

**Written Testimony
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 Rhea Klein, Ph.D., learning specialist, who has resided in Connecticut for more than 60 years and have no intention of leaving the state that I love.

I am submitting this testimony to oppose SB 438 concerning revisions to the Teachers' Retirement System unless it contains amendments that will provide access to the health options that the retired teachers in this state prefer. These amendments are required in light of the lessons learned by retired teachers while navigating the numerous changes to our supplemental plans that have occurred during recent contracts.

Insure that there is adequate and fair representation of retired teachers

- Reflect the ration of retired to active teachers
- Form an Advisory Council to the TRB that represents all of the Retired Teachers' organizations throughout the state (including CEA, AFT-Connecticut, RTHA and ARTC).
- Establish term limits for TRB representatives to not only maintain order, but to foster stronger connections with the members.

Include language to Maintain the Medicare Supplement Plan

- Include choice for the Medicare supplement plan in addition to the Medicare Advantage Plan for those retirees who prefer that plan.
- State that The Medicare Supplement Plan shall be substantially equal to or better than the other advantage offerings and include all of the state of Connecticut insurance mandates, and costs shall be reasonable and fair.

Eliminate the practice of using retired teachers' healthcare premiums to pay for TRB professional fees or to subsidize an agency budget.

- This is an unacceptable use of our healthcare premiums, which must be used only for 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.

Attention to this bill is very important to retirees and future retirees in light of the recent changes and uncertainty with regard to health care. I has been my experience that there has been a lack of true transparency and the information made during informational meetings hasn't been accurate. As such, many of the members are concerned and would like to SB 438 to provide more structure that insures that the best interests of the TRB membership are being met.

In conclusion, as a life long resident of Connecticut, I strongly urge the legislature to amend SB 483.



Rhea Klein, Ph.D.