

# RPEC TODAY!

Fall 2019

## Your Voice for Retirement Security

Our mission is to unite retired public employees for their mutual benefit and welfare.



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### Medicare: Open Enrollment

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The Statewide Health Insurance Benefits Advisors (SHIBA) offers free help to people with Medicare questions.

*[read more on page 4]*

### 2020 RPEC Legislative Day

The **2020 RPEC Legislative Day** registration and event information has been sent to chapter leaders. The event will be held on **Monday, February 3rd** at the RL Hotel in Olympia. Deadline for registration is **Wednesday, January 15th**. This is your opportunity to attend and educate Legislators on our 2020 priorities. Please encourage fellow members to attend with you.

*[see President's Letter page 2]*



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## President's Letter

- Kandy Kraig

*Fall has definitely arrived. Some cities across the state have experienced early winter with 3 inches of snow in September. I hope we all can enjoy a little more pleasant weather before winter truly arrives.*



Ballots for the Fall general election will be in mailboxes by mid-October. Records show that over 90% of RPEC members are registered to vote and retirees make up a very large portion of overall voter turnout. This is your opportunity to inspire younger voters and express the importance of voting. Because of your experience you can educate your kids, grandchildren and family to have their voices heard by making sure they are registered to vote and are voting. Don't be disillusioned that voting doesn't make a difference. Voting gives us hope for the future.

I had the opportunity to attend the Washington Federation of State Employees Convention in SeaTac with several RPEC members who staffed our informational table. We had the opportunity to network with future retirees on the difference that RPEC can make for them in their retirement protection. Convention attendees attended good workshops on communications and building power. The keynote speaker was Lee Saunders, President of AFSCME. Other speakers included Governor Jay Inslee, Attorney General Bob Ferguson, Senator Liz Lovelett, Elise Bryant, President of Coalition of Labor Union Women and Labor Heritage Foundation, and Larry Brown, the Washington State Labor Council President.

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## Executive Director's Note

- James Cockburn

*RPEC leaders have been hard at work preparing for the upcoming 2020 Legislative Session. Many chapters have held meetings with their local Legislators to discuss the issues that matter to retirees.*



Our Legislative Committee has been hard at work evaluating our strategy for getting our priority bills passed next year. They have also begun work on the planning for the February 3rd Legislative Day. The Political Action Committee has completed its tasks for 2019 by preparing communications on the endorsement of candidates for RPEC members living in the two districts that have special elections (13th and 40th LD).

Our membership committee has been looking at ways to build our membership base to ensure we have the resources and influence to protect retirement security. They will be working on projects to ensure that chapters can continue to have effective outreach to their members and design a program to empower RPEC members to educate their fellow retirees about issues impacting retirement security. Be on the lookout for more information to come.

Some positive news has emerged at the Federal Level. House leaders have introduced the Lower Drug Costs Now Act of 2019 (H.R. 3). This bill empowers the Federal Government to negotiate directly with prescription drug corporations for lower prices. It

will lower drug prices, including for insulin, regardless of whether people get their health coverage through a job, the Affordable Care Act (ACA), Medicare or other insurance. It would also place a yearly cap on out-of-pocket costs for Medicare Part D at \$2,000 and has the goal of using the savings from negotiations to improve Medicare benefits for things such as hearing, dental, and vision coverage. We will keep members informed as this bill works its way through Congress. Members are encouraged to contact their Representatives and urge them to support H.R. 3

***AFSCME has set up hotline for retirees to be automatically connected with their member of congress by calling 1-844-515-2703.***

In closing, I want to thank you for your continued support of RPEC and its mission to be your voice for retirement security. I am proud to have the opportunity to lead this organization and provide the information and support that retirees deserve. Please do not hesitate to contact me if you have any questions, concerns, or feedback. I can be reached at [james@rpecwa.org](mailto:james@rpecwa.org) or 1-800-562-6097.



## President's Letter (cont.)

on **Monday, February 3rd** at the RL hotel (formerly the Red Lion) in Olympia. Deadline for registration is **Wednesday, January 15th**. This is your opportunity to attend and educate Legislators on our 2020 priorities. Please encourage fellow members to attend with you.

Additional details and registration information can be found by visiting [www.rpecwa.org](http://www.rpecwa.org) or by calling the Council Office.

As we gear up for the 2020 legislative session, it is important that we have members updated contact information on file. Emails and cell phone numbers are particularly important as we send out regular updates about the legislation impacting retirees. Please submit your contact information changes to the Council Office at [info@rpecwa.org](mailto:info@rpecwa.org) or 1-800-562-8262.

2020 will feature elections for state-wide and legislative positions; you can make a difference for ensuring retiree issues are heard with your voluntary contribution to the RPEC-PAC Fund. They can be made directly from your DRS pension account or via personal checks. Thanks to all those who have already contributed. Any amount can make a difference for our state's future.

Remember that all Executive Board meetings are open for members to attend and learn more about activities of the Council. The next Executive Board meeting is November 20, 2019 in Olympia.

Finally, the 2018 final financial statement and audit report has been completed with no discrepancies found. RPEC contracts with an independent certified public account to review our financial statements to ensure compliance with our established policies. Per the RPEC Constitution, the report will be provided to delegates at the 2020 RPEC Convention. Copies have been sent to Chapter Presidents, who have been asked to share the report with their members. Hard copies may be requested by contacting the Council Office.

## MEDICARE: OPEN ENROLLMENT

It's not too soon to start thinking about Medicare's open enrollment period for prescription drug plans (Part D) and Medicare Advantage plans. Open enrollment takes place every year, Oct. 15 through Dec. 7.

The Statewide Health Insurance Benefits Advisors (SHIBA) offers free help to people with Medicare questions. "Our unbiased, statewide network of trained volunteers help people answer questions and evaluate plans, and even search for plans online," says Insurance Commissioner, Mike Kreidler. "We also offer assistance with Original Medicare and other Medicare-related plans."

Review the 2020 Medicare & You handbook. You should receive it by mid-October. If you have questions, call SHIBA at 1-800-562-6900 before you sign up.

If you have limited income and need help paying for prescription drugs, check out Medicare's "Extra Help" program. To see if you qualify, contact the Social Security Administration at 1-800-772-1213 or go to [www.ssa.gov](http://www.ssa.gov) and click on Medicare.

To schedule an appointment with a SHIBA volunteer: Call the Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a SHIBA volunteer in your local area; or Go to: [www.insurance.wa.gov/shiba](http://www.insurance.wa.gov/shiba).

### Medigap Plans

Members of RPEC fall into 4 categories when it comes to retiree health insurance:

1. Those who have Public Employee Benefit Board (PEBB) health insurance (Such as Uniform Medical or Kaiser Permanente) and are not Medicare eligible
2. Those who have PEBB health insurance and are Medicare eligible
3. Those who do not have PEBB health insurance and are not Medicare eligible (most rely either on spousal coverage or health insurance exchange)
4. Those who do not have PEBB health insurance and are Medicare eligible.

For group 4, it is important that they have knowledge about Medigap.

As fall arrives, Medicare clients start thinking about their options for covering medical expenses. Many people have Original Medicare, which includes Part A (hospital-related services) and Part B (medical-related services). Both Medicare Parts A and B have coverage limitations and cost sharing elements that require Medicare clients to shoulder some of the medical expenses. People can have other insurance that might cover some of these costs, such as a retiree health plan from their former

## Chapter Spotlight: Getting to Know Your Board Members

- by Nancy Heley

### RPEC Executive Board Treasurer Johanna Standish

Johanna Standish retired from Employment Security in 1998 and is another of our new members on the RPEC Executive Board. She is also our state-wide Treasurer as well as the president of Chapter 18 in Grays Harbor. When asked why she joined RPEC, she stated that she had been a union member since the seventies and wished to continue paying her dues and she had a desire to help retirees. She believes in sol-

idarity and felt it was time to help people with benefit and retirement issues.

One of the reasons that she enjoys retirement is that she can now be in charge of her own schedule. She loves to travel and visit other countries. Observing oppressive living conditions has inspired her to work harder to improve and retain the privileges that we have here.

employer like PEBB plans. If retirees do not have access to retiree coverage through PEBB, they will need to buy a Medicare Supplement plan (also called a Medigap) to cover some of these costs, others may look at Medicare Advantage plans, which take the place of both traditional Medicare and Medigap.

For Medigap plans, all people with Medicare have a six-month open enrollment period starting the first month after they turn 65 years old and are on Medicare Part B. This is a one-time personal open enrollment period when a person can buy any Medigap plan on the market without answering medical questions. In actuality, you can apply for a Medigap plan at any time, however you may have to qualify medically before you can buy. Each company asks different screening questions, so you could fail one company's screening, but pass another.

Medicare clients often confuse the personal Medigap plan open enrollment with the annual Medicare Open Enrollment Period, Oct. 15 – Dec. 7, that applies to Medicare Part D drug plans and Medicare Advantage plans.

## 2020 ANNUAL ENROLLMENT PERIOD DATES

Dates and deadlines you need to know



OCT. 15, 2019

ANNUAL ENROLLMENT PERIOD BEGINS

This is the first day you can enroll for 2020 health coverage.



DEC. 7, 2019

ANNUAL ENROLLMENT PERIOD ENDS

This is the last day you can enroll for 2020 health coverage.



JAN. 1, 2020

FIRST DATE COVERAGE CAN START

Even if you enroll in December 2019, your new Medicare plan won't go into effect until Jan. 1, 2020.

Federal law requires state insurance regulators to limit Medigap plans to 10 standardized plans. The standardized plans have the exact same benefits as plans in their category, but the premiums can vary. In Washington state, all Medigaps are "Community Rated." That means

that all people in the same plan pay the same premiums regardless of age, gender or health status.

State insurance regulations companies and rates. These rates are changed no more than once per year, but plans do not all adjust their rates at the same time as Medicare Advantage plans do. You should review your policies at least once a year.

You can check all of the rates for companies selling Medigap plans on the Washington State Office of the Insurance Commissioner's website at [www.insurance.wa.gov](http://www.insurance.wa.gov). If you need help reviewing the Medigap plans, call our office at 1-800-562-6900 and ask to speak with one of our Statewide Health Insurance Benefits Advisor (SHIBA) volunteers.



A big concern that she has about retirement is not having long term care coverage. Her interests also include a love of archeology and fossils, as well as music (especially classical and jazz). Johanna has two sons, two grandchildren, and an artist husband.

Johanna's goal while serving on the RPEC Executive Board is to make sure processes are in place to protect members and the Board. She loves to make sure that pieces of a puzzle fit together nicely and she is committed to transparency.

**Welcome to the Board, Johanna!**

## 2020 PEBB Rates

The Public Employees Benefits Board (PEBB) met on July 10 and approved the rates for both Non-Medicare and Medicare Eligible retirees for 2020. The changes from 2019 vary by plan. Non-Medicare Retirees will see increases of \$5-27 per month depending on their plan. Medicare Retirees will see increase that range from \$0.68 per month for Premera Medicare Plan F to a \$7.45 increase for Uniform Medical Plan (UMP) Classic Medicare. UMP is the plan chosen by 60% of those who are eligible for PEBB coverage.

The premiums rates for Medicare Care Retirees are the total paid out of pocket by

retirees after the state pays its share in the form of the PEBB Medicare Benefit. In 2019, the PEBB Medicare Benefit was \$168 per month. Due to the efforts of RPEC members, the PEBB Medicare Benefit will be \$183 per month in 2020.

RPEC continues to have concerns about the affordability of the Plans offered under PEBB. We will work with our representative on the PEB Board to explore ways to keep the quality of coverage at a high level while ensuring retirees can afford their premiums.

**See rates on next page** ----->

## 2019 Election Endorsements

Based on the recommendations of local chapter members, the RPEC Political Action Committee has made the following endorsements for the two special Legislative races:

**13th LD House Position 2** - Alex Ybarra (Ellensburg/Moses Lake Area)

**40th LD Senate** - Liz Lovelett (San Juan, Parts of Whatcom and Skagit Counties)

Additional communications have been sent to members who reside in those districts informing them of RPEC's endorsement and encouraging them to support our candidates.

The RPEC Executive Board also encourages members to vote No on Initiative 976

Initiative 976 is Tim Eyman's latest initiative, which would cut funding for transit (including services for seniors), road improvement, and other important infrastructure projects.

Many important local races are also on the ballots across the state. RPEC members are reminded that ballots are due on Tuesday, November 5th. Please contact your

local elections office for more information or locations of the nearest ballot drop box.



13th LD House Pos 2  
Alex Ybarra



40th LD Senate  
Liz Lovelett



## Non-Medicare Retiree Rates by Tier

	Subscriber		Subscriber & Spouse		Subscriber & Child(ren)		Subscriber, Spouse/SRDP*, and Child(ren)		2019 to 2020 Change in Subscriber Rate	
	2019	Proposed 2020	2019	Proposed 2020	2019	Proposed 2020	2019	Proposed 2020	%	\$
Kaiser NW Classic	\$711	\$716	\$1,415	\$1,426	\$1,239	\$1,249	\$1,944	\$1,959	0.8%	\$5
Kaiser NW CDHP	\$604	\$609	\$1,196	\$1,207	\$1,063	\$1,072	\$1,597	\$1,612	0.8%	\$5
Kaiser WA Classic	\$733	\$752	\$1,461	\$1,499	\$1,279	\$1,312	\$2,006	\$2,060	2.5%	\$19
Kaiser WA Value	\$656	\$676	\$1,307	\$1,346	\$1,144	\$1,179	\$1,794	\$1,849	3.0%	\$20
Kaiser WA SoundChoice	\$603	\$618	\$1,200	\$1,232	\$1,051	\$1,079	\$1,648	\$1,692	2.5%	\$15
Kaiser WA CDHP	\$600	\$610	\$1,189	\$1,210	\$1,057	\$1,075	\$1,587	\$1,616	1.6%	\$10
UMP Classic	\$675	\$680	\$1,344	\$1,354	\$1,177	\$1,186	\$1,845	\$1,860	0.8%	\$5
UMP Plus	\$618	\$645	\$1,230	\$1,285	\$1,077	\$1,125	\$1,689	\$1,765	4.4%	\$27
UMP CDHP	\$601	\$608	\$1,190	\$1,206	\$1,057	\$1,072	\$1,588	\$1,611	1.2%	\$7
<b>Subscribers may be subject to the following surcharges</b>										
Tobacco Surcharge	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25		
Spousal Surcharge	N/A	N/A	\$50	\$50	N/A	N/A	\$50	\$50		

- Rounded to the nearest dollar
- State-Registered Domestic Partner (SRDP)

## Medicare Retiree Premiums

	Single Subscriber Premium (after Explicit Subsidy)		2019 to 2020 Change in Subscriber Premium	
	2019	2020	%	\$
Kaiser NW Senior Advantage	\$169.80	\$173.91	2.4%	\$4.10
Kaiser WA Medicare Advantage & Classic	\$167.91	\$174.55	4.0%	\$6.64
UMP Classic Medicare	\$313.09	\$320.54	2.4%	\$7.45
Premera Medicare Supplement Plan F Retired	\$112.16	\$112.84	0.6%	\$0.68
Premera Medicare Supplement Plan F Disabled	\$199.00	\$188.47	-5.3%	(\$10.53)
Premera Medicare Supplement Plan G Retired	NA	\$97.56	NA	NA
Premera Medicare Supplement Plan G Disabled	NA	\$162.31	NA	NA



# Retired Public Employees Council of Washington

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