Joe Tyler <JoeTyler@cox.net>
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AppropriationTestimony
Testimony from Sue Tyler regarding Retired Teachers' Health Insurance Fund
Town Health Ins Statement 6-22-12 Secure Ver..pdf

Members of the State of CT Appropriations Committee:

This missive pertains to the Retired Teachers' Health Insurance Fund. The current proposal to "temporarily" stop the state's contribution to the fund, thereby changing state law and contractual agreements with its teachers (throwing the teachers under the bus again), brings to mind debates in the nation's capital over Social Security colas. Two unfunded wars at the beginning of the 21st Century, tax cuts primarily benefiting the wealthiest Americans, government policies assisting the financial meltdown of Wall Street and systemic corruption of such, have created an untenable deficit and national debt. However, to reduce the financial pain and burden caused by such folly, many are attempting to reduce Social Security colas, if not entirely gut the social insurance program, for the elderly, disabled and veterans of all our wars.

The State of Connecticut appears to have the same framework for problem solving. Make retired teachers pay for faulty policies and decisions of the past in state government. After all, many Connecticut residents are convinced that teachers, as "union members", have and are earning top salaries for mediocre performance, as well as free health care benefits for active and retired teachers. We also are Social Security recipients in their mindset. With all these freebies, teachers have been the top dogs in the American middle class. Completing a bit of homework would reset such thinking.

In reference to health care benefits, Manchester's retired teachers were required to pay 10% of their supplemental insurance costs to the town during much of the 1990's after their salaries had risen, thanks to the passage of the Education Enhancement Act. In 1998 the teachers' costs increased from 10% to 100%. I retired in 2002, missing the 10% amount.

As a Connecticut teacher I did not pay into Social Security, nor do I receive any benefits, but through my husband's Social Security income we are both on Medicare, each of us paying $100 plus monthly for that insurance. We have thus far been served well by the Town of Manchester for supplemental insurance to Medicare. As you can see by the attached invoice, however, my retirement contribution to the town beginning at age 65 soon rose to over $11,000 annually at 100% of cost to the town instead of the former 10%. The state's contribution, including MY monthly payments to the state, comes to $2640. That's a "chunk of change" to lose in today's economic environment. New retirees

in Manchester, as of July 2013, face much worse prospects with the town insurance until they reach age 65 and then join the rest of us in what appears to be a sinking boat.

Many teachers around the state literally will not be able to afford massive increases in their health care costs. Is this the message the State of Connecticut wishes to send out to our young teachers---"It's Gotcha Time!"---and the state will gladly take your monthly contributions into the Retired Teachers' Health Insurance Fund, but don't expect the State of Connecticut to honor its obligations when you retire.

It's my husband's and my understanding that the Governor's budget is diverting the $70 million of the state's contribution to the Retired Teachers' Health Fund over to state employee benefits and some elementary education program. If so, this is appalling and disgraceful. The State of Connecticut must own up to its obligations. If the law must change, do so for new teachers, and inform them upfront what benefits will or will not be forthcoming with their careers in Connecticut. Do not punish the veterans and retirees whose contributions are already in the state's till.

Sincerely, Sue A. Tyler

165 Oak Forest Drive
Manchester, CT 06042
860-646-1030
JoeTyler@cox.net

Manchester Board of Education
45 North School Street
Manchester, CT 06042

Invoice

Date	Invoice #
6/22/2012	[redacted]

Bill To:
Sue Tyler [redacted]

Benefits Contact: Suzanne Michaud

Phone #: 860-647-3458

E-mail: smichaud@manchesterct.gov

Due Date
7/1/2012

Description	Amount
I.P.I. Two Person Coverage	11,022.01
Delta Dental Two Person Coverage	1,183.80
Delta Dental Rider 2 Person Coverage	279.47
Teachers Retirement Board Subsidy Two Person	-2,640.00
Monthly Payments of $820.44 Beginning July 1, 2012	

Please make check payable to Town of Manchester.
Send check to Suzanne Michaud. Thank you.

Total:	$9,845.28
Payments/Credits	$0.00
Balance Due	$9,845.28

Please allow up to SIX weeks for your check to be cashed! Thank you!