



From the President's Desk

Greater Bridgeport Retired Teachers Association

Bridgeport Easton Fairfield Milford Monroe Shelton Stratford Trumbull

As I begin my term as President of the Greater Bridgeport Retired Teachers Association, I would like to extend my congratulations to the newly elected officers: First-vice President Sandra Petrucelli-Carbone and Recording Secretary Sue Berescik. Continuing for a second term will be Corresponding Secretary Rita McDougald-Campbell and Treasurer Helen Scinto. As immediate past president, Bob Pitzschler will become the Second Vice President.

I would like to thank the committee chairs and members who have volunteered to remain in their positions and thank you to the volunteers who are not returning but have greatly helped GBRTA to achieve its mission. Job descriptions of the various committees will be available at the next GBRTA meeting in October.

Please review the descriptions and consider becoming more active in GBRTA. Some positions require only a few hours of your time and can be done at home.

Are you aware that retired teachers do not have a union? We must continuously inform our elected officials by means of emails, written letters, and phone calls that clarify our position regarding pensions, health care, tax exemptions and social security.



Rose Marie D'Aquila

GBRTA is an affiliate of the Association of Retired Teachers of Connecticut. ARTC is actively involved with the state legislature through a lobbyist who advocates for the rights of retired teachers.

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Insurance Update

The TRB has announced that there will be new health insurance plans taking effect on January 1, 2020.

In mid-October through mid-November, retirees will have the opportunity to select either the TRB Medicare Supplement plan or the TRB Medicare Advantage plan. Stirling Associates had been the administrator of the Medicare Supplement Plan, but now both plans will be administered by Anthem and will have different costs and coverage. *As of this publication, the TRB has not released specific information about the plans.*

The TRB has announced that it will provide written information to all retired teachers enrolled in the TRB insurance plan and will schedule a series of workshops on the plans.

Updates are available at the TRB website: <https://portal.ct.gov/trb>

The GBRTA will continue to provide you with information regarding the changes.

So, What's the Difference?

Understanding medical insurance coverage can be daunting and the decision of the TRB to provide both a Medicare Supplement Plan and a Medicare Advantage Plan has made the task more difficult. To add to the confusion, both plans will be administered by Anthem.

In many complicated topics, the devil is often in the details. Medicare is no different. Because retired teachers have been bombarded with so many changes recently, I have been asked to present a brief summary of similarities and differences between Medicare Supplement and Medicare Advantage plans.

Traditional Medicare has two basic parts: Part A covers hospitalizations and part B covers the costs of some services such as office visits, medical procedures and some medical equipment. The premiums for Parts A and B are set by the federal government, have a standard base cost and can be adjusted upward based upon the retirees' income. Generally 80% of costs are covered.

Because traditional Medicare provides only basic coverage, many participants choose to purchase optional insurance to help defray the costs of expenses not covered by Parts A and B.

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Trips

We have made arrangements to participate in the "Friends of Marcella" Friendship Tours. Departure is from the Commuter Lot at the junction of Route 25 and Route 111 (Main St. in Trumbull).

Checks should be made payable to Friendship Tours and mailed to: Marcella Chamberlain PO Box 292 Trumbull, CT 06611 203-261-6182

October 20, 2019 A Tribute to Barry Manilow Log Cabin, Holyoke, MA

Enjoy a Sunday brunch with all your breakfast and lunch favorites—from juice to an ice cream bar. All of Barry's hits and the stories behind them will be featured. \$89 covers all costs. Please make your reservation by September 20.

November 6, 2019

An American in Paris—Westchester Theatre

This is the story of an American soldier, a beautiful French girl and Paris in the aftermath of war. The \$107 charge includes transportation, entertainment and a selection of lunch entrees. Make reservations by October 2.

Flyers for the trips will be available at our meetings and online at www.GBRТА.org

Space is limited!

Questions? Contact GBRТА's Travel Coordinator Angela McKelvey - 203-227-3222

President's Desk

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As you know, everything comes at a cost. In addition to maintaining your membership in GBRТА, please consider joining ARTC. The efforts of GBRТА, working cooperatively with ARTC, resulted in the continuation of the 25% exemption of your pension from the state income tax and the maintenance of your health and retirement benefits. For more information about ARTC, go to www.ARTCT.org

I look forward to welcoming you at our next meeting on October 10.

Rose Marie D'Aquila

So, What's the Difference?

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Medicare Supplement Plans

- Premiums are charged separately and in addition to the Parts A/B monthly premium.
- Coverage is standardized by Medicare.
- There are **no** network restrictions—any medical professional and/or facility that accept Medicare will accept your coverage. However always check to ensure your coverage information is current before seeking service.
- In most cases, prior authorization is **not** required for medically necessary, Medicare-approved services

Medicare Advantage Plans

- Medicare contracts out its services to a private insurance company (e.g. Anthem, United Health, Aetna, etc.) who then administers the program as its own with more cost constraints than a Supplement Plan.
- Plans can include payment for Parts A and B under one umbrella with one premium.
- Insurers may require specific medical network providers and facilities and prior authorization for procedures. These restrictions allow private insurers to provide services at reduced costs and lower premiums than Supplement plans.

Please remember that this is a generic overview of the Medicare options available to all seniors eligible for Medicare coverage. The TRB plans may differ, but 2020 plans and rates have not yet been announced. This discussion is designed to provide you with a brief explanation of how general Medicare plans work. Before selecting a plan you should ask questions, weigh your options and assess your current and possible future medical needs. Cheaper may not always be the most cost effective in the long run as insurance needs can change without warning.

For additional Medicare information or to compare Supplement and Advantage plans, consult Consumer Reports, Kiplinger.com, Medicare.gov, MedicareAdvocacy.org or many other comparable sites. Rita McDougald-Campbell

GBRТА Officers 2019—2020

- President..... Rose Marie D'Aquila
eaglenest@att.net
- 1st Vice President Sandra Petrucelli-Carbone
spcdkg2aol.com
- Corresponding Secretary Rita McDougald-Campbell
mccamp51@yahoo.com
- Recording Secretary..... Sue Berescik
sberescik@aol.com
- Treasurer Helen Scinto
hscinto@aol.com
- 2nd Vice President..... Bob Pitzschler
rbpitz@att.net

Save the Date

- September 23, 2019 CEA-R Fall Conference, Aqua Turf
- Oct. 10, 2019 GBRTA Meeting and Luncheon—Testo’s
- October 22, 2019 ARTC Fall Conference, Aqua Turf
- November 14, 2019 GBRTA Meeting and Luncheon—Testo’s
- December 12, 2019 GBRTA Hol-

Can’t Stay for Lunch?

Members may attend the business portion of our meetings (10:30 am) without staying for lunch. Lunch is served at noon. Please let Trudi Black know if you are planning to attend so we can make sure there is a seat for you.

By-Laws Change

At our May meeting, the GBRTA voted to change the membership year to run from September 1—August 31 in place of the previous July 1—June 30. That means that, beginning in 2020, your membership will be extended by those two months.

Changes?

It’s important that the GBRTA keep its members’ contact information current. Please let Ann Block know if you have changed your address, email, or phone information.

Clear the Clutter

You’ve had a great vacation and brought back a collection of those tiny bottles of shampoo, lotion, soap, etc. - you’ll use them someday—maybe. But we know who could really use them—now!

Those sample sized toothpaste and floss from the dentist - shelters for the homeless would love to have them for their guests. The toothbrush too, if you don’t need it.

Those plastic bags that are tucked away the cabinet—Merton House uses them when their guests take home leftovers.

Bring your samples and bags to a meeting and we’ll see that they get to the right place.

MEMBERSHIP APPLICATION

Annual Dues—\$20 Life Membership \$250

Please check the address label on this newsletter. If the message after your name is anything other than *Life Member* or a date *earlier than September 1, 2020*, your dues are in arrears.

Members whose dues are two or more years in arrears will be dropped from the membership file and must repay two years of back dues for reinstatement.

Name _____

Address _____

City _____ State _____ Zip _____

Email _____ Phone _____

Year Retired _____ School System _____

New Member _____ Renewal _____ Amount of check _____

Mail form and check, payable to GBRTA to

Ann Block 60 Ridgeview Avenue Trumbull, CT 06611
 annblock93@gmail.com 203-268-1577

Join Us for Lunch at Testo’s Restaurant

1775 Madison Avenue, Bridgeport

10:30 am Price \$28

October 10, 2019

Choice of: Penne w/Sausage Salmon w/Dill Sauce Chicken Marsala
 Our guest speaker will be the Honorable Kurt Ahlberg, former Judge of Probate, Stratford CT, who will address the topics of estate preparation, probate proceedings; and Elder Law.

Reservations by October 3

Cancellations by October 7

November 14, 2019

Choice of: Turkey w/fixings Red Snapper w/vodka sauce Manicotti

In recognition of Veteran’s Day, retired Staff Sergeant Juliet Taylor will speak of how her career path was influenced and supported by her teachers.

Reservations by November 7

Cancellations by November 11

Make check payable to GBRTA with the date, menu choice and your phone number on the check. CHECKS MUST ACCOMPANY RESERVATIONS; NO PAYMENT ACCEPTED AT THE DOOR.

Reservations and payment to: GBRTA, c/o Trudi Black 203-261-6576
4 87 Church Hill Rd. Trumbull, CT 06611 trudib@aol.com



GBRTA Scholarship Awardees

GBRTA Scholarships, in the amount of \$1,000, were presented to graduating students in each public school in our eight town area. The awards are based on scholarship, citizenship, community service and plan to pursue a career in education. We congratulate the following awardees:

Bridgeport

- Bassick High School Samahar Mehrtab
- Central High School Stephanie Mazo
- Harding High School Bobbi Frye
- Bullard Havens High School Alyssa Garcia
- Fairchild Wheeler Magnet Michael Smith

Easton

- Joel Barlow High School Samantha Sindel

Fairfield

- Fairfield Ludlowe High School Anna Gove
- Fairfield Warde High School Haley Sepot

Milford

- Jonathan Law High School Samantha Franzman
- Joseph Foran High School Hannah Kresen
- Platt Technical High School Jermaine Vazquez

Monroe

- Masuk High School Lily McCarthy

Shelton

- Shelton High School Kathy Tran

Stratford

- Bunnell High School Amanda Celentano
- Stratford High School Saraya Lewis

Trumbull

- Trumbull High School Regina Misercola