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ARTC is a 501C-4 organization

Dear Members, Happy New Year! As we welcome the beginning of a new year, I want to thank each of you for your continued support, dedication and commitment to our organization.

First, I want to express sincere appreciation for your generous donations to ARTC. Your financial support allow us to continue our advocacy efforts, provide valuable information to our members, and represent retired teachers at the state level. Every contribution—large or small—strengthens our collective voice and helps ensure our mission remains strong.

We were pleased to share the encouraging news regarding the **repeal of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO)**. The passage of this repeal marks a significant victory for retired teachers and public servants who had long faced unfair reductions in their earned Social Security benefits. This achievement reflects years of persistent advocacy, and it would not have been possible without your letters, calls and support.

In addition, I want to remind members about the importance of participation in the STRB election of retired teachers by retired teachers. This election gives us a direct voice in the decisions that impact our retirement system. Your vote matters, and I strongly encourage all retired members to take part and help ensure retired teachers are represented by one of their own.

As we move forward into the new year, ARTC remains committed to protecting your retirement security, and advocating for fair treatment and keeping you informed. Thank you for standing with us and for all you do to support our shared goals.

Wishing you a healthy, happy and fulfilling New Year. Warm regards,

Carol L. Noble, ARTC President

TRB Meeting Schedule



February 4, 2026 @ 3:00 pm
March 11, 2026 @ 3:00 pm
April 15, 2026 @ 3:00 pm
May 13, 2026 @ 3:00 pm

We encourage everyone to attend. Get involved, you can share public comments at the end of the meeting.

To join the Zoom meeting virtually, you can [click here](#) or use the QR code.
To join by phone, dial: (301) 715-8592 passcode: 915563

Legislative Committee

January is a busy month for your Legislative Committee. Along with our lobbyist, James Albis, we are preparing for the 2026 Legislative Session which opens on February 4. We will be meeting with key Legislators to discuss ARTC's goals. Our first meeting took place this January with the chairs of the Appropriations Committee, Senator Cathy Osten and Representative Toni Walker. We are also planning our February Meet and Greet at the Capitol with Legislators.

It is important to note that this is the second year of a biennium budget and only adjustments can be made to the established budget. The State is facing significant deficits in overall health care proposals. The road to achieving ARTC's goal of a fair subsidy for those choosing the original Medicare with supplement insurance plan is not going to be easy. ARTC will be emailing members soon, asking that they contact their State Senators and Representatives to achieve this goal. Your participation is key.

We have learned firsthand that more retirees are attending the TRB meetings and this show of interest in the decisions made by the TRB does make a difference. The TRB manages our retirement benefits. Because retired teachers paid into their Pension and Health Insurance Fund all their working years and now have health needs of an advanced age, retirees should take an interest. Furthermore, ARTC is committed to advocating that all 4 retired teacher representatives on the TRB be elected solely by retired teachers. (Presently, only two of the four are.) The TRB meetings are held on Zoom. You can choose to speak during the "member comment" time allotted, however, it is not required. ARTC emails to all members a reminder about the TRB meetings and also provides the link for you to join via Zoom.

ARTC remains committed to maintaining and improving benefits for all retired teachers. Our strength is in member participation.

Sandra Bove and Cathy D'Agostino, Co-Chairs

Bristol Affiliate

Happy New Year! Our fall activity was a visit to The Connecticut Museum of Culture and History or the former CT Historical Society. We were intrigued with their special exhibit on the impact of coffee during the early colonial period and moving forward to today. (Nope this isn't a history on Dunkin and Starbucks!) Even though we can't grow coffee here, the importation of coffee and the various businesses that manufactured how coffee was roasted, brewed and served flourished then and still does today. We were able to visit the entire museum at our leisure and then we made our way to the Pond House in Elizabeth Park and had a delightful lunch enjoying the last of the fall flowers in the nearby gardens.

Charlene Berube, President



**Have you moved or changed your email address recently?
It's very important to notify ARTC and other organizations of your address change.**



New London County Affiliate

The New London County Affiliate (NLCRTA) continues to meet five times a year for a business meeting, a buffet lunch, and a speaker at Prime 82 in Norwich. Meetings take place on the third Tuesday of the month in September, November, December, April, and June. We have a scholarship raffle that benefits 2-3 students who aspire to become teachers. Our Outreach Fund contributions benefit local non-profit organizations: Reason to Ride, Safe Futures, two food banks, and the Thames Valley Council for Community Action (TVCCA) Toy Drive. All donations to the raffle and Outreach are OPTIONAL.

Our April 21, 2026 meeting will feature Norwich Lawyer Richard Rothstein (aka Mr. Magic). The June 16, 2026 meeting will honor 250 years of American Democracy with Tricia Staley, retired NFA teacher and local historian, who will discuss CT heroes of the American Revolution.

Potential speakers for the remaining 2026 meetings are: a local Ukrainian storyteller, a return of Rick Spencer and Dawn Indermuhle with their new historic music program “Greenwich Village and the Folk Revival”, and holiday festivities.

Please like us on Facebook at New London County Retired Teachers Association (or scan the QR code below). Contact Tom Jeffers, President at 860-334-8935 or addtheuke1742@gmail.com for further information.



Kerry O’Keefe, Program Chair

Manchester Affiliate

“Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is the time for home.” – Edith Sitwell



Our last meeting was in November, a brunch and a program: Dr. Craig Schneider, Emeritus Professor of Biology, Trinity College in Hartford, shared with us his reminiscences of his deep-sea diving experiences as he collected seaweed for his marine botanical research. He connected with our teachers on many levels sharing short “stories” of human interest in his quest for collecting, identifying, and saving seaweed for future generations.

We welcome you to join our retirees and bring friends for the next meeting in April 21. Ahn Don Le who is a refugee from Vietnam will be talking about escaping Vietnam to China via boat and how she has built her life since.

Along with a program and quick business meeting, we hold altruistic raffles to raise \$\$ for the Manchester Scholarship Foundation; \$\$ from used books sales go to Manchester school libraries projects.

We look forward to having members and guests join us. If you are interested in joining the Retired Teachers of Manchester Association, we welcome you. Please contact Ginny Schneider, President (vschneid@comcast.net) and mention RTAM on the subject line of the email. To view updates that affect you as a retired teacher or to enjoy quotes and articles of interest, you can log onto our Facebook site:

<https://www.facebook.com/groups/591412248374014>



Ginny Schneider, President

Greater Bridgeport Retired Teachers Association

On December 4th seventy members gathered to celebrate the holidays with the Stratford High School Choir led by Mr. Jeff Leinen. After a brief GBRTA meeting, the students performed holiday medleys, including a sing-along at the end. Members then had a lovely lunch and plenty of time to socialize and reminisce. In addition, we held our annual raffle baskets for the scholarship fund run by Kathy Chimini. Over \$820 was raised for our future educators.



Mary Ellen Minichiello, President

ARTC-PAC News

Members of the Political Action Committee are working with the Legislative Committee to prepare for the February 18, 2026 Meet & Greet at the Legislative Office Building. At this event, members of the ARTC are able to discuss with legislators current issues or concerns facing retired teachers today. All legislators are invited to this annual event, but it would be very helpful if you could send a brief reminder to YOUR legislators (Senate and House) encouraging them to attend. Your local legislators welcome hearing from you and this is a perfect opportunity to do just that.

Use the link or QR code below to find your legislator. Sending a short note is all that's needed. For example: Dear Representative __, or Senator __, As my legislator, I encourage you to attend ARTC's "Meet & Greet" on Wednesday, February 18, 2026 from 8:30 am - 10:45 am in the private dining room of the Legislative Office Building. Hearing directly from retired teachers is the best way for you to know the real concerns facing them. Hoping you can attend, Your name and town.



[CGA Find Your Legislator](#)

Mary Hendrickson, Co-Chair



Meet our partner AMBA



AMBA



Insurance Committee

Now that our new plans are in effect, we thought it was a good time to review our health insurance options. Retired educators in Connecticut generally receive their health insurance in one of three ways.

When a teacher first retires and is under age 65, most are able to purchase continued coverage through their last Board of Education. In these cases, retirees typically pay the full cost of the plan out-of-pocket, reduced by a subsidy provided by the State of Connecticut and the Teachers' Health Insurance Account. Some retired teachers choose to enroll in their spouse's health insurance plan in order to reduce their health insurance costs during this period, before they reach 65 and become eligible for Medicare. If their town offers health insurance as a retirement benefit, they may remain on their town plan.

However, the majority of retired teachers receive their retirement health insurance through the Teachers' Retirement Board (TRB). Since 1986, all teachers have contributed to Medicare, making them eligible at age 65 for TRB-sponsored Medicare plans.

Medicare, a federal, public program, provides healthcare at an affordable cost and includes price containment, that protects those over 65 and their families from medical bankruptcy during their senior years. Medicare mandates over 25 free preventive services, vaccines and critical medical care and procedures be provided to their enrollees at no or lower cost.

TRB Medicare plans are specially contracted plans and offer more than off-the-shelf Medicare plans. Retirees have a choice of Original Medicare with a Supplement or an Advantage plan. Having this choice is important so that you can pick the plan that best meets your needs. We are lucky to have plans that are written in Connecticut. Connecticut is one of **only five** states that have something called guaranteed issue rights. Many CT residents don't understand what an important right that is. "Guaranteed issue rights" allow individuals to enroll in a Medicare Supplement (Medigap) policy without medical underwriting, which can greatly increase premium costs. Without guaranteed issue protections, individuals can be restricted from going back to the Original Medicare Supplement once they have left for a "privatized" Advantage plan. CT teachers can change their plan choice without restriction **each** year during open enrollment. We look forward to a healthy 2026 with our new Connecticut based plan carriers.

Attention Supplement Enrollees. The "Start Hearing" Program through The Hartford is a discount program and you are not required to obtain hearing aids through it. Your benefit is a **no network** benefit with a \$5,000 allowance every two years for new hearing aids. You can go to the audiologist of your choosing.

Walt Ciplinski and Jane Wilson, Co-Chairs

Graff Public Solutions – Lobbyist

The 2026 legislative session is a short one - only three months long - beginning on February 4 and concluding on May 6. Short sessions, which occur every other year, typically produce fewer bills passed by both chambers than long sessions. Additionally, since the two-year state budget was passed in 2025, the 2026 session will see lawmakers debate budget adjustments rather than a whole new budget document.

ARTC will continue to focus on our priority issues, including fighting for equity in state health care subsidies, protecting the TRB voting system to ensure that retirees are voting for retiree representation, and other important issues relative to retired teachers. There are retired teachers in every legislative district in the state - we will be sure to provide you with opportunities to contact your legislators as the 2026 session unfolds.

James Albis, Lobbyist

Glenn Moon Scholarship

The 2026 application for 4 scholarships that will be offered to graduating seniors in Connecticut high schools and interested in pursuing an education degree, can be seen on the ARTC website under the tab Glenn Moon Scholarship. This new application for the year 2026 became active on January 1. If you know of a young person graduating high school in CT at the end of this school year, that could benefit from some assistance pursuing an education degree, suggest this scholarship to him/her. His/Her college, or university of choice can be anywhere as noted by our winners listed on our site. Last year's winners:

Olivia Bywater - 4-year renewable scholarship of \$2000 per year. Graduating from Conard High School, West Hartford, attending UConn; Elementary Education

Abigail Jones - \$2000 scholarship. Graduating from Valley Regional High School, Deep River, attending Connecticut College; Secondary Math Education

Zachary Peterson - \$2000 scholarship. Graduating from New Fairfield High School, New Fairfield, attending Sacred Heart; Social Studies Education

Emily Wight - \$2000 scholarship. Graduating from New Town High School, Sandy Hook, attending Western Connecticut; Elementary Education

One \$2,000 scholarship for each year pursuing an education degree is available. Due to your generous support, we will be able to offer 3 more students \$2,000 for their upcoming freshmen year. Questions and concerns should be directed to: glenmoon.scholarship@gmail.com or call Ginny Schneider at 860-454-4540. Applications are sent online to a member of the Glenn Moon Board of Directors, and are due March 31; certificates will be awarded at the May ARTC luncheon; monies will be sent to the college/university students are attending for the Fall Semester 2026.

We welcome back our devoted board members for another year for considering wonderful applicants, if last year's winners are any example of the young people interested in the teaching profession. Thank you to Sherry Feinglass, Joan Krall and Peg Marchesani who have retired from the board. We welcome Susie DeSimone and Amy Miller to our ranks.

Most of the funding for this scholarship comes from donations by generous ARTC members like yourselves. All contributions will help us continue to help future educators fulfill their dreams. You can donate by check using the form below.

GLENN MOON SCHOLARSHIP DONATION

Name of Donor _____ Date of Donation _____

Address of Donor _____

Given in honor / memory of an educator? Please add the name & town of the educator.

**Write the check to the Glenn Moon Scholarship Fund, & mail the check to our Treasurer:
BRADLEY HAYWARD, 148 LEWIS ROAD, BRISTOL, CT 06010**

Fall 2025 Luncheon

In October 2025, the Association of Retired Teachers of Connecticut (ARTC) hosted a well-attended and enjoyable luncheon that brought members together for learning, connection, and fun. The highlight of the afternoon was a special presentation by Connecticut State Treasurer Erik Russell, who generously shared his time and insights with our members.

Adding to the enjoyment of the luncheon was a trivia game that followed the presentation. The trivia brought laughter, friendly competition, and great energy to the room, making it a memorable experience for all who participated.

Please join us for our Spring Luncheon on May 19, 2026. We look forward to seeing you there!



Photos of our Fall Luncheon



Attendees getting ready for the Trivia game



Our Insurance co-chair Jane Wilson during the Trivia game



ARTC featured speaker CT Treasurer Erik Russell



Treasurer Erik Russell with Legislative co-chairs
Cathy D'Agostino, Sandra Bove and
Executive Director Tammy Gowash



President Carol Noble
addressing the attendees

Since 1946, ARTC has been a retiree organization
exclusively representing CT Retired Teachers.

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Membership Committee

ARTC membership remains steady. While we have a strong base, there are many retired Connecticut teachers who could benefit from membership. A key goal of the organization is to grow membership in order to strengthen ARTC's collective voice.

The Membership Committee has been hard at work developing and implementing successful strategies to reach this goal. Increasing membership is essential because retired teachers' pensions and healthcare benefits are determined by the state legislature. A larger, more unified membership gives ARTC greater influence in Hartford and helps ensure these hard-earned benefits are protected.

We encourage individual affiliate members to join ARTC. Email invitations to renew or for new members to join will continue. You can help us grow membership by inviting a friend to join ARTC.



hello
WINTER

