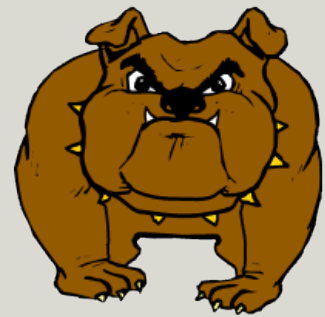




THE WATCHDOG REPORT

THE OFFICIAL PUBLICATION OF MISSOURI RETIRED TEACHERS ASSOCIATION AND PUBLIC SCHOOL PERSONNEL



MRTA is your Pension Watchdog!



New Year - New Opportunities

Happy New Year! We hope you had a wonderful holiday season and wish the very best for you in the coming year.

A new year is time to look forward to bigger and better things, and new opportunities. This year that statement may be truer than ever. As you know by now, Jim Kreider has retired from his position as Executive Director. At the time of writing this newsletter, we are looking forward to engaging a new and dynamic Executive Director to lead the Association into the future. Please keep reading to find out the state of MRTA and what is on the horizon for 2022.

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MRTA President's Message

By: Nancy Craig, MRTA President



Greetings! There have been several changes this year within MRTA leadership that you may or may not be aware. As of September 15, 2021, Sherrel Wayne Lawhon (Region 9) resigned as MRTA President Elect 2021-22 for personal reasons, and Martha Schatz (Region 10) moved from Vice President to become President Elect 2021-22. Maureen Hacker (Region 4) was nominated and elected to become MRTA Vice-President 2021-22, which means she will be President-Elect 2022-23. These are four-year terms, and you know how fast time is passing!

Several NEW MRTA Committee Chairs were appointed:

- 1) Legislative - Randy McClain (Region 2)
 - A) Legislative/Blitz Day - TUESDAY, FEBRUARY 8, 2022 (at the Missouri State Capitol)
 - B) Sign up for Phone2Action on your cell phone to contact your Legislators
- 2) Membership - Idella Warden (Region 10)
- 3) Retirement Education - Richard Phillips (Region 2)
- 4) Informative and Protective Services - Linda Lueckenhoff (Region 3)
- 5) Community Service - Marlin Kinman (Region 1)
 - A) Even with Covid, MRTA members contributed more than \$14 million in volunteer hours
 - B) Also many THOUSANDS of monetary donations and food items

These new officers have been very busy giving reports, learning, and serving on a VERY busy MRTA Board of Directors. I want to personally THANK them for their time and service to MRTA. There have been new Regional Vice Presidents on the MRTA Board of Directors who also are working hard for YOUR benefit and helping to keep our organization moving FORWARD.

As of September 14, 2021, the Delegates' Assembly passed these changes to MRTA's Bylaws:

1. When an MRTA member becomes 90 years of age, they will become a Lifetime member of MRTA. In my travels, there have been a few of those members at Region/Unit meetings. Those members received their lifetime membership cards in the mail from the MRTA office. If you know members who have reached that milestone, please let the office know.
2. A dues increase was also approved starting JANUARY 1, 2022. Dues will be \$44 per year UNLESS a member signs up for auto renewal at \$39 per year OR pays for three years at \$117 (\$39 per year). Associate members dues will also go up to \$25 per year.
3. Telephonic and/or electronic voting was also passed so Zoom meetings and votes by email or phone can be deemed as official meetings/votes.

"JOIN ME ON AN MRTA ROAD TRIP" is my President's theme. Sarah has promised new t-shirts at the Presidents' Summit on MARCH 8-9, 2022 (save-the-date). Your officers will be getting information as to where, etc. in a mailing. Please send someone that YOU think would be a good President/Vice-

President or Co-President from your Unit. It will be an interactive training session that will keep you "On the Road" to a better and stronger Unit.

My ROAD TRIP began on September 27, 2021, with the Carthage Unit hosting Region 9. Linda Taber (an MRTA member who told ME that I needed to be an MRTA member after I retired in 2001) was my chauffeur and companion for this road trip. We learned some valuable lessons during that trip. 1) We both were really bad at following a GPS route, and 2) driving at night could get us killed!! As you can see, we both survived and have lived to DRIVE another day. At this time, we have attended (Region 3 was virtual) SEVEN region events, FIVE unit gatherings, and THREE MRTA Committee meetings at the MRTA office. I also had Board meetings and other luncheons that did not involve overnight lodgings.

At this time I would like to THANK Arleta and Phil Godwin for ALL that they have done for MRTA during 2020 and 2021. They have been on the road a lot! PLUS, Arleta did ZOOM events from the MRTA office in Jefferson City and her home during the time we were NOT together. She kept members informed and aware that MRTA was still alive, well, and conducting business in a somewhat unorthodox manner during the pandemic. She did it with humor and a GREAT DEAL of time on a computer, and Phil and she have also offered to pay for 100 new members. At the end of this letter, please send the MRTA membership form to someone you know that has retired recently.

Hopefully, 2022 will be a much better YEAR for YOU and yours. KEEP in mind that MRTA is alive and well while looking for new leadership and new members who NEED to belong to MRTA for FOUR reasons! MRTA will be **better and stronger** for what has gone on in 2020 and 2021. We have learned a lot of new lessons during this time. Stay well, stay busy, AND stay tuned!

Missouri Retired Teachers Association and Public School Personnel Membership Form

Arleta and Phil Godwin Gift Membership

For NEW Members Only



____ Retired Teacher ____ Retired Support Staff

Name _____ Birthdate _____

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

MRTA Legislative Report January 2022

By: Randy McClain, MRTA Legislative Committee Chair



Thank you all for all your past efforts and your membership in the strongest public education advocacy association in the state! Were it not for MRTA, retirees would not have the outstanding retirement pension nor the cost-of-living adjustments (COLA) that have been received in the past and will receive in the future. As proof, PSRS/PEERS members will be receiving an unprecedented 5% COLA increase in January of 2022.

Also, thanks to the strength of MRTA, there was NO legislation that negatively impacted retirees' pensions.

Unfortunately, there was legislation that negatively impacted the public education system. The passing of House Bill 349, the first ever ESA-Education Savings Accounts (Voucher) bill, could divert public school funds to private schools in the amount of \$25 million per year and could grow over time to \$50 million.

This, in addition to an already lack of funding for Missouri's public schools, is disturbing. Missouri is 50th in beginning teacher salary, 45th in average teacher pay, and 49th in overall funding for public education. Charter school expansion and vouchers have become a constant in every legislative session. Continued tax cuts are reducing revenue available for public education, higher education, and all public services in our state. These tax cuts and consequent reduced revenue have created a shifting of the tax burden from the state to local communities as many school districts, in order to adequately fund their local schools, have asked their patrons to pass tax levy increases.

All of this negatively impacts our pension as Missouri public schools are spending less money on staff, which means less PSRS/PEERS contributions to fund the pension of current and future retirees.

In spite of the growing obstacles to public education, Missouri public schools continue to perform and produce at a high level for the students of our state. As MRTA members, we KNOW this is because of the past and current efforts of professional educators giving their best for the students of Missouri's public schools. Public schools represent the heartbeat of every community and are in many cases the community's largest employer.

Exciting times are ahead for MRTA. With a new Executive Director and a more collaborative approach in working with other public education associations to advocate for and advance the success of public schools of Missouri, the already strong voice of MRTA will become even stronger and an even more powerful presence in the state legislature.

Missouri's Legislative Session begins Wednesday, January 5, 2022. As an MRTA member, you are already making a difference. Here are some ways to make that difference even stronger:

- Get to know your state representative and make sure they know you. If you don't know, find yours here: <https://house.mo.gov/legislatorlookup.aspx>.
- Get to know your state senator and make sure they know you. If you don't know, find yours here: <https://www.senate.mo.gov/legislookup/default.aspx>.



- Mark your calendar and don't forget to wear RED when you attend the MRTA Legislative Day/Capitol Blitz Day Tuesday, February 8, 2022. If you are unable to attend, make sure you contact your state representative and state senator that day. See page 7 for more information.
- Stay tuned for and ALWAYS respond to Call to Actions.
- With MRTA Phone2Action, you can sign up to have all MRTA Legislative Updates sent straight to your phone. With Phone2Action, you can now write your legislators with just a few taps on your smartphone. If you have not signed up yet, please do. Text MRTA to 52886 to get started.
- Everyone receiving a PSRS/PEERS pension should start or continue reaching out to their state legislators and remind them that beyond the budget, funding public education "equally and adequately" is the 2nd priority of the general assembly by the state constitution. Let them know the HUGE economic impact public education and public school retirees have on communities all over our state.

MRTA Calendar of Events - Spring 2022

Please note all webinar information will be sent to members via email.

January 13 - Health and Wellness Webinar and Legislative Update

January 27 - Dental/Vision Webinar and Legislative Update

February 8 - MRTA Legislative Day - Missouri State Capitol

February 10 - Medicare Webinar and Legislative Update

February 24 - Spring Break Perks and Emergency Transportation Webinar and Legislative Update

March 8-9 - MRTA Unit President Summit - Stoney Creek Hotel, Columbia, MO

March 10 - Long Term Care 101 Webinar and Legislative Update

March 24 - Long Term Care 102 Webinar and Legislative Update

MRTA State Leadership

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Public Schools - Rural Missouri Economic Engines

By: Dave Baker, MRTA Region 8 Vice President



I was, am, and always will be proud to be a North County R-1 Raider, who was born and raised in Bonne Terre, Missouri. Bonne Terre, population 7,143, is situated in the Mineral Area approximately 60 miles due south of St. Louis. North County R-1 is a reorganized school district that also includes the city of Desloge, population 4,886, and shares the Mineral Area with several other exceptional school districts, including Farmington R-VII, Park Hills Central R-III, and West County R-IV. Recently, North County won it's 2021 Football District Championship, which came with a boon of community pride just as it did in West Plains, Mexico, Mountain Grove, and towns

throughout Missouri.

Water towers that dot the Missouri landscape are often emblazoned with high school mascot names, displaying community pride in, and the importance of the Tigers, the Warriors, the Pirates, and many others. So, it should frustrate all of us that too many of our elected officials are failing to acknowledge the strength and importance of our public school districts. The only piece of education legislation delivered to Governor Parson at the close of the 2021 General Assembly was HB 349 (Representative Phil Christofanelli - District 105/St. Peters), which will, if enacted, do absolutely nothing to enhance education in any public school district in the state. What this bill will do is provide private school scholarships to Mr. Christofanelli's constituents and other residents primarily in the St. Louis region.



We all understand that St. Louis and Kansas City are population centers and are important to Missouri's economy, but the performance of our state's public education system is not exclusive to these two metropolitan areas. The success of public education lies in Mark Twain's boyhood home of Hannibal; near the Lake of the Ozarks in Eldon and Camdenton; throughout the bootheel in Kennett and Caruthersville; and in the 8-man football country of Archie, King City, Shelbyville, and Grant City, small and rural communities that truly give Missouri its identity. A robust public education system means a healthy PSRS/PEERS system resulting in a strong state. Between July 2020 and June 2021, PSRS/PEERS distributed almost \$3 billion dollars to retired educators and school personnel throughout Missouri with approximately two-thirds of those dollars flowing to communities outside of the St. Louis and Kansas City metropolitan regions. All of those dollars go right back into our own local economies.



The 2022 Missouri General Assembly Session will see the filing of numerous bills that will be adverse to strong and effective public education. Reach out to your state representatives and senators before the legislative session begins on January 5, 2022, and tell them that you expect them to oppose any legislation that will harm your local public school district. And, while you have their attention, ask them what legislation they have sponsored and/or supported that will improve your public school district.

Attend MRTA Legislative Day!

February 8, 2022

MRTA - protecting public educator pensions since 1960!



MRTA is your Pension Watchdog!



www.mrta.org

Cannot Attend Legislative Day? Participate in Capitol Blitz Day!

Capitol Blitz Day is another way to show MRTA's STRENGTH IN NUMBERS! We ask all retirees write their State Representative and State Senator on February 8, 2022.

Information on the relevant issues will be available on our website and emailed to MRTA members in the days leading up to the event.

YOU ARE INVITED TO LEGISLATIVE DAY!

When: 10:30 a.m. - Tuesday, February 8, 2022

Where: 1st Floor Rotunda - Missouri State Capitol

Notes: Please remember to allow enough time to park and to enter the Capitol. Getting through security will take anywhere from 5 minutes to 30 minutes depending on the lines. It is just like airport security, so dress accordingly and leave purses and other nonessential items in the trunk of your car. Identification is NOT required to enter. MRTA will have all the information you need when you arrive.

RSVP: Please RSVP by calling toll free 1-877-366-6782, so we can make sure we have enough material for everyone who will be attending.

Don't forget to wear RED!

MRTA 30,000 Strong

Strength in Collaboration

By: Richard Phillips, MRTA Retirement Education Committee Chair



How financially healthy are Missouri's public schools? Hard numbers tell us we are not doing well, and that impacts students, current educators, and retired educators. Consider the following:

- Missouri puts 30.7% of its total revenue toward public education – dead last among the 50 states. The national average is 47.1%.
- Missouri is 34th in per pupil expenditures at \$11,685 – the national average is \$13,597.
- Missouri's beginning teacher salary ranks 49th in the nation.
- The average salary for Missouri public school teachers is 45th nationally at \$50,870. The national average is \$64,133.

Not only is financial support lacking for Missouri public schools, but movements are afoot to further reduce it. The already limited state funds are now being used to support charter school expansion and to promote vouchers and other programs aimed at weakening our public schools.

With challenges coming from multiple fronts, it is imperative for those who support public education, including the Missouri Retired Teachers Association (MRTA) and other like-minded associations, to review legislative engagement and communication strategies. By doing so, we will be more effective in providing quality schools for the children of our state. Our work will also improve the salaries of current educators, which strengthens the PSRS/PEERS pension system.

In order for MRTA to continue to be a leader in the support of Missouri's public schools, the Board is taking advantage of the new chapter in the history of our association by fully evaluating the central mechanisms of our organization. These include:

- Developing a collaborative structure to work with other associations to enhance our impact on issues affecting our public schools and our pension.
- Developing a proactive position regarding legislation that impacts public education and our pension system.
- Developing clear and consistent messaging of our positions on issues affecting public education and our pension.
- Developing collaborative communication structures that will inform all audiences on the value of public education.
- Continuing development of communication structures to inform Missouri citizens about the value and importance of the PSRS/PEERS.
- Reviewing all policies and procedures that guide the MRTA and develop levels of accountability throughout the organization.
- Hiring an auditing firm to review all financial structures and develop best practices in managing our resources in a prudent and effective manner.

Recently, the MRTA Board sought opinions from our members, regarding the characteristics of the new Executive Director. We appreciate your thoughts and ask you to continue to provide suggestions for how MRTA can best support our members. Our ultimate goal is to ensure that MRTA fully and effectively supports public education, its educators, and its retirees.

Required Minimum Distribution & Qualified Charitable Donations

If you are age 72 or older, IRS rules require you to take required minimum distributions (RMDs) each year from your tax-deferred retirement accounts.

A qualified charitable donation (QCD) is a direct transfer of funds from your IRA, payable directly to a qualified charity (like the MRTF), as described in the QCD provision in the Internal Revenue Code. Amounts distributed as a QCD can be counted towards satisfying your RMD for the year, up to \$100,000. The QCD is excluded from your taxable income. This is not the case with a regular withdrawal from an IRA, even if you use the money to make a charitable contribution later. If you take a withdrawal, the funds would be counted as taxable income even if you later offset that income with the charitable contribution deduction. Note: It is important when making a QCD that monies are sent directly from your financial institution to a qualified charity.

Example: Mrs. Jones receives a \$7,000 required minimum distribution each year from her 403B account with her financial provider, Fidelity. She just recently learned about qualified charitable donations and that the Missouri Retired Teachers Foundation qualifies for a QCD. Mrs. Jones requests her financial institution (Fidelity) send \$3,000 of the \$7,000 to the Missouri Retired Teachers Foundation as a qualified charitable donation. Mrs. Jones will keep the remaining \$4,000, and it will be taxed as regular income.

Important Rules for Qualified Charitable Donations

For a QCD to count towards your current year's RMD, the funds must come out of your IRA by your RMD deadline, which is generally December 31 each year.

Funds must be transferred directly from your IRA custodian to the qualified charity. This is accomplished by requesting your IRA custodian issue a check from your IRA payable to the charity. You can then request that the check be mailed to the charity or forward the check to the charity yourself.



Tax Sheltered Investments

Note: If a distribution check is made payable to you, the distribution would NOT qualify as a QCD and would be treated as taxable income.

Looking for a Charity in which to give? Your search is over!

The Missouri Retired Teachers Foundation was created in 2001 by the Board of Directors of the Missouri Retired Teachers Association. It is a not-for-profit organization incorporated under the State of Missouri and approved by the Internal Revenue Service as a 501(c)(3) public charity. Therefore, all contributions and gifts to the Foundation from individuals, associations, businesses, and other organizations are tax deductible.

The Foundation is devoted to raising funds to carry out certain charitable and educational purposes of the Missouri Retired Teachers Association and Public School Personnel (MRTA), which include the following:

*To fund activities and service projects which advance the cause of public education and the teaching profession in Missouri. *To award grants to active teachers to enhance their classroom instruction and to support staff to ensure a safer and more productive environment for students. *To perform other humanitarian endeavors consistent with the Foundation's Bylaws and Articles of Incorporation.

If you have questions discerning what type of account you have and if it is eligible for a QCD to the MRTF, please contact an MRTA/AMBA Representative.



MRTA
 Missouri Retired Teachers Association
 and Public School Personnel
 877-366-MRTA
 3030 DuPont Circle
 Jefferson City, MO 65109
www.mrta.org

2022 MRTA Legislative Platform

"MRTA is independent, non-partisan, and does not endorse political candidates."

RETIREMENT SYSTEM LEGISLATION AND POLICY

1. MRTA will use all available means to restore the Cost-of-Living Adjustment (COLA) which the PSRS/PEERS Board of Trustees has reduced twice in the past eleven years. MRTA supports the restoration of the COLA to pre-2011 levels for PSRS/PEERS of MO retirees.
2. MRTA will promote legislation for a PSRS/PEERS COLA matching Social Security, where the cumulative CPI-U on the last day of the fiscal year is the COLA.
3. In order to preserve and protect the strong financial integrity and transparency of PSRS/PEERS of Missouri, MRTA will advocate for a comprehensive audit of PSRS/PEERS from the State Auditor's Office.

STATE LEGISLATIVE ISSUES OF INTEREST TO MRTA

1. MRTA will work to protect the Missouri public pension retirement plans as defined benefit plans rather than defined contribution plans.
2. MRTA opposes any benefit reductions for PSRS/PEERS public school employees, including a tier-two defined benefit plan.
3. MRTA will support the current independent governance and decisions of the Boards of Trustees of the following public education retirement systems: PSRS/PEERS Retirement System of Missouri, PSRS of Kansas City, Missouri, and PSRS of the City of St. Louis.
4. MRTA will work to protect/maintain access to healthcare coverage for public school retirees through the school system from which they retired as is mandated by Missouri law requiring the same premium cost and the same coverage as the active public school employees.
5. MRTA will support "equal and adequate" public school funding through increased state funding of the Foundation Formula for all public schools as mandated by the Missouri Constitution.
6. MRTA will oppose any legislation that would reduce state tax revenue for public school funding.

7. MRTA will oppose vouchers, education tax credits, education scholarships, or any other use of tax dollars for nonpublic schools.
8. MRTA will oppose the statewide expansion of charter schools.
9. MRTA will support requiring the use of certified teachers in virtual classrooms and charter schools to be members or retirees of PSRS.
10. MRTA supports accountability for existing charter schools equal to that of public schools.
11. MRTA will support legislation to increase minimum salaries for teachers and the funding of those increases.
12. MRTA will oppose state mandated consolidation of public schools that meet state standards.
13. MRTA will work to protect/maintain the Missouri state income tax exemptions for public education retirees that MRTA was instrumental in obtaining in 2007 (HB444).

FEDERAL LEGISLATIVE ISSUES OF INTEREST TO MRTA

1. MRTA will support legislation to repeal/modify the WEP (Windfall Elimination Provision) and GPO (Governmental Pension Offset) provisions of Social Security.
2. MRTA will oppose mandatory Social Security for new educator members of PSRS of Missouri.
3. MRTA will oppose privatization of Social Security.
4. MRTA will oppose vouchers, education tax credits, education scholarships, or any other use of tax dollars for nonpublic schools.
5. MRTA will oppose the expansion of charter schools.
6. MRTA supports accountability for charter schools and virtual education equal to that of public schools.
7. MRTA supports accessible, cost effective healthcare to promote financial security for all.
8. MRTA supports accessible, cost effective prescription drugs to promote financial security for all.
9. MRTA supports efforts that would decrease student loan debt to encourage the recruitment and retention of teachers.

MRTF President's Message

By: Karen Miller



Celebrating YOU!!!

It was so great to see so many of YOU in person at the Annual Meeting in September!!! At that meeting, my theme was celebrating our members; actually, that will always be my theme – **CELEBRATING YOU, our members!!!**

Without YOU, MRTF would not be able to accomplish much. What have YOU accomplished? YOU have awarded 56 scholarships, and YOU have awarded 785 Classroom Grants and 21 Maggie Elder/PEERS Grants worth a total of **\$460,500!!!** That's a LOT of money and a fantastic PR tool for MRTA!!!



Where does all of that money come from?

- Silent Auction at the Annual Fall Meeting – YOU donated 255 items, YOU were generous buyers, and YOU gave generous cash donations, totaling \$11,861! Thank YOU!
- YOU, the individual local Units and Regions, host money-making projects. Recently, the Webster County Unit hosted the Region 10 meeting, and they had an auction and made \$811 that they donated to MRTF!! Thank YOU!
- Past donors should have received the "Year-End Ask" letter. It was very successful last year.
- YOU and/or local units can make memorial or honorarium donations. Recently, Gail Cochran asked for memorial donations when her husband, Walt, passed away. Walt was a former MRTA and MRTF President.
- YOUR mileage reimbursements to state MRTA meetings can be donated partially or completely to MRTF.
- YOU can still buy mailing labels from the MRTA office. They are \$25, and both MRTA and MRTF have new logos...so don't YOU need some mailing labels with the new logos? Just mail a check to the office with a note and the staff will take care of the rest.
- YOU can designate your \$5,000 PSRS/PEERS Death Benefit to MRTF.
- YOU can leave a legacy to MRTF in your will.
- If YOU shop on Amazon, you can search for AmazonSmile, designate an agency (MRTF), and Amazon will donate 0.5% of your total bill to them. You would be making a small donation with Amazon's money. Lots of small donations add up to big results.
- YOU can help right now with the 2022 MRTF \$10,000 Raffle. This year we are once again giving out \$10,000, but we are breaking it into smaller prizes: 1st Prize - \$5,000; 2nd Prize - \$3,000; 3rd Prize - \$1,000; and 4th Prize \$1,000. YOUR MRTF Board is always looking for ways to improve and enhance all of our projects. The drawing will again be live at the Presidents' Summit in March. I love the excitement of the live drawing. **My goal for the raffle is for every member, all 30,000 of YOU, to buy or sell one ticket. We could help so many teachers and students with that much money!!!**

**MRTF accomplishes so much, but it's only possible because of YOU!! ALL of YOU!!!
Thank YOU!!!! YOU are MRTA!!! YOU are MRTF!!! YOU!!!!**



**Your chance to win
\$50 every
Wednesday
until March 2nd!**

MRTF Winning Wednesdays!



MRTA \$10,000 Raffle Prizes

1st Prize - \$5,000

2nd Prize - \$3,000

3rd Prize - \$1,000

4th Prize - \$1,000

We will be drawing out a ticket from the raffle **each week** on Facebook Live and that person will win a **\$50** visa gift card to be used anywhere!

That is 9 - \$50 winners!

**Buy your tickets early for your
best chance at winning \$50!**

These drawings will be done on MRTF's Facebook Live, starting January 5th. We will draw every Wednesday at 9 a.m. through March 2nd.

MRTF \$10,000 Raffle - all proceeds from the raffle benefit the MRTF Classroom Grant Program. Tickets are \$10 each or you can buy 6 for \$50. A live drawing will take place at the 2022 MRTA Unit Presidents' Summit on March 9th. Raffle tickets have been mailed to all MRTA members in the January MRTA Newsletter, but they can also be requested or purchased through the MRTA office by calling 1-877-366-6782 or sending payment with a note requesting the office to fill out tickets for you to 3030 DuPont Circle, Jefferson City, MO 65109.

MRTA and MRTF Board Members, Staff, and their spouses are ineligible to win the MRTF Raffle. The MRTF \$10,000 Raffle prize winners are only eligible for one raffle prize per person with the exclusion of any Winning Wednesday prizes.



BENEFITS STILL FIT?

CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from

MRTA & AMBA:

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
- Cancer, Heart & Stroke, Accident, and Disability Insurances
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Annuity
- Start Hearing, Inc.
- Hospital Stay Coverage
- Discounts on Travel, Dining & more

Learn More: **1-877-556-4582**

myambabenefits.info/mrta

MRTA - Missouri Retired Teachers Association





THOUSANDS OF SAVINGS OPPORTUNITIES!

YOUR INSIGHT INTO SAVINGS



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

RENTAL CAR DISCOUNTS:

Avis: 800.331.1212 | www.avis.com
 Budget: 800.527.0700 | www.budget.com

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

ORLANDO EMPLOYEE DISCOUNTS:

Save up to 35% on Your Orlando Vacation!
 866.391.6840 | www.orlandoemployeediscounts.com

NATIONWIDE PET INSURANCE:

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

1-800-FLOWERS

Members save 15% at 1-800-FLOWERS when they call or shop online!

MYAMBADINING.COM

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

ROAD SCHOLAR:

Association Members receive exclusive discounts on educational travel. For details on upcoming trips visit www.roadscholar.org

COMPUTER DISCOUNTS

Apple: 1-800-MY-APPLE | Dell: 866.257.4711 | www.Dell.com/mpp (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.

To learn more about benefits and discounts available to association members, and to schedule your FREE benefits review, contact AMBA at 877-556-4582 or visit myAMBAbenefits.info.





Missouri Retired Teachers Association and Public School Personnel
The #1 priority of MRTA is to promote and protect pensions, programs,
and benefits of all public school personnel in retirement.

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and Public School Personnel
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Jefferson City, MO 65109

MRTA Membership Card

RETURN SERVICE REQUESTED

WWW.MRTA.ORG

Ask Someone to Join MRTA today!

Missouri Retired Teachers Association and Public School Personnel (MRTA) is here to advocate for you and to preserve and protect those hard-earned pension benefits. The best thing you can do today to ensure that your monthly pension checks are protected and still arrive each month is by being a member of MRTA.

The second best thing you can do is help us grow our numbers by asking a friend to join! **Retirees need MRTA now more than ever!** There is strength in numbers, and banding together as one voice is the most effective way to get legislators to listen to our issues and concerns.

Visit www.mrta.org to join or renew your membership.

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 15 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