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.
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

www.educationminnesota.org

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”
TRAPensions 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.

**Check your MyTRA account**

1. Visit [www.minnesotatra.org](http://www.minnesotatra.org)
2. Click on “MyTRA Login”
3. Follow the prompts to register your account
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!
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
Retired regional meetings
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

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* to visit exhibits and attend various sessions.

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

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

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.

Full breakfast buffet included!
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.


Medicare Workshops

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Time</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/23/2018</td>
<td>Minnetonka Comm. Center</td>
<td>10-12 pm</td>
<td>14600 Minnetonka Blvd Minnetonka MN 55345</td>
</tr>
<tr>
<td>10/24/2018</td>
<td>Education Minnesota</td>
<td>4:30 pm-6 pm</td>
<td>41 Sherburne Ave, St Paul, MN 55103</td>
</tr>
<tr>
<td>10/26/2018</td>
<td>Hotel Broadway Rochester</td>
<td>10-12 pm</td>
<td>1625 S. Broadway, Rochester, MN 55904</td>
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<tr>
<td>10/30/2018</td>
<td>Holiday Inn and Suites</td>
<td>10-12 pm</td>
<td>75 South 37th Avenue St Cloud MN 56301</td>
</tr>
<tr>
<td>11/7/2018</td>
<td>Duluth Comfort Inn West</td>
<td>10-12 pm</td>
<td>3900 W. Superior St., Duluth, MN, 55807</td>
</tr>
<tr>
<td>11/9/2018</td>
<td>Maple Grove Comm. Center</td>
<td>10-12 pm</td>
<td>12951 Weaver Lake Road Maple Grove MN 55369</td>
</tr>
<tr>
<td>11/10/2018</td>
<td>Education Minnesota</td>
<td>10-12 pm</td>
<td>41 Sherburne Ave, St Paul, MN 55103</td>
</tr>
<tr>
<td>11/12/2018</td>
<td>ED MN Mankato Office</td>
<td>10-12 pm</td>
<td>1961 Premier Drive, Suite 406, Mankato, MN 56001</td>
</tr>
<tr>
<td>11/13/2018</td>
<td>Eagan Community Center</td>
<td>10-12 pm</td>
<td>1501 Central Pkwy, Eagan, MN 55121</td>
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http://retired.mn.aft.org/events
You can also find the registration link on the Retired Facebook page
facebook.com/EducationMinnesotaRetired
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

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

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

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
Spring 2018

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

Phone: 651-292-4877 / 800-642-4624
Fax: 651-292-4815
Email: matt.blewett@edmn.org

C A L E N D A R  O F  E V E N T S

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