Fall 2026

ROSE Newsletter

Retired Oregon School Employees

Looking out for the rights and benefits of retired OSEA members

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Benefits of being a ROSE (Retired Oregon School Employees) member include OSEA life insurance, member discounts, OSEA publications, PERS information, training, events and social activities.



By BONNIE LUISI
ROSE Chair

Growing older can be both challenging and rewarding. With age comes wisdom, resilience and a deeper appreciation for the moments that matter most.

You may now have time and opportunities to explore interests that we often put aside during busy years of work and family responsibilities. Whether it is gardening, painting, traveling, volunteering, reading, or learning new skills, there is always room for growth and discovery. I have found great pleasure and satisfaction in continuing my work with OSEA. As the ROSE chair, I am still in a position of leadership that works alongside a dedicated board who work to help keep fellow retirees updated on the things that affect their lives. We also work to inform future retirees about the retirement process and how they too can stay involved. It keeps me active socially, and allows me the opportunity to share my knowledge and experiences with others.

Relationships also become more meaningful as we age. Time spent with family, friends, neighbors and community members enriches our lives and creates lasting memories. I know visiting with my OSEA and now ROSE friends are something I truly treasure. We have been through so much together and really enjoy our visits. It is so easy to just fall back and pick up where we left off at our last visit. There is not always time for a phone call, but daily texts, even if it is just a funny Facebook post, are the norm.

As we age, we know we are not as spry as we used

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Calendar

All ROSE members are invited to our monthly meetings!

ROSE Meetings

- Friday, Dec. 4, at 2 p.m. Zoom
- Friday, Feb. 5, at 2 p.m. Zoom
- Friday, March 5, at 2 p.m. Zoom
- Friday, April 9, at 10:30 a.m. State Office
- Friday, May 7, at 2 p.m. Zoom
- Friday, June 4, 10:30 a.m. State Office

GET CONNECTED AND STAY CONNECTED

Like and follow OSEA and ROSE on Facebook

OSEA: www.facebook.com/osea6732
ROSE: www.facebook.com/RetiredOregonSchoolEmployees

Visit our website

OSEA: www.osea.org
ROSE: rose.osea.org

Medicare Open Enrollment - What to Know

By TIM STOELB, *ROSE Secretary-Treasurer*

Every October, Medicare gives its 69 million beneficiaries a chance to review coverage and make changes for the coming year. In 2027 there are several changes projected to occur:

- **Part A Deductible:** Projected to decrease to between $1,788 and $1,810 per benefit period
- **Part B Premium:** Projected to increase slightly to $209.50
- **Part B Deductible:** Projected to rise to between $292 and $310
- **Part D Standard Deductible:** Projected to increase to $700 (a 14% increase)
- **Part D Out-of-Pocket Cap:** Rising by $300 to $2,400, after which covered prescriptions have zero out-of-pocket costs for the remainder of the calendar year.
- **Subsidies & Pricing:** The federal stand-alone Part D premium subsidy program is ending, but negotiated prices expand to 15 additional drugs (including GLP-1s, cancer and diabetes medications)

In September, you should have received your Annual Notice of Change, or ANOC, from your insurer. If you're in a Medicare Advantage plan or a stand-alone Part D drug plan, Medicare requires your insurer to send you one every September, spelling out exactly what's changing in your coverage and costs for the coming year.

In addition to these changes, Medicare enrollees may notice some subtle but meaningful changes as they deal with commercial agents and brokers when open enrollment begins Oct. 15. The rollbacks are being implemented to "streamline the process" according to the Centers for Medicare and Medicaid Services (CMS) who adopted the changes in April.

Nearly one in three people use licensed Medicare agents and brokers to help find a Medicare Advantage plan. That's more than 10.5 million enrollees who discuss their coverage with agents each year. The new rules that take place on Oct.1 roll back some safeguards that protected Medicare shoppers, putting them at a disadvantage in some cases.

- Callers will no longer hear a verbal disclaimer from agents and brokers that they don't offer all coverage options in your area until sometime later in the conversation.
- Callers will no longer be told that callers can contact their State Health Insurance Assistance Program (SHIP) for information about all coverage.
- Medicare Advantage plan enrollees will no longer receive a midyear update about unused supplemental benefits as expected.
- User ratings of Medicare Advantage plans' care and customer service will no longer count toward a plan's star rating, which helps identify high-quality plans.

You will need to do your



homework before talking with an agent and choosing your insurance for next year. AARP has an excellent article to help individuals with this important decision. You can read their article at https://www.aarp.org/medicare/finding-the-best-plan-for-me/. Avoid the pitfalls of making a bad choice by knowing what questions to ask ahead of time!

If you feel you need help, contact Oregon's Senior Health Insurance Benefits Assistance (SHIBA) by either visiting their website at https://shiba.oregon.gov or giving them a call at 800-722-4134. If you do not reside in Oregon, look for a state health insurance assistance program in your state. Every state has one. They are there to help YOU.

More info on SHIBA on page 3

Introducing Myself As Your New Zone IV Coordinator

By Mary Beth Hepp-Elam, *Zone IV Coordinator*

Mary Beth Hepp-Elam served as a classified employee of the Eugene School District for 22 years. During that time, she worked as an education assistant, an assistant program coordinator with the Walton Grant, and then program coordinator for College, Career and CTE education. Within the Eugene Chapter 1, she served as treasurer, worksite organizer (WSO) and steward. She also served on committees such as the 2022-25 Bargaining Committee and Community Action Team. Mary Beth joined ROSE in 2026 and recently began serving as the Zone IV coordinator. A former journalist, she enjoys keeping informed and sharing information about labor and education issues. She is an avid hiker and fledgling birder.

What is SHIBA? How to Contact Them

By BONNIE LUISI, *ROSE Chair*

In Oregon, **SHIBA** stands for **Senior Health Insurance Benefits Assistance.** It is a free, statewide program through the Oregon Department of Human Services (ODHS) that helps people understand Medicare and their health insurance options.

SHIBA provides:

- Free Medicare counseling
- Help comparing Medicare Advantage, Medigap, and Part D prescription drug plans
- Assistance with Medicare appeals and complaints
- Information about programs that help pay Medicare costs
- Educational classes and one-on-one appointments [shiba.oregon.gov], [multco.us]

You can contact Oregon SHIBA at:

- **Call the Oregon SHIBA statewide helpline**: 1-800-722-4134 (toll-free). They can connect you with a counselor in your area. [shiba.oregon.gov], [shiba.oregon.gov]
- **Email:** shiba.oregon@odhs.oregon.gov. [shiba.oregon.gov], [shiphelp.org]
- **Find a local counseling site:** Visit the Oregon SHIBA "Get Help" page and use the "Find a counseling site near you" option. [shiba.oregon.gov], [shiba.oregon.gov]

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to be. There may be a tendency to complain about our aches and pains instead of focusing on joy. Rather than dwelling on what changes with age, we can celebrate what we gain: experience, understanding, patience and a greater sense of what truly matters. Every chapter of life offers opportunities to learn, connect and contribute.

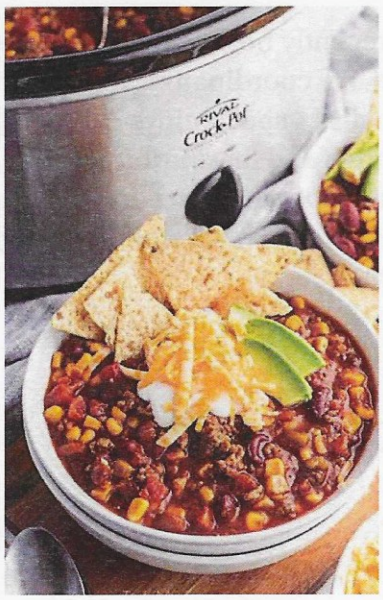
We learn to appreciate life's simple pleasures: a morning cup of coffee, a conversation with a friend, a visit from the grandkids, a cuddle with our pet, a beautiful sunset or hearing a favorite song. These everyday moments remind us that joy can be found all around us. All we need to do is look.

As we look ahead, let us continue embracing each day with curiosity, kindness and optimism. Our senior years are not simply about growing older. They are about living fully, sharing our wisdom and finding joy in every season of life.

"Age is an issue of mind over matter. If you don't mind, it doesn't matter." – Mark Twain

Family Favorite Taco Soup Recipe

By MICHELLE YANTZ



This taco soup recipe is a family favorite. It is so simple to make and serve, and it feeds a large crowd, so it's perfect for family gatherings, especially during football season. And leftovers freeze very nicely in meal size servings.

Serve it on chilly autumn days served with your favorite cornbread.

Ingredients:

1 lb. lean ground beef

1 packet of taco seasoning

3 14.5 oz cans Mexican stewed tomatoes

2 15 oz cans black beans, no need to drain

2 15 oz cans kidney beans, no need to drain

2 15 oz cans kernel corn, no need to drain

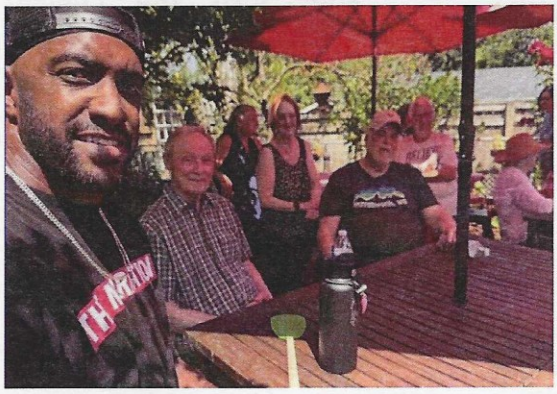
8 oz can diced tomatoes

Directions:

1. Add the lean ground beef and taco seasoning to a skillet over medium heat. Cook, breaking up the meat, until it is browned.
2. Put the cooked ground beef and the other ingredients in a crock pot, set the crock pot to high and cook for about five hours, stirring occasionally.
3. Top with: tortilla chips, grated cheese, sour cream

Members Out and About: ROSE Picnic

By BONNIE LUISI, *ROSE Chair*



ROSE members and friends Justin Dowell, Gary Luisi, Alison Celsi, Mitzi Hurt, Tim Stoelb, Susan Hardy, Teri Jones, Mary Slawosky, Delores Piersol and Jane Douglas are just some of those enjoying the Retiree picnic at the home of ROSE Zone II Coordinator Everice Moro.

Once again, the Retiree Picnic, held July 21, was a great success. Everice and her husband David are so kind to open their beautiful backyard for our annual event. There was plenty of good food and great conversation to be had. This was my husband Gary's first time attending. He really enjoyed reconnecting with those he previously met as well as putting a face to the names of friends I talk about so often. He especially enjoyed the huge display of desserts. He went back for more than just seconds!

