

review

Standing up for Nevada's Retired Public Employees since 1976
Educating on Public Employee Issues

**NON-MEMBER
NEWSLETTER**

IS THERE AN ASSOCIATION FOR PEOPLE LIKE ME?

- ✓ Protects the pension and benefits for both retired and active employees covered by the Nevada Public Employees' Retirement System (PERS)
- ✓ Provides a strong, collaborative voice during the legislative session and all year-round
- ✓ Supports the solvency of the PERS retirement system for me and my beneficiaries.
- ✓ Is not a union and is non-partisan, who has been around since 1977, whose mission is to advocate, education, support and protect active and retired Nevada public employees regarding PERS, the Public Employees' Benefits Program (PEBP) and other member benefits.

 **YES, THERE IS!**

RPEN, the Retired Public Employees of Nevada, represents ALL public employees in Nevada and has since 1977, when a group of Nevada public employee retirees, discovered that upon retirement, retirees not only lived on fixed incomes but saw an increasingly greater percentage of their retirement income spent for health care, a phenomenon that still exists today. We've grown to 17 Chapters statewide and over 7,000 members, but there is always strength in numbers, so we invite you to read more about us in this non-member newsletter, and hope you will add your name to our member list!

If you're still working you can still join RPEN as long as you're vested in NV PERS with at least 5 years, or you're 50 or older. It's important to be concerned about protecting the pension you look forward to receiving, because any changes made to PERS could

impact you when you retire. If you're retired or plan to retire soon, we're here to protect the pension you're already enjoying! And if your spouse is also eligible to join RPEN, even if they are not a public employee.

There's a membership application inside, and our dues are only \$7.00 per month, less than a cup of coffee in many places! Once you've filled it out, we'll pay the postage to send it back to us. Or, you will notice several other methods of payment we accept. And if you have any questions don't hesitate to contact the State Office in Carson City by email; info@rpen.org or by calling us **775-882-7832**.

You can also scan the QR code to join now:



RPEN'S NOTABLE LEGISLATIVE VICTORIES THROUGH THE YEARS

- ◆ Secured a permanent schedule of post-retirement increases (PRI's)
- ◆ Supported passage of Ballot Question 1 (1996) placing constitutional protections to prevent the State Legislature from raiding NV PERS to balance the state budget!
- ◆ RPEN successfully lobbied the Nevada Legislature to prevent dangerous changes to PERS including moving new hires to a 401 (k) hybrid plan
- ◆ Brought long needed financial relief in legislation (2017) for non-state retirees in PEBP (known as orphans) who faced escalating health insurance costs before this bill passed.
- ◆ Sponsored legislation in 2019 defining what is and isn't your public information.
- ◆ Lobbied to return active and retiree life insurance benefits for PEBP participants to pre-COVID levels AND supported legislation bringing parity for state workers who for years earned much less than other public employees at the city and county levels.

NEWS STORIES & HEADLINES, PUBLIC EMPLOYEES UNDER ATTACK



WHO SHOULD SUPPORT RPEN?

- ◆ Those receiving a retirement, disability, or survivor allowance from NV PERS
- ◆ Any Nevada retired public employee who is a member of the State's health insurance plan, PEBP
- ◆ Any employee of a public agency covered by NV PERS who is vested (5 years) or age 50 or older
- ◆ The spouse of a person previously mentioned
- ◆ The surviving spouse of a deceased RPEN member, even if such surviving spouse receives no survivor allowance from PERS
- ◆ Affiliate or Associate memberships are also available to those otherwise ineligible to join

RPEN STATE OFFICE

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Representatives from several of our Northern Nevada Chapters who will be hosting RPEN's 2025 Board of Directors' meeting!

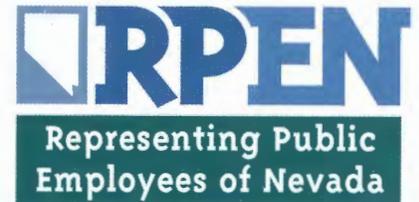


RPEN Day at the 2023 Nevada State Legislative Session where all 17 Chapters were represented!



AMBA's Nevada Rep Josh Skidmore, Senior Vice-President Sudi Naraine, EJS Rep Judy Eikenberry, AVP Association Relations Richard Rowland and EJS Rep Ernie Strobel.

GUIDE TO YOUR RPEN MEMBER BENEFITS



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.



Cancer, Heart and Stroke, Accident and Disability Insurances

Benefits paid directly to you. You select the benefit level that best suits your needs.



Life Insurance

You can choose plans that protect your family now and at the end of life. Easy issue and Traditional plans available.



Tax-Deferred Asset Protection

Tax-deferred accumulation of interest for qualified or non-qualified funds with the ability to participate in market gains with no downside risk. No underwriting required. Multiple options with lifetime income and Long Term Care benefits 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.



Dental & Vision Plans

Flexibility and Freedom are the words best described when it comes to your Dental and Vision plans. Easy-to-use, broad coverage and discounts with a wide range of providers.

Dental and Vision Questions?
Call toll-free: (866) 692-4992



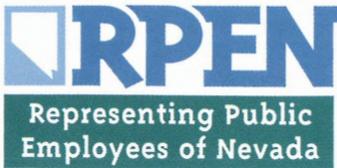
Hospital Stay Coverage

A plan designed to help protect your savings and security for the future. This insurance can help offset the cost of deductibles, co-pays, and unexpected or additional expenses incurred but not covered by other insurance plans.



AMBA

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



MEMBERSHIP APPLICATION

The Retired Public Employees of Nevada (RPEN) was formed in 1977 to meet the challenges public employees face upon retirement. The challenges then and now are health insurance and protecting the Nevada PERS fund. Today RPEN continues its work to protect and support these issues for retirees and those still working. If you receive a monthly Public Employees' Retirement System (PERS) pension, you **do not** automatically belong to RPEN.

RPEN works for retired and active public employees by:

- Being a strong voice for retired and active public employees at the Nevada Legislature.
- Supporting Nevada's Defined Benefit retirement system.
- Serving as an advocate at PERS and PEBP (health plan) board meetings and meetings of other legislative, state, and local government boards and committees.

RPEN has 17 chapters statewide. They meet on a regular basis with speakers who make presentations on topics of interest for public employees, retired and active. **Chapters:** Bi Valley (Yerington), Carson City, Churchill, Elko, Fernley, Henderson, Las Vegas, Lincoln, Mineral, Northern Tri-County (Battle Mountain, Lovelock, Winnemucca), Pahrump, Sparks, Summerlin, Tonopah, Two Rivers (Overton-Mesquite), Washoe (Reno) or White Pine.

Please take a moment and complete the RPEN membership application below. (Please print)

Name:	Complete Address:		
E-mail:	Phone Number:	Birth Date:	
Last/Current Public Employer:	I am: <input type="checkbox"/> Retired or <input type="checkbox"/> Active (still working)	Retirement Date:	
Spouse Name: (if applicable)			Birth Date:

I/We wish to belong to this chapter (select from the Chapters above):

Please select one of three payment options:

PERS DEDUCTION MEMBER (Available for PERS retiree recipients only)

1. PERS Authorization: I hereby authorize the Public Employees' Retirement System (PERS) to deduct **\$7.00** per person per month for RPEN dues as I have designated below. I understand this will continue in the amount established by RPEN until I notify RPEN in writing to discontinue the deduction(s).

Number of Deductions: _____ My signature _____ Spouse's signature (if applicable) _____

- OR -

CASH MEMBER

2. I have enclosed a check for **\$84.00** per person for the first year of dues. I will receive an annual invoice determined by the month I joined RPEN.

- OR -

DEBIT CASH MEMBER

3. I am attaching/enclosing an unsigned voided check. I authorize my bank to honor drafts drawn by RPEN for membership dues as designated below. I hereby authorize RPEN to initiate debit entries on my account. This authority is to remain in effect until revoked by me in writing. I agree that RPEN shall be fully protected in honoring such debit. I will be notified of any changes to dues by RPEN.

- AND -

CHECK ONE BOX: **\$7.00** monthly per person or **\$84.00** annually per person

SCAN QR CODE
TO JOIN NOW!



Complete this application, fold it over and tape it closed...we'll pay the postage!