

# Appropriations Committee JOINT FAVORABLE REPORT

**Bill No.:** HB-6489

AN ACT CONCERNING RETIREE MEMBERS OF THE TEACHERS'

**Title:** RETIREMENT BOARD.

**Vote Date:** 4/20/2023

**Vote Action:** Joint Favorable

**PH Date:** 3/28/2023

**File No.:** 709

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## **SPONSORS OF BILL:**

Appropriations Committee

## **REASONS FOR BILL:**

Retired teachers have expressed their concerns regarding the lack of representation on the Teachers' Retirement Board (TRB) and that the repercussions of that imbalance affects the health insurance decisions made by the board. This bill would add two more seats of retired teachers to the board to provide more equity and input into decision making that affects retired teachers.

## **RESPONSE FROM ADMINISTRATION/AGENCY:**

[Helen Sullivan, Administrator, Teachers' Retirement Board](#): Ms. Sullivan offered the agency's prepared information to assist in the determination of this legislative proposal including the TRB make-up and election history. She shared that the teachers' retirement system's legal counsel has advised that the requirement of a board member to be participating in the retiree health plan to be eligible to run for a retiree board seat, could be a violation of the Privacy Information Act (PIA) as well as HIPAA. Ms. Sullivan then shared that current statute states that retired teachers shall be nominated by the retired members of the system and an active teacher shall be nominated by the members of the system who are not retired. All of these members are then elected by all the members (active and retired) of the system.

## **NATURE AND SOURCES OF SUPPORT:**

[Sandra P. Bove and Catherine D'Agostino, Legislative Co-chairs, Association of Retired Teachers of Connecticut \(ARTC\)](#): The Co-chairs testified in support of HB-6489, explaining that this is a fairness issue, and not a budgetary matter. They explained that the requirement

of two elective retired teachers and four active teachers on the TRB was last mandated in 1991, when the ratio of active teachers to retired teachers was 3 to 1. Since then, the number of retired teachers has more than doubled, citing 52,000 active teachers and 38,000 retired teachers. They shared that when they advocate for retired teacher benefits, they are doing so not only for their benefit, but to secure these benefits for active teachers when they retire. Ms. Bove and Ms. D'Agostino believe that it is reasonable that retirees have an equal voice on the Board.

[Paula Bacolini, Retired Speech Language Pathologist](#): Ms. Bacolini testified in support of this bill, sharing that she is currently a member of the West Hartford Retired Educators Association, the Association of Retired Teachers of CT, and the Retired Teacher's Healthcare Advocates. She stated that retired teachers contributed to the TRB for their pension and healthcare when they were active teachers, and continue to contribute the majority of out-of-pocket expenses to their healthcare as retirees. She expressed her experiences in attending many TRB meetings over the years and has found that the board does not always fully understand the needs of retired teachers when it came to determining which healthcare plan they would choose for retirees.

[Therese Bannon, Elementary Teacher, Waterford](#): Ms. Bannon testified in support of this bill and shared her concerns as a retired teacher having fair representation on the TRB. She urged the committee to support this bill to provide an element of security to all of Connecticut retired teachers.

[Denise Cafiero, Educator](#): Ms. Cafiero submitted testimony in support of HB-6489, stating that she has had difficulty communicating with the TRB for several years. She claims that it is necessary to have retired teachers appointed to the board in order to be able to create an effective bridge among working teachers and retired teachers and the issues they face related to retirement. She also expressed that there seems to be no oversight of the TRB, that the TRB staff are not responsive to the needs of teachers, and are "capricious" in their decision making. Ms. Cafiero stated that she has been denied the ability to purchase service credit from her former employer as a certified tutor and has not found support with the TRB.

[Mary Cantow, ARTC](#): Mrs. Cantow testified in support of this bill, sharing that she is 82 years old, living in Norwalk, retired in 2011, and taught in Stamford Public Schools for 35 years. She believes it is important for retired teachers to be fairly represented by other retired teachers. She stated her regrets for teaching in Connecticut, and had she gone to New York, she would have made more money teaching and in retirement as she would be receiving her full Social Security. She shared that she loses 40% of what she is entitled to receive because the state did not allow her to participate in Social Security. She also urged the committee to vote to delete the Elimination Provision.

[Walter Ciplinski, Retired Teacher](#): Mr. Ciplinski shared his support for this bill, stating that health insurance is a major concern for retired teachers who are 65 and older. He shared that throughout their active years, retired teachers paid into the TRB Health Insurance Fund through mandatory, bi-weekly, payroll deductions to the TRB Health Fund in anticipation that during retirement they would be provided with a traditional Medicare Supplement plan long in effect. And, as retirees, he claims that they continue to carry the major expense of their health insurance costs in retirement by way of the monthly TRB and Medicare insurance premiums. However, he expressed that the TRB has excluded retirees from input into the

development of the proposals that the TRB prepares for insurers to bid when new plans are considered. In addition, in the most recent contract negotiations that occurred for the plans now in place, Mr. Ciplinski claimed that the TRB did not seek the expertise of new Board members who have extensive experience in the health insurance fields. Mr. Ciplinski voiced that retirees are hopeful that with the addition of two additional representatives that have been nominated and elected solely by fellow retirees, there will be more opportunity for the 32,000 members who are currently enrolled in TRB insurance plans to be heard and considered prior to health insurance contract negotiations.

[Gail Banwell, CT Retired Public School Teacher](#): Ms. Banwell submitted testimony in support of this bill, sharing she recently retired from teaching high school science. She urged the committee to advance HB-6489, which would allow people like her, and future retired teachers, fair representation. She asked that the legislature establish a procedure to ensure that active teachers continue to elect their own representatives, and retired teachers elect our own representatives. She stated that this bill doesn't appear to impose additional cost or risk to the State or to its taxpayers.

[Julie Carthy, Retired Teacher](#): Ms. Carthy voiced support of HB-6489, expressing that representatives on the TRB should have direct experience with the insurance plans. She stated that there are currently more active teachers than there are retired educators, and that having active teachers voting for retiree representatives negatively skews the results against retirees. Ms. Carthy believes that this bill will help to level the playing field.

[Suzanne D'Annolfo, Retired Teacher](#): Ms. Annolfo offered her support of this bill, stating that she and her husband are both retired teachers after 38 years of service. She stated that the addition of two more retired teacher members on the Board, voted on by retired teacher constituents, would be more equitable and would allow for more fair representation of retired teachers, as the retired teachers could provide first point knowledge of their common points of reference.

[Michael Fass, Retired Teacher](#): Mr. Fass expressed his support for this bill, stating that representation matters and that retired teachers should be represented by retired teachers, especially regarding issues of health care. He shared his concern that the regular Medicare option may become a thing of the past. He urged passage of this bill to give retirees a "fighting chance" for representation regarding the challenges retirees face, from the personal perspective of those living through those challenges.

[Susan Hart, Retired Teacher](#): Ms. Hart submitted testimony supporting HB-6489, stating that the number of retirees on the TRB needs to be increased, and that the election process of the board also needs to be fixed. She shared that it was not until she became a retiree that she fully understood the financial and health challenges retirees face. With this in mind and to ensure fair representation, she believes active teachers should nominate and vote for their teacher representatives on the TRB, and retirees should nominate and vote for their retired TRB elected members. Ms. Hart claims that this change is not meant to be divisive or detrimental to the Board's functioning, but rather ensure that the concerns of each group of teachers be represented by those who have firsthand experience in real time, especially as to health plan decisions.

[Rita McDougald-Campbell, Retired Administrator](#): Ms. McDougald-Campbell expressed her support of this bill, sharing that adding additional retirees to the board is not unprecedented, and while the number of retirees has dramatically increased and outpaced past projections, retiree representation on the Board has remained at its 1991 level of two. She shared that recently, TRB held its first election in approximately twenty-four years for retiree representatives, and that while TRB has alleged that a lack of general interest from the membership led to the decades-long drought, it would appear that it was actually the lack of public information about Board terms and the election process that prevented potential candidates from applying. Ms. McDougald-Campbell claimed that if the bill is passed as written, these new retired members would be nominated and voted upon solely by other retirees who, from experience, are best suited to serve fellow retirees. She added that these new members would be consumers of the TRB health insurance plans, so that they will be fully aware from personal experience of the perks and pitfalls of the plans as they exist. Having these requirements in place for these new positions will serve to add diversity and balance to a Board that will still have four active members.

[Jane Wilson, Retired Teacher](#): Ms. Wilson submitted testimony in support of HB-6489, sharing that she taught in the public school system for 38 years, is a lifetime member of CEA-Retired, a member of the Association of Retired Teachers of CT, and a member of the Alliance of Retired Americans. She expressed that this bill is important to all teachers in the state, both active and retired. She stated that the current procedure the TRB follows in active teachers voting for retired teacher representatives, results in active teachers having undue influence on retirement influence that they may little understand, as they may be unfamiliar with issues that may affect them upon retirement. Ms. Wilson believes this bill will strengthen the voice of retired teachers on the TRB by nominating and electing representatives from their own constituent group. She disagrees with the notion that this bill is divisive and discriminatory and believes this is sadly misdirected when it would actually provide more support by guiding members on issues pertaining to retirement at the TRB. Ms. Wilson also voiced her support of the concept that is included in the language of the bill that elected retired teacher representatives be enrolled in a TRB health plan, as it is best managed to have representatives who live with the experience that policies effect. Ms. Wilson contends that this bill will go a long way to restore the balance of fair and equal representation that has been absent for many years on the TRB, and that those who are affected by board decisions, have a right to be fully and fairly represented in the decision-making process by representatives in their own constituency group.

[Anonymous Retired Teacher](#): This person testified in support of this bill, shared her experience of working two jobs as a teacher for 18 years. She wrote that being recently retired, her pension is minimal and that she will be relying on Social Security benefits once she reaches the required age. She urged the committee to pass the bill to help all teachers who worked as professions devoted to the future education of children. She stated that teaching is an integral profession, and the state should not penalize future educators.

[Anonymous Retired Teacher](#): This individual submitted testimony in support of HB-6489, stating that it will finally allow for fair and equitable representation on the TRB for all retired CT educator retirees who worked so hard for decades to serve and education children. They shared that the TRB needs greater attention and consideration for the specific needs that retirees face. They asked the committee to consider the deserved welfare and well-being that all senior educators should be afforded.

The following individuals submitted similar testimony expressing their believe that the population of 38,000 retired teachers do not have adequate representation on the TRB. They stated that retired teachers have a better understanding of the financial and health challenges they face and it is only fair to have that voice represented on the board:

[Anonymous Retired Teacher](#)  
[Anonymous Retired Educator](#)  
[Anonymous](#)  
[Jeanne Andrews](#)  
[Anonymous](#)  
[Evelyn Barese](#)  
[Matt Battista](#)  
[Lauren Black](#)  
[Robert Buck](#)  
[Cheryl Andre](#)  
[Erik Bieder](#)  
[Linda Cahill](#)  
[Sandra Coelho](#)  
[Kenneth Chichester](#)  
[James Clark](#)  
[James Coffina](#)  
[Susan Cooper](#)  
[Mary Lou Colwell](#)  
[Carol Ann Cowing](#)  
[Daniel and Paula Coughlin](#)  
[John Crowley](#)  
[Anne Creme](#)  
[Claudia Danna](#)  
[Charles Daly](#)  
[Jerry Davis](#)  
[Cindy Davis](#)  
[Dawn DeNuzzo](#)  
[Daniel Diodato](#)  
[Nancy Domoff](#)  
[Kathleen Donahue](#)  
[Kathleen Donatucci](#)  
[Lynda O'Donnell](#)  
[Sheelah Brown](#)  
[Judith Forster](#)  
[Brenda Friedler](#)  
[Lucille Furey](#)  
[Katharine Gabrielson](#)  
[Marita Gereg](#)  
[Elissa Getto](#)  
[Tammy Gowash](#)  
[Sheena Graham](#)  
[Fonda Green](#)  
[Gerald Griffin](#)

[John Hackett](#)  
[Royal Hale](#)  
[Nancy Hamilton](#)  
[Marie Hayes](#)  
[Mary Herman](#)  
[Miriam Hostetter](#)  
[Paul Hunter](#)  
[Jan Maria Jagush](#)  
[Barbara Kmetz](#)  
[Margaret Kundahl](#)  
[Elaine LaFlair](#)  
[Laurel LaFlamme](#)  
[Shirley Levitz](#)  
[Maryann Martino](#)  
[Marianne McNallen](#)  
[Merideth Menton](#)  
[Virginia Millington](#)  
[Patricia Moore](#)  
[Elizabeth Morrison](#)  
[Susan Newcombe](#)  
[Delores OCallaghan](#)  
[Deborah Olsen](#)  
[Debra Owen](#)  
[Donna Pallanti](#)  
[James Pappas](#)  
[Karen Parks](#)  
[Carl Parrillo](#)  
[Mary Jane Peterson](#)  
[Regina Petrakis](#)  
[Ina Pitt](#)  
[Ronnie Polansky](#)  
[Rosemary Powers](#)  
[Jeanne Purcell](#)  
[Khorshed Randeria](#)  
[Marie Reshenk](#)  
[Daphne Rich](#)  
[Agnes Riera](#)  
[Karen Schmidt](#)  
[Sara Schutz](#)  
[Karen Scopino](#)  
[Helen Scully](#)  
[Pamela Sheppard](#)  
[Virginia Simeone](#)

[Thomas Smith](#)  
[Suzanne Sutherland](#)  
[Barbara Range Szepesi](#)  
[Adele Cutrali-Valovich](#)  
[Klass van Heel](#)  
[Patricia Villella](#)

[Joseph Vincenzi](#)  
[Donna Wade](#)  
[Carol Weaver](#)  
[Julie Wolfer](#)  
[David Yolen](#)  
[Dorothy A. Rodgers](#)

## **NATURE AND SOURCES OF OPPOSITION:**

[Joslyn DeLancey, Vice President, Connecticut Education Association \(CEA\)](#): Ms. DeLancey testified on behalf of CEA on several bills, including HB-6489. CEA opposes this bill, stating it includes an unworkable provision to require the retired TRB members to be participants in the pension and health insurance plans. Also, CEA believes it further creates an imbalance by adding two additional retired members to the board. Ms. DeLancey claims that some retired members of the board are not yet eligible for the health plan due to their age and others may be on a spouse's plan, and it does not make sense to require them to be part of the TRB Health Plan. She expressed that this bill would be giving disproportionate representation to one group over another. CEA, which represents active and retired members, would support the addition of one retired member but does not believe such change is in any way necessary.

[Robyn Kaplan-Cho, Retirement Specialist, CEA](#): Ms. Kaplan-Cho stated that while CEA supports the addition of two seats to the TRB, however, they believe if a second seat is added, it should be for an active teacher, given that active teachers comprise 60% of the TRB membership, while retired teachers comprise 40%. CEA opposes any restrictions as to who can run for a seat on the TRB, as this bill would allow only retirees who are on one of the TRB health plans (which are only for retirees on Medicare) to run for the seats. Ms. Kaplan-Cho also expressed concern that this bill changes who elects retired teachers to the TRB by no longer allowing active teachers to vote in a retired election, as active teachers have vested interest in retiree healthcare decisions that will impact them as soon as they retire. CEA believes that the current system is fair and reasonable and does not need to change.

[William Murray, President of CEA Retired and Vice Chair of the TRB](#): Mr. Murray testified in opposition to this bill, sharing that while he supports adding retired teachers to the board, he has concerns over only allowing retirees who are on the TRB health plan to run for the seat. He stated that this proposal discriminates against retired teachers who are under Medicare age (65) and those who are insured by a different insurance plan. He also claimed that this bill would eliminate the voting rights of active members from voting for retired candidates. Mr. Murray shared that the TRB's focus is to serve all members and he believes that the TRB should, and does, represent all teachers, both active and retired. He voiced that the current voting process invites all active and retired teachers to participate in the election of all candidates and does not believe that process should change.

[Miles Cohen, Retired Teacher](#): Mr. Cohen submitted testimony stating that while he supports expanding the board to two retired teachers, he has concerns over the process and the qualifications of the new members of the TRB. He contended that the provisions of the would be unfair, he would be unable to run for the new positions because he is not currently on the TRB insurance plan, and that this is discriminatory. He explained that this considerably narrows the pool of eligible people to run for these positions as the vast majority of the members of the TRB are active teachers and the number of retired teachers on the state insurance plan is small in comparison to the total population.

[Alan Francis, Retired Educator](#): Mr. Francis testified in opposition of HB-6489, sharing his reservations on only allowing retirees who are on one of the TRB health plans to run for the seats. He believes that the TRB should, and does, represent all teachers, both active and

retired, and that the current TRB voting process invites teachers, whether they are active or retired, to participate in the election of all candidates.

[Bill Myers, Retired Educator](#): Mr. Myers expressed his opposition of this bill due to the medical and voting restrictions. He claimed that the Board works very well together and supports all of the teachers in this state, the active and retired. He urged the committee not to change the make-up and to vote no on this bill.

**Reported by: Taylor Hyde**

**Date: 05/09/2023**