

I am a retired Hartford teacher having worked in the system for 35 years. I am among a small group of teachers who will never be eligible for Medicare, and I rely on the state insurance subsidy to help defray the cost of my monthly insurance premiums. In the 8 years since I've been retired my monthly health insurance costs rose from \$296.33 (without the subsidy \$406.33) to \$547.96 (without the subsidy \$767.96.) My premiums increase every year far exceeding the cost of living increase. One year, my premium rose close to \$100/month. The state subsidy is a lifeline for those of us who will always face increased yearly premiums. It is also a benefit which was promised to us. Without the state's help, health care could be out of the reach of many retirees in the future. I hope you will reconsider cutting \$70 million from the Teachers' Retirement Fund.

Respectfully submitted,

Carol McCue