

MRTA

E-News

A NEWSPAPER FOR RETIRED EDUCATION PERSONNEL

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



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PSRS/PEERS Board of Trustees Approves 5% COLA for 2022!

The Public School and Employee Retirement System of Missouri (PSRS/PEERS) met on Monday, October 25th and voted to approve a 5% cost-of-living adjustment (COLA) for 2022. Eligible retirees will see this increase on their January 2022 checks. MRTA has been working hard on improving the COLA policy of the retirement system since the policy change of 2011. We are very happy to see this adjustment for 2022, but we know our work is not done. There is strength in numbers, so please be counted in our 30,000 strong to help further our cause!

October is Membership Renewal Month!

It is membership renewal time at MRTA! You should have received a renewal notice in the mail in early October if you have not already renewed your membership for 2022. THANK YOU to everyone who has already renewed! We have had an AWESOME renewal rate so far this month. If you have not already renewed, please do so today! Dues are increasing on January 1, 2022. If you renew now, you will still be able to take advantage of the \$35/year dues. Members who still need to renew can do that online: <https://mrta.org/index.php/membership/form>

Renewing now ensures that you will never miss an urgent update on the Missouri legislature or your retirement. It also means that you will maintain your eligibility for current and future MRTA member benefits.



Members of MRTA have worked together for 61 years to protect and improve benefits and retirement security for those who dedicated their careers to the children of Missouri. We need you and you need us - collaboration is key! We have said it for years - there is strength in numbers! Coordinated efforts are how we make progress and pass beneficial legislation. Your pension fund needs to be protected and its soundness maintained. We will continue to fight for a COLA each year. The inequity of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) must be resolved, so you can receive the Social Security benefits you have earned.

Let's continue fighting together for the retired public school employees of Missouri! If you still need a reason to renew, consider the information on the following pages as a small sample of everything we do here at MRTA.

4 Reasons Why Retirees Need MRTA!

#1 Legislation

MRTA is the retiree voice in Jefferson City and Washington, D.C. MRTA is your “watchdog” in protecting your pension benefits and defeating harmful legislation. MRTA also promotes your pension benefits and pension system with positive legislation, benefiting retirees, actives, and public education as a whole.

#2 Advocacy

MRTA advocates for Missouri public education, teachers, support staff, and children. It is our great pension and pension benefits that keep experienced, well-trained teachers in the classroom. This directly benefits children whose test scores are above the national average even though our teacher salaries in Missouri are way below the national average.

#3 Purpose

MRTA’s new goal is that ALL MRTA members live to be 100 years of age. An article in the *New York Times* titled “If You Live to 100, You’ll Need More Than Money” states that, “An enlightened attitude and deliberate mental, social, and physical activity during retirement matter. That means continuing to learn new things, staying involved, and working to some degree.” Your pension must last your lifetime. MRTA not only protects your pension, such as making sure your cost of living adjustments (COLAs) are adequate, but works to maintain strong connections with your community, friends, family, and former colleagues. MRTA and our committees provide opportunities for member retirees. MRTA unit gatherings, state gatherings, community service opportunities, legislative committee advocacy, and others provide the education retiree the tools needed to live to be 100! The article states “purpose and meaning throughout life are important.” MRTA is here for you!

#4 MRTA Member Discounts

MRTA provides true member only discounted products, such as long term care, in home care, dental, and vision as well many other products, though our nationwide member benefits provider called AMBA. They also provide great product discounts as you enjoy your retirement, such as restaurants, motels, car rental, etc. Member benefits are of great importance to retirees living to be 100. MRTA will grow our membership and work actively with the government, so that all public school personnel will be secure economically, socially, and professionally in retirement. Join MRTA, and let us work for you until your 100th birthday!

Missouri Retired Teachers Association and Public School Personnel Membership Form

- Annual MRTA Membership.....\$44/1 Year OR \$117/3 Years
or join via auto renewal at MRTA.org for \$39/year
- Associate Membership.....\$25
(Anyone who is not currently drawing a public school retirement benefit.)
- New Membership
- Retired Teachers/Administrators
- Renewal of Membership
- Retired Support Staff
- I AM INTERESTED IN AUTOMATIC ANNUAL MEMBERSHIP DUES RENEWAL**
(Association dues are not tax deductible) Save \$5 a year

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

GUIDE TO YOUR MRTA MEMBER BENEFITS



Dental & Vision Plans

Freedom to use any dentist and no network required. Routine cleanings and exams are part of the plan and there are no referrals required for specialty care. Vision Service Plan (VSP) is the largest national eye care company. VSP offers one-stop shopping and discounts for all your eye care needs.



Home Health Care Insurance

This policy is designed as an affordable solution that helps give you the flexibility and freedom to utilize the type of care that's right for you – in your very own home.



Long Term Care Insurance

AMBA will build a policy to match your needs. You select the daily benefit amount, elimination period, and benefit period which best suits your needs for care. The policy features include no prior hospital stay and no waiting period for pre-existing conditions.



Medicare Supplement Plans

This plan offers the freedom of choice to select the doctors, hospitals, and clinics that members want, and they will never be cancelled because of age or health.



Cancer, Heart & Stroke Insurance

Benefits paid directly to you. Members select the benefit level that best suits their needs.



Final Expense Whole Life & Guaranteed Acceptance Life Insurance

Members can choose plans that protect their families now and at the end of life. Easy issue and Traditional plans available.



Medical Air Services Association (MASA)

MASA is dedicated to providing life-saving emergency assistance from home or while traveling. The coverage is designed to protect members against catastrophic financial loss when emergencies arise.



Annuity

Tax-deferred accumulation of interest, guaranteed, competitive interest rates, multiple payout options, and nursing home waiver.



American Hearing Benefits (AHB)

AHB offers members a complete hearing evaluation, warranty on digital technology aids in any style, loss and damage protection, and batteries with a complete benefit package.



Professional Liability Coverage**

Returning to the classroom? Whether substitute teaching or contracting with the school district, get coverage. Call Forrest T. Jones & Company for more information: 800.821.7303, ext. 1158

GET YOUR BENEFITS NOW!

The Missouri Retired Teachers Association and Public School Personnel (MRTA) board has endorsed Association Member Benefits Advisors (AMBA) so that you have access to exceptional member benefits. Are you wondering if certain benefits are right for you? Contact us for a free benefits review!

877.556.4582 | www.myAMBAbenefits.info/mrta

YOUR PASSPORT TO SAVINGS



myAMBAdiscounts gives membership even more value. Explore thousands of savings opportunities on dining, event tickets, clothes, health, travel & many other discounts nationwide!

TO ACTIVATE FOLLOW THESE 3 EASY STEPS!

- 1 Go to myAMBAdiscounts.com and enter your email
- 2 Enter activation code - **ambasavers**
- 3 Register your basic information and sign-up for email alerts

NOW YOU CAN DOWNLOAD *PASSPORT MOBILE* FROM THE APP STORE OR GOOGLE PLAY.

ADDITIONAL MEMBER DISCOUNTS:

Rental Car Discounts

Avis: 800.331.1212 | www.avis.com | Code: AWD# G725000
Budget: 800.527.0700 | www.budget.com | Code: (BCD) X925500

Cruise & Vacation Benefits

You will receive a 4% vacation reward on the base fare of your trip & will also have access to special bonus offers on a monthly basis.
855.577.9497 |
www.cruiseandvacationbenefits.com/AMBA

Orlando Employee Discounts

Save up to 35% on Your Orlando Vacation!
866.391.6840 | www.orlandoemployeeediscounts.com |
Code: AMBA

Nationwide Pet Insurance

Get a 5% discount on new pet insurance policies:
www.petinsurance.com/amba

Road Scholar

First-time Road Scholar participants are eligible for either a \$200 gift certificate good toward any international adventure or a \$75 gift certificate good for any North American Adventure.
www.roadscholar.org/AMBA

myAMBA dining.com

Powered by restaurants.com, myAMBA dining.com offers members discounts at over 18,000 restaurants nationwide. When members use this discount they get the best deal for every meal!
www.myAMBA dining.com

Computer Discounts

Apple: 1-800-MY-APPLE | Code: AMBA
<http://store.apple.com/us/go/eppstore/amba>
Dell: 866.257.4711 | www.Dell.com/mpp/amba |
Code: GS530005355936
(Not all products are eligible)

Trip Beat

Vacation Rental Worldwide to save up to 40% on weekly vacation stays at only \$399 a week.
Call 844.367.6433 and mention Passport to learn more.

Missouri Discounts**

Silver Dollar City Discounts! | Code: 24859
MRTA BankCard | www.morta.bankcard-center.com



Some benefits not available in all states. Association membership required to obtain benefits. Some associations have made a special benefits website available to their members. Register at myAMBAbenefits.info.
**Not provided through AMBA. Members call MRTA for more info: 877.366.MRTA (6782).