, the bill says, "A TRS benefit recipient shall not be deemed ineligible to participate (in TRIP or TRAIL) solely by reason of the TRS benefit recipient having made a previous election to disenroll (sic) or otherwise not participate in the program of health benefits."

WE NEED YOUR INPUT!

Your Executive Board is planning our 2019 calendar. We want to provide trips, events, tours and speakers of interest as a service to our members. We are searching for activities of high interest to our membership. We appreciate the fact that over eight hundred of you have contributed as either annual or lifetime members. THANK YOU!

We are in search of some ideas that can expand what we already provide on an annual basis. If you can think of a trip or activity that our membership would enjoy, please drop me an email, kaplanbob55@gmail.com or call 847-877-9350. I would be happy to discuss with our Executive Board to provide our members with something new and exciting. Or if you can hold onto your excitement, and share your idea with any member of our board at our upcoming Holiday Luncheon!

Thanks for being a member of Unit 90!
Happy Holiday season!

Bob



Previous Event: *Newly Retired Teachers Breakfast*



Bob Lyons' Report



Legislative Update: Andrew Bodewes from IRTA gave an update on legislation and it is currently a quiet time. It was a good legislative session with both IRTA supported bills passing the legislature and were signed by the Governor. SB3046 allows re-entry into the Teachers Retirement Insurance Program (TRIP) during the open enrollment period. It was mentioned that Central Management Services (CMS) will not notify individuals who have previously opted out of TRIP. SB3045 increases the amount of time a retiree can teach to 120 days or 600 hours. This legislation does have a sunset date of two years. Appropriations for State payments to TRS and TRIP were passed in the 2018 Budget.

There is still an issue with State payments to the Teachers Retirement Insurance Program (TRIP). Even though the money is appropriated, the Comptroller is not making the payments. The State currently owes the fund \$200 million. IRTA is trying to establish a plan with the Comptroller to start making the payments. If payments to vendors get too far behind, providers will start asking for payment for services up front. If no plan to make payments to the fund can be made, IRTA might consider filing a lawsuit against the State. If Committee members hear of retirees being asked to make full payment to providers up front, they should inform the IRTA Office.

Previous Event: *Legislative Breakfast*



Upcoming Events

2018 Holiday Luncheon (Inverness Golf Club)
Friday, November 30, 2018

2018

More details and photos at:

<http://www.irta-unit90.org/events/>



Illinois Retired Teachers Association Unit 90

2018 Holiday Luncheon

Friday, November 30, 2018 (\$26 each)




At Inverness Golf Club for Unit 90 members and their guests

102 N. Roselle Road, Palatine, Illinois 60067 (corner of Roselle & Palatine Roads)

(847) 358-2340 Valet Parking Available (\$3)

Dress Code: Shirts with collars, no denim or cargo pants of any color

Social Hour	11:00
Luncheon	12:00
Program	1:00



Holiday Program:
**The District 54
Jazz Band**

Menu Choice of one:

Chicken Caesar Salad

Romaine, parmesan cheese, croutons, Caesar dressing;
topped with a grilled chicken breast

Chicken Cordon Blue Crepes

Ham and gruyere cheese with rice pilaf and
garden-fresh vegetables

Braised Short Ribs of Beef Jardinière

Prime beef short rib, slowly braised in a rich demi glaze,
with jardinière vegetables and garlic mashed potatoes

Dessert: Festival Sundae

Each entrée served with:

Cream of asparagus soup, hot rolls and butter and coffee or tea

Cash bar available

Reservation Deadline for members & their guests: Wednesday, November 21, 2018

RSVP to Liz White, 1841 Mirmar Ln, **Munster**, IN 46321-2716

Questions? Please call Liz White at 847-309-5805

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Name: _____

Chicken Caesar Salad _____ Chicken Cordon Blue Crepes _____ Braised Short Ribs of Beef _____

Email: _____ Retired from School Dist. # _____

Guest Name: _____

Chicken Caesar Salad _____ Chicken Cordon Blue Crepes _____ Braised Short Ribs of Beef _____

Check enclosed for \$ _____ (\$26.00 each) Phone: _____

Make checks payable to: Northwest Suburban IRTA Unit 90

Bobby Reinhardt's Membership Report



Unit 90 (Northwest Suburban) is one of the 93 Units of IRTA in Illinois.

We are in Area 2, Region 3.

Currently we have **788 members** in Unit 90, but only **698** of those are members of the State IRTA.

We now also have a Unit 90 Life Membership available for \$100 or for free if you're 90 or older. We currently have **186 life members**.

The State IRTA membership is separate. You should join both!

Membership forms can be found at: <http://www.irta-unit90.org>

We also have a gift membership available that can be given to a friend or someone who just hasn't gotten around to joining.

Northwest Suburban IRTA

<http://www.irta-unit90.org>

Unit 90 Membership Gift Form

From: _____

I prefer to remain anonymous ____ You can say it's from me ____

For: Last Name: _____ First Name: _____ Initial: _____

Name of Spouse/Partner: _____

Address: _____ City: _____ State: _____

Zip Code: _____ Telephone: _____

E-mail: _____

If we have the email address we'll email the Newsletters and Membership Directory.

Retirement Year: _____ Retired from School District: _____



Don't forget to also join the State IRTA

<http://www.irtaonline.org/>

Unit 90 Dues (January - December)

Yearly Membership \$10

Five Years \$40

If you're 90 or older, membership is free! Let us know your birth date: _____

Life Membership \$100

Please enclose a check made payable to:

Northwest Suburban IRTA

Mail check and membership form to:

Roberta Reinhardt
964 Burgess Circle
Buffalo Grove, IL 60089-1205

If you have any questions, email or call:
burgesscir@earthlink.net or- 847-634-0540



The form is on our website at:

<http://www.irta-unit90.org/membership.html>

Carolyn White's Volunteer Report



VOLUNTEERS NEEDED:

Volunteers are needed by a **local blood bank** at blood drives throughout the NW suburbs welcoming donors and managing the refreshment area as well as other duties.

Trickster Gallery, a **Native American Indian Gift Shop**, located in the Schaumburg Town Center, is looking for volunteers to provide guests with information on the artists' works and to provide bios on these Native American artists. Training will be provided including familiarity with the shop and use of the cash register. The Museum/Gift Shop is open Tuesday through Saturday from 10 - 3. Volunteers would need to be available for a given day on a regular basis.

AARP Tax Return Preparer - AARP runs nine locations with Wheeling Township to provide tax preparation services. Tax Aides work directly with taxpayers, filling out tax returns and helping them seek a refund. The service is provided to moderate and low income taxpayers, particularly those 50 years and older.

Training on the latest tax preparation forms and software is required. Training dates are January 2, 4, 11 and 18, 2019. Volunteers are asked to commit to one same day each week during tax season from Feb. 1 through April 15. Exact placement will be based on your available day of the week.

AARP Technical Coordinator - A technology coordinator is needed to provide technical expertise for all eight AARP Tax Aide Program sites, but will be centrally located at one designated site. Shifts are 8:30 a. m. - 1:00 p.m. and 12:00 p.m. - 4:00 p.m.

AARP Tax Program Client Screener - Duties include greeting of clients, verifying identification, performing initial source document review, and managing the overall flow of service. Training is Friday, January 25, 2019 beginning at 9:15 until approximately 11:00 at the Arlington Heights Memorial Library.

To volunteer with any of the above organizations please go to www.handsonsuburbanchicago.org

Bob Lyons' Report

TRS FY 2018 Cash Flow Summary



Beginning Balance (July 1, 2017) in billions	\$49.400
State appropriation for FY 2018	4.164
Teacher/Employer contribution	1.036
Total Contributions to TRS	\$5.200
Total annuity benefits	(\$6.555)
Cost of running TRS	.023
TRS Total outflow	(\$6.578)
The part of our profit that makes up the difference	1.378
The part of our profit that is left to be invested	1.905
Ending balance (June 30, 2018) in billions	\$51.300
The state appropriation for FY 2019 is	\$4.466

Note that TRS needs to make in its investments almost \$1.4 billion just to break even for the year. And even with making more than 8% for the year, our unfunded liability grew in FY 2018. For 2018 the TRS fund made 8.45% net of fees, but because the cost of benefits exceeds our contributions by \$1.383 billion our fund only grew by \$1.9 billion or 4.2%. For FY 2018 the thirty-year net of fees return was 8.4% and the forty-year return was 9.2%. Due to state underfunding last year, the TRS unfunded liability grew by 2.8% from \$71.4 billion to \$73.4 billion. TRS funded status is by my calculation 41.14%. It was 40.2% in FY 2017.

Health Care Information

Reminder: Open Enrollment Period

The TRAIL Medicare Advantage Prescription Drug (MAPD) Open Enrollment Period for the 2019 plan year will be October 15 - November 15, 2018. Informational seminars will be held statewide to give eligible retirees and survivors an opportunity to learn about the Total Retiree Advantage Illinois (TRAIL) Program. A list of seminar dates and locations will be mailed to you from TRAIL if you are eligible this year. Topics included eligibility criteria and an explanation of the benefits provided through the Program. Please visit the Total Retiree Advantage Illinois (TRAIL) Program page on the Central Management Services website for the **latest** TRAIL news at:

<https://www.illinois.gov/cms/benefits/trail/Pages/default.aspx>

2018 Benefits Choice Period: You will have to select a TRAIL health insurance plan in the fall of 2018 for coverage that will begin on January 1, 2019.

If you want to maintain your current TRAIL coverage, you don't have to do anything. Your health insurance coverage automatically will continue as it is in 2018. If you mistakenly send TRS a form that does not authorize any changes in coverage, TRS will send you an acknowledgment letter.

WHAT IF I TURN 65 DURING 2018 AND I'M NOT ELIGIBLE FOR MEDICARE?

You must provide proof of ineligibility from Medicare. You may enroll in TRIP coverage for the Age 65 Not Medicare Primary plan. You are not eligible to enroll in a TRAIL plan.

IS A TRAIL MEDICARE ADVANTAGE INSURANCE PLAN STILL MEDICARE?

Yes. These types of Medicare Advantage plans, also known as MAPD plans, are Medicare-approved plans that combine the different parts of Medicare - Part A, Part B and Part D - into one plan. Since Medicare Advantage plans are a type of Medicare, you must continue to pay your federal Medicare premiums in order to remain enrolled in TRAIL.

State IRTA New Website

Although the address is still the same, www.irtaonline.org the IRTA website has been totally revamped. Check it out and make sure you log in, or register, as a member.



Member Benefits

You can find information on all of IRTA's member benefits by visiting www.irtaonline.org, logging into the members-only section, and clicking on the **Member Benefits** tab. Some of IRTA's other benefits include Liberty Mutual, Lifeline Screening, and Hear in America. You can also contact the IRTA Office at 1.800.728.4782 for additional information.



Northwest Suburban IRTA Unit 90
12 Country Oaks Ln
Barrington Hills, IL 60010-9620

RETURN SERVICE REQUESTED

<http://www.irta-unit90.org>