

NEA-Alaska/Retired

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Pacific Crest Trail

We both had the dream of walking the entire length of the 2650 mile Pacific Crest Trail from Mexico to Canada since before we were married in 1976. Soon after we tied the knot, however, we had careers, a mortgage, and a baby on the way. But we did not give up the dream.

As we turned 60, we realized that if we were going to take that walk, it was now or never. Hikers do the trail in 5 to 6 months in one season. Though retired, we had too many commitments to dedicate that much time all at once, so we hatched a five-year plan.

This traverse of over five million steps crosses some of the most magnificent and rugged country in America. We started in the high desert and walked through countless miles of flora in bloom, reached the summits of high peaks east of Los Angeles that were still buried in snow, and crossed baking swaths of the desert floor. Continuing north, we climbed the Lower 48's highest peak, Whitney, at 14,508 feet. We trekked across John Muir's beloved Sierras where the trail is above 10,000 feet for over 100 miles. We forded more streams than we care to count and we encountered historical sites in all three states.



Whit and Cindy Aillaud

In northern California, we entered the Cascades in Lassen Peak National Park, where thermal activity remains hot after the 1910 eruption. We ate trailside dinners watching the sun set behind Mount Shasta, and later trailside breakfasts watching the sunrise behind Shasta.

Oregon brought us intimately close to Crater Lake, Three Sisters, and Mounts Jefferson and Hood. Also in Oregon, we happened to be under the path of totality for the 2017 eclipse. In Washington we hiked our favorite section, the North Cascades. At this point, we changed Muir's signature quote to "Canada is calling and we must go!" and pushed north. At the bottom of a 3000 foot descent, deep in wilderness, with sleet pouring down,

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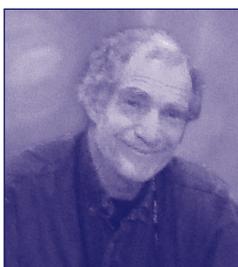
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President's Message

aka Kronberg's Corner

Those of us who have been following all the news out of Juneau and Washington D.C. are well aware the failures of the electorate have proven that the old adage that "elections have consequences" is not hyperbole. Between the pseudo-dictatorial actions of President Trump, the failures of the Republican controlled United States

Senate to do anything other than rubber-stamp the actions of the Trump administration, and the budgetary priorities of the Dunleavy Administration in Alaska, the voters who decided to vote for Trump and Dunleavy have created circumstances very similar to those that existed in Germany in the early 1930s when Hitler's National Socialist party took over the government at the ballot box, not through an armed takeover of the government. If the 2020 election continues the current trends no one should be surprised if we see an even greater continuation of the same sorts of executive actions and budgetary priorities that ignore the needs of ordinary Americans in order to provide huge tax breaks to billionaires and huge corporations.

While most NEA-Alaska/Retired members are not dependent on Social Security, most of us would be negatively impacted by budget cuts to Medicare that would necessitate reductions in benefits and increases in premiums. President Trump's proposals include cuts to Social Security, Medicare, and Medicaid. While Governor Dunleavy's draconian cuts to school funding have not fully materialized, we can expect further chipping away at the Base Student Allocation and attempts to cut our retirement benefits. By the time Election Day 2020 rolls around it will be too late to do more than vote for the lesser of two evils at the ballot box. Now is the time to schedule conversations with your elected officials and see where they stand on issues of importance to you, i.e. school funding, the use of public money to fund private schools, whether further tax breaks for fossil fuel companies will trump (no pun intended) the needs of poor Alaskans and Alaska students as they have in the recent past.

The 2020 election may be the most important election of our lifetimes. All of us have a lot at stake in the outcome of these elections. Wherever you are registered to vote, get involved, get educated on where the candidates stand on issues important to you, and, most importantly, get out and vote.

– Rich Kronberg



Editor: Barbara Stek

This newsletter is the official publication of NEA-Alaska/Retired, printed three times a year: October, February, and July. Retired members are encouraged to submit articles, as well as voice comments and concerns. Articles should be sent in Word via email to bwstekak@yahoo.com no later than the 1st of the publication month.

"Pacific Crest Trail" Cont.

Congratulations are in Order!

The NEA-Alaska Bettye Fahrenkamp Political Action Award recognizes a member or legislator who has made outstanding contributions in the areas of political action which benefit NEA-Alaska.

Our very own Christine Villano received this well-deserved, prestigious award at Delegate Assembly 2020. She received a plaque and a \$500 honorarium. You can follow Chris on Facebook in her efforts to highlight education issues in Alaska for actives as well as retirees.

Our thanks to a very impressive educator, Chris Villano!!



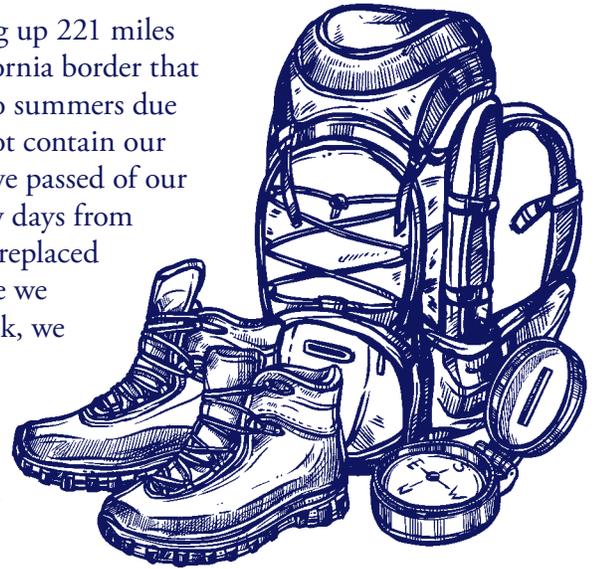
Way to go, Christine!

we finally arrived at the mile 2650 monument on the Canadian border. But we weren't finished. We had many miles to make up from forest fires and resulting trail closures.

Hiking the PCT isn't all about the beauty of the land. It is a difficult dirt path and challenges are met frequently. It is also a massive logistical problem of transportation to and from the trail, obtaining supplies, finding water, equipment failures, taking care of business back home, and tending to injuries. Everything needed for survival was carried on our backs. All along the way we had to contend with angry flora and fauna. Cactus needles, poison oak, and rattlesnakes greeted us on our first day out of mile zero. Rodents destroyed some equipment just south of Canada. Forest fires proved to be a big headache. Several times we were forced off trail because fires had closed the path. These closures added a sixth year to our journey.

People we met along the way came from all across America and the world. They had amazing stories and it was always a joy to trek with them. We found "angels" in many locations. Angels are those who help hikers. For example, in Southern California, there are trail sections up to 43 miles long without water sources. Angels often left water caches at critical points (though sometimes, like natural springs, the water was a half mile off trail and difficult to access). Those who did this did not seek payment and often did not identify themselves.

Toward the end, we were making up 221 miles that straddled the Oregon/California border that had been closed the previous two summers due to fires. As we hiked we could not contain our excitement, telling each person we passed of our accomplishment. However, a few days from completion, our joy began to be replaced with other emotions. By the time we tagged up and completed our trek, we were devastated. I felt like I was saying goodbye for the last time to an old, dear friend while Cindy was in tears. We flew home to Alaska with a feeling of emptiness.



We decided to do a "victory lap." We went to Washington and repeated our favorite section, a portion of the North Cascades. We included some side trips and covered the miles at a reduced pace. The side trips took us to places we hadn't visited since we were children growing up in the Seattle area over 50 years earlier. Forgotten memories flowed back and nostalgia ran deep. After finishing the victory lap, we drove to Manning BC, the nearest road to the northern monument, and walked south to the USA border, signed the register that we had finished, and became trail angels to those who had just walked all the way from Mexico. Since we had completed Washington earlier, this was our second visit to the monument and this time we had brilliant sunshine. Only then, on August 28, 2019, did we feel truly ecstatic and filled with a sense of accomplishment.

– *Whit Aillaud*

Alaska Retirement Management Board Report

December 11-13, 2019



The meeting in Juneau was preceded by four committee meetings held on December 11th in the Alaska State Museum lecture hall. It was a pleasure to see several retired Juneau residents testify during the public testimony session.

The Division of Retirement and Benefits director, Ajay Desai, informed the Board that the division is in the process of choosing a vendor for the modernization of the technical systems in the division, a process that will take several years and is long overdue.

CFO, Bob Mitchell, reported that of the \$34.2 B in assets (\$27.3 B in DB funds), over \$14 B (as of 10/31/19) is now managed in house, resulting in significant savings in management fees. Management fees in FY'17 were \$108 M and it is anticipated that fees will decrease in FY'20 to \$80 M. The number of managers has been significantly reduced as more funds are handled internally by our very skilled treasury staff.

The state contribution to the funds for FY'20 was \$300 M and for FY'21 it will be \$338. This is the amount the state contributes to meet the actuarial prescribed contribution requirements as the employer contributions are set in statute: 12.56% for TRS and 22% for PERS. The FY'19 funding ratio for the DB plans was 78.2% for PERS and 85.8% for

TRS. These are good ratios when you consider that health care is provided to retirees in the DB tiers and that cost is included in the liabilities.

Zach Hanna and Sean Howard gave the annual presentation on Private Equity – an asset class that has a long investment horizon but provides excellent returns. It represents 11% of assets under management. The commitment for 2020 is a target of \$600 million split equally between Abbott, Pathway, and the internally managed portfolio which would increase the allocation to 12% of the total portfolio.

The staffs of Administration and Revenue are to be commended for all their work to bring more internal management to reduce costs for outside vendors and to modernize our technology. They work very hard for all of us.

There is still a concern regarding the number of DC members who leave the system each year and take their pension contributions as well as their deferred compensation and SBS savings with them. In the first 4 months of FY'20 more than \$30 M left the system. As of September 30, 2019, there were only 1003 active Tier I PERS members and 265 active Tier I TRS members.

The next meeting of the Board will again be in Juneau, March 18-20.

– *Gayle Harbo*

Gayle Harbo Award

We created the Gayle Harbo Award to honor those who have made exceptional contributions to NEA-Alaska/Retired. The first recipient was Rod McCoy in January 2018. This year, during a retired caucus meeting at Delegate Assembly 2020, the award was presented to a very surprised Barbara Stek. Barbara has served as secretary on the retired board for many years and is the editor of the NEA-Alaska/Retired newsletter.

Since I wrote the paragraph above myself, I now can add how shocked and honored I was to receive this award. I will continue to work on behalf of our retirees to insure that our benefits are protected as we go into the future in uncertain times.

– *Barbara Stek*



Gayle Harbo, Barbara Stek, Rich Kronberg

Memory Books – Helping Loved Ones Recall Their Past

As we age and some memories or events get a bit fuzzy, one way to aid recall is to create a Memory Book.

These books, illustrating and explaining details from a person's past, can help jog memories, introduce an older person to caregivers, or be used to acquaint a younger relative with events in a person's past.

With the event of scrapbooking this is probably made easier in terms of finding materials and ideas to produce a window into an older person's life. Choose a particular decade, event, or trip and include photos, mementos, and short descriptions on the pages. There are websites such as Shutterfly.com and Blurb.com that offer templates and page layout ideas.

Spend some time with the person, even, with their permission, taping conversations to determine achievements and standout events in his/her life. Cue what was going on in the world at a specific time to trigger memories and search online for events to include in the book. Interview other family members about the same topic and include their quotes.

Once you have gathered all the material, translate your interviews and research into short sentences and paragraphs that will reconnect your loved one to the past. You want to delight and stimulate, not overwhelm. Choose an appropriate photo for the cover and be sure to proofread to make sure the finished product will be helpful to not only your loved one, but also to other friends and relatives.

– *Gayle Harbo*

NEA-Alaska Board of Directors January 15-16, 2020 • Hotel Captain Cook

The board meeting was called to order at 10 am. The first items on the agenda were to approve the minutes from the last two meetings, appoint a new director from Region III, adopt the agenda with flexibility, approve Jesse Bjorkman from Region III as LRC chair, approve DA seating, and approve DA assignments.



Rich Kronberg, Nancy Allen, Ron Fubrer

The board approved the NEA-Alaska - NSO Alaska contract for the term of September 1, 2020 through August 31, 2023.

The board approved the contract with the Executive Director for the term of September 1, 2020 through August 31, 2023.

The board approved an increase in per diem for NEA-Alaska events paid for by the state organization. The new rates are up to \$70 per day based on \$15 for breakfast, \$20 for lunch, and \$35 for dinner starting on September 1, 2020.

We approved the expenditure of \$3,300 to become a member of the National Institute of Retirement Security (NIRS) which is a nonprofit group that promotes sustaining a healthy retirement system for educational employees.

We recommended a Do Pass on the four new business items that will be coming to Delegate Assembly from the Saving our Alaska Retirement (SOAR) group which focus on restoring and improving the Alaska retirement system.

We approved the formation of a committee to propose elections changes to bring election guidelines into compliance with the Labor Management Reporting and Disclosure Act (LMRDA). The board recommended Do Pass to the DA.

We approved the submission of the following names to the Governor to be considered for placement on the Alaska Retirement Management Board: Jacob Bera, Bob Williams, Chris Taylor and Chris Benshoof.

We approved a monetary expenditure of \$4700 for the Fairbanks Education Association to participate in a problem solving activity known as the Teacher Union Reform Network (TURN).

A discussion was held concerning the reading bill that was introduced on January 15, 2020. The complete bill will be released within the week and the NEA-Alaska reading team will be carefully studying the bill and evaluating its merits. This bill was introduced by Senator Tom Begich.

– *Respectfully submitted by Nancy Allen, NEA-Alaska Board of Directors Region R*

AlaskaCare Health

On February 5th I attended the AlaskaCare quarterly update meeting which was followed the next day with the Retired Health Plan Advisory Board (RHPAB) meeting. On both days the other participants were from the RHPAB. We met in the Atwood Building, downtown Anchorage, for the teleconference with Juneau.

OptumRx presented information on the benefits of EGWP – that's our participation in Medicare Part D. Subsidies and rebates have brought costs down by 50%. We are seeing \$183.70 per member per month savings.

If you received a notice from Social Security concerning IRMAA (Income Related Monthly Adjustment Amount) related to Part D participation, know that you are among many who have been submitting claims to the Department of Retirement and Benefits. Contact the DRB if you have questions or concerns.

The main volume of Long Term Care claims has remained steady with Home Health Care. From October to December 2019, there was a total of 2360 claims of which 1305 were for home health care.

New network providers continue to be added to our health care options. The concierge team is still showing impressive results with 96.48% first call resolution. In the third quarter of 2019, over 18,000 calls were handled. Coordination of benefits requires manual processing and the DRB is adding more processors.

There are 71,000 people in retired AlaskaCare – many on Medicare. We learned that there are 37,000+ people in the DVA program. The DRB has received over 500 calls from those who were inadvertently changed to the Legacy dental program when they planned on remaining in the Standard plan. We should learn how that issue will be resolved in the near future. In the meantime, you who are in DVA should have received your new dental card. On the front it indicates in what plan you are currently enrolled.

The bulk of the RHPAB meeting revolved around the Modernization plan which has been under discussion for months and will continue to be. There were twenty draft proposals presented. The group was tasked with creating consensus and narrowing the choices. No proposal is assured as whatever benefit is increased or added has to have a monetary offset. Here are some of the draft proposals being researched:

- Enhance travel benefits and decision support services
- Out-of-network reimbursement as a percentage of Medicare
- Expanded telehealth services
- Expand preventive coverage
- Remove or increase lifetime maximum
- Rehabilitative care – clear service limits
- Tiered network benefits for some services

The next AlaskaCare meeting will be on May 6. The RHPAB meeting will be on the 27th of May. These meetings are open to our members. You are also able to go on the DRB website to find information. Please remember to join in the Town Hall Events held monthly – it provides a great opportunity to ask questions or simply listen to what other retirees are saying.

– *Barbara Stek*

New Members

At Delegate Assembly there is always an opportunity for delegates to join NEA-Alaska/Retired for life.

We have a table with information about the benefits of becoming lifetime retired members. Retired delegates spend many hours sitting at the table encouraging younger delegates to join pre-retired. Pre-retired rolls over into lifetime retired membership as soon as one retires.

The results at this DA 2020 were amazing! By the end of DA, we had 16 delegates sign up to be pre-retired members. We welcome these educators to our organization!

I wish to give a huge shout out, and thank you, to all of the retired delegates who gave up their floor time, meeting time, and even meal time to be at the table and share with the delegates the importance of becoming lifetime members of NEA-Alaska/Retired.

A special thanks to Pat DeSmet who always helps set up the table, staffs the table, and organizes workers at the table. Our success is definitely a combined effort. And in keeping with this year's theme, thank you all beary much!

– *Barb George, Membership Chair*



Election News

You Need to Know



Although we could not cast our votes for NEA-Alaska President and Vice President...

- ✓ Tom Klaameyer is President
- ✓ Segue Grant is Vice President

Here are the results for our recent retired election:

- ✓ **President: Rich Kronberg**
- ✓ **Vice President/Treasurer: Roxanne Abajian**
- ✓ **Secretary: Barbara Stek**
- ✓ **Directors-at-Large: Trena Richardson and Cindy Aillaud**
- ✓ **Region R Director: Rich Kronberg**
- ✓ **Representative Assembly: Steve Click and Pamela Lloyd**
1st Alternate: Susan Dunham 2nd Alternate: Emilia Eaton

The NEA-Alaska/Retired Board thanks you for taking the time to vote!

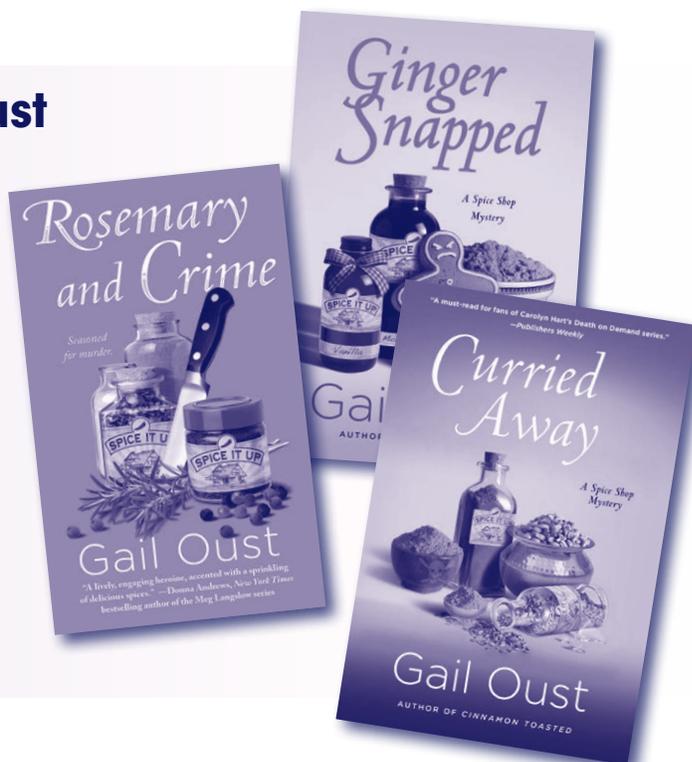
Spice Shop Mysteries by Gail Oust

This is an easy to read mystery series about a recently divorced mother of two in the small town of Brandywine, Georgia. She uses her divorce settlement to open a Spice Shop business. Piper Prescott manages to find bodies with ease much to the chagrin of the local sheriff, Wyatt McBride.

The more than seven books in the series develop the characters and description of small town living. The books are easy to read, well written, and have a nice touch of humor.

Enjoy!

– Gayle Harbo





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email: info@neaalaska.org

Check inside for election results!

Addresses, Addresses!

Please be sure that you have a physical address registered with the Division of Retirement and Benefits. A post office box is not sufficient. If you are unsure as to what the DRB currently has, feel free to contact them. We appreciate your attention to this detail.



Please make sure we have your current email address. Contact Tamara Monroe at 274-0536 to make changes.



Calendar of Events

March

15-16 NEA-Retired Conference

27-28 NEA-Alaska Board of Directors Meeting

May

29-30 NEA-Alaska Board of Directors Meeting

June

29-30 NEA-Retired Annual Meeting

July

2-6 NEA Representative Assembly