

# RI CHAPTER 94 NEWS, FEBRUARY 2023

## Legislative Outlook, 2023

By Mike Connelly, Ron Pepin and Russ Marsocci

The Governor and all the elected state officials have been sworn in, including the 114 members of the General Assembly. Now the fun begins. This year, the Chapter has engaged the services of consultants to help us develop, prioritize, and map out a legislative strategy that puts money in our pockets. Times are tough. We've seen the price of eggs and the skyrocketing cost of heating our homes this winter.



By statute, the Governor must submit a proposed budget by the third Thursday of January unless the

General Assembly agrees on a later deadline. We think the Governor will forward his budget during the second week of February. The budget process is complicated, and the State's leadership relies on the professional and support staff of the Department of Administration and its Office of Management and Budget. Our Chapter includes members who worked in that agency and could probably offer insights.

Last month, the Chapter hired a local lobbying firm, the Capitol Strategies Group, to help us map out a legislative blueprint to mitigate some of the monies we lost when "pension reform" suspended annual COLAs. We've invited the firm's principals, Stephen Alves and Robert Jacquard, both former state legislators, to speak at the February meeting to tell us what we need to do to get bills that help retirees passed by the General Assembly and signed by the Governor.

How many years did the fractional COLA proposals end up "designated for further study," never reaching a House Finance committee vote? Let's avoid this. We're asking members to attend this meeting or participate by Zoom. It won't help our efforts if Mr. Alves and Mr. Jacquard address only the Executive Board. It's all hands on deck if we want to pursue some financial relief for retirees in 2023.

### Next Chapter Meeting

Tuesday, February 14 @ 1 pm  
RI Council 94, Ames Hall, Lower Level  
1179 Charles Street, No. Providence, RI

### Special Guests

Stephen Alves and Robert Jacquard  
Capitol Strategies Group  
Lobbying and Government Relations

### Questions?

Contact Chapter 94 Vice Presidents  
Russ Marsocci and Ron Pepin

### Russ Marsocci, Muni VP

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Can't attend in person? Join us via Zoom and attend meetings online. Email Ron Pepin to receive an invitation and log in instructions.

### Save the Dates

**March 14, 2023**

Chapter 94 Membership Meeting

**May 18, 2023**

Chapter 94 Day of Golf  
at Kings' Crossing Golf Course

More info next month

**July 27, 2023**

Second Annual Summer Outing  
at Wright's Farm

### Beneficiary Notice

Remember to update your information at ERSRI, including your beneficiaries. If you are unable to use the "members portal," you can download the beneficiary designation form at [ersri.org](http://ersri.org). You must have the form notarized before submitting it to ERSRI.

### ***State Report and More, Ron Pepin***

Wasn't it nice to get the monthly newsletter well before the January meeting? We can thank a local union print shop for that. We used to format, photocopy, print labels, stuff, and label envelopes in-house, relying on the office manager and a core of Chapter volunteers led by board member Jim Racine. Equipment failures and slow postal delivery often delayed the newsletter. Well, that changed when the leadership decided to hire a union printer. The News looks better, and we can get it to you weeks before our monthly meetings.

But we need content. One member, Dolores, started by writing about her knee replacement, and now she writes about everyday events through the eyes of a retired state worker. Have any ideas, stories, or photos to share? Just email me, Russ, or Cindy, Don't worry about grammar, syntax, spelling, or punctuation. We will take care of that.

In response to questions from members about the death and survivor benefits, we've decided to publish, verbatim, "FAQs" from the State's website, [ersri.org](http://ersri.org). Remember to check that your beneficiary or beneficiaries are up to date on all your policies, including what's on file at ERSRI. It is never too late to review this info.

**"How much is the death benefit my beneficiary will receive?** The death benefit is a one-time payment of \$800 per year of completed service, up to a maximum of \$16,000. This benefit is reduced by 25% every year after retirement, with a minimum benefit of \$4,000."

**"What about monthly survivor benefits?** If you chose Option #1 (100% Survivor option) or Option #2 (50% Survivor option), your beneficiary would also receive a monthly survivor benefit."

**"What if I pass away shortly after I retire?** If you chose the SRA Plan or SRA PLUS plan, and if you pass away before you have received monthly benefits that total an amount equal to your contributions, your beneficiary is entitled to a return of any unused contributions made into the fund, in addition to the death benefit."

"And finally, you can report a death by calling ERSRI Member Services at 401-462-7600, Monday through Friday, during regular business hours."

**(State, cont)** It's worth looking at the redesigned and easy-to-navigate ERSRI website. You can find answers to your questions and download any needed forms. And it is ADA-compliant for those of us dealing with accessibility issues.

Did you know your spouse can join Chapter 94? Think about it. If something happens to you, and the premium for a benefit is in your name, your spouse could lose coverage. Don't let that happen. So by joining Chapter 94, your spouse continues to receive the benefit. Contact the office to request a membership form. **RP**

### ***Muni Report and More, Russ Marsocci***

I have been in touch with ACLU, the group handling the RIPTA data breach. ACLU attorneys are assessing the harm done to RIPTA workers, their spouses, active state workers, and retirees. If you have been affected or think you may have been affected, please complete the ACLU Data Breach survey. Contact our office manager, Cindy, to get a print copy or email me at [pbruins49@verizon.net](mailto:pbruins49@verizon.net), and I'll forward the survey to you. We've invited the ACLU to speak at a future Chapter meeting to address the data breach.

If you still need to take steps to protect your identity, freeze your credit with the three credit reporting companies, Equifax, TransUnion, and Experion. I also encourage you to visit [IdentityTheft.gov](http://IdentityTheft.gov), the federal government's one-stop resource that provides step-by-step advice and helpful resources to combat identity theft.

I'm often asked why I write about West Warwick and Coventry. That's because retiree members in these communities have reached out to Chapter 94. In West Warwick, as you know, the pension system was failing, and with the Chapter's help, the pension fund became part of MERS. The West Warwick School Department dropped spousal health care coverage for retirees. Coventry retired policed fear anticipated changes to their retirement and reached out to Chapter 94. Members asked for our help.

We know from our research that many cities and towns have independent pension plans the State considers woefully underfunded. If you retired from a city or town and are worried about the sustainability of your pension system or if your

*(muni, cont)* former employer made unilateral changes to your pension or retirement benefits, contact me to see if there's a way for Chapter 94 to help. We try to be proactive, but we need to hear from members directly if issues require our intervention.

And speaking of West Warwick, the Town's Pension Board is clearing up odds and ends as the transition to MERS is finalized. Our attorney plans to meet with WW School retirees to discuss the next steps in our legal action to restore healthcare coverage for spouses.

Last year, we discussed OPEBs, Other Post Employment Benefits, we receive through our former municipal employers. Some communities have set up trusts to pay for these benefits, such as retiree health care; others rely on a pay-as-you-go system, meaning the funding for OPEBs is included in annual budgets. To view the audit reports and summaries of cities and towns for OPEBs and pension valuations, visit the Division of Municipal Finance, <https://municipalfinance.ri.gov/pensions-benefits/municipal-reports>.

Our Executive Board has been busy. With Mary Riley taking the lead, we're about to launch an outreach program for active workers thinking about retirement. We drafted an RFP to solicit proposals for lobbying services. We've created a brochure outlining what we do and the benefits available to members. We're considering fun events to run in the summer when formal meetings are suspended. We've planned a golf outing and cookout for May and will include details in next month's newsletter.

Twenty-two members routinely receive invitations to join meetings by Zoom. If you live out of state or don't want to make the trek to North Providence, send Ron an email and get on the Zoom monthly meeting invitation list. **RM**

**GPO and WEP**  
**Mike Connelly, Chapter 94 President**  
**Ed Keefe, Chapter 93 President**

Here's a quick refresher on the WEP and GPO since these unjust programs affect nearly 14,000 teachers and some public sector workers in Rhode Island. As you know, the Government Pension Offset and the Windfall Elimination Provision are penalties that negatively affect retirees who receive pensions from government agencies that do not

*(GPO, cont)* participate in Social Security. Many of these retirees earned Social Security retirement credits from other work during their lifetimes or for being eligible spouses. The GPO and WEP may cut or eliminate their earned Social Security retirement benefits.

Representative Garret Graves of Louisiana has introduced a new WEP and GPO full repeal bill in Congress. The bill was assigned the same number as last year's bill. HR 82 had 305 co-signers in the previous session but never reached the floor. It received only lukewarm support in the Senate. So the old HR 82 died. However, there's a multi-coalition effort, including our two Chapters, to get the new HR 82 passed.

With crazy things happening in DC, one item in the chatter has caught our attention, the possible cuts to the "mandatory spending programs" that include Social Security and Medicare. Although we have our eyes on Smith Hill and Beacon Hill, we will stay abreast of any plans to "reform" Social Security and Medicare and rely on our national union, AFSCME, and the Alliance for Retired Americans to keep us informed. **MC, EK**

**Membership Notice**  
**WWPERC and Direct Pay Members**  
*Please contact the office manager by email or phone and indicate if you plan to pay the yearly dues via pension deduction or continue direct pay. Doing this facilitates our record keeping and billing. Thank you.*

**Go Local, Dolores Bresette**

While I was attending mass, the alarm in my house went off. My son is my designated emergency contact. So when the alarm tripped, the security monitoring company immediately contacted my son. Fine and dandy, right? Well, not really.

My son lives in South Carolina. He called to tell me that my alarm had been triggered, adding that the police were on the way. I arrived home just as the police pulled up. They searched my home before I was allowed to enter.

**(local, cont)** Why am I writing about this? Because you need to have a local contact. If my triggered alarm were life-threatening, my son, who lives nearly 850 miles away, would not have been physically available to help. Get a local emergency contact and make sure your contact is reliable and able to communicate with your family members, alarm company, health care providers, lawyer, and even your place of worship. Creating a network of family and friends who can help during an emergency is essential. I'm glad my son responded immediately, but I'm more relieved now that I have local emergency contacts. **DB**

### **Popular Chapter 94 Benefits**

#### **Delta Dental (DD)**

Upon retirement, many public sector workers lose dental coverage. DD is our most popular benefit and has been touted by many as the best plan in the area. With a Chapter 94 membership, retirees and their spouses may enroll in DD at discounted premiums at any time during the year. Since membership must be maintained to renew coverage, contact our office to receive an application.

#### **Vision Care through VSP**

This popular program reduces what retirees pay for vision care, such as prescriptions, frames, lenses, and contacts. Members routinely see bills for glasses and prescription lenses cut in half using the VSP benefit. Enrollment is concurrent with Medicare open enrollment.

#### **AFSCME Advantage and Union Plus**

In these times, every penny counts. With AFSCME Advantage and Union Plus, members are eligible for discounts on insurance, prescription and OTC meds, credit cards, credit counseling, scholarships, insurance, rental cars, travel, computers, cellphones, cash-back shopping, and more. The same discounts you enjoyed as an active union member are also available to retirees. Click on the Member Resources link at [afscme.org](http://afscme.org).

#### **Pre-paid Legal Services**

We offer pre-paid legal through American Legal Services. By enrolling, members receive legal services when needed. This benefit is especially useful when you want help with wills, trusts, assets protection, and end-of-life decisions.

#### **Legacy Benefits Advisors (LBA)**

A local benefits consultant and brokerage firm, LBA helps municipal retirees navigate Medicare and Social Security. State retirees may consult LBA for information but must use VIA, the marketplace for State retiree healthcare. LBA associates are proud members of OPEIU, Local 25.

#### **Retirement Security**

As public sector retirees, we no longer sit at the bargaining table. Because we have to play in the legislative arena, we've engaged lobbyists to help us develop, prioritize, and map out strategies to address the annual COLAs for state retirees. And we have had some success at the municipal level. Just ask a few members from West Warwick.

#### **Local and National Advocacy**

While our focus is local, we're part of the 350,000-member retiree program at AFSCME. Our national union is a leading voice in protecting Social Security and Medicare. Chapter 94 is a legacy partner of RIPERC, the RI Public Employee Retirement Coalition, a group of public sector retirees who inform, educate, and mobilize members on issues important to us.



#### **Meetings and Special Events**

Because activists need breaks, we're keen on having fun. The member-friendly December holiday gala and Summer outing are must-attend events. And we don't skimp at meetings, either. Come to a meeting and enjoy delicious homemade snacks. Our meetings are hybrid, online, and in-person. Join us on the second Tuesday of the month, September through May.

#### **Invested**

We're bullish on giving back. Our members are elected public officials, involved in local political committees, sit on non-profit boards, and volunteer for many community, civic, faith-based, and advocacy groups. We support community programs, too, such as the RI Food Bank. With the money raised from raffles and our monthly collections, we've donated more than \$1,700 to the Food Bank and received a lovely note of thanks, which we shared at the last meeting.