



Retired

ACTION

From the President

REGISTER TODAY!

2018 Retired Fall Breakfast

Oct. 18

Science Museum
of Minnesota
St. Paul, MN

Registration form
inside.



Julie Jagusch

We asked. You answered. We listened.

A while back, Education Minnesota Retired sent out a survey and we received a lot of informative feedback from many of our members. One of the most commonly stated concerns was that members don't want to drive to the Twin Cities for events. As a result, the Education Minnesota Retired Governing Board and program committee have decided to try another way to better serve our members. There will NOT be a Fall Conference in September. Instead, we are starting to hold some regional meetings.

Our first regional meeting was held March 21 in Eden

Valley and drew members from the surrounding area. Members attending the meeting learned more about the organization, heard an update on pension issues and gave Education Minnesota Retired leadership feedback on what they want from their organization. Plans are in the works for another regional meeting to be held in Mankato on May 15. In the fall, meetings will be held in other locations to be determined. Watch for emails about those plans. Information will also be posted on our Facebook page and our website.

NEA and NEA-Retired will hold their annual meetings in Minnesota in June and July this summer. You have elected eight delegates to represent you at the NEA-Retired Annual Meeting and at the Representative Assembly. The meeting is open to other members to observe, but not vote. So, if you are interested in watching the proceedings of our national organization, you are welcome to attend (as guests) on June 27 and 28 at the InterContinental Hotel in St. Paul.

At the time of this writing, the Legislature is in session and there is a pension bill working its way through the system. Education Minnesota Retired has been working with a coalition of other public employee unions and organizations to support this bill. The bill consists of a shared sacrifice among retirees, active employees, and employers. We all hope for a positive outcome from the Legislature that would put our pensions back on track to be fully funded.

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2018 NEA Retired Annual Meeting

June 27-28: InterContinental Hotel, St. Paul

NEA -Retired (NEA-R) will celebrate its 35th anniversary this year at the NEA-Retired Annual Meeting, which will be held at the InterContinental Hotel in St. Paul on June 27 and 28. All members are invited to attend this meeting at their own expense. No meals or hotel rooms are provided. There is no cost to register for this meeting. Registration begins on June 27 at 8 a.m., with the business meeting beginning at 9:30. Meetings usually last until no later than 5 p.m. each day. If you are interested in attending this meeting, you **MUST** register by May 29 at nea.org/retired. This is required so that there are adequate seating and materials available.

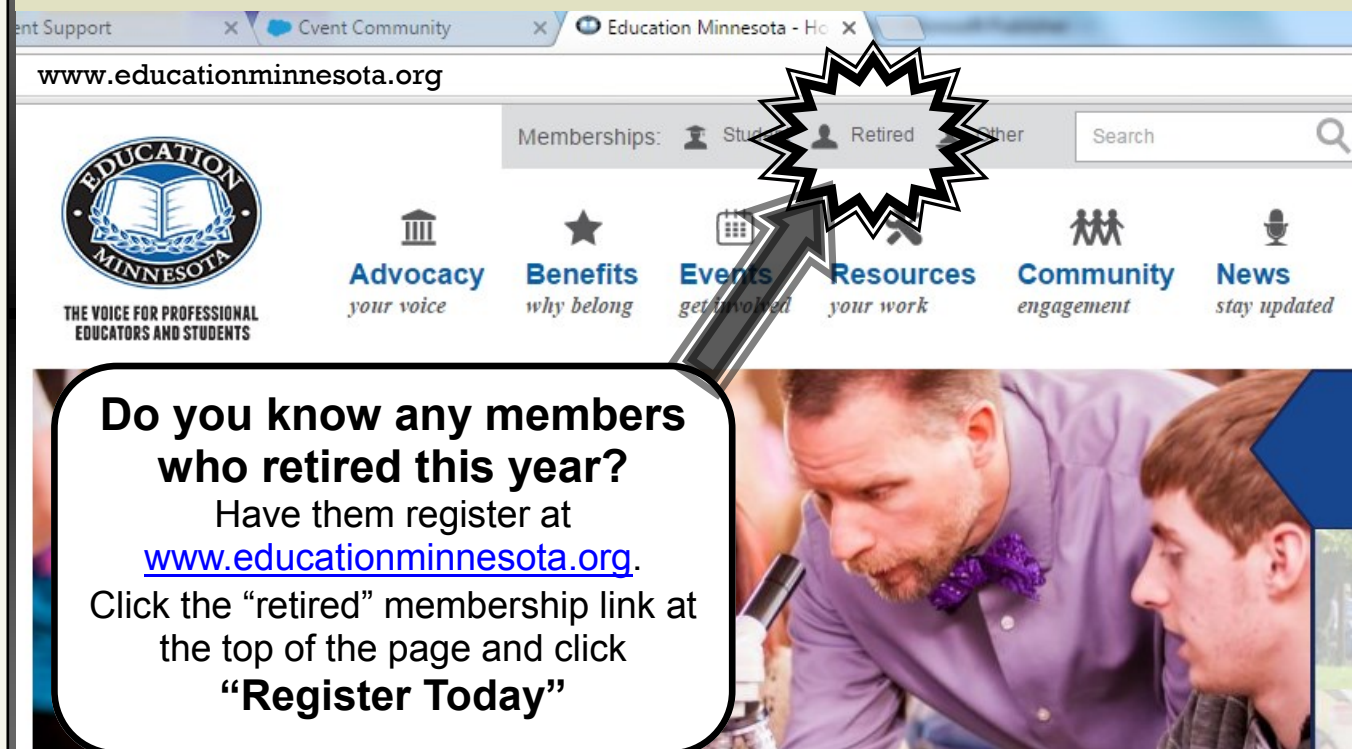
At this meeting members will conduct the business of the organization, including amendments to the NEA-Retired By-Laws, Standing Rules, Elections Guidelines and new business items. Some new business items may be sent to the NEA Representative Assembly which will be held June 30-July 5 in Minneapolis. Members will also elect officers, two members to the NEA-R Executive Council, two representatives to the NEA Board of Directors, one NEA Board alternate, and six representatives and six alternates to the NEA Resolutions Committee. Only elected delegates are able to vote at the meeting.

Awards will also be given out at this meeting. Those include communications/newsletter awards, website awards, and the Distinguished Service Award to a member "who embodies the outstanding service of retirees."

Education Minnesota Retired members elected the following delegates to this meeting: Walt Munsterman, Julie Jagusch, Bobbie Margo, Judy Rohde, Larry Koenck, Diane Larson, Charles Hellie and Wes Tessman. These delegates will attend the Retired Annual Meeting and then go on to attend the NEA Representative Assembly as your representatives.

Important information for 2018 Retirees

Please notify your newly retired colleagues



The screenshot shows the Education Minnesota website. At the top, there are browser tabs for 'Event Community' and 'Education Minnesota - Home'. The URL bar shows 'www.educationminnesota.org'. Below the URL bar, there is a navigation bar with the Education Minnesota logo on the left and a 'Memberships' dropdown menu on the right. The 'Memberships' menu is open, showing options for 'Student', 'Retired', and 'Other'. A starburst callout with an arrow points to the 'Retired' link. Below the navigation bar, there are several icons and links: 'Advocacy your voice', 'Benefits why belong', 'Events get involved', 'Resources your work', 'Community engagement', and 'News stay updated'. At the bottom of the page, there is a photo of two men, one in a purple shirt and bow tie, looking at something together.

Do you know any members who retired this year?
Have them register at www.educationminnesota.org.
Click the "retired" membership link at the top of the page and click **"Register Today"**

Pension Update

By Marti Zins

TRA has recently updated its software and technology and is urging members to open a MyTRA online account. Even if you have opened an account in the past, TRA suggests that all members update their information for logging into their account.

TRA is a prime candidate for hackers who attempt to access stored information, birthdates, bank account numbers, family names, Social Security numbers and other data necessary for TRA to service members. At the TRA IT audit in February, the audit committee heard that in the last six months alone, there were over 820,000 hacking attempts made, but repelled by the able and talented TRA technical staff.

Imagine the headache if a hacker broke into the system, changed your information, changed your bank account and locked you out. Once the TRA transmits a monthly pension in your name, you can no longer get that money replaced from TRA!

Opening your MyTRA online account is a safety measure; a means for you to password protect your specific information, so a hacker cannot lock you out of your account or change the bank account that receives your monthly pension. You will be the only one who knows the password to your account. For a few minutes of work, that's a great reward.

The TRA website provides immediate access to the most current information about your account. Go to www.minnesotatra.org and click MyTRA login to register. Your last name, Social Security number, date of birth, and your last net pension amount are used to verify your identity.

Once you register your account, you will need to finish the registration by establishing a username, password, and contact information, along with answering additional security questions. This information is used to verify your identity should you forget your username or password.

The MyTRA account allows you to view your account information, update your email address, phone number, physical mail delivery address, your beneficiary and any other personal information. Take the time to do this. It is important.

Welcome to the Teachers Retirement Association

Home | **MyTRA Login** | Contact Us | Search

The Teachers Retirement Association (TRA) is a Minnesota statewide public pension fund that provides retirement, disability and death benefits to Minnesota public school teachers, administrators, college faculty, retirees, their families and beneficiaries.

Employers

Check your MyTRAaccount

1. Visit www.minnesotatra.org
2. Click on "MyTRA Login"
3. Follow the prompts to register your account

Administration

Members

Retirees and Beneficiaries

Employers

Read an excellent take on the 2018 Omnibus Pension Bill on the Star Tribune's [Opinion page](#).

Facebook **Twitter**



Retired

2018 Retired Annual Meeting

DoubleTree in Bloomington
April 27, 2018

Highlights

PAGE 4

- * Legislative session update by Jodee Buhr
- * Election update from Anna Brelje
- * Pension panel
- * Business meeting
- * Tax law update from Kent Schutte



The 2018 Education Minnesota Retired Annual Meeting was held on Friday, April 27 at the Doubletree Hilton Hotel in Bloomington. There was a great breakfast and an equally great welcome from President Julie Jagusch to the 80-plus attendees.

Jodee Buhr presented an update on the 2018 legislative session.

This is a short session,

non budget year. There is a \$329 million surplus.

Focus should be on adding people in education such as counselors and mental health professionals. There is controversy over transportation money-usually this money comes from taxes. Tax opponents want the

money to come from the general fund. This could end up on the ballot in November so stay tuned!

Kent Schutte provided information on how the tax law changes are affecting retirees. Anna Brelje provided critical information on a "Plan To Win" in the November elections.

Education Minnesota officers including President Denise Specht, Vice President Paul Mueller, Secretary-Treasurer Rodney Rowe and Executive Director Sara Gjerdrum, stopped by to bring greetings and to answer any questions. A special thank-you to United Educators Credit Union and EFS Advisors for providing a fantastic lunch!

The annual business meeting took place after lunch. The minutes and agenda were approved. The budget, standing committee reports and the president's report were printed and were included as part of our annual meeting packet. Installation of new officers and directors was completed by Education Minnesota Secretary-Treasurer Rodney Rowe.



The final presentation was a pension panel and it was great! Panel members included Jay Stoffel (TRA), Doug Anderson (PERA), Erin Leonard (MSRS) and Jill Schwartz of (SPTRFA).

There is a bill in front of the legislature with all of the stakeholders, pension groups and LCPR (Legislative Commission on Pensions and Retirement) in support of it.

The bill has been passed as a clean bill by the Senate with a vote of 66-0. The House needs to get on board. Hopefully

as you read this, there has been success, and the pension bill has passed!

The day ended with door prize drawings. This was a great meeting with informative sessions, delicious food and great retiree bonding. Plan to attend next year, it will be time well spent!



NEA Retired Organizing Conference

By Bobbie Margo



2018 NEA Retired Organizing Conference & NEA Leadership Conference

Quick Facts:

Who: Representatives from NEA Retired state affiliates

Where: Chicago, IL

When: March 16-19, 2018

Why: **Uniting Our Members and the Nation—Retirees Hand in Hand With You**

The 2018 NEA Retired Organizing Conference and the NEA National Leadership Conference were held at the Hyatt Regency Chicago on March 16 – 19. Delegates attending representing Education Minnesota Retired were Joan Beaver, Myrna Doran, Julie Jagusch, Sharon Kjellberg, Bobbie Margo, Adele/Walt Munsterman, Judy Rohde and staff person Christine Thornborrow.

The themes of the meetings were United Our Members and the Nation – Retirees Hand-in-Hand with You and Uniting Our Members and the Nation – Growth and Strength. The conferences included a combination of keynote speakers and breakout session. These conferences provided chances for skill development, knowledge sharing and networking opportunities.

For details on these two conferences look for articles written by Bobbie Margo located on the Education Minnesota web page at retired.mn.aft.org.

View expanded articles & photos at
<http://retired.mn.aft.org/>

Keep informed with news and events on our website and Facebook page.
[facebook.com/EducationMinnesotaRetired](https://www.facebook.com/EducationMinnesotaRetired)

Retired regional meetings

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A new chapter

Education Minnesota Retired is changing the format of the usual fall conference. As recommended by members in the last survey, Education Minnesota Retired is scheduling regional meetings across the state to better serve our members. These meetings will be one-day meetings presenting information about our organization, updating information on pension, and listening to members present about what they would like our organization to do for them. These regional meetings will substitute for our fall several day conference.

Upcoming meetings will be:

Sept. 11 Detroit Lakes

Sept. 12 Hibbing

More dates and locations will be scheduled.

Registration will be found on Facebook and the Website.

<http://retired.mn.aft.org/events> or search **Education Minnesota Retired** on Facebook.



PERA Update

By PERA Executive Director, Doug Anderson



PERA Executive Director
Doug Anderson

The 2018 retirement bill containing sustainability reforms for all four Minnesota public pension systems was unanimously passed by the Legislative Commission on Pensions and Retirement (LCPR) at their March 13 meeting. The bill contains sustainability reforms for PERA's General, Police & Fire and Correctional Plans. The changes in the bill move the projected full funding date of PERA's three largest defined benefit plans to be less than 25 years. To achieve this, the bill includes reforms that increase the sustainability of the plans and more evenly distribute benefits.

The PERA General Plan changes include replacing the annual 1 percent COLA estimated to trigger to 2.5 percent in 2045 with a COLA equal to 50 percent of inflation with a floor of at least 1 percent and a cap of 1.5 percent. Retirees will learn what their January increase will be in October of each year after the Social Security Administration announces their increase.

General Plan changes also include phasing out the early retirement subsidy for augmentation over a five year period and eliminating COLAs before normal retirement age. The law provided an exemption for individuals who collect benefits under the Rule of 90.

PERA's Police & Fire Plan will change by adding a 1 percent employee increase and a 1.5 percent employer increase. The 2.5 percent COLA trigger will be removed with the annual retiree increase fixed at 1 percent. The bill also provides an annual state aid payment of \$4.5 million in fiscal years 2019 and 2020, and \$9 million annually thereafter until 2048.

PERA's Correctional Plan has only one change. Retirees will receive 100 percent of inflation, but not less than 1 one percent or more than 2.5 percent as long as the plan remains above a funding threshold. If the plan drops below 85 percent funded for two consecutive years, or 80 percent for one year, the cap will be lowered from 2.5 percent to 1.5 percent.

The 2018 Omnibus Retirement Bill (SF2620/HF 3053) will now be heard by the Senate State Government Finance and Policy Committee March 15 and will move to the House Government Operations Committee. The full Legislature must pass the bill and the governor must sign it before it becomes law. The 2018 legislative session ends May 21.

Retirees in Action

Education Minnesota Retired delegates to the 2018 Education Minnesota Representative Convention show their support for their union.

Right to Left:

- Julie Jagusch (Retired President)
- Walt Munsterman (Vice President)
- Wes Tessman (District 7 Director)
- Sharon Kjellberg (Secretary)
- Larry Koenck (Past President)



Education Minnesota Retired members joined the Education Minnesota Student Program members and staff at Bethune Community School on May 5 to do some work on the courtyard.

Pictured from left to right:

- Lois Wendt (District 5 Director)
- Julie Jagusch (Retired President)
- Judy Rohde (District 4 Director)
- Karen Seeling McInnis (Community Outreach)
- Doug Bloom
- Anna Reget (Student Program President)

Education Minnesota Retired members visit the Capitol for Lobby Days!

Pictured from left to right:

- Julie Jagusch
- Sandy Skaar
- Sen. John Hoffman
- Walt Munsterman
- Sue Smith
- Eleanor Johnson



2018 Retired Legislative Conference

Education Minnesota Retired sponsored a Legislative and Political Action Conference on March 7 at the Education Minnesota Brooklyn Park Office.

The primary focus of the day-long conference was pensions. Executive directors from TRA and PERA presented information included in the 2018 Minnesota pension bill. Education Minnesota staff gave an update on the legislative session and suggested messaging techniques to be used when talking to legislators and other members. REAM members joined Education Minnesota Retired members for this meeting.



View expanded articles & photos at
<http://retired.mn.aft.org/>

This is the last printed Action newsletter.

The Action newsletter will be continuing in a digital/electronic format.

This change is happening to save postage and paper. In addition, members will be able to receive this newsletter in a more timely basis. If Education Minnesota Retired does not have your current email address, update your information at <http://bit.ly/2iYA3RW>.

If you wish to continue to receive a print copy, please complete the form below.



Paper copy of Action (Retired newsletter) request form

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Cellphone: _____

Email Address: _____

Mail to: Education Minnesota Retired
 41 Sherburne Ave., St. Paul, MN 55103

2018 Retired Fall Breakfast

Fall Breakfast

Registration Form
The cost is \$15/person.

St. Paul Science Museum
Thursday, Oct. 18
9 - 11 a.m.
Registration Deadline:
Oct. 15, 2018

Enjoy a delicious breakfast buffet! Then check out the Education Minnesota MEA Conference* a to visit exhibits and attend various sessions .

The 2018 MEA Conference attendance will be open to Education Minnesota members only.

RETIRED FALL BREAKFAST

THURSDAY, OCT. 18, 2018

JOIN EDUCATION MINNESOTA RETIRED

AT THE 2018 RETIRED FALL BREAKFAST

AFTER THE PRESENTATION TAKE IN THE MEA CONFERENCE

Enclosed is \$_____ for _____ reservations. (Cost is \$15/person)

Name(s) _____

Address: _____

City/State/ZIP: _____

Phone: _____

E-Mail Address: _____

Visit the Retired Facebook page and website for online registration.

REGISTRATION DEADLINE: Oct. 15, 2018

Cut out and mail registration form and check payment to:

Education Minnesota Retired 41 Sherburne Ave., St. Paul, MN 55103

Full breakfast
buffet included!



A limited number of datebooks will be available for request on a first-come basis.

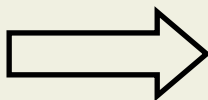
Education Minnesota and Education Minnesota Retired will not be providing datebooks this year. However, we do have a very limited amount of AFT datebooks.

There are two ways to request your datebook:

- Visit the website below and complete the form
retired.mn.aft.org/datebook

- Use your smartphone

Take a photo of this QR code to complete the form on your phone.



Medicare Made Easy Workshops

The Medicare system is complicated...

Join the ESI sponsored MN Health Insurance Solutions program for an informative workshop designed to help you as you make your Medicare planning decisions.

Know your options!

As a member of Education Minnesota, you and your spouse/partner are eligible for group Medicare solutions offered through Humana, Medica and UCare. In addition to competitive pricing and savings, members enjoy benefits which include low annual out of pocket maximums as well as multiple options offering prescription drug coverage through the coverage gap or “donut hole.” Please attend one of our “Medicare Made Easy” seminars to learn more about Medicare and the benefits of group insurance. We will cover the basics of Medicare – Parts A and B and provide you with an overview of plans only offered to Education Minnesota members.

PLEASE NOTE: The 2019 open enrollment period for 2018 runs from Oct. 15 – Dec. 7, 2018.

Medicare Workshops

Date	Location	Time	Address
10/23/2018	Minnetonka Comm. Center	10-12 pm	14600 Minnetonka Blvd Minnetonka MN 55345
10/24/2018	Education Minnesota	4:30 pm-6 pm	41 Sherburne Ave, St Paul, MN 55103
10/26/2018	Hotel Broadway Rochester	10-12 pm	1625 S. Broadway, Rochester, MN 55904
10/30/2018	Holiday Inn and Suites	10-12 pm	75 South 37th Avenue St Cloud MN 56301
11/7/2018	Duluth Comfort Inn West	10-12 pm	3900 W. Superior St., Duluth, MN, 55807
11/9/2018	Maple Grove Comm. Center	10-12 pm	12951 Weaver Lake Road Maple Grove MN 55369
11/10/2018	Education Minnesota	10- 12 pm	41 Sherburne Ave, St Paul, MN 55103
11/12/2018	ED MN Mankato Office	10-12 pm	1961 Premier Drive, Suite 406, Mankato, MN 56001
11/13/2018	Eagan Community Center	10-12 pm	1501 Central Pkwy, Eagan, MN 55121

<http://retired.mn.aft.org/events>

You can also find the registration link on the Retired Facebook page

[facebook.com/EducationMinnesotaRetired](https://www.facebook.com/EducationMinnesotaRetired)

FOUNDATION CONTRIBUTION

Education Minnesota has established a nonprofit, charitable organization whose purpose is to provide grant funds to members and certain other nonprofit groups. The Education Minnesota Foundation for Excellence in Teaching and Learning is governed by a Board of Trustees who are members of Education Minnesota.

Since its inception, the foundation has funded 868 projects and awarded more than \$2.4 million in grants. If you have any questions, please contact Education Minnesota Foundation Director, Dayonna Knutson at 800-652-9073

Mail contributions to:

**Education Minnesota Foundation
41 Sherburne Avenue
St. Paul, MN 55103**

PAC CONTRIBUTION

Through affiliation with Education Minnesota, Education Minnesota Retired retains access to political action and resources essential in electing friends of education and the lobbying efforts essential to maintain and improve Minnesota teacher retirement programs. Concurrently, retired educators also remain vitally active and interested in educational programs critical to quality education in Minnesota.

To support these efforts, the Education Minnesota Retired Governing Board encourages retirees to contribute at least \$20 to Education Minnesota PAC.

Education Minnesota Retired members who contribute are eligible to participate on screening teams that interview candidates and recommend endorsements of friends of education. If you have questions, please contact Education Minnesota Public Affairs/PAC Dept. 800-652-9073

Mail contributions to:
**Education Minnesota PAC
41 Sherburne Ave.
St. Paul, MN 55103**



FOUNDATION CONTRIBUTIONS

Contributions to Education Minnesota Foundation
from Education Minnesota Retired Members

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Work Phone: _____

E-Mail Address: _____

Enclosed is a check payable to Education Minnesota
Foundation in the amount of \$ _____

All donations to the Education Minnesota Foundation are tax deductible!

Mail contributions to: 41 Sherburne Avenue, St. Paul, MN 55103

OBJ



PAC CONTRIBUTIONS

Contributions to Education Minnesota PAC
from Education Minnesota Retired Members

Name(s): _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Work Phone: _____

E-Mail Address: _____

Enclosed is a check payable to Education Minnesota
PAC in the amount of \$ _____

*Education Minnesota Retired members can participate on screening teams if they contribute to Education Minnesota PAC.

Mail contributions to: 41 Sherburne Avenue, St. Paul, MN 55103

OBJ



Retired

Spring 2018

Education Minnesota Retired
41 Sherburne Ave.
St. Paul, MN 55103
<http://retired.mn.aft.org>

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Fax: 651-292-4815
Email: matt.blewett@edmn.org

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CALENDAR OF EVENTS

**Mark your
calendars!**

- June 27-28 NEA Retired Annual Meeting—Minneapolis
June 30 - July 5 NEA Representative Assembly—Minneapolis
- July 13-16 AFT Convention, Pittsburgh, PA
- July 30 - Aug 1 Education Minnesota Summer Seminar
College of St. Benedict, St. Joseph
- Aug. 6 Education Minnesota ESI Charitable Golf
Tournament
Prestwick Golf Club, Woodbury
- Sept. 11 Regional Meeting: Detroit Lakes
Sept. 12 Regional Meeting: Hibbing
- Oct. 18 Education Minnesota Retired Fall Breakfast—*Science Museum of MN*
Oct. 18 Minnesota Educator Academy (MEA)—*RiverCentre, St. Paul, MN*

See "Calendar" on www.educationminnesota.org for additional Education Minnesota, NEA and AFT meetings, events and other information.



<http://retired.mn.aft.org>