Arkansas Retired Teachers Association

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September 15, 2014

To: Arkansas State and Public School Life and Health Task Force

Sen. Hendren, Rep. Copenhaver and Task Force Members,

The Arkansas Retired Teachers Association represents all public school retirees, which is anyone who receives a monthly retirement check from the Arkansas Teacher Retirement System. These retirees are eligible for group health insurance on the Public School Employee Group. There are three different subgroups, the retirees under the age of 65, the Medicare eligible group and the Act 331 group.

The under 65 years of age, Non-Medicare group receive no extra help with their premiums. The monthly premium rates for the three plans 2015 will be: \$641.14 for the Premium Plan,\$\$267.94 for the Classic Plan or with the Basic Plan \$ 148.50.

The Medicare eligible retirees receive support from the active members of the group., \$11.20 of the monthly premium of each active participant in the plan goes to subsidize the Medicare eligible group at the level of \$55.18 per month. This group rate will be \$98.80 per month.

Act 331 of 2013, allowed public school retirees to return to the group but do not receive the subsidy. Their rate will be \$\$153.98 per month.

The State retired Non– Medicare group rates for the same coverage as the PSE group, will be: Premium Plan \$258.64, Classic Plan \$ 200.34 or Basic plan monthly rate of \$ 153.86. State Medicare eligible retires will pay \$161.96 with a drug plan included.

At the last Task Force Meeting, Mr. Tony Robinson of the Bureau of Legislative Research, presented the funding difference between the state employee group and the public school group. The funding of all budgeted state employee positions, regardless if they are filled or not was \$ 410 per month for 20113-14. The public school funding matrix was \$150 per PSE employee positions on the funding matrix. The average salary of all state employees for 2013-2014 was \$39,502. The average salary of all public school employees for 2013-2014 was \$37,977.

Mr. Bob Alexander, Executive Director of Employee Benefits Division of the Department of Finance and Administration of the State of Arkansas testified last month that the problem between the two groups was a funding problem. To clarify his statement, the public school funding matrix does not cover all positions at most public schools and is at the level of \$150 a month from the state while the state employee group is funded for all positions at \$410 per month.

The issue is state funding for all public servants in the State of Arkansas. ARTA would recommended increased funding for the PSE group and particularly more support for the Non –Medicare retirees. It is vital that public schools are staffed by the healthiest and best possible individuals who daily come in contact with Arkansas' finest natural resource, our children.

Respectfully submitted,

Donna Morey