

**TESTIMONY IN OPPOSITION TO 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 Renée S. Hughes, I live in Simsbury CT. I worked as a teacher in Canton CT for 38 yrs. and I am a retired CT teacher. I am still an active exhibiting artist and teacher. I do workshops for art groups, galleries. I'm an artist member of Simsbury Open Studios and do studio demonstrations several times during the year. I am actively involved with the Scholastic Art and Writing Awards Program/ The Connecticut Regional Scholastic Awards program. This program is a high quality level, professionally juried event which recognizes only the best CT student art work. I have helped hang this exhibit for 38 years and was asked to be a juror this past year.

*I am in opposition to SB 438: AN ACT CONCERNING REVISIONS TO THE TEACHERS' RETIREMENT SYSTEM unless amended.*

*I am opposed to SB 438 unless it contains an amendment to include a third retired teacher representative on the TRB.*

**AMENDMENT**

*“Upon enactment of SB 438 and quadrennially thereafter, the TRB System shall elect from their number in a manner prescribed by said board, one person to serve as a member of said board for a term of four years following such election. Such person shall be a retired teacher, who shall be nominated by the members of the system who are retired, elected by all the retired members of the system and, is a member of and organization exclusively composed of retired teachers not currently represented on the TRB.”*

*The current TRB with 4 active elected teachers and 2 retired elected teachers no longer fairly represents the proportions between active and retired teachers.*

*In 2019, there were about 51,000 active teachers and about 38,000 retired teachers.*

*One elected retired teacher should be added to the TRB to correct the proportion to 4:3 ratio as illustrated with the 2019 numbers on the line above.*

*The last statutory adjustment to align the number of elected retired teachers seated on TRB was in 1991 in PA 91-188.*

*The additional retired teacher representative should be nominated by an organization that is composed of retired teachers, not currently represented on the TRB, in order to broaden representation for a greater number of retired teachers.*

*In addition, I am opposed to SB 438 unless it contains an amendment to always include a Medicare Supplement Plan as one of the offered healthcare insurance plans for retired teachers through TRB.*

**AMENDMENT**

*“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.”*

*Supplement Plans retain the all the assurances and protections of traditional Medicare that retired teachers have come to experience and understand over the years. Offering optional plans tends to make all plans better.*

*Retired teachers with help from active teachers pay for about 90% of their healthcare premiums and deserve to have the Supplement option for which they are paying secured by statute.*

*There is no fiscal impact for the State since the State pays only 1/3 of the base plan premium as their contribution. It does not cost the State more for a Supplement option because retired teacher pay the cost difference in the “buy up” to a Supplement plan.*

**Eliminate professional fees being paid from the Health Insurance account**

I am opposed to SB 438 unless it contains an amendment to delete professional fees being taken from the Retired Teachers’ Health Insurance Premium Account.

**AMENDMENT**

“Delete the following from SB 438, lines 1327-1329: ‘(2) payments for professional fees associated with the administration of the health benefit plans offered pursuant to this section’.”

Access for public accountability of section (2) above is denied to retired teachers who pay for these costs from the Healthcare Insurance Premium Fund.

Diverting Healthcare Insurance Premium funds into other accounts raises the cost to retired teachers who are already paying on average 90% of their premiums.

Section (2) was created by PA 15-5, and is not part of the original design or intent of the TRB statute.

Recent concerns with TRB professional fees can only be resolved by total openness on the part of TRB or the deletion of section (2) above. It is unacceptable for health care premiums to be used to pay for TRB professional fees or to subsidize an agency budget. Health care premiums must only be used for medical, dental, vision, hearing, and prescription costs.

### **To form a retired teachers Advisory Council**

I am opposed to SB 438 unless it contains an amendment to include provisions for an Advisory Council to the TRB.

#### **AMENDMENT:**

“Add Language to SB 438 to create an Advisory Council composed of 8 retired teachers: 2 from each of the following retired teacher organizations the Association of Retired Teachers of Connecticut, the Connecticut Education Association-Retired, the AFT-Connecticut, and the Retired Teachers’ Healthcare Advocates. Each of the 8 Advisory Council members shall be enrolled in one of the TRB healthcare plans. The Advisory Council shall provide TRB with input on matters pertaining to retired teacher healthcare insurance and related evaluations prior to any final decisions by TRB. Also, the Advisory Council shall provide input relative to communications between TRB and its members. The Advisory Council will have sufficient time to meet prior to each TRB meeting, and be provided with the necessary information related to their function.”

An Advisory Council insures input from a broad range of retired teachers because it includes some retired teacher organizations that have never been represented in the past.

An Advisory Council creates a structure to improve communications between TRB and its members. One option among many is to revive the TRB newsletter called THE TRIB by providing volunteer work.

It’s an advantage to the TRB to hear retired teacher real world experience with healthcare matters before making decisions. Better input equals better outcomes.

An Advisory Council recognizes that retired teachers deserve a voice to represent their contribution. With the help of active teachers, retired teachers pay on average 90% of the healthcare premium costs for their insurance. The State of Connecticut pays the balance. The full cost of TRB healthcare consultant and other professional fees is added to the premium charge.

Retired teachers who attend public TRB meetings may not ask questions during

the post-meeting comment period; this concern can be resolved with an Advisory Council being an alternative setting for this type of communication.

Currently and for many years, only one board member of TRB was enrolled in a TRB healthcare plan. The Advisory Council would provide the TRB with the collective real world experience of retirees.

### **To create Term Limits for TRB Board members**

I am opposed to SB 438 unless it contains an amendment to create term limits.

#### **AMENDMENT:**

“Tenure on the Teacher Retirement Board shall not exceed 3 four year terms or its equivalent.”

Unlimited tenure can create a relationship of unhealthy deference by the less tenured members, which may limit these members from exercising their appropriate responsibilities.

All members of the TRB should be active learners in their role and represent a range of perspectives. Term limits can ensure a healthy turnover in an orderly fashion to maintain that range of perspectives.

Three full terms or its equivalent allows TRB flexibility. A member can fill a partial term, serve two full terms, and be available to fill in should some unanticipated situation arise.

Three full terms allows time for TRB members to become familiar with and spend time learning about all aspects of their role as they acquire relevant experience.

One downside of unlimited tenure is that it may create an attitude that one person because of their accumulated knowledge base is the Board rather than the entire body.

***I urge you to amend SB 438.***

*Thank you for your work as a legislator for the State of CT.*

*Sincerely,  
Renée S. Hughes  
12 Walker Drive  
Simsbury, CT 06070*