



Michigan Retirement Report

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Cleorah Scruggs-DeBose puts faith into action

When reading about the varied and impressive accomplishments of lifetime MEA/NEA-Retired member Cleorah Scruggs-DeBose, one wonders when she has time to sleep, eat or drive to the grocery store. A retired Flint Community Schools teacher, nationally recognized leader in incorporating multi-cultural diversity into the classroom and active association member, she is also an evangelist in the Church of God in Christ who recently published the book *Boaz Found Me, A Love Story* and companion guide to the book.

As both an active and retired member, Cleorah has advocated for members, students and families. At the NEA Representative Assembly, she introduced and saw the successful declaration of Diversity Day, which is included in MEA and NEA calendars. She also conducted workshops and developed materials and a wide variety of creative methods to integrate multicultural diversity into the curriculum.

Cleorah has received countless awards

from her community, association and church for her many accomplishments. Among these are NEA's Dr. Martin Luther King, Jr. Award and MEA's Multicultural Education and Excellence Education Award. She is founder and President of the National Multicultural Diversity Day and Institute, which she started in her classroom, and received the endorsement of NEA in 1993.

According to Cleorah, she "married her God-given soul-mate, her Boaz, Deacon Paul DeBose, who was the inspiration for her book. Through her Cleorah Scruggs-DeBose Ministries, she and Paul "serve God's beautiful multicultural family, which has been a motivating force in her life regardless of race religious denomination, education and other areas of multi-cultural diversity."

With all that she does for others, Cleorah also enjoys family fun, traveling, biking, estate sales, involvement in Alpha Kappa Alpha Sorority, Bible study, sports and "most definitely Paul's gourmet cooking and conversation."

Cleorah's family, friends, community, church, colleagues and students can feel blessed that she has dedicated her time, talents, faith and determination to important issues and causes. She is an inspiration to all. ■



From the President

HAPPY NEW YEAR!!! During 2016 we met many challenges, experienced new campaign strategies and survived a historical presidential election. In 2017 I am sure there will be more challenges.

We still face some political issues that are very important to our wellbeing. In the lame duck session, which began November 29, 2016 and ended December 15, Michigan legislators attempted to destroy the retirement system and to eradicate our health benefits. Fortunately, both issues failed, but they may very well raise their ugly heads again and have to be faced later.

Legislators in Washington, led by Speaker Ryan, are concerned about Medicare and Medicaid. Some ideas they are hoping to adopt are as follows:

- **Raise the Medicare Eligibility Age from 65 to 67:** This would deny nearly 5 million seniors insurance starting in 2020.
- **Vouchers or Coupon-care:** Instead of a Medicare card which provides access to health care, seniors would receive a limited voucher or coupon. These coupons would contribute toward the purchasing of a traditional Medicare plan, or a private insurance policy, and would require beneficiaries to pay significantly more out-of-pocket.
- **Medigap Plans Will Cover Less:** Today Medigap insurance plans are allowed to cover most of a beneficiary's co-payments. The Ryan Coupon-Care Voucher Plan would change the rules and Medigap policies would no longer be able to cover deductibles. Medigap plans would also be limited in how much of the difference between the deductible and the out of pocket cap could be covered.
- **Costs Shifted to Seniors:** Speaker Ryan's Coupon-Care Voucher Plan would double hospital stay copayments and would substantially increase all deductibles.

It is imperative that we remain vigilant about what is happening in Lansing and Washington. Calling, writing, emailing, and meeting with our legislators to let them know our positions on specific issues does make a difference. Our members proved that in the Michigan lame duck session.

Thank you to those of you who contacted and perhaps even harassed legislators during the lame duck session. Thank you to our MEA-Retired members who visited legislators at the Capitol and lobbied on issues impacting retirees. We must make every attempt to continue to let these legislators know how the proposed bills impact us as well as students and educators.

I look forward to working for you and with you in 2017, to keep our members informed and to fight for the benefits we earned and deserve. I hope this year will be a happy and healthy one for you. ■

Your lame duck lobbying has paid off

It required unflinching, sustained action by MEA leaders, members, retirees, and staff, but we pulled school employee pensions out of the Republican leadership's line of fire in lame duck. Our efforts also helped to halt a tax change that would have taken \$425 million from the School Aid Fund.

Those fights are not over, and we will have to remain vigilant as a new Legislature is seated in January.

But take a moment to appreciate the victories. They were hard fought and won.

Things happen quickly during the abbreviated legislative session known

as lame duck, and December is a busy time of year for everyone—especially school employees. But we stepped up in large numbers to make phone calls, send emails, and lobby lawmakers in person.

From MEA Executive Director Gretchen Dziadosz: ***"We generated tens of thousands of legislator contacts. MEA-Retired, as always, was there for us. Our lobbyists worked tirelessly with their counterparts with AFT Michigan and the various school associations. Our labor economist put together an absolutely essential district-by-district analysis that was a critical factor in convincing many legislators the costs***

were too high. Our communications staff cranked out great communications in a constantly changing environment.

"Our efforts succeeded and we should take a moment to celebrate. I am so proud of the MEA's work on behalf of our members and their students.

"The next time someone asks you what MEA does for them, point to this. Ask them what would have happened with these bills if MEA did not exist.

"These are hard, hard times—but this is what we do. We keep fighting for our members and their students! Thank you all!" ■

Can I delay my Medicare enrollment?

Deciding to delay Part B enrollment depends on a number of factors. Some people may want to delay Medicare Part B enrollment because they already have coverage from another source, and they do not want to pay the Part B premium on top of what they already pay for their other coverage. Before delaying Part B enrollment, you should consider the following questions.

Will I have a Part B Special Enrollment Period (SEP) to sign up for Medicare later?

You must have access to a Part B SEP to be able to enroll in Part B outside of your Initial Enrollment Period (three months before, the month of, and three months after your 65th birthday month) or the General Enrollment Period (January 1 through March 31 each year; coverage becomes effective July 1). If you have a Part B SEP, then you will not have a late enrollment penalty for delaying Part B enrollment.

The Part B SEP begins when you are first eligible for Medicare and are covered by insurance as a result of your, your spouse's, or in some circumstances, your family member's current work. You have this SEP while you are covered by insurance from current work and it extends for eight

months after the coverage or work ends, whichever is sooner. If you use this SEP to enroll, then you will not have a late enrollment penalty for delaying Part B enrollment.

You cannot use this SEP if you delay Medicare enrollment while covered by retiree insurance from a former employer, COBRA, or retiree FEHB. If you delay Medicare Part B enrollment while covered by any of those types of insurance, you will have to wait for the General Enrollment Period (January 1 through March 31 each year; coverage becomes effective July 1) to enroll in Medicare and you may have a late enrollment penalty.

Will my other coverage pay primary or secondary to Medicare?

If your other health insurance coverage will pay secondary to Medicare once you are eligible, then it is usually not advisable to delay Medicare Part B enrollment. Secondary insurance pays only after the Primary insurer has paid, and an insurance that is secondary to

Medicare may refuse to pay for care and may take back any primary payments that it has made.

Your insurance from current employment may pay primary to Medicare. Whether this type of insurance will pay primary or not depends on how you are eligible for Medicare and how many people work for the company that provides the insurance. Insurance from your or your spouse's current employment pays primary to Medicare if you are eligible for Medicare because you are 65 or older and the company has **20 or more employees**. Insurance from your or your spouse's current employment pays secondary to Medicare if you are eligible for Medicare because you are 65 or older and the company has **fewer than 20 employees**.

Before you make a decision about Medicare Part B, you should always contact Social Security by dialing 1-800-772-1213 or visiting your local Social Security office. ■



Getting Medicare right

www.medicarerights.org

This content is produced by the Medicare Rights Center, the nation's largest and most reliable source of independent Medicare information and assistance. For more free answers to your Medicare questions, visit Medicare Interactive at www.medicareinteractive.org.

"Thank you for painting an impression on the lives of children!"

Frustrating “3 percent” case awaits state supreme court ruling

As the lame duck legislative session wound down and the year came to a close, many school employees were still left wondering when they would see the return of money taken from their paychecks to fund retiree health care—the subject of an ongoing six-year court battle waged by MEA.

The short answer—we await a ruling. Briefs have been filed, arguments made, and the matter remains in the hands of the state’s highest court—again. Last July, Gov. Rick Snyder appealed after a lower court in June ruled the involuntary payroll deductions from 2010-12 were illegal.

Three court decisions have deemed it unconstitutional for the state to deduct 3 percent of school employees’ wages to fund future health care in retirement—a benefit they were not guaranteed to receive. The \$550 million taken from teachers, secretaries, bus drivers, food service workers, and other

support staff during those years has been held in escrow since the lawsuit was filed in 2010.

Both the trial court and Court of Appeals agreed the law violated state and federal constitutional protections involving the taking of private property without compensation, due process, and impairment of contracts.

The case has already been appealed to the Supreme Court once—after the state lost at the trial and appellate courts. The Supreme Court sent the case back to the Court of Appeals for further consideration, which resulted in the ruling in June.

Last summer, MEA members signed petitions and protested outside Snyder’s offices, urging him to drop further appeals at taxpayer expense and put an end to attacks on school employees and public education.

State Attorney General Bill Schuette declined to assist in further appeals,

so continued court action has cost taxpayers extra money for outside counsel.

After Snyder’s decision to appeal, hundreds of MEA members participated in a day of action last August, staging rallies and pickets in cities across the state.

Many protesters pointed out that state employees won a similar lawsuit on constitutional grounds over a similar law that deducted money from their paychecks to fund a separate retirement system. Those workers were refunded their confiscated money four years ago.

In 2012, state lawmakers passed a replacement law which was upheld by the Supreme Court last April. Under that law, school employees were required to make elections regarding health care in retirement and voluntary deductions. ■

www.mea.org

Get Ready for the New Year with ORS

As a public school retiree, a new year means new insurance rates and a new tax season. Retirees received 2017 information from Office of Retirement Services (ORS) in the mail (and email if

you are subscribed). Also use their website to access ORS information, download forms, and look for answers to your questions. To view their website and sign up for their emails

and publications, please use the following website:
<http://www.michigan.gov/orsschools>



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