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AppropriationTestimony  
Testimony on retired teachers' HIPA account

Senator Harp, Representative Walker, Senator Hartley, Representative Miller, Representative O'Brien, Senator Kane, and Representative Minor, and members of the Judiciary Committee my name is Terry Sullivan. I moved to Connecticut from Arizona in 1967 to fill a vacancy in the school system of Danbury. Nearly thirty-five years later I retired. I am opposed to using the retired teachers' Health Insurance Premium Fund to balance the state budget.

I have been retired now for twelve years. During my tenure as a teacher in Danbury, ten times every year, I contributed toward my future retirement and my future health benefits. My contributions were taken out ten times, because the school year is only ten months. The months of July and August we did not get paid since school was not in session.

Since I reached the age of 65 I have also paid for my health benefits. I have paid for my dental, vision, and hearing benefits completely. For my basic Medicare supplemental policy, Stirling Benefits, and my dental, hearing, and vision coverage I pay over \$3600 per year, and we are not talking Cadillac benefits. Until last year the State of Connecticut helped me by contributing 33 1/3% toward my Stirling policy. Last year the State only contributed 25% towards my Stirling account, and the additional 8.4% was taken out of the HIPA fund—reducing the funds necessary to continue to pay for our health premiums. Otherwise, I would have had to pay that reduction out of my own pocket.

Now this budget proposal is seeking to balance the next budget by further raiding the HIPA account. You are asking retired teachers to solve the state's fiscal woes. Recently retired teachers with 35 years' service have contributed nearly \$45,000 each to the HIPA fund. For me probably not so much since I have been retired now for twelve years, and my salary was lower so my percentage contribution was less. It is this fund that is supposed to keep my premium costs down. When this fund is depleted how much more will I be asked to pay?

You may see this fund as a nice little nest egg for the state to borrow, but I and thousands of other retired teachers rely on this fund to allow us to get the health care we need. The state already has kept the Medicare Part D federal reimbursement, and now they want our contributions too.

Please don't balance the state's budget on our backs. We have put that money aside so that our retirement is fulfilling not a nightmare. How much more are you going to ask of us? Let's share the sacrifice. We sacrificed to get here. Reject these proposals to raid the health premium money that we have set aside.

Sincerely,

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