

Sno-King School Retirees



November-December

The SKSR Bulletin



A message from your board

What's happening

by Cathy Webb, chair

Welcome back to a new year of in-person gatherings and reconnecting with SKSR!

I'm honored to serve our unit as vice president, working with an amazing leadership team and looking forward to meeting and engaging with more members. Be sure to mark your calendars for our upcoming

events!

Before sharing details of plans and updates, I need to raise an alarm! Our hard-working, long-serving treasurer, Tom Hawkins, is stepping down on June 30, 2023. Without a treasurer, our unit will no longer be able to administer our scholarship program. THIS IS HUGE! Scholarships are a centerpiece of what SKSR gives back to our student community who plan to go into education. Please take a look at your skills and talents. If you have financial experience or have always wanted to learn and a heart for service, please make it known to any board member. Tom has done all the heavy lifting. Forms, processes and procedures are in place. SKSR needs you now!

Moving forward to activities and information: By the time you read this, we will have enjoyed our October Brunch with an inspiring look into European river cruising and an update on the Shoreline School District. If you missed the event, be sure to sign up today for our November luncheon. We'll be seeking input on ways to adjust to our food-cost increases at this gathering. Check on the details in article on page 2 in this *Bulletin*.

Carefully read the article on page 3, including PEBB insurance changes and UMP Classic information. There are critical deadlines and potential cost increases if one isn't paying close attention. You

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OFFICERS

vacant, President
Cathy Webb, Vice President
Jan Phillips, Secretary
Tom Hawkins, Treasurer

COMMITTEE CHAIRS

Barbara Berg, Scrapbook
Linda Fitzgerald/Keith Lindaas, Scholarships
Robin Randles, Health
Virg Rayton, Community Service
vacant, Hospitality
Barb Bumgardner, Sunshine
Karen McElliott, Active Member Grants
vacant, Legislative
Jim Siscel, Membership/Retirement/Website
Erma Snook, Membership Records
Jo Caldwell, Bulletin Editor

Our next event
November luncheon

by Jan Phillips

We hope you will join us at our second event of the year, a luncheon...

November 17 from 11:30 am - 3:00 pm
Edmonds School District administrative center,
20420 68th Ave W, Lynnwood.

Parking is available both in front of the building as well as in the back. For security's sake there is no admittance from the back of the building for non-school employees; entrance to the building is through the front door. We would suggest carpooling if you can.

Cost:

\$5 for members

\$10 for non-members

Free for new retirees

Catered by Chef Dane, the menu includes a Caesar salad, beef lasagna, oven-roasted vegetables, assorted grilled focaccia and cookies.

This will be an opportunity for you to gather, enjoy some great lasagna, talk with friends and meet other retirees. There will be a brief presentation by members of your board, as well as some fun activities.

Please RSVP to Jan Phillips, 206-406-0787 or soccerjan@hotmail.com by Friday, November 11th.

You will receive a confirmation that your order has been received.



Save the date, February 16,
for a special, upcoming *live* program

by Roberta Hawkins

We have a special event coming in February. Humanities Washington and SKSR are hosting a LIVE program at the Edmonds district center on **Thursday, February 16, 2023, at 12:00 PM.**

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“After the Blast: Mount St. Helens 40 Years Later?” will be presented by Eric Wagner.

Put it on your calendar. More information will be coming in our January *Bulletin*.

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don't have to figure things out alone. WSSRA and HCA have resources and support to navigate through the confusion. Make good use of your membership benefits.

This fall, the state legislature again considers our COLA. WSSRA is hard at work on the goal of automatic COLAs. It's a difficult road, and you can help. An easy way to get involved is to write to the Select Committee on Pension Policy (SCPP) @ state.actuary@leg.wa.gov and contact your legislators.

I was privileged to attend the WSSRA convention and the NW1 meeting, and I am fired up to get

our members focused and engaged in very important issues facing individuals, as well as our local and state organizations. Don't miss my convention report and updates from NW1 on pages 4 and 7 of this *Bulletin*.

We plan to have time for conversations and questions at our November luncheon. However, if you're eager to learn more or want to hear about how volunteering can extend your life and bring you joy, get in touch with me: clmwebb0810@gmail.com. I'm excited to listen, take concerns and comments back to the board, and collaborate on ways we can, together, make SKSR an important resource for all our members.

Legislative update

information provided by WSSRA, edited by Jim Siscel



These Washington State School Retirees Association (WSSRA) legislative priorities will be formalized at the Executive Board meeting in mid-November.

Pass Plan 1 COLA Legislation

Reinstate a permanent Cost-of-Living Adjustment for PERS 1 and TRS 1 retirees. At minimum, WSSRA is seeking COLA legislation to provide inflationary increases in July 2023 and July 2024.

Protect and Expand Retiree Healthcare Benefits

The Legislature lowered the Medicare Healthcare Benefit from \$183 to \$150 in 2011. In 2018 and 2019 we successfully lobbied for increases back to \$183 per month. Protecting and expanding the medical benefit at \$183 per month will help keep retiree medical premiums affordable.

Equalize Plan 2/3 Retiree Health Insurance (HB 1911 & SB 5700)

Under current law, PEBB retiree insurance allows Plan 3 retirees to defer PEBB insurance if the retiree has alternative insurance. No such exceptions are made for Plan 2 retirees. If the 60-day window

is missed, a Plan 2 retiree can never access PEBB insurance. That needs to be corrected.

Pay Off the TRS 1 & PERS 1 Unfunded Liability

The State Actuary has the Washington State Legislature on a plan to pay off the Unfunded Accrued Actuarial Liability (UAAL) in TRS 1 and PERS 1. WSSRA fully supports that plan. WSSRA also supports efforts to speed up the payoff dates and insists the \$800 million TRS 1 payoff scheduled for June 30, 2023, be met.

Recapture Lost Purchasing Power in Plan 2/3 Pensions

Inflation is approaching 10%. Plan 2/3 retirees max-out at 3% increases and retain the remainder in an inflation bank for future years. Attention should be paid to whether Plan 2/3 retirees are maintaining sufficient purchasing power.

Make an informed decision about your PEBB Medicare Retiree Insurance Plan: You have to act before the end of November

August and September were dominated by member questions about the large, 2023 cost increases in Uniform Medical Plan-Classic (UMP-Classic), by far the most popular program in the PEBB Medicare supplement portfolio. The chart below says it all—those Medicare-aged retirees who choose to stay with UMP-Classic in 2023 will be paying an extra \$3,500 more per subscriber, per year than if they choose from the other available options.

2023 PEBB Medicare Retiree Plan	Monthly Single Subscriber
Kaiser NW Senior Advantage	\$176.13
Kaiser WA Medicare Advantage	\$174.59
UMP Classic Medicare	\$438.34
United Health Care (MA-PD) PEBB Complete	\$145.63
United Health Care (MA-PD) PEBB Balanced	\$122.94
Premera Medicare Supplement Plan F	\$115.16
Premera Medicare Supplement Plan G	\$ 98.53

WSSRA sponsored a webinar featuring presentations from Health Care Authority leaders on August 22, and had the same presenters offer a keynote at the WSSRA Convention in September. You can see the information provided by going to the WSSRA website (wssra.org), click on the “Webinars” tab and scroll down to the recording. The PowerPoint slides from the convention are posted at the same location.

Anyone interested in switching plans must do so within the 2023 open-enrollment period, which is the month of November. WSSRA and the HCA will not make any recommendations as to which plan is best. That decision lies with the individual retiree and depends on individual health-care needs.

Do your homework early in the month of November to make your appropriate decision. Call your providers to determine if they accept the plan you may want to choose. Then complete any required paperwork in a timely fashion so it is received before November 30th.

WSSRA Convention and Delegate Assembly –a newbie’s impression

by Cathy Webb

When Jim Siscel asked that I write this year’s 75th Annual Convention and Delegate Assembly report from the viewpoint of a newbie, I readily accepted the assignment. As I looked over my notes and mentally checked through the two-and-a-half-day experience, it was obviously a much more difficult task than I expected. In a sentence, the WSSRA Convention was total immersion in vital, complex topics important to retired and active educators with focused, amazing people who know how to work and have fun. A not-to-be-missed experience! However, I’m sure members want more specifics.

This convention, held at the sprawling Great Wolf Lodge, had a unique buzz since it was the first convention held since Covid. All attendees were reconnecting. Our SKSR delegates Jim Siscel, Virg Rayton, Rita Requa, Jan Phillips and Karen McElliott graciously introduced me to other attendees, explained the purposes and goals for each meeting or activity, and patiently answered my incessant questions. I was immediately and often impressed with the friendliness, focus and intentionality of every attendee I met.

Monday

The first day’s activities included breakout meetings focused on WSSRA technology, news from AMBA, a keynote address from Chris Reykdal, WA Superintendent of Public Instruction, and the evening Awards Banquet. We enjoyed an inspiring dance performance from talented students during a delicious filet mignon dinner. The basket raffles designed to raise funds for scholarships were a hoot and were sprinkled throughout the sessions. The event modeled how to successfully raise money for important causes with a silent auction and a wine auction at the various unit tables. (Note for next year: take money!)

Tuesday

The second day featured opening ceremonies and keynote speaker Mary Kay Repp, who encouraged us to volunteer for



SKSR delegates to the WSSRA convention:back-Jim Siscel, Jan Phillips, Cathy Webb and Karen McElliott; front-Rita Requa and Virg Rayton. This was the organization’s 75th annual gathering, the first in person following Covid restrictions.

our health and “Be the Sun, Not the Salt.” SKSR delegates split up to cover breakout sessions: Volunteerism, WSSRA at age 75, and Reaching Audiences through Social Media. Each session offered valuable tips and insights. A moving Celebration of Life honored members who had passed in the last two years and transitioned us into the Scholarship Luncheon. The afternoon session by the Health Care Authority delved into the PEBB-Medicare Supplementary Insurance issue and comparisons of UMP Classic, UHC Complete and other PEBB choices, with the exception of Kaiser. Next, the Legislative Committee and the WSSR-PAC shared the status and progress of our legislative initiatives on COLAs and more. The evening banquet began with a drumming presentation by the Chehalis Tribe Drum Band. During the evening program, Past President Bruce Boyer acknowledged and celebrated the officers and 2021-22 Executive Board and completed the installation of officers for 2022-23. Brad Beal, our new president, thanked Bruce for his mentorship and leadership. He encouraged attendees and the rest of our membership to take up the work of recruiting new members and new officers, as well as collaborating to share best-practice ideas among units. I was struck throughout the convention that similar challenges face every unit. Dottie Stevens and Victoria Russell invited everyone to the 2023 Convention next June in Pasco. It was a busy, tiring day—but a good kind of tired.

Wednesday

Leadership meetings closed out the convention Wednesday morning. Each SKSR delegate attended a session related to his/her leadership role for this year. Based on our conver-

(continued on next page)

SKSR service project

Supporting hungry kids again: Can you help?

Sno-King School Retirees has adopted Washington Kids in Transition for our annual community service project again this year. There are over 1,200 children in South Snohomish who are considered homeless and part of the McKinney-Vento Homeless Children and Youth Assistance Act. These children may live in shelters, tents, cars, transitional housing or other temporary housing.



nutritious snacks which were then dispensed to the children at the end of each day so they'd have something to eat that evening. We're planning something similar in the spring and will have details for you later.

You can also help with a donation of cash or by check

You may bring a donation to our November luncheon or send a check to our treasurer. Make it out to Sno-King School Retirees and send it to Tom Hawkins, 9630 - 236th Pl SW, Edmonds, WA 98020.

How do we help?

In previous years, SKSR volunteers have bagged

Help us keep in touch!



As we strive to keep our records accurate and communication lines open, we rely on you to keep us up to date with your contact information: email address, telephone number and mailing address.

Over 1,000 of you currently give us your email addresses, allowing us to enjoy great savings in costs and trees!

We appreciate it very much; however, when an email address is incorrect and bounces, we revert to our US Mail address for you in order to keep in touch, and costs go up. We appreciate that some of you just need us to US Mail you our missives,



and many of you have added your email addresses as they have become available. All this works if you help keep us up to date.

Please check to make sure you have shared your most recent contact details with SKSR.

Send changes to Erma Snook: SKSR Records, at egsnook@comcast.net, or phone: 425-776-2067. Thank you!

We want to serve you with information about out pensions, health care, social events, informative and entertaining speakers and, yes, recruit your support for top legislative issues to protect our retirement. We want to keep in touch!



Member Information Updates

Deceased

Lois Konecny, 9/2022,

Retired from Edmonds

Jim McHeffey, 9/2022,

Edmonds member since 1995

Lee Watkins, 9/2022,

Shoreline member since 2002

Joan Wolgemuth, 6/2022,

Edmonds member since 2005

New Members

Alpin, Elizabeth

Madonna, Peggy

Ledford, Julie

Schroeder, Mary

(convention, continued from page 4)

sation in the car on the drive home, we are well on our way to developing a plan of attack for connecting and engaging our unit members and igniting participation in the work and goals of WSSRA.

I highly encourage more members to plan now to attend next year's convention in June in Pasco. It's a fantastic way to gain a comprehensive overview of the essential purpose of our organization and a wonderful opportunity to build relationships, get inspired and get involved.

Health news

How to walk safely

by Robin Randles, health chair

Walking has powerful health effects. Studies show that walking can prevent or help manage conditions like heart disease, high blood pressure, type-2 diabetes and cancer. Walking improves circulation and muscle endurance, and strengthens bones and muscles. Depending on the walking schedule, some people can lose weight. Even 10-15 minute walks can improve mood, reduce stress, increase one's energy level and help one sleep better.

Walking has a low risk of injury. However, as we age, we have a slower reaction time and a decline in balance, vision and hearing. Aging does make one more vulnerable to strains, sprains and falls. It is important to be alert when walking. Following are some tips for walking safely.

Check your shoes

Choose stable, supportive shoes over flats, sandals and bulky or tight shoes. Bulky shoes can be a tripping hazard, and flat shoes can cause leg or back pain. Shoes should have a good arch support and thick, flexible soles to cushion your feet.

Start slow

If you have concerns about injury or stamina, start with 10-15 minutes of walking two to three times per week and gradually build up. You can walk 10 minutes in the morning, afternoon and evening and still get health benefits. Know your limits. Everyone is better off walking than not walking.

Warm up

Go at an easy pace for the first few minutes to give your muscles and joints time to loosen up.

Choose well-maintained routes

Stick to level, paved paths. Tripping hazards can occur in uneven sidewalks and/or paths with rocks and ruts. Watch for curbs! Pay attention, as curbs contributed to over 9,000 falls in a year among older pedestrians according to the National Center for Prevention and Control. Watch for cars, bikes, scooters and other pedestrians. They may not be paying attention so you, as a walker, have to watch out for them, especially at intersections.

Use walking poles

Walking poles are recommended for anyone with balance issues. Poles provide stability and can



take
pressure off

painful joints. Poles promote confidence and with them you may walk longer and further. Adjust the walking poles to the correct height for yourself.

Practice good posture

Looking down can cause neck and back pain. Keep your chin level with the ground and look about 10-20 feet in front of you. You'll be able to see more obstacles in your path and reduce upper body stress.

Unplug

Walkers distracted by music or audiobooks were less careful when crossing intersections according to a study in 2021 in the journal Accident Analysis and Prevention. However, carry your phone for safety in the event you need to call 911. Don't be a distracted walker by talking on the phone, playing games or texting. If you must use the phone, stop in a safe place, use your phone, and then start walking again.

Wear bright colors

No matter what time of day you walk, make yourself visible. Wearing red, orange, yellow or hot pink enables motorists and cyclists to see you. Wearing reflective gear is good at any time of the day. If you walk at dawn or dusk, carry a flashlight.

Carry your identification and important medical information.

Walk with a friend

Walking with others can be more enjoyable and help you stick to your walking routine. If you run into problems, there is someone there to help. Join a walking group in your community. Take a walk with your children—it can promote better communication, reduce behavior problems, and improve academic performance.

Walking is a healthy activity but you need to be alert for other people, traffic and animals. Enjoy being outdoors and breathing in the fresh air. Be alert and be careful but enjoy the health benefits of walking.

Up to date with the state

Report from NW-1

by Karen McElliott

On October 3, 2022, five SKSR Board members attended the NW-1 regional, hybrid meeting in Mt. Vernon; another four SKSR members attended via Zoom. Council chair Diane Visten called the meeting to order and explained that we would be using a Meeting OWL, a voice-activated camera that rotates 360°, so Zoom attendees could see and hear the speaker.

WSSRA President Brad Beal spoke via Zoom about the use of this technology and what it might mean in terms of getting more volunteers of state positions since it allows state and regional officers to attend meetings without having to physically travel to many of the meetings. He also commented on the strength of NW-1 in terms of the number of past WSSRA presidents who were present at this NW-1 meeting.

2022-23 PEBB options

Alan Burke handed out PEBB information for the coming year. “2023 UMP-Classic Rate Increase Q and A,” which is modeled on the questions asked during a presentation during the September WSSRA Convention (available at wssra.org under Current News). He also shared a comparison of the subscriber and family costs across the seven PEBB Medicare plan options.

WSSRA Foundation

Mary Ann Harvey submitted a report that the WSSRA Foundation raised close to \$8,000 at the convention. The Foundation is still accepting donations; forms are available in issues of the *Journal* and at wssra.org.

Committee reports

• Scholarship

The Scholarship Committee has revised its application process; everything must now be submitted electronically. The scholarship amounts also have changed. Scholarship tab at wssra.org has been updated to reflect the changes.

• Retirement

The Retirement Committee has updated its *Retirement Planning Guide*. Copies are available from WSSRA.

• Rules and Resolutions

The Rules and Resolution Committee is in the process of conducting a close reading of the WSSRA bylaws to determine what needs to be eliminated, revised or added. March 1 is the deadline for units to make their recommendations.

• Legislative

Tim Knopf reported on the work of the Legislative Committee.

First, WSSRA has endorsed candidates in the upcoming election; 98 House and 25 Senate seats are open. The WSSRA PAC distributed \$28,000 to endorsed candidates; this is an average of about a dollar per WSSRA member. Tim expressed the need to raise more money to increase the PAC’s lobbying effectiveness.

He announced that Unit 22 would be holding a Brown Bag Lunch on October 18 to meet the candidates from 10th, 21st, 38th, 39th and 44th legislative districts.

Next, the committee is closely monitoring the pre-session work of the Select Committee on Pension Policy (SCPP). Getting this group’s backing is an important step in getting an automatic Plan 1 COLA. The SCPP meets Oct. 18 and Nov 15 to analyze and debate the proposal. It is important for Plan 1 retirees to contact the committee about how the lack of an automatic COLA has negatively impacted them. This can be done by email or testifying at the meeting. A lack of participation on the part of Plan 1 retirees could be viewed as a sign that this is not an important issue.

Last, he presented a draft of the legislative priorities for the next session. Besides the Plan 1 COLA, they include protecting and expanding retiree health care benefits, equalizing Plan 2/3 retiree health insurance, paying off the TRS 1 and PERS1 unfunded liability and recapturing lost purchasing power in Plan 2/3 pensions



Anticipating the holidays



Help us with the *Bulletin*

The deadline items for the next *Bulletin* is **December 13**.

Please send changes in your mailing address, telephone number, or e-mail address to Erma Snook, egsnook@comcast.net, or call 425-776-2067.

If you know of illness, please call Sunshine Chair Barb Bumgardner, 206-364-8413.

With the current conditions, there will be no group foldings and preparations for mailing of the *Bulletin*.

After we are back to "normal" we will resume that process.