

# RPEN review

*Standing up for Nevada's Retired Public Employees since 1976*

*Educating on Public Employee Issues*

## RPEN. Who Are We?

### *What You Need to Know, and Why You Need to Belong, Whether You Are Retired or Still Working!*

**R**PEN. PERS. PEBP. Three four letter words that mean a lot if you are a public employee, retired or still working. All public employees know what PERS stands for. Nevada PERS, the state's Public Employees' Retirement System. PEBP, the Public Employees' Benefits Program has had a couple of names since it was formed as the state's health insurance agency for all state employees.

PERS was formed in 1947 by public employees like Cam Batjer who later became Chief Justice of the State Supreme Court as well as a member of RPEN, the Retired Public Employees of Nevada, an organization that Represents Public Employees of Nevada. The founders of RPEN also included Russ McDonald, the first attorney and bill drafter for the Nevada Legislature and he is also the person responsible for writing and filing articles of incorporation for RPEN in 1976. What led to the formation of RPEN? Primarily, to educate the public and lawmakers about the realities of retirement for public employees. In the 1970's pensions didn't stretch as far because wages at the time weren't what they were to become many years later. Also before RPEN, most pensions didn't go far enough to cover inflation because back then regular cost of living increases didn't exist. Additionally, a large percentage of many retiree pensions were spent on healthcare, which as you know, is out of control today! PEBP, the state's health plan, does its part to control costs for actives as well as retirees who were moved from PEBP and over to a Medicare Exchange in 2011.

RPEN has become even more important today due in large part because of organizations like the Nevada Policy Research Institute, NPRI. NPRI is a "think tank" organization funded by in part by large donations from groups like the Koch Brothers and the Laura and John Arnold Foundation, who look to dismantle public employee pensions like PERS who offer defined benefits and switch them over to defined contribution/401K hybrid plans. We still must be an educational group especially because of term limits at the Nevada State Legislature, and we must educate those legislators who know nothing about PEBP and PERS and the importance of protecting them.

You are receiving this newsletter today because you qualify to become a new member of RPEN. Due to the fact that the majority of our members are retirees, and many of them are getting older, not younger, we are constantly trying to bring new members in to keep our organization as strong and vital as it was in the beginning! We lose between 20-30 members per month, who "age out" of PERS (a more pleasant way of saying they passed away). Through various recruiting methods we do bring in 10-15 members per month, but as you see, we are going in the wrong direction when it comes to membership.

So, once you've had a chance to read through this issue, we hope you will take the time to complete the enclosed membership application and mail it in, we'll cover the postage! Or, you can always visit our web-site, [www.rpen.org](http://www.rpen.org) where membership applications are always available along with other information about RPEN and what your monthly dues will bring you. Some of that information is also available in this newsletter in the "10 good reasons to join RPEN" story as well as "Frequently Asked Questions".

Membership dues can be paid through a monthly PERS deduction if you are retired and collecting a PERS pension. Dues can also be paid through cash, check, money order for actives and retirees and there's another method, ACH, which can deduct monthly dues from your personal checking account as long as we receive your routing information on a voided check. Actives who are still working can join before retirement as long as they are vested in PERS with at least 5 years or if you are over the age of 50, and not yet vested.

The most important thing to remember for actives still working...who will protect you when you retire? RPEN is the only public employee group that represents ALL public employees, from schoolteachers to janitors and from police/firefighters to secretaries and from professors and department managers to bus drivers. While you're working you don't think about retirement, it seems very far off. But it will be here before you know it, and RPEN is working right now to protect the retirement you hope to receive someday. We need your help. **Please Join!**

# Frequently Asked Questions

## Q: WHAT IS THE PURPOSE OF RPEN?

**A:** The purpose of RPEN is to address the problems of active and retired public employees and prepare and present information on such problems to the general public and concerned groups and citizens.

## Q: WHAT ARE RPEN'S PRIORITIES?

**A:** RPEN's #1 priority is the financial health and protection of the Nevada Public Employees' Retirement System (PERS) and Public Employees' Benefits Program (PEBP). We keep members informed on a regular basis about critical issues that might affect them, especially during the Nevada State Legislative Sessions.

## Q: WHO CAN JOIN RPEN?

**A:** Any person vested in Nevada PERS with at least 5 years, or anyone retired and receiving a PERS pension, disability or survivor allowance, or anyone age 50 or older and still working and looking to receive PERS upon retirement. Spouses of PERS recipients are also eligible to join RPEN.

## Q: WHY SHOULD I JOIN RPEN?

**A:** Strength in numbers counts when RPEN lobbies at the Nevada State Legislature on your behalf. RPEN currently has nearly 8-thousand dues paying members across the state. RPEN is also the ONLY organization in Nevada representing ALL public employees. Adding your voice can only make our collective voice LOUDER!

## Q: WHAT DOES IT COST TO JOIN RPEN?

**A:** Annual dues are currently just \$84.00 per year, payable through a monthly deduction from your PERS check if you are retired, or payable

on a monthly or yearly basis via ACH (Automated Clearing House) deductions from your personal account if you are still working, or you may also be invoiced by the State Office of RPEN for yearly dues payments.

## Q: WHAT DOES RPEN DO WITH THE MEMBERSHIP DUES?

**A:** RPEN's main expenses are maintaining a full time office in Carson City, where we were formed in 1976. Dues also pay for a full time Lobbyist in addition to our two full time staffers in Carson City including our Executive Director and Director of Finance and Operations. Dues are also used to get information out to our members via a member newsletter that is mailed six times per year as well as maintaining Chapters throughout the state. We do a lot with a little, and our only source of funding all of these activities comes from membership dues.

## Q: DOES RPEN CONTRIBUTE MONEY TO STATE LEGISLATORS?

**A:** No. As an Internal Revenue Service Section 501 (c) (4) federally tax exempt organization, RPEN can lobby and provide forums for disseminating political information to our members, but our Board of Directors voted that we will never endorse any candidate for office nor contribute to any political campaign.

## Q: WHEN AND WHERE DO CHAPTERS MEET?

**A:** For locations and meeting times of our chapters you can contact the State Office at 775-882-7832 or visit our website at [www.rpen.org](http://www.rpen.org) to get this information as well as access additional information about our organization.



# 10 Good Reasons to Join RPEN

**1** Because we have been representing Nevada retired public employees at every session of the Nevada State Legislature since the 1970's.

**2** Our efforts have effected change to Nevada statutes by solidifying retirement benefits, protecting PERS from raids by the Nevada Legislature to balance the state budget and RPEN is continually seeking support for retiree health care and more. RPEN fought for passage of AB 48 at the 2021 Legislative Session to give parity to non-state Medicare participants in PEBP. We also championed Senate Bill 224 during the 2019 Legislative Session that once and for all outlines what is public information as it relates to retired public employees further protecting retirees from identity theft.

**3** RPEN representatives attend all monthly meetings of the PERS and PEBP boards so you don't have to.

**4** We protect benefits retirees have earned and identify areas needing attention. RPEN is in the game for the long haul.

**5** We interact with legislators, administrators and other decision-makers on your behalf. In election years RPEN invites all candidates for the legislature to be interviewed one-on-one, asking their positions

on pensions and healthcare. Their responses are then collected and shared with our members in advance of the general election so they can make their own informed decision at the polls.

**6** RPEN officers and members work closely with other public employee representatives inside and outside Nevada on behalf of retirees.

**7** RPEN has chapters in most Nevada communities. Most hold monthly meeting where retiree issues are discussed and guest speaker presentations are made on topics of interest.

**8** RPEN advocacy keeps you informed through statewide and chapter newsletters. Our website and member e-mail list provide you with regular, up to date information about retiree concerns in this increasingly anti-public employee environment.

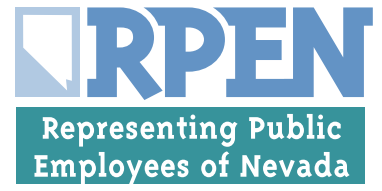
**9** Because RPEN members are unwilling to leave decisions that can adversely affect their retirement benefits only up to elected officials without having an advocate and a voice in that process.

**10** Your membership includes access to many other benefits from EJS Insurance, RPEN's Member Benefits Provider, as outline on page 4.

## News Stories & Headlines, Public Employees Under Attack



# Benefits of Membership in RPEN



Benefit programs available for members offered through E.J.S. Insurance Services, Inc., Member Extra, Inc. and Specialists in Long Term Care Insurance Services, Inc.

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## • Nationwide Pet Insurance

Discounts provided to pet owners. Call (877) 738-7874 and mention that you are an RPEN member to receive your discount. Visit [www.memberextra.com/rpen](http://www.memberextra.com/rpen) and click on the Pet Insurance icon for more information.

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## • Emergency Assistance Plus (EA+)

If you are away from home (U.S. or abroad), EA+ will come to your aid. Call (855) 791-0019 and mention that you are an RPEN member.

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## • PPO Delta Dental Plan

A PPO Dental Plan with group discounted rates offered by Delta Dental. Call (800) 841-6238 for more information.

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## • VSP Vision Plan

A Vision Plan with group discounted rates offered by VSP. Call (800) 841-6238 for more information.

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## • Discount Dental Plan

A discount Dental Plan with affordable annual rates offered through New Dental Choice. Call (800) 841-6238 for more information.

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## • Discount Vision Plan

A discount Vision program with affordable annual rates offered through Outlook Vision. Call (800) 841-6238 for more information.

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## • Long Term Care Insurance

Coverage provided for Home Care, Assisted Living, and Skilled Nursing Facilities. Call (800) 764-6585 for more information.

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## • Car & Homeowners Plan

Get auto, homeowners and rental insurance. The Traveler's plan offers discounts to RPEN members and you can call (800) 842-5936.

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## • TruHearing - Hearing Service Plan

The benefit can save you hundreds of dollars on exams and batteries. Call (844) 866-9917 for more information and mention that you are an RPEN member.

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## • Affinity Travel & Entertainment

Discounted rates on Entertainment, Tickets, and Travel packages. Visit [www.memberextra.com/rpen](http://www.memberextra.com/rpen) and click on the Affinity Travel and Entertainment icon for more information.

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## • True Freedom Home Care

This program will provide care in your home. Discounts up to 15%. Call (800) 841-6238 for more information.

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## • LegalShield/IDShield

LegalShield includes a dedicated law firm, legal advice/consultation and contracts/documents while IDShield includes such things as social media monitoring, consultation and full identity restoration with a \$5 million service guarantee. Call EJS Insurance Services, Inc., (800) 841-6238.

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