Changes to your Medicare plan

by Ray Johnson

Have you noticed the several changes in your 2019 Medicare plan, whether it is Advantage or regular? The 2018 session of Congress heard complaints about Medicare and reacted with these improvements:

- Reduction in “doughnut hole”: An unpopular part of Medicare Part D, enrollees were required to pay more for their drugs after reaching a threshold of $3,750. This year, the “hole” will be eliminated for brand-name drugs, and a drop to 25-percent payment for generic drugs. After reaching $5,000, the limit for the so-called catastrophic coverage kicks in and the cost drops to five percent for out-of-pocket costs. The “hole” for generic drugs disappears in 2020.
- Therapy cap gone: The cap for paying full cost for outpatient physical, speech or occupational therapy was eliminated.
- Better information: The Medicare handbook that all beneficiaries receive in the mail—we all read it, right?—includes checklists and flow-charts to make it easier to compare plans.
- More telemedicine: Telehealth programs will allow patients to confer with a doctor or nurse via telephone or internet, and specifically will

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New microsite unveiled

by Dan Domenigoni

You may have noticed the OEA website has a brand new look. Well, so do we. OEA-Retired now has our own microsite hosted by OEA. The address is: oearetired.oregoned.org.

As cochairs for the Communications Committee, Ray Johnson and I encourage you to take a look at the new pages. As we add more information and links to our microsite, we will be striving to make the site more useful and informative to you.

The site features such areas: Benefits of membership, how to join, trip information, leadership list and more.

A small group of us have access to the inner workings and now can do our own administering, rather than going through OEA. That being said, it is not an unsurmountable task for us. There will be some teething issues and no small amount of learning before we get everything up and running. Meanwhile we forge onward.

If you have any suggestions for the new OEA-Retired microsite send them to me at domenigoni@icloud.com.

Thanks for your patience as we “learn the ropes.”

OEA-Retired endorses

The OEA-Retired Board has unanimously endorsed Hanna Vaandering for reelection to the NEA Executive Committee and Janis Eggert for the NEA-Retired Executive Committee.

Vaandering is the former OEA president. Eggert is a classified member who worked in Lebanon School District as a school bus driver and also teaches driver’s education.
Random remarks

by President Bobbi Yambasu

My mother passed away recently. Dealing with death is never easy, but most of us will do so. Probably as we all grow older, we will deal with it even more often.

My recent experience has taught me some things—and I thought I might share what I have learned (especially as our Bylaws state we are to educate our members on issues of importance to retirees—you know, like dying).

First, never agree to be the executor (now legally called a personal representative) of someone’s will. Yes, it is flattering that people think of you as someone they can rely on, an honest person who will make sure all their final wishes are adhered to.

I, too, felt honored that my parents wanted me to take care of their final desires. What I wasn’t aware of were all the hoops I would have to jump through—inventorying my mother’s estate, setting up an estate checking account (a process I thought would take less than an hour but took almost three), a special class for personal representatives (1.5 hours of my life I will never get back), which is required in at least four Oregon counties ($150), and, of course, dealing with family.

Most often families are great and very helpful, but most of us have at least one relative we would just like to divorce—and, in my experience, that is the one person I had to interact with the most.

Next, when preparing for your own demise, consider the person who is going to have to take care of all your personal affairs. My mother had already paid for her cremation so that was good, and we had talked often in the last couple of years about what to do with her remains.

My mother was 95 so she had lots of time to decide and make sure we all knew her desires on that issue. She had also written a codicil to her will which detailed to whom certain items were to go. Originally it had been handwritten, dated and signed—and every time she added something, she initialed and dated it; unfortunately, she had later typed it up, but failed to sign or date the typed copy (and had destroyed the original). So, codicil—good idea, but please sign and date!

Third, as you get older, clean out your personal

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Remarks

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personal “stuff” every five years or so and, most importantly, limit your credit cards!
My mother was a product of the Depression and felt she could never have too much credit. Some credit accounts are really difficult to close. Department store cards, gas cards and Discover, easy! Bank cards are the hardest—Visa, Mastercard, etc., generally require a copy of the death certificate and a copy of the Letters Testamentary.
Strange—they don’t require proof of life to get the cards, but require proof of death to close the accounts. Actually, a couple of the banks asked to speak to the cardholder to verify the person wanted to close the account, despite the fact that I had already told them the person had passed away.
And for those of us who have a Costco card, it took three phone calls before I could get someone who knew what to do, which is send a letter to their Seattle headquarters with proper documents, or take them or a store.
There are more things I could put in here, but I am only going to give one last piece of advice: DIE AT THE BEGINNING OF THE MONTH!
Yes, I know we will probably not have a choice. However, Social Security will “claw back” (my lawyer’s term) the entire month’s Social Security payment.
One would think that if a person lived most of the month, the payment would stand. After all, Social Security is meant to meet expenses for the month it is received (no matter when in the month one receives it).
My mother died on July 28, three days short of the entire month. Her entire payment was indeed taken back. So, the bills that Mom paid using her Social Security, what happens to those? My mother also received a widow’s pension from my dad’s work but that was prorated. That makes sense to me. Why doesn’t Social Security also prorate?
This article started out on a light note—at least it was meant to. However, I believe the Social Security issue is one that we as retirees should advocate on. This is serious. How many of us know someone who is trying to survive on social security? What is a family to do when the estate’s bills cannot be paid because the federal government has taken back a deceased family member’s income?
The practice of taking back the entire amount of a deceased person’s Social Security benefit is long-standing. But, it just doesn’t make sense! The dead can’t do anything about this injustice, but we can.
Please write, email, and/or phone your federal legislators and encourage them to fix this practice.

Medicare

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cover end-stage renal disease and treatment during a stroke.
• Potential lifestyle support: For Advantage plans, there is coverage for meals delivered to the home, transportation to the doctor’s office and adding safety features in the home such as bathroom grab bars and wheelchair ramps.
Any of these will need a doctor’s recommendation.
• In-home help: Advantage plans also can pay for assistance for home health aides who help with daily activities including dressing, eating and personal care with the requirement loosened up from the previous definition that the services must be “primarily health-related.”
• Plan test-drives: People can try an Advantage plan for three months and then switch to a regular plan.
Even with the relaxing of requirements for the 2019 plans, there still remains a need to provide for all older Americans by eliminating the differing provisions between the regular and Advantage plans.
Writer’s note: Source for most of this information was AARP.

Support PAC

by Paul Zastrow
The OEA PAC Board met July 29 at the OEA UniServ Office in Redmond to discuss plans for the upcoming year.
The purpose of having a Political Action Committee is to determine which candidates really support public education.
First up, for OEA Retired and many locals, there will be a PAC drive both for the state as well as national levels. Currently, in Oregon, OEA Retired retained the leadership in the largest amount average per member donating to OEA-PAC—the best average—over $70 per member who donate to OEA-PAC. As a group, we donate some $11,900 to the cause. If 100% of us donated the minimum of $50 allowed as a tax credit, we would raise Continued on Page 4.
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would raise about $100,000!

Current Oregon Tax Law
allows for a Tax Credit of $50
per person ($100 per couple)
Not a bad investment to say
the least. As your PAC Director,
I simply ask that you donate
what you can to the OEA-PAC,
hopefully at the Presidential
Level of $100 per year to OEA-
PAC and $20 to the NEA Fund
for Children and Public Edu-
cation.

The 2019 Oregon Legislature
passed several proeducation
bills, including the Student
Success Act, and an increase
dedicated to school funding of
some $1.6 billion dollars. This
will enable Oregon to ap-
proach the goals of the state’s
Quality Education Model!

Bad bills passed as well,
including one that will de-
crease the retirement for
current employees!

Financing elections is only
going more expensive, and
ensuring that proeduction
candidates are elected be-
comes much more impor-
tant. Thus, the ask is that each of us
donate to OEA-PAC and the
NEA Fund. As little as $5 per
year, or as much as you can
afford!

The political calendar is fast
filling. Working on the en-
dorsement process for local,
state and national candidates
starts right away. All OEA Uni-
Serv Councils will be involved
in the process, so make sure
you contact the one in your
area for information.

Every even numbered year
we have a statewide PAC
Endorsement Convention
where we select candidates
wishing to serve in the US
Congress and statewide
political offices. Next year it is
to be held in Salem on March 6
and 7—PAC members come
and determine who will be our
endorsed candidates.

Get involved—donate
generously, as only we can
make the difference in a child’s
educational lives!

Bylaws and
policies for
review

by Ray Johnson

With the start of another
membership year, it is time to
be reviewing our OEA-Retired
Bylaws and Policies. The By-
laws and Policies Committee
will meet in September to re-
view proposed amendments to
our governance documents for
submission to the March 9
Annual Assembly.

To review the documents go
to oearetired,oregoned.org and
look under Leadership
The deadline for submission
of proposals to the president is
January 2, but if sent in before
November 1, the committee is
able to handle them better.

If you have any questions,
please contact me at 503-887-
0467 or rayugene@att.net.

Members of the Committee
are: Chair Ray Johnson, Ruth
Greiner, Jeannette Kmetic,
Mavis Randklev, Eileen Wende
and Paul Zastrow.

Stay
involved

by Terri Domenigoni

Are you an OEA-Retired
Annual Member? Do you know
someone who has recently
tired? Do you know an active
member who is interested in
saving money in the future?

We are a unified organiza-
tion so you must be a member
of both OEA-Retired and NEA-
Retired.

OEA-Retired has three mem-
bership plans that can fit any
budget. We have a Lifetime
plan that is $250 for OEA-
Retired members and $250 for
a NEA-Retired membership.

We also have a payment plan
for an OEA-Retired Lifetime
plan for either one or two
years. You can pay $10 with
your membership application
and then pay $20 a month for
one year or $10 with your
membership application and
pay $10 a month for two years.

Then for your NEA-Retired
Lifetime membership, you can
choose to pay online through
the NEA website with a credit
card or send the form and
check to OEA.

You also may continue to pay
annually for both OEA-Retired
and NEA-Retired. The cost is
$25 for an OEA-Retired Annual
membership and $35 for NEA-
Retired of $60 per year. As you
can see we are trying to make
it easy to find the best way to
fit your budget.

Think about the the
membership savings you can
accrue.

First, if you are paying an
Annual membership for OEA-
Retired and/or NEA-Retired,
you could save money by
getting OEA-Retired/NEA-
Retired Lifetime membership.

This year at the NEA 2018
Representative Assembly, we
found out that Lifetime dues
would be increasing by $50 in
the next year 2019-20. If you
plan to pay your annual dues
for at least eight more years,
you will have paid for the cost
of a Lifetime membership.

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Stay involved

Continued from Page 4.

This year if you pay your Lifetime membership for OEA-Retired in full, the first 50 members will receive a $50 rebate. Any member that pays for a Lifetime OEA-Retired Membership from the Fall mailing in August through December 31, 2019 will be included in a drawing for a fully paid Lifetime NEA membership.

Second, if you know someone who has recently retired, encourage them to stay involved. This is the year to become a member. OEA-Retired. You can fully pay for a Lifetime OEA-Retired membership. All other plans are also available. You will still need to pay for your NEA membership either annually or on the lifetime plan, but you could wait to see if you win the free membership in December.

Third, are you still working? Signing up now for a PreRetired membership can save you money as the cost of our membership will increase through the years.

Pay for an OEA PreRetired Lifetime membership in full now through December 31, 2019 and you also will be included in the drawing for a fully paid NEA membership. As an active member you can pay for an OEA-Retired membership and wait until you retire to pay for your NEA-Retired membership.

NEA-Retired lifetime memberships will be going up in 2019-2020. Paying your retired membership while you are working does make it easier when you do retire.

Please consider joining OEA/NEA-Retired. We all know the importance of an active union. In our current climate we are stronger together!

If you have questions you can contact me, OEA-Retired membership cochair, at tdomenigoni@comcast.net or OEA membership at the OEA Tigard office and ask for Marianne in membership, 503 684-3300.

Our legislator’s actions

by Maureen Barnhardt

On September 23, House Speaker Nancy Pelosi announced an impeachment inquiry into President Trump’s interactions with a foreign country. “The integrity of our national security and the health of our democratic republic depend on it.”

Congressional District 1

Representative Suzanne Bonamici at https://bonamici.house.gov/about/events has Town Halls scheduled for early October.

Congressional District 2

Representative Greg Walden at http://walden.house.gov/constituent-services/town halls. There are no announced Town Halls at this time.

Congressional District 3

Representative Earl Blumenauer at https://blumenauer.house.gov/media-center/enewsletters Links to the Representative’s enewsletters, including his “thoughts on impeachment” from Sept. 24, energy and environment, and housing. No Town Halls announced at this time.

Congressional District 4

Representative Peter DeFazio at https://defazio.house.gov/issues/education for issues regarding education.

He said on September, 24: “This is a dark day for America’s representative democracy. The president has admitted to soliciting assistance from a foreign leader to interfere with U.S. elections and aid his political campaign, which is a violation of the Constitution, a betrayal of the American people, and an impeachable offense.

“His grave actions threaten our national security and the very foundation of our democracy. It has been reported that the president withheld Congressionally-approved taxpayer dollars to blackmail the Ukrainian president and leverage aid to aid to his campaign—an additional violation of the law and the Constitution.

“The Trump administration must follow the law and release the whistle-blower report and allow the whistleblower to testify before Congress.”

Congressional District 5

Representative Kurt Schrader at https://schrader.house.gov/constituent-services/town halls.htm

He does not have any Town Halls scheduled at this time. Please sign up for his e-newsletter or check back on his website for the most up-to-date information on his upcoming Town Halls (meetings or telephone town halls)!”

Congressman Schrader is working toward bipartisan solutions to reduce healthcare costs, and toward a goal of universal health coverage.
Region I dines

by Ray Johnson
Region I—the Portland metro area—continues with a full plate of activities, although most of it is eating—haha!
For our upcoming lunches, join us at 11:30 a.m. on:

Oct. 24
Ristorante Di Pompello
Troutdale

Nov. 22.
The Highland Stillhouse,
with whisky tasting to follow
Oregon City

Jan. 20
Primrose & Tumbleweeds
Hillsboro.

Please RSVP three days before the lunch date to Ray Johnson at 503-887-0467 or rayugene@att.net.

For our annual Not Back To School Picnic last month we returned to Cook Park, Tigard. There was a good turnout that included plenty of food, games, door prizes and talking.
Luckily, the uninvited yellow jackets were less in number, too.

Make travel plans

by Ray Johnson
If you and your friends/family prefer to travel in the United States, be sure to sign up for the OEA-Retired trip, Spotlight on New York City, for September 2020.
Also, if you are thinking about previously featured trips
OEA-Retired Travel 2020

Alaska Discovery Land & Cruise
May 12-23; 13 days with 25 meals.
Start in Alaska’s Denali National Park to uncover stunning wildlife and then cruise the Inside Passage to see several glaciers on this breathtaking journey from Alaska to Washington.
Cost: $4519
Deposit due: November 5, 2019.

Norwegian Coastal Voyage
July 12-23, 12 days with 24 meals.
Journey across Norway, starting in Oslo, by bus, train and a six night cruise to discover stunning fjords, amazing mountains and Viking legends. Extension trips can be added to Stockholm or Iceland.
Cost: $7,599.
Deposit due: December 30, 2019.

Spotlight on New York City
September 10-14. 5 days with 5 meals.
Come to the “Big Apple” to experience the best of this spectacular tour from Rockefeller Center to Greenwich Village to Central Park to Times Square. Also, watch the curtain rise on two exciting Broadway shows and ferry to the Statue of Liberty and Ellis Island, see the Empire State Building and visit the 9/11 Museum and Memorial. There will be free time to shop and explore this fabulous city on your own.
Cost: $2,999.
Deposit due: April 3.

Treasures of Egypt
November 5-16. 13 days with 22 meals.
Follow the allure of the Nile as you retrace the steps of pharaohs in ancient Egypt to uncover legends beauty and history by boat and air.
Cost: $4,749.
Deposit due: April 28.

Cost is per person for double occupancy, and includes airfare from Portland.

For Alaska or New York City, contact Susie Garrison at 541-620-0387 or susieq8170@gmail.com.
For Norway or Egypt, contact Nancy Lewis at 503-639-7050 or nancyjolewis@gmail.com.

Annual assembly plans

by Paul Zastrow

The OEA-Retired Conference Committee, charged with the task of coming up with interesting, informative and entertaining conferences twice a year—at the Fall Conference and Annual Assembly—has again created its magic.

Coming up next year, March 9 is the date for marking in your calendar, we have cast our lot with informing you about the ins and outs of the Student Success Act as our lead. We will be having a panel of educational leaders presenting.
The Act itself is the culmination of a two-year effort to address both the inequality of funding as well as Oregon’s performance pitfalls.
We retirees may not be aware, but there are specific things in the new law that everyone should be apprised of and our intent is to do just that.
We shall have a representative from NEA Benefits
Continued on Page 8.
YOU CAN HELP!

Every day, students in our schools need school supplies, clothes, shoes, eyeglasses, hearing aids.

Can you donate to assure them a better education!

With requests from teachers, the OEA Foundation provides basic items to students across the state. Many OEA and OEA-Retired members are making contributions in this effort. There are four ways to assist the Foundation:

- ✔ Mail a check to OEA Foundation (6900 SW Atlanta St., Portland, OR 97223), or donate online at www.oregoned.org/oeafoundation.
- ✔ Earn redeemable points by registering your Fred Meyer Rewards card at www.fredmeyer.com/communityrewards (use Foundation number 856810, or your Amazon account at smile.amazon.com (type in OEA Foundation).

As OEA Foundation takes no administrative costs, your tax deductible donation goes 100 percent to help students.

Annual Assembly

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updating us on what they offer, and how we can take advantage of what is there to participate in.

Lastly, for those in the know—one does not have to be an elected OEA-Retired Board member to be on various committees. We will have two short committee meetings for each of you to attend to see what the different groups have to offer along with some committee business to report.

Thus if you are interested in the Legislative Committee and the Membership Committee, you can observe and participate in both!

Vote November 5

Special elections for city and county