

MRTA

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A NEWSPAPER FOR RETIRED EDUCATION PERSONNEL

3030 DUPONT CIRCLE, JEFFERSON CITY, MO 65109 - 1-877-366-MRTA (6782)

MRTA Announces a 2% COLA for 2019* - Renew Your Membership Today

October is MRTA Membership Renewal Month!

Watch your mailbox - MRTA Membership Renewals are out now!

Thanks to MRTA's efforts in convincing the PSRS/PEERS Board of Trustees to modify the COLA policy of 2016. *All eligible retirees will receive a 2% COLA starting in January for 2019. Retirees who are collecting a Social Security Benefit, will receive a minimum of 2% COLA on those benefits. **"There is Strength in Numbers"** is not just a motto it is a fact! 2018 was a very successful legislative year for MRTA, this is due to our STRENGTH IN NUMBERS! MRTA is now nearly 28,000 members strong, but we still need YOU to be counted by renewing your membership. MRTA membership renewal slips have been mailed to all those who have not renewed for 2019 yet. If you have not done so already, please renew your MRTA membership now! There are many ways to pay!

1. Mail in the renewal slip you receive in the mail. ***Choose the 3 years for \$105 option and make your dues dollars go further by saving MRTA the expense of mailing renewal slips!**
2. Pay now via PayPal our website: <http://missouriretiredteachers.org/about/membership/become-a-member/>
3. Call our office at 1-877-366-6782 and pay with a credit or debit card.
4. Sign up for Automatic Dues that was included in our renewal mailing - never send in a payment again, we do it for you! **PLUS you'll make dues dollars go further by saving MRTA the expense of mailing renewal slips!**

Please renew your dues now before the hustle and bustle of the holiday season and before MRTA staff must focus attention on the Legislative Session which begins on January 9, 2019.

WE NEED YOU!



TO BE COUNTED AS A
MEMBER OF THE MRTA
PENSION WATCHDOG TEAM!

MRTA Names Maria Walden of PSRS/PEERS its 2018 Watchdog of the Year!



This honor was given in recognition of her outstanding knowledge and experience of the legislative process. Maria is a true supporter of public education and education retirees!



Missouri Retired Teachers Association and Public School Personnel

WHO WE ARE

By MRTA Executive Director Jim Kreider

Who we are...

1. MRTA is a 501(c)(4) not-for-profit corporation with a statewide mission to serve **ALL** education retirees whether MRTA members or not.
2. MRTA was organized in 1960 and is an association of certified and noncertified education retirees numbering nearly 28,000 members. MRTA has been and remains a major player in establishing Missouri's educational pension system as one of the nation's best.
3. MRTA is comprised of all classes of education employees from superintendents to principals, to support staff, to MNEA, MSTA, AFT of Missouri; as well as all other education employees. This provides MRTA with statewide influence with either political party.

What we do...

1. MRTA's number one priority is promoting and preserving your education pension program and benefits.
2. MRTA protects and advocates for educator pension benefits.
3. MRTA actively works with government for beneficial legislation and educates legislators on retiree issues.
4. MRTA educates public education employees - Active and Retired - on their pension system and pension benefits.
5. MRTA provides a wide range of member benefits - everything from classroom liability insurance to travel discounts.

**MRTA is your
pension watchdog!**



What we do not do...

1. MRTA is nonpartisan and does not endorse candidates.
2. MRTA is not affiliated with any other education association. We are independent.
3. MRTA is not in competition with any other association. We are open to all.

Missouri Retired Teachers Association and Public School Personnel Membership Form

- Annual MRTA Membership.....\$35/1 Year OR \$105/3 Years
- Associate Membership.....\$15
(Anyone who is not currently drawing a public school retirement benefit.)
- New Membership Retired Teachers/Administrators
- Renewal of Membership Retired Support Staff

Name _____ Birth Date _____

Street, City, State, Zip _____

Email Address _____ Phone (_____) _____

School District Retired From _____ Local MRTA Unit (if known) _____

Make check payable to: MRTA
3030 DuPont Circle
Jefferson City, MO 65109

Pay by Credit/Debit Card: Visa MasterCard Discover

Card Number _____ - _____ - _____

Name on Card _____ Exp. Date _____

**You may join MRTA
securely online at
www.mrta.org
or call the office at
1-877-366-6782**

Why Should PEERS Retirees Join MRTA?

The official name of our organization is Missouri Retired Teachers Association **and Public School Personnel (MRTA)**. MRTA is the oldest and largest public school retiree association in Missouri with nearly 28,000 members! At MRTA your retirement is our #1 priority! MRTA works to promote and protect pensions, programs, and benefits of **all school personnel** in retirement. MRTA is comprised of all classes of education employees - superintendents, principals, teachers, and support staff. Many of our members are also members of MNEA, MSTA, AFT of Missouri, we are open to all!



Remember the PSRS and PEERS funds are invested together! MRTA is your pension watchdog! Your PEERS retirement benefit also includes Social Security, this being said MRTA must be your advocate for you in Washington D.C. to make sure your voice is heard on the federal level. Due to the June 14, 2016 policy changes of the PSRS/PEERS Board of Trustees, your Social Security Cost of Living Adjustment (COLA) is more important to you now than ever. Thanks to MRTA eligible retirees will be receiving a 2% PEERS COLA for 2019. MRTA also boasts many member benefits that can save you hundreds of dollars each year! This is the best \$35 you can spend to help protect your future.

There is strength in numbers! We need you to renew your MRTA membership today!

Past MRTA accomplishments that benefit PEERS retirees:

- Thanks to MRTA all retired support staff are now exempt from Missouri State income taxes up to \$36,976 per year - HB 444 (2007). Also all out of pocket healthcare premiums are 100% deductible for all education retirees including long term care insurance.
- MRTA fought a reduction of your Social Security COLA from Chained CPI. (2014)
- MRTA was “the point of the spear” in killing legislation detrimental to education retirees, including the conversion of our defined benefit plan to a defined contribution plan, and a proposed state takeover of our retirement funds through a state investment board. (2010)
- MRTA advocated name change of NTRS (Non-Teacher Retirement System) to PEERS (Public Education Employees Retirement System) HB 443. (2005)
- MRTA worked for the 7.1% across-the-board increase for PEERS retirees. (2001)
- MRTA advocated lifetime COLA increase to 80%. (2000)
- MRTA advocated the increased multiplier to 1.51%. (2000)
- MRTA advocated the across-the-board 3.4% increase for PEERS retirees. (2000)
- MRTA advocated the 7.4% across-the-board increase for PEERS retirees. (1999)

Professional Liability Insurance Plans for Educators & Support Staff

These days even the best educators and support staff can end up in court. And unfortunately, school districts don't always carry enough protection. But with your own policy, you can be sure your personal assets are protected. MRTA Professional liability insurance plans protect you against legal actions arising from your duties as an education staff member, providing expert representation and a financial safety net.

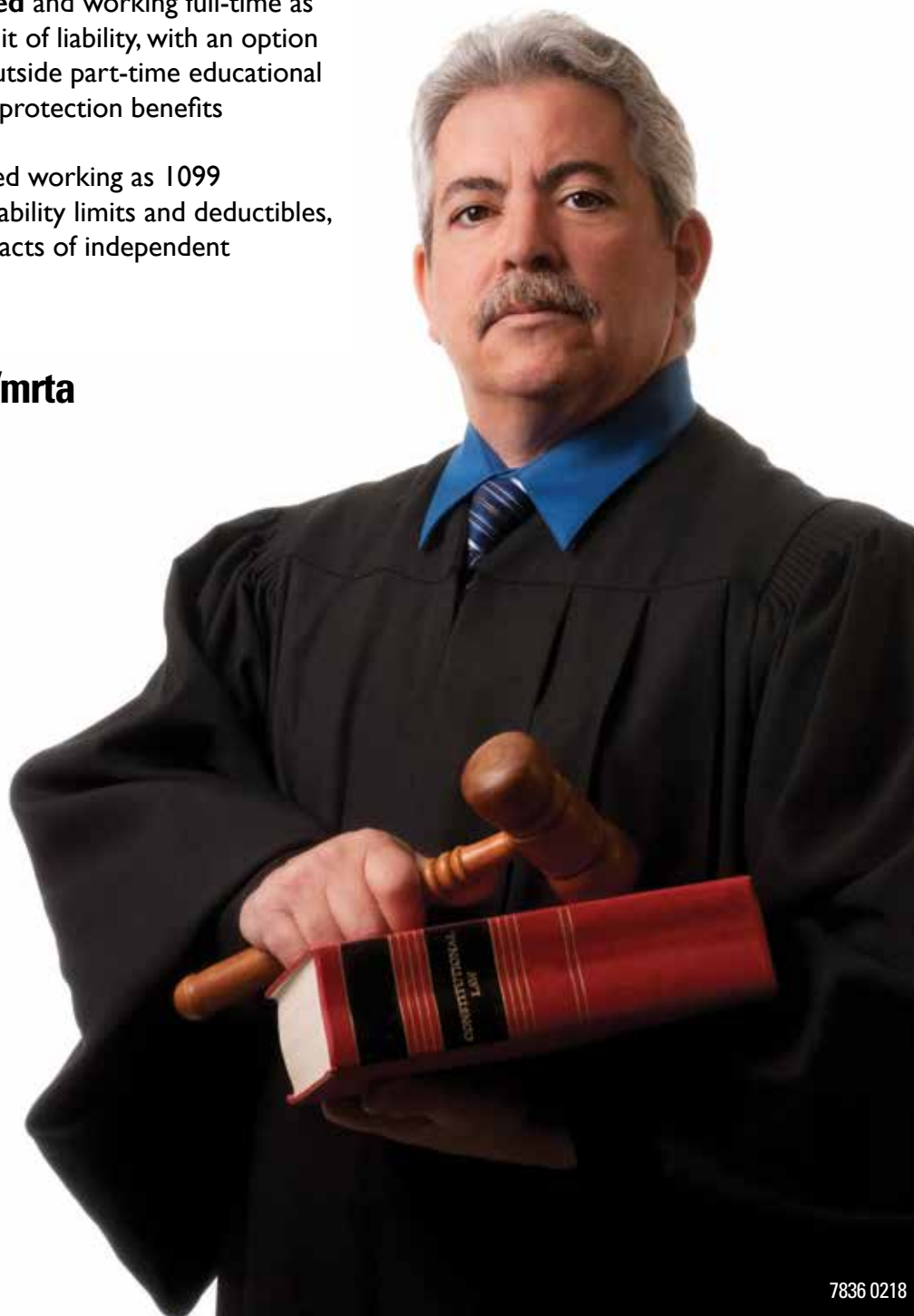


Retired educators and support staff working part-time, or as substitute teachers, being paid as a W-2 employee pay only \$17.25 a year for coverage that pays all defense costs in addition to a \$1 million limit of liability. The coverage also pays all appeal bond premiums up to the policy limit.

Active educators and support staff not yet retired and working full-time as a W-2 employee pay just \$94 a year for a \$1 million limit of liability, with an option to purchase \$2 million for an extra \$37. Options for outside part-time educational work are also available. This coverage also features job protection benefits

Educators in private practice who are self-employed working as 1099 contractors can choose a plan that offers a variety of liability limits and deductibles, with options for off-premises liability and coverage for acts of independent contractors working under you.

For more information go to www.ftj.com/mrta



The material herein is provided for informational purposes and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued through Forrest T. Jones & Company, Inc., its affiliates or the insurance companies represented. All conditions of coverage, terms, and limitations are defined and provided for in the policy issued to you. Policy features may vary by state or other circumstances and are subject to change without notice.

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