

# MCHENRY COUNTY RETIRED TEACHERS ASSOCIATION

## IRTA AREA 2, REGION 2, UNIT 13



[www.irtaonline.org](http://www.irtaonline.org) | [www.mcirta.org](http://www.mcirta.org)

### 2018/19 Meetings

12/19 MCC

Tony Quagliano, CPA  
New tax laws

#### New consistent venues

#### D'Andrea's

April, June,  
September, November

#### MCC

May, December

#### McHenry Country Club

March, October

Programs subject to change  
Meeting begins at 11:45 am  
Lunch begins at Noon  
Reservations due one week  
prior to meeting.

#### December Menu

Salad  
Pork Loin  
Stuffing  
Mashed Potatoes  
Sauerkraut  
Mixed Blend Vegetables  
Applesauce  
Coffee, Ice Tea, Water

## President's Message

*Stephen Polep*

I am grateful for being a retired teacher. IRTA has worked hard to protect my benefits and helped pass legislation to benefit us and will continue to have my support.

I am old enough to have Medicare advantage and am very fortunate to be covered for all my medical bills. My bills were large this year and I was only out \$1000 deductible. Members call me and ask about keeping their current program and I tell them that it has worked for me and I am keeping it. Next year the premium is even being reduced. Members have a great medical and drug benefit.

## December Guest

*Jude La Francis*

Tony Quagliano, CPA—New tax laws

## MCRTA Teacher Grants

*Mary Noe*

Know a future teacher who is a senior in one of McHenry County's public high schools? Encourage the completion of an application to our 2019 Future Educator Scholarship available at high schools or on our website. Deadline is in March 2019.



# Membership News

Marlene Griffith and Linda Young

As another year comes to an end and we take a winter break, I would like to thank the members of MCRTA for paying their dues, for encouraging non-members to join us, for attending our lunch meetings, for supporting IRTA, and for making our local branch of IRTA one of the largest and most active branches in the State of Illinois. I enjoy volunteering for MCRTA because our members are such a wonderful, attentive, and generous group of people. I also enjoy working with my fellow board members. Each one works diligently and cooperatively for our organization, and we have an exceptionally tireless and dynamic president in Steve Polep. **Many thanks to all of you and best wishes for health and happiness in 2019.**

Do you know a retired educator who does not belong to MCRTA? How about giving that person a Christmas gift: A one-year membership in our organization. \$10!!!!

You may pay your dues at the meetings by seeing Marlene or Linda at the Membership Table, or you can send them to this address: **MCRTA, PO BOX 1776, CRYSTAL LAKE 60039.**

**Questions?** Email Marlene at [membership@mcрта.org](mailto:membership@mcрта.org) or at [marlenegriffith@icloud.com](mailto:marlenegriffith@icloud.com) . You can also call or text her at **815-385-3533.**

### WELCOME TO NEW MEMBERS:

- \*Cathy Bereiter of Crystal Lake
- \*Kathy Carroll of Cary
- \*Laurel Graham of McHenry

### DEATHS:

David Boger, McHenry

**Questions?** Email Marlene at [membership@mcрта.org](mailto:membership@mcрта.org) or at [marlenegriffith@icloud.com](mailto:marlenegriffith@icloud.com) . You can also call or text her at **815-385-3533.**

## TODAY'S GRACE

Bless our friends  
 Bless our food  
 Come O Lord and  
 Bless Us.  
 May our talk glow with peace,  
 Bring your love to surround  
 us.  
 Friendship and Peace  
 May they bloom and glow,  
 bloom and grow forever.  
 Bless our friends  
 Bless our food  
 Bless our dear land forever.

## Need to Cancel?

If you cannot show the day of the meeting, call Steve Polep on his cell at 847-772-4162 and leave a message or text—even at the last minute. We do need you to pay for your meal if you do not cancel in time as the unit has to pay the venue. Thank you.

**Reach us at:  
 PO Box 1776  
 Crystal Lake, IL 60039**



## Member Benefits

*Rose Turk*

Are you looking for Dental and/or Vision Insurance for you and/or your family? You can purchase each insurance separately or together. To see all the details about the insurance, go to [irtaonline.org](http://irtaonline.org)

The **dental plan** for IRTA is covered by Ameritas Life Insurance Corporation. Coverage for the dental plan includes:

- Use of the dentist you want or select a dentist within the Ameritas Dental Network and save 20-40%
- No waiting period when you enroll during open enrollment which is until the end of March
- You can access providers nationwide
- Routine cleanings up to three times a year with NO deductible
- Routine oral exams twice a year with NO deductible
- \$100 calendar year deductible per person for Type 2 and Type 3 services
- \$1500 calendar year maximum per person

The price for this coverage for a member is \$61.48 per month. It costs \$122.96 monthly for a member plus 1. These prices guaranteed through April, 2019.

The **eye insurance plan** emphasizes eye health from independent, private practice VSP eye doctors. Coverage for the VSP plan includes:

- Exam covered in full once every 12 months after a \$15 co-pay
- Prescription glasses obtained after a \$25 co-pay
- Frames covered up to \$150 once every 24 months and lenses fully covered every 12 months
- Contact lenses covered once every 12 months instead of glasses up to the \$150 allowed for frames

The price for this coverage per member is \$9.90 per month. It costs \$17.85 monthly for a member plus 1.

## Legislative Report

*Norbert Wolter*

The IRTA asked us to acquaint ourselves with our new legislators. Among the new legislators are Craig Wilcox, 32nd Senate; Don DeWitte, 33rd Senate; and Tom Weber, 64th House. Let me know if you have an opportunity to meet and greet our new legislators. Those of you who attended our Candidates' Forum had an opportunity to hear both Senator Wilcox and Representative Weber.

In recent editorials, the Chicago Tribune editorial staff has been calling for a constitutional amendment to change the pension protection clause. The IRTA legislative committee will be alert to any sustained movement in that direction and take appropriate steps to counter such an effort.