



Licking County Retired  
Teachers Association

# NEWSLETTER

Affiliated with Ohio Retired Teachers Association



## Health Care - An Affordable Care Act Overview from STRS Annuityants from Greg Nickell, Director of Health Care Services, STRS Ohio

In recent months the press has devoted considerable attention to *the implementation of the Affordable Care Act ("ACA")* commonly referred to as Obamacare. We have heard from a number of members that terms associated with the ACA like: minimum essential coverage, individual mandate penalty fee, essential health benefits and state exchanges are confusing. Other members have asked what effect the ACA will have on STRS Ohio retiree health care coverage. Based upon the best information available at the date of publication, the following is a synopsis of the likely effect of the ACA on STRS Ohio retiree health care program participants. The reader should note final rules have not been issued for all provisions of the ACA and there remains significant interest among some legislators to amend or even rescind the ACA.

Beginning in 2014, the ACA requires all individuals to enroll in a health care plan that offers minimum essential coverage to avoid an individual mandate penalty fee. All STRS Ohio retiree medical plans are designed to satisfy the 2014 ACA minimum essential coverage requirements currently in effect. Participants in the STRS Ohio retiree health care program should not be subject to the individual mandate penalty fee.

Under current law, health plans offered through an individual small group or state exchange product must pay at least 60% of the total allowed claims costs and provide coverage in 10 health care categories, known as essential health benefits. STRS Ohio retiree health care plans are intended to provide coverage under all 10 categories of essential health benefits and are expected to exceed the requirement to pay at least 60% of the cost of the plan's total allowed claims.

In 2014, each state is required to establish a state exchange - or health care marketplace. At present, Ohio has chosen to have the federal government operate the state's exchange. Although each STRS Ohio retiree health care plan is designed with the intent to satisfy the 2014 ACA coverage requirements at a good value to participants, it may be advantageous for some individuals - especially those non-Medicare retirees with low years of service or participants in the retiree health care program who receive no premium subsidy from STRS Ohio - to consider coverage under a state exchange; however, under current law, individuals enrolled in Medicare are not eligible to participate in the exchanges.

This overview is for information purposed only and does not constitute legal advice. It is not intended as a substitute for any federal law or state statute. If you require more information on the ACA, contact your professional advisor or visit [www.healthcare.gov](http://www.healthcare.gov).

### Reason for the Season

When eggnog's generously filling  
Each and every Christmas mug  
And siblings tour miles and miles  
To greet you with a hug  
There's scarce else I'll be wishing  
Than this simple little prayer  
Of peace and calm and blessings much  
On Christmas Day this year.

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**LCRTA LEADERSHIP TEAM**

JOIN US! We meet the Monday before each luncheon, 2 pm at Wright Memorial Church on Mt. Vernon Rd..

President - Sandy Holcombe

Vice-president - Janet Simross

Secretary - Linda Leffel

Treasurer - Sharon Koppert

**Ad Hoc Committees**

Auditing - Karen Birtcher & Sandy Stoker

In Memorium - Karen Wolford

Luncheon Reservations & Data - Judy Patterson

Luncheon Desk - Sandy Turco & Jean McCallin

Scholarship - Carolyn Myers & Mary Ellinger

Web Master & Newsletter Editor - Eileen McNally

**Standing Committees Chairs**

Community Services - David Green

Informative & Protective - Judy Pflaumer

Legislative - Fred Ciminello

Membership - Mary Ellinger & Mary Kaschak

Public Relations - Eileen McNally

Pre-retirement Planning - Eileen McNally



Contact anyone on the leadership team.

Email them at [webmaster2535@windstream.net](mailto:webmaster2535@windstream.net)

**Membership**

Please consider being a member of this committee. We need a good "idea person" to work on gaining new members. That would be your only task and would be very helpful to our group!



We really

appreciate all of you who paid 2014 dues in October and who will pay at the December meeting. Everyone else, please remit to Mary at your earliest convenience! (see page 6)

A drawing was held at the August meeting for a free 2014 membership to ORTA. This was given by ORTA and the winner was Glenna Brooks. Then in October, Judy Patterson won another membership given by LCRTA. Congratulations!

Please continue to inform us if you have reached a milestone birthday or anniversary. We would also like to hear your thoughts on how we can increase our luncheon attendance. Actually we would like to hear comments both positive and negative about our local chapter and ORTA.

HAVE A VERY MERRY CHRISTMAS!!!

MARY

**From the President's Desk**

The Christmas Season is a time to think about new and old friendships. Sometimes we get too busy to cultivate those friendships. I hope that you will consider coming to several LCRTA meetings in the upcoming year. I have missed seeing many of you. I miss talking with you. We need to know if the meeting times, the places, or the menus are a problem. ALL OR

ANY of those things can be resolved. Communication is a two-way action. Please talk to us.

We have tried to plan speakers that will be of interest. On February 12, Jeff Gill will talk about Lincoln. Jeff always does a wonderful job. You should have your chapter booklet now. Take a glance at the programs for the year. Take a moment and put dates on the calendar so that you won't forget.

Also, be prepared to participate in the selection of officers next year.

I want to wish each and everyone of you a wonderful Christmas and Happy New Year. I hope to see you in 2014.





## LCRTA Luncheon Meeting- Secretary's Minutes

June 12, 2013, Christ  
United Methodist Church-  
Newark

### **Welcome/Introductions/Lunch:**

President Sandy Holcombe welcomed everyone, asking to recognize any newly retired, new in coming or rejoining after an absence. She particularly welcomed our Scholarship winner Olivia Palm and her parents. Janet Simross gave in invocation then our lunch, served by ladies of the church followed.

### **Program:**

Today's program was presented by Sharon Richards of Wilson Garden Center, who gave us tips and a demonstration on container gardening-an easier alternative to planting whole garden areas. Her main tip for good-looking containers is "Thriller-Filler-Spiller", which refers to how to plant an attractive container with tall exciting plant in the back, good one for filling main area, and one which vines or spills over the edge of the container. Sharon reported that there are many on-going events-activities & workshops available at Wilson's. You can check the newspaper and Wilson's Garden Center Website at [www.gardencenterohio.com](http://www.gardencenterohio.com) for details. Look for them on Facebook also. Two members were lucky winners of the 2 planted containers!

### **Scholarship Committee:**

Mary Ellinger reminded everyone of our two scholarships. Former teacher Letha Hadley Scholarship, presented through the Licking County Foundation (presented to one, or as many as seven in the past). We do not know of this year's recipient(s) until later this month. Our direct LCRTA Scholarship is the Fran Alspach Scholarship, another former teacher, given each year on a rotating basis to a Licking County High School student pursuing a degree in education. This year's recipient is from Newark High School, student Olivia Palm, who thanked the membership for this scholarship to help her fulfill her desire to become a teacher.

### **Business Meeting:**

Meeting called to order by President Sandy Holcombe; members recited the pledge.

**Secretary's Report** was not read to membership-all were referred to the minutes on-line. Motion to accept the minutes was made by

**Treasurer's Report** was read by Sandy in Sharon Koppert's absence.

Treasury Balances as of end of May:

Checking: \$ 1183.70      Scholarship:  
\$2278.28

Savings: \$4077.17      CD: \$1655.98  
TOTALs: \$9195.13

### **ORTA Standing Committee Reports**

#### **Community Services:**

David Greene reminded all to try to compile log of hours served-he is collecting this information.

#### **Membership:**

Mary Ellinger announced that ORTA is presenting a free year's membership-a \$30 value- to a person of our choosing. We have decided to match this offer.

**HOW TO WIN? JUST BE PRESENT AT OUR AUGUST MEETING FOR YOUR CHANCE TO WIN. TWO LUCKY WINNERS WILL BE ANNOUNCED.**

**Public Relations:** Look for news/updates of importance on our website, sent out by Eileen. If you do not have an email address, please consider doing so—and, make sure we have your correct email address.

### **LCRTA Local Committees**

#### **Social Committee:**

Janet Simross asked all to please let her know of any ideas, suggestions for next year's programming

#### **New Business:**

Sandy said there will be more news about insurance coming out. In 2016 Medical Mutual Basic & Plus will be combining...there will certainly be an amount increase.

**Have you paid your 2014 dues?**

See Page 6

**Retirement: *It's nice to get out of the rat race, but you have to learn to get along with less cheese.* - Gene Perret**

**LCRTA Luncheon Meeting Secretary's  
Report:  
Minutes/Executive Mtg. Notes-August  
14th, 2013, The Works**

**Welcome/Introductions/Lunch:**

President Sandy Holcombe welcomed everyone and said that our business meeting would be abbreviated today due to special speakers & our tour. Sandy first introduced Deb Davis from United Appeal, sharing about donating to United Way- "making a difference in our community". She shared a quote that her 9-year-old son thought she should recite to us- "Unless someone like you cares, nothing's going to get better, it's not". We were also shown a video emphasizing their programs as well as their theme for the year, "Lend a Hand, Because you Can".

Then Newark City Schools Supt. Doug Ute spoke to the group. As many of us well know, not every Newark student comes to school with what they need to be ready to learn. NCS currently has 62% children on either Free or Reduced Lunches, and currently serves about 1,800 breakfasts to students, 4,500 lunches. There are many United Way services and programs aiding students and families. The Y.E.S. Club (Youth Engaged in Service) is a great outlet-about 400 students visited the club's Center last school year.

Eileen then gave the invocation prayer before lunch.

**Program:** Following our box lunch Sandy introduced Craig Montgomery, Educator for the Works, who led us in a tour of various displays.

**Business Meeting:** no official mtg. held today

**Secretary's Report** Linda Leffel read a thank you note from our recent scholarship recipient, Olivia Palm. Members are reminded to look at our website for complete current minutes.

**Treasurer's Report** from Treasurer Sharon Koppert:

Treasury Balances as of end of July:  
Checking: \$ 584.08      Scholarship: \$ 1317.36  
Savings: \$ 4077.41      CD: \$ 1655.98  
TOTALs: \$ 7134.83

**ORTA Standing Committee Reports**

**Community Services:**

David Greene urges everyone to try to keep a general log of hours served, and turn the hours in to him.

**Public Relations:** Look for updates on our website and

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Did you know

unless food is mixed with saliva you can't taste it?

**LCRTA Local Committees**

**Luncheon Committee:**

At our Executive meeting, it was discussed that we are having some problem with luncheon "walk-ins" and "no-shows". Usually they "off-set" each other, but it is something which needs to be addressed and members are asked to please make and keep your reservations to alleviate this problem!

Also there was also some discussion as to our luncheon meals and venues to go for our meetings that are acceptable to everyone.

**Social Committee:**

VP Janet Simross announced that our next luncheon meeting will be Wednesday October 9th, 12 PM, Utica United Methodist Church, Utica. The program will be current VP of ORTA Western Area, Linda Beaver. Food Pantry items will be Baby products. Diapers and formula are especially needed.

Programs and Lunch venues for 2014 were discussed, and some set, for 2014.

**LCRTA Luncheon Meeting Secretary Minutes  
October 9th, 2013, Utica United Methodist  
Church**

**Welcome/Introductions/Lunch:**

President Sandy Holcombe welcomed everyone, especially our speaker/guest Linda Beaver and Darlene Rezicka. Invocation was led by Karen Butt; buffet lunch followed.

**Program:**

Following lunch Sandy thanked the cooks for another great lunch, and also introduced our officers and committee chairs to everyone before calling up our speakers for the day.

\*Darlene spoke first, thanking Eileen for all she does for the organization as Public Relations Chair, web-master, etc! She reminded us that Lifetime Membership to ORTA is \$500, which can be done in payments over a year. ORTA can help us to have the "bigger voice" we need to have with the legislation in Ohio. She shared that she has visited 45 out of her 48 designated counties! It has been a major goal to provide information for the future generation of retirees to be knowledgeable of up-coming changes. The organized Technology committee is so important to help all chapters develop websites and be an organization that is "current" for our future retirees.

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\*Linda Beaver spoke next. She is representative to over 30,000 retired teachers! She thanked us for being a chapter that does a lot to keep up with what needs to be done to keep members informed. Even with all the changes of benefits, Ohio STRS is one of the best retirement systems across our nation, with a guaranteed % of our earned salary going in to a more secure system. Established and doing well before our nation's Social Security System was in place, we did not then, and do not now want STRS to become a part of the SS system, even though the topic continually comes up...and we must continue to voice our opposition to this. One significant subject concerns our COLA benefits-left out this year and continuing next year at 2% instead of 3%, there is a lot of discussion on how this will be handled in the future-hoping that it could possibly go back to 3% at some time. She advises to pay attention and ask questions about all that is going on with the legislature & STRS.

#### **Business Meeting:**

Meeting called to order by President Sandy Holcombe:

**Secretary's Report** Sandy asked if minutes had been read on website, they were approved by group. Members are reminded to continue to look at our website for complete current minutes, and send any corrections to Eileen or Linda.

**Treasurer's Report** was given by Treasurer Sharon Koppert.

Treasury Balances as of end of September:

Checking: \$ 1185.18    Scholarship: \$1359.38  
Savings: \$4077.41    CD: \$1655.98

\*Over \$60 for our "Baby Pantry" donation was also collected today!

#### **ORTA Standing Committee Reports**

##### **Community Services:**

Nothing to report—please mark down volunteer hours in our log.

##### **Membership:**

We are disappointed that luncheon attendance is down—need to work on improving this. It was suggested that members contact other retirees who have not been coming, as well as newly retired, and encourage them to attend our meetings.

**Public Relations:** Look for updates on our website and items sent out by Eileen.

##### **Pre-Retirement Planning:**

Eileen announced that due to other similar programs taking place over the next year, LCRTA will NOT be hosting our annual pre-retirement seminar (usually held in April) .

#### **LCRTA Local Committees**

##### **Scholarship Committee:**

Mary Ellinger shared we now know the names of the Letha Headlee Scholarship for 2013, and this time there were 6 recipients!

Lauren French (Lakewood), Emily Harrington (Licking Valley), Marissa Klein (Licking Valley), Hannah Mapes (Watkins Mem.), Abigail McGonagle (Granville), and Olivia Palm (Newark HS). Olivia was also this year's recipient of our F. Alspach Scholarship!

##### **Social Committee:**

Our next luncheon meeting will be Wednesday, December 11<sup>th</sup>, 12 PM, at Central Christian Church, Mt. Vernon Rd. at Rugg Ave. Music teacher Ann Robinson will present holiday music. VP Janet has been diligently working on next year's calendar and has it almost complete!

##### **Old/Unfinished Business:**

All of our ORTA Cookbooks have been sold! Glenna Brooks was the winner of a One-Year membership given by ORTA at our August meeting, and another One-Year membership to be given from our own treasury was chosen today—Judy Patterson. Congratulations on winning this little membership perk!

Respectfully Submitted, Linda Leffel, Secretary,



*Merry Christmas from the  
entire LCRTA Executive Board!*

#### **Do we have your email address?**

Please consider sharing it with us. We will NOT share with anyone else and it saves us money!

# Renew

Please make checks  
payable TO LCRTA and  
mail to:

Mary Ellinger  
119 Brentwood Dr. NE  
Newark, OH 43055

# Thank you!

## Licking County Retired Teachers

NAME: \_\_\_\_\_

ADDRESS \_\_\_\_\_  
\_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

YEAR RETIRED \_\_\_\_\_

LCRTA DUES \$6 \_\_\_\_\_

ORTA DUES \$30 \_\_\_\_\_

SCHOLARSHIP DONATION \_\_\_\_\_

TOTAL ENCLOSED \_\_\_\_\_

## Calendar

February 12, 2014

Stacey's Buffet 12 Noon

\$8.00

Program: A Look at Lincoln by Jeff Gill.

Loving offering to the Coalition of Care

April 11, 2014

Heath UM Church 12 Noon

\$10.00

Program: A Stitch in Time by Susie Frahn

Donation: Pet food - no toys.

**We've missed many of  
you at the meetings. What  
can we do to get you to  
come back? PLEASE let  
us know!**

<http://www.LickingCountyTeachers.weebly.com>

Licking County Retired Teachers Association

% Eileen McNally

2535 Martinsburg Road

Newark, OH 43055

ADDRESS SERVICE REQUESTED