

Testimony in opposition to SB 438.

SB 438: AN ACT CONCERNING REVISIONS TO THE TEACHERS' RETIREMENT SYSTEM.

Dear Co-Chairs Senator Osten and 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 Noreen A. Scafuri. I retired from teaching in 2001. I taught in Avon, East Granby and 14+ years in Hartford as a Special Education teacher, Kindergarten teacher and the majority of the years as a Reading Teacher. I am a lifetime resident of Connecticut. I am a member of AFT Connecticut, ARTC and RTHA (Retired Teachers' Healthcare Advocates).

I am writing testimony in opposition to SB 438 unless amended.

I am opposed to SB 438 unless it contains an amendment to include a third retired teacher representative on the Teachers' Retirement Board.

AMENDMENT: Upon enactment of SB 38 and Quadrennially thereafter, the TRB System shall elect from their number in a manner prescribed by 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 an organization exclusively composed of retired teachers not 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 a 4:3 ratio as illustrated with the 2019 numbers shown above.

The last statutory adjustment to align the number of elected retired teachers seated on the 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.

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 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 about 90% of their healthcare premiums (including Part B Medicare) 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 teachers pay the cost difference in the “buy up” to a Supplement plan.

Thank you for your attention, especially during this COVID 19 crisis which impacts so many activities.

Sincerely,

Noreen A. Scafuri

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