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**TESTIMONY OF ROBYN KAPLAN-CHO, RETIREMENT SPECIALIST,
THE CONNECTICUT EDUCATION ASSOCIATION (CEA)
CONCERNING H.B. 7047
(REQUESTED BY THE STATE TEACHERS' RETIREMENT BOARD)
BEFORE THE APPROPRIATIONS COMMITTEE
APRIL 2, 2015**

Good morning Senator Bye, Representative Walker, and members of the Appropriations Committee. My name is Robyn Kaplan-Cho, and I have worked as the Retirement Specialist for the CEA for over 20 years, advising our members about the benefits provided through the State Teachers' Retirement Board (STRB).

I would like to express CEA's support for House Bill 7047 which has been requested by the STRB. Each of the provisions contained in this bill will allow the STRB greater ease of administration related to health care, survivor benefits and unclaimed contributions.

Section 1 of the bill would allow a retired teacher to maintain the co-participant option under Plan D in the event there is a divorce. Currently, if a retired teacher becomes divorced and had named his or her spouse as the co-participant, there is a "pop up" of Plan D, and the co-participant option is nullified. This bill would give the retired teacher the option of maintaining the former spouse as the co-participant with court approval.

Section 3 is particularly necessary because it will remove the cap that was placed on the professional fees that can be paid to the STRB's health care consultant. As you know, the retired teachers' health insurance fund is one that requires constant supervision and analysis. The cap imposed in 2010 is a flat dollar amount of \$150,000 and does not allow for increases in fees and services or unanticipated but necessary work by the consultant which are to be expected down the road.

Section 4 allows the STRB to cease posting interest after ten years to accounts held by former members who are not vested (i.e., have fewer than ten years of credited service) in the retirement system. This change would save the STRB time and resources that are presently being exhausted maintaining accounts of inactive members for up to 25 years.

CEA respectfully requests that this Committee act favorably upon House Bill 7047. Thank you for your time and consideration.