

# JJCAA Newsletter

## Calendar of Events

JJCAA SUAAction  
June 2, 2010 8:30  
Old Fashioned Pancake House

JJCAA INSURANCE  
COMMITTEE  
June 21, 2010 9:15  
Crest Hill Library

SUAA ANNUAL MEETING  
June 22-23, 2010 TBA  
Springfield, Illinois

JJCAA ANNUAL MEETING  
June 25, 2010 9:30  
JJC - T Building

JJCAA BOARD & LEGISLATIVE  
COMMITTEE MEETING  
July 7, 2010 8:30  
Old Fashioned Pancake House

JJCAA SUAAction  
August 4, 2010 8:30  
Old Fashioned Pancake House

WORKSHOPS  
August 17 & 18, 2010  
JJC See Page 4

JJCAA INSURANCE  
COMMITTEE  
August 26, 2010 9:15  
Crest Hill Library

JJCAA BOARD & LEGISLATIVE  
COMMITTEE MEETING  
September 1, 2010 8:30  
Old Fashioned Pancake House

JJCAA PICNIC  
September 8, 2010 4:30  
Inwood Park

JJCAA SUAAction  
October 6, 2010 8:30  
Old Fashioned Pancake House

JJCAA INSURANCE  
COMMITTEE  
October 18, 2010 9:15  
Crest Hill Library

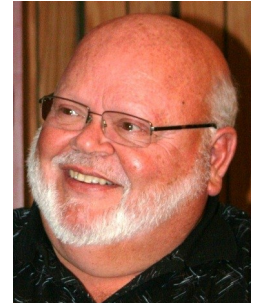
## Web Sites:

JJCAA :  
[WWW.JJCAA.ORG](http://WWW.JJCAA.ORG)

SUAA: [www.SUAA.org](http://www.SUAA.org)  
SURS: [www.SURS.org](http://www.SURS.org)  
TRS: [TRS.illinois.gov](http://TRS.illinois.gov)

## PRESIDENT'S PERSPECTIVE

Jerry E. Lewis



In the 2009 Fall Newsletter, I quoted Peter Finch in the 1976 movie, "Network", to describe what was taking place in the Illinois legislature – "I am mad as hell and not going to take it anymore." I wish I could report that things have improved. We all know that couldn't be further from the truth. The movie, "Ground hog Day," further describes the current status of the Illinois legislature – locked in time, every day a repeat of the previous, deeper in debt, failing to meet their financial obligations, no budget, and no plan. The governor and legislators are interested in only one thing – getting re-elected. There is an exception, the 17 legislators who voted against pension reform, including Careen Gordon, the only legislator in JJC District 525 who voted against pension reform. Pension reform is a devastating two-tier pension system which becomes effective for new employees hired January 1, 2011 or after. Pension reform took 10½ hours to sail through the Illinois legislature and includes:

- The "final rate of earnings" for SURS employees will be based on the highest consecutive 8 years out of the last 10 years of service. Currently it is based on the highest 4 years of service.
- The "final rate of earnings" will be limited to \$106,800, automatically increased by the lesser of 3% or one-half of the annual increase in the consumer price index-u during the preceding calendar year. The "consumer price index-u" is defined as the index published by the U. S. Bureau of Labor Statistics that measures the average change in prices of goods and services purchased by all urban consumers, U.S. city average. The new amount will be determined by the Public Pension Division of the Department of Insurance.
- Employees will continue to contribute 8% of their gross pay to the retirement system and will continue to generate 2.2% calculation for each year of service credit that is earned.
- An employee with 10 years of creditable service can claim their retirement annuity at age 67.
- An employee who is at least 62 years old and has 10 years of creditable service can claim a reduced retirement annuity. The annuity will be reduced by one-half of 1% for each month the employee is under age 67. Retirement benefits cannot be received earlier than age 62 for any reason.
- The act also changes the survivor's annuity to 66 2/3% (currently 50%) of the employee's earned retirement annuity at the time of death. The original annuity will increase automatically each January after granting of the annuity.
- An employee who retires under one of the Illinois Public Pension Systems and is rehired as a full-time employee under any of the covered systems will have their annuity suspended until termination. The system can recalculate the retirement annuity. "Double dipping" is eliminated.

There you have it! What now? A series of regional meetings has begun with the goal of making SUAA and member chapters more informed and more politically effective. Some of the comments made at the Moraine Valley meeting regarding Pension Reform Public

(Continued on page 3)

# JJCAA SUACTION REPORT

Submitted by Curtis Hieggelke, SUAAction Chair for the Joliet Junior College Annuitants Association

Thanks to the many members of JJCAA who have contributed to SUAAction for 2010 in this very troubled year. SUAAction funds are used mainly for the political process and activities associated with elections. We were active and supported a few candidates in the primary races this year for the first time; and we have plans to work on the elections in the fall, if we feel we have enough funds available to make a difference. SUAAction support candidates who are sensitive to our concerns and needs since this is a good way to advance our agenda and head off adverse legislation.

If you live out of state, contributions to SUAAction are one way that you can help. Another way is to contact friends and relatives who still live in Illinois and ask them to support our agenda. People who still live in the state should also contribute; but, even more importantly, they should vote as well as contact their state senator and state representative about our pension issues and health care.

We have been told that our pensions are protected, but the state does not have money to fund even the normal costs of the pensions. Our health insurance claims are being delayed. Some medical services are now requiring us to pay before treatment and more may be doing this in the future--we will be the ones waiting for the state to pay us back. If this happens to you, call your Illinois state senator and state representative and let them know you are upset about this. You may need to remind them that we paid for our retiree health while we were working and pay a portion now unlike state employees.

Many in the private sector and the media are calling for cutbacks in our pensions since the people of this state cannot afford the so-called "gold-plated" pensions that public employees have been given. They forget that we paid our share and that the state borrowed or did not pay their share which is the root of the pension problems. I hope you are aware that pensions have been significantly reduced for all new employees after Jan 1, 2011. This bill was passed and signed by the Governor. It is now PA 96-0889 that was passed by a very strong bipartisan majority. But now there are calls to cut pensions for people currently working, which according to the State Bar Association, cannot be accomplished. There are also calls to raise the income tax. While SUAAction supports this action there does not seem to be much public support for this. I am also a little skeptical since the legislature caused the problem by not funding the pension system when they had the money. What is going to be your response to the situation? I hope you will support SUAAction funding and vote for good people in the fall elections.

Contributions to SUAAction are behind last year both locally and statewide at this point in time. In 2010, 76 people (27% of our membership) from JJCAA have contributed \$3,415. This can be compared to last year's 96 who contributed \$4,393. So we are down about 20% as compared to last year but we have about a month to catch up to last year. I expect some of you intended to contribute but actions are now more important than ever before. On the state level, we have 3,627 (84% of 2009 level or 25% of current) members contributing \$144,794 (95% of 2009). This is an average contribution of \$39.92, which, is up 109 % over last year. JJCAA average contribution for 2010 is higher at \$44.93 but lower than last year (98% of 2010). I have included some graphs of the numbers so you can visualize better where we are at this point.

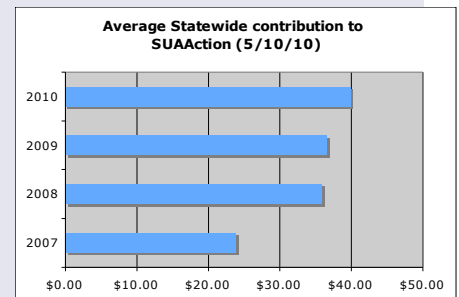
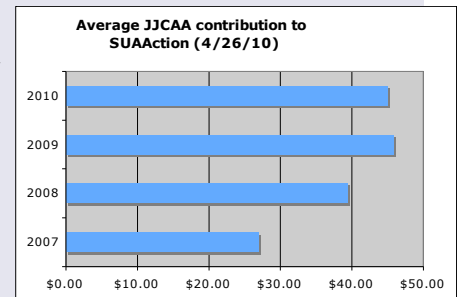
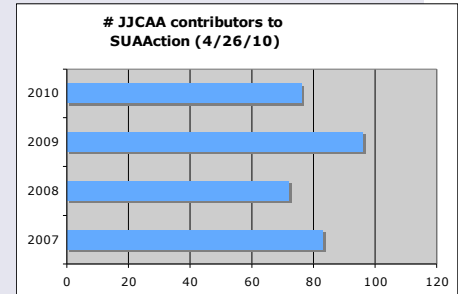
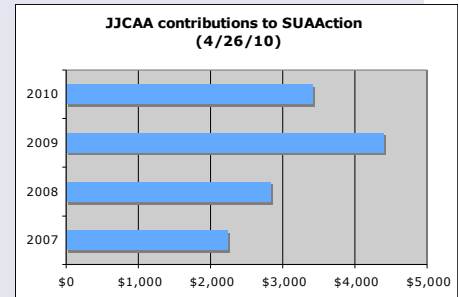
I would have expected that with all the turmoil that is going on, we would be up much higher both from JJCAA members and statewide SUAAction members. I serve on the state SUAAction board and I know that what we can plan to do for the fall elections are very dependent on what we get and contributions that come in late do not help us participate as much as early contributions. You can also contribute a second time or have your spouse contribute—numbers do count with our legislators and can impact our retirement system and health insurance. If you are still working at JJC, encourage others to join JJCAA so they can contribute to SUAAction.

Our lobbyist has told us that we are in the crosshairs of several powerful groups in the state and there are reports that the governor is seeking emergency power to be able to make cuts without changing the state laws. This might impact many of us but I sure hope not.

If you have not made a contribution to SUAAction or want to give to it a second time, please send your checks made payable to SUAAction to

SUAAction, PO Box 11023, Springfield, IL 62791

Please indicate that you are a member of JJCAA. Thanks.



## PRESIDENT'S PERSPECTIVE (Continued from page 1)

Act 96-0889 included:

- \* Disastrous – will be difficult to recruit and keep high quality faculty and graduate students
- \* R. Eden Martin and Lawrence Msall, Civic Committee of Commercial Club of Chicago spent millions on pension reform. SURS and pension systems are targets. The Commercial Club of Chicago still wants a Constitutional Convention and/or to seek changes for current employees in the courts.
- \* Public Act 96-0889 undercut the Illinois economy. Illinois is going backward.
- \* New hires will have less to spend, especially with changes in COLA.
- \* Know who your friends are when you vote.
- \* Depending on election outcomes, possible over-rides in fall legislative session.
- \* Illinois has missed \$80 billion in payments to the pension system since 1981.
- \* Illinois Center for Tax and Budget Accountability reports:
  - \$80 billion in unfunded liability
  - \$5 billion in unpaid bills
  - \$13 billion deficit next year
- \* SUAA will create a Pension Fact Sheet.
- \* Tax increase is absolutely essential.
- \* Keep visiting legislators – “Why did you vote for reform?”
- \* Retirees are viewed as vulnerable, uninvolved, let someone else do it – therefore, we are under attack.
- \* Dick Lockhart, SUAA Lobbyist – “We have two votes: 1 senator, 1 representative.

Your JJCAA is very active and involved. We are attending the regional meetings, will attend the SUAA Annual Meeting in Springfield on June 22-23, will continue to visit with our legislators, and will make every attempt to keep JJCAA retirees and current employees informed. What can you do – share and tell our side of the pension debacle. If you are not a member of JJCAA/SUAA, join immediately. Encourage non-members to join. Numbers count with legislators.

Plan to attend the JJCAA Annual Meeting on Friday, June 25, at 9:30 a.m. in T-Building – an excellent opportunity to become better informed. Don't forget the JJCAA Fall Picnic on September 8<sup>th</sup> at 4:30 p.m. at Inwood Park. Have a fun, safe, and healthy summer.

*Jerry E. Lewis*



The annual **JJCAA Fall Picnic** will be held on **September 8, 2010**, at Inwood Park, 4:30 p.m. Those attending are asked to bring a dish to pass, using their last name as a guide.

A-F -- Hot Dish (Casserole)  
 G-M -- Dessert  
 N-Z -- Salad or Vegetable

Please bring your own table service and drinks. Chicken will be provided. Alcohol is not permitted. Please plan to attend and enjoy the fellowship of your colleagues. If you know someone who has not attended in the past, please encourage them to join us.



JJCAA Annual Picnic  
 September 9, 2009

## JJCAA INSURANCE COMMITTEE: WORKSHOPS\*

By John Peterson

### FREE SURVIVOR BENEFITS WORKSHOP

For yourself, your spouse, and/or your dependent(s)

Presenters: Bill O'Connor, J.D.; Terry O'Neil, J.D.

When: Tuesday, August 17 at 2:00p

Where: JJC – T1000

Topics include:

Assessment of Legal (Mental) Capacity/Competency, Preparing for Financial/Estate Incapacity

Power of Attorney, Contact an Attorney to Prepare Power of Attorney for Estate Planning

Durable Power of Attorney for Property, Will - Contested Will, How To Avoid Probate, Joint Tenancy

Life Insurance, Long-term Care Insurance, Lifetime Gifts

Living Trust and Revocable Living Trust (RLT), Guardianship

Preparing for Substitute Decision Making Regarding Health Care Issues; aka Advanced Medical Directives, Health care agents; aka attorney-in-fact, proxies, patient advocates, or medical surrogates

Guardian or Conservator, HIPAA (Health Insurance Portability & Accountability Act of 1966)

Durable Power of Attorney for Health Care (DPoAHC)

Living Will

Mental Health Treatment Preference Declaration

DNR order (do not resuscitate)

What happens if you don't have an advance directive

Documents to have on hand, now and later; See JJCAA brochure @ [www.jjcaa.org](http://www.jjcaa.org)

General Statements used in the DPoAHC

Contact SURS

### FREE CREMATION WORKSHOP

For yourself, your spouse, and/or your dependent(s)

Presenter: Cremation Society of Illinois

When: Wednesday, August 18 at 3:00p

Where: JJC – T1000

Topics include:

Find out the 87 things that must be done by the survivor, Receive a "What My Family Should Know, an Executor/Survivor's Guide.", Veteran's benefits; federal benefits for veterans and their dependents, Vital information, Memorial instructions, Religions and cremation, Cremation and burial services, Costs

*\*Sponsored by JJCAA Insurance Committee, JJC Human Resources, and JJC Professional & Personal Development Committee*

## DID YOU KNOW...

John Corradetti reports that Lloyd Tinkle celebrated his 100th birthday on February 10th while on one of his many around-the-world cruises. Tinkle resides in Sioux City, Iowa, and is enjoying good health. Bill and Dotty Zales, who live only 15 miles from Sioux City, enjoy visiting the world traveler.

Marylin Heniff wants you to know: Joliet Schools Bowling League will begin on August 25, 2010 and is open to all retirees/staff/relatives. It is a mixed 100% handicap league. You may join the league as an individual or team (3 members). If interested contact Mark Dunn at [mdunn@ths.org](mailto:mdunn@ths.org) or (815) 504-0152 or (815) 727-6727.

## LUNCH AROUND GROUP

Good food on the horizon. **All luncheons are Saturday afternoons at 1:15 pm.** Please let Carolyn Engers know if you are interested in attending by contacting her. 815-725-8127 or [ctengers@att.net](mailto:ctengers@att.net) Guests are welcome.

# CIPOLGY – FAQs ON THE COLLEGE INSURANCE PROGRAM (CIP)

By the Joliet Junior College Annuitants Association Insurance Committee and the Illinois Department of Central Management Services

**Lesley Ankrom-Booth** (pictured left)  
 Medicare COB Unit Supervisor, CMS Group Insurance Division  
**Pam Kogler** (pictured right)  
 Benefits Management Division Manager, CMS Group Insurance Division



Our JJCAA insurance committee members receive many questions from retirees about the CIP. If you have a question(s), please email it to John Peterson ([runbike63@yahoo.com](mailto:runbike63@yahoo.com)) or mail it to him at 1817 Jared Drive, Crest Hill, IL 60403. John will send questions to the experts, Pam Kogler and Lesley Ankrom-Booth, and then John will email/snail mail you their responses. Your Q and A may appear in this column without your name. JJCAA does not provide the answers and cannot guarantee that the answers may not change in the future. Here are some Qs and As.

**Question 1:** Is CIP paying its bills to doctors and hospitals on time? I thought that CIP was paying on time, but the State Employees' Group Insurance Program was not.

**Answer:** The payment issue is becoming a problem with CIP as well as the State plan. Currently the hold is at 16 weeks. The hold time is updated on a daily basis and is available under the College Insurance Program link on the Benefits website located at [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov).

**Question 2:** I have Medicare which is my primary payer and an HMO through CIP as secondary coverage. For several years, I did not have a co-payment through my HMO. This year I received a bill for \$15 after seeing the doctor. While I can certainly afford to pay it, I did not receive any notice of this change. Looking at my insurance card I found out there is a co-pay of \$15 for any doctor visit and \$250 for the emergency room. Is this a change in CIP policy with regard to HMO coverage?

**Answer:** HMOs advise their members that a co-payment is required for certain services (e.g., doctor's visit, ER) even when Medicare is the primary payer. Sometimes (and this can very well be the case for you) the co-payment is not taken at the time of service. When a co-payment is not collected at the time of service and Medicare is the primary payer, it is up to the individual provider as to whether or not they will bill for the co-payment post visit. The provider is allowed to collect the co-payment if the provider chooses to do so. Some providers do not collect the co-payment, but most of them do.

**Question 3:** I have attended two excellent CIP presentations by the ladies from CIP. I also attended a TRIP presentation because my spouse is a TRS retiree. Could you please tell me how many people are enrolled in CIP using the following breakdown?

**Answer:**

Type of Plan	Not Medicare Primary < 23	Not Medicare Primary Age 23 - 64	Not Medicare Primary 65 & over	Medicare Primary All Ages	Total
Recipient Managed Care Plan	1	460	47	660	1168
Dependent Managed Care Plan	10	64	0	162	236
Recipient CCHP Plan	1	933	105	2597	3636
Dependent CCHP Plan	18	103	1	504	626
<b>Total</b>	<b>30</b>	<b>1560</b>	<b>153</b>	<b>3923</b>	<b>5666</b>

Other Frequently Asked CIP Questions and Answers may be found on the SURS website [www.surs.com/shepherd.surs?flk=Ins&shp=113](http://www.surs.com/shepherd.surs?flk=Ins&shp=113) or link to it on JJCAA's website [www.jjcaa.org](http://www.jjcaa.org)



SUAA 2010 regional meeting at Harper Community College, April 9, 2010.  
Left: John Corradetti and Alan Voelker, Right: John Peterson  
Photos from Curt Hieggelke's iPhone



# JJC Master Plan

## JJC MASTER PLAN

Major Changes are beginning to appear on the JJC Main Campus. Clockwise from top, Campus Center building (rendering), Webcam image of the Campus Center construction, Automotive Technology expansion (rendering), Facility Services building (rendering), Natural Sciences expansion (rendering), Health Professions building (rendering). Information about the Master Plan can be found on JJC's website [www.jjc.edu/info/masterplan](http://www.jjc.edu/info/masterplan)

## JJCAA OFFICERS

**President:** Jerry E. Lewis jlewis65@sbcglobal.net  
**Vice President:** Curt Hieggelke curth@comcast.net  
**Secretary:** Fern Rau fernrau@comcast.net

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 Henry Pillard, Sandra Hopper,  
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 Mary Ann Oetter, Walt Zaida, John Peterson

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Dianne Schmitt dschm@comcast.net

### CAMPUS LIASON

Mary Ann Oetter maoetter@jjc.edu

## SUAA-JJCAA MEMBERSHIP AND DUES DEDUCTION AUTHORIZATION FORM

Name \_\_\_\_\_  
 Spouse (if applicable) \_\_\_\_\_

Street Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone \_\_\_\_\_ Email address \_\_\_\_\_

Please check one:  I am a retiree  I am a surviving spouse  
 I am a spouse and retiree  I am a current faculty/staff member

Check payment option best for you:  
 Option # 1  Monthly Pension Deduction (\$2.67 deducted from your monthly annuity check)  
 Option # 2  Single Payment (\$32.00 payable to SUAA)  
 Option # 3  Semi-Annual Payroll Deduction (\$16.00 deducted from your payroll in fall & spring)

**REQUIRED FOR OPTION # 1 ONLY:**  
 I hereby authorize the State University Retirement System (SURS) to deduct each month the amount as certified by JJCAA as the current rate of dues. The deduction is to start the first day of the month (to be determined by SURS and SUAA) and will continue until I inform SURS that I want to cancel the deduction. I also authorize SURS to provide change of address information to JJCAA.

Signature \_\_\_\_\_  
 Social Security Number (For Dues Deduction Only) \_\_\_\_\_

Return this signed form (include check for single payment option) to: Marilyn Heniff, JJCAA Treasurer  
 213 Oakwood Drive Shorewood, IL 60404-9054

## **Joliet Junior College Annuitants Association**

Joliet Junior College  
1216 Houbolt Avenue  
Joliet, IL 60431

**VISIT THE NEW JJCAA WEBSITE : [WWW.JJCAA.ORG](http://WWW.JJCAA.ORG)**



### **SUAA/JJCAA MEMBERSHIP**

You can now join SUAA on-line. Simply go to [SUAA.org](http://SUAA.org) and click "Join Now." You can even pay on-line with Paypal. Simply follow the directions on-line. Remember, cost of dues is now \$32.00, with \$7.00 staying with JJCAA.

The Executive Board strongly encourages payroll deduction for current JJC employees and SURS monthly deduction for retirees (see form on page 7).