

Testimony in Opposition to SB 438

SB 438: An Act Concerning Revisions to the Teachers' Retirement System

Dear Co-Chairs Senator Osten and Rep. Walker, Vice-Chairs Senator Hartley, Rep. Dimassa, Rep. Horn, Ranking Members Senator Formica and Rep. Lavielle, and Distinguished Members of the Appropriations Committee:

My name is Michael Duffek, and I reside in Newington Connecticut. I am a retired Connecticut public school teacher. I was a high school music teacher for 23 years in the town of Windsor.

I am opposed to SB 438 as it is written, and I am asking you to make the following amendments. I believe that these amendments will result in a beneficial collaboration and partnership between retired teachers and the TRB board.

1. Please add a third retired teacher representative to the TRB. This will accurately reflect the current ratio of retired teachers to active teachers. Please also ensure that the additional retired teacher is nominated by an organization that is composed of retired teachers not currently represented on the TRB. This will guarantee the broadest representation for the greatest number of retired teachers.
2. Please form an Advisory Council to the TRB composed of Retired Teacher organizations throughout Connecticut, including CEA, AFT-Connecticut, RTHA and ARTC. This will allow retired teachers to participate in a collaborative approach with the TRB, especially when it concerns our healthcare. An Advisory Council would provide the real world experience of retirees to the TRB.
3. Please establish term limits for TRB representatives. I ask that tenure on the TRB shall not exceed 3 four-year terms. As a teacher, I consistently worked to make sure I remained an active learner who was able to embrace the ever-changing range of perspectives of my students and the community I served. Similarly, I believe that instituting term limits for TRB members will ensure a healthy turnover that will provide the TRB with the flexibility to accurately respond to the new and ever-changing perspectives they will encounter.
4. Please include a Medicare Supplement Plan choice for healthcare along with the Medicare Advantage Plan choice for retired teachers. I would like the following language to be included to amend SB 438: *"The TRB will include a Medicare Supplement Plan among those healthcare insurance plans offered to retired teachers. The Medicare Supplement Plan shall be substantially equal to or better than the other offerings and include all of the state of Connecticut insurance mandates. Costs shall be reasonable and fair."*
5. Please eliminate the practice of using retired teachers' healthcare premiums to pay for TRB professional fees or to subsidize an agency budget. I feel strongly that our healthcare premiums should be used for their intended purpose – medical, dental, vision, hearing and prescription costs. Diverting Healthcare Insurance Premium funds into other accounts raises the cost to retired teachers who are already paying on average 90% of their premiums.

I would like to thank the Committee for your hard work behind the scenes, especially during this unprecedented COVID-19 crisis. Please stay safe as we all work together to get through this.

Sincerely,
Michael Duffek, Newington, CT