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Your Connection

Letter from the GSU-SUAA President

Well, another surreal year has passed—one that almost all of us would very much like to forget and that will hopefully not be repeated for a very long time. Since last year’s newsletter, your Board has continued to meet at least monthly online via Zoom to plan and execute various priority initiatives that we considered relevant to and supportive of a prosperous retirement for GSU employees and current retirees. Through last summer and into the fall season, we focused an

all-out effort on supporting passage of the Fair Tax Amendment by voters in the November election. Passage would have greatly enhanced the fiscal ability of our state to maintain and sustain the retirement benefits that each of us (both Tier 1 and Tier 2) was promised as part of our respective employment contracts, however long ago. Needless to say, we were devastated (“heartbroken” even) when it did not pass. During the remaining fall and early winter season, we were fo-

cused on membership maintenance activities, reminding those who might have inadvertently forgotten to renew their memberships and on recruitment of new members, most especially the beneficiary spouses of current members. These efforts are significantly more difficult to do when there is no access to campus and therefore no face-to-face in-person contact possible. Kudos to our Membership Committee, chaired

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SUAA Foundation

The SUAA Foundation was established in 1989 and provides programs for SUAA members. The SUAA Foundation Emergency Assistance Pro-

gram is designed to help chapters provide support for members who are facing a sudden need for funds for a crisis situation. Chapters may request

assistance of up to \$1,500 on behalf of individuals who have been SUAA members for five years or more.

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Check out who’s running for office on page 6.

We’re grateful to those who volunteer their time and intellect and work so hard to watch over our pensions.

Social Security Offsets Revisited

By
Addison Woodward

Eliminating the Social Security Offsets (GPO, WEP) was the major legislative initiative of SUAA in the early 2000s. These offsets were enacted into law in an attempt to eliminate what lawmakers called “double dipping.” The Government Pension Offset (GPO) was enacted in 1977, and it all but eliminated an individual’s Social Security survivor benefit for those who receive a government pension. The Windfall Elimination Provision (WEP) was enacted in 1983 and reduced the earned Social

Security benefit. The reduction was based on the size of one’s government pension. Most university, community college and public education employees in Illinois are subject to these offsets. Today, across all states, about 716,662 people are impacted by the GPO and 1,948,429 are affected by the WEP. In Illinois the corresponding numbers are 48,046 and 99,640.

Joliet Junior College and GSU were the early leaders in the effort to repeal these offsets. In fact, in a written pledge in 2004, U.S. Senate candidate Barack

Obama stated, “Therefore I pledge, if elected to the U.S. Senate, I will support legislation designed to eliminate these Social Security Offsets, which adversely affect retired state and government employees and future retirees, and I will work with my Senate colleagues to introduce such legislation.”

So what happened in the last fifteen or so years, and why has there been no progress made on elimination of these offsets? There are a multiplicity of factors, including a Republican-controlled House; an early

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Have You Donated to SUAAction?

SUAA needs friends in Springfield to address SURS problems, the unfunded liability, as well as the shortcomings of the current Tier 2 pension system. SUAAction can build those friendships by providing financial support to candidates sympathetic to our needs.

SUAA works to protect our SURS pensions, but SUAA, as a not-for-profit organization, can neither make political contributions nor support any candidate. SUAAction can do those things. It is a non-partisan political action committee (PAC). It makes direct contributions to candidates who support us. SUAAction contributes to members of both political parties.

Next year, every representative is up for re-election. SUAAction is building its war chest now.



You can participate if you
**DONATE TO SUAACTION
NOW.**

You can contribute online at www.suaa.org or you can send a check to:

SUAAction
P.O. Box 1770
Springfield, IL 62705-1770

Make your check payable to SUAAction. Please include your name, address, and chapter identification with your check. State law requires political action committees to report the name and mailing address of any contributor whose contribution exceeds \$150 in a calendar year. Occupation and employer are also required for contributions over \$500.

Contributions are not tax deductible.

News from the UPI Retirees Chapter

By
Elizabeth Essex
GSU Representative
UPI Retirees Chapter
Executive Board

The UPI Retirees Chapter had a busy past year, in spite of, or perhaps because of COVID-19 restrictions, which led us to expand our activities through electronic methods. The Chapter is comprised of retirees from all the UPI member campuses (including GSU). Retirees Chapter members have access to UPI and IFT benefits, representation in union policy-shaping sessions, and social events.

Last summer, the chapter began monitoring SURS Board of Trustees (BOT) meetings, with the purpose of keeping UPI apprised of possible policy concerns. This is important, since policies related to SURS (the State Universities Retirement System) affect both current and future university retirees. I attended and provided summaries of BOT meetings from June 2020 through January 2021. Steven Rock, a SURS Trustee

and UPI Retirees Chapter member, provided a write-up of the March 2021 BOT meeting.

From September through Election Day, a number of us participated in phone banking in support of the Illinois Fair Tax amendment, which would have raised badly needed state revenue. UPI provided an informational webinar in preparation for the phone banking as well as training for newcomers at each session. We contacted UPI members and higher education personnel in other IFT unions and explained the importance of passing the amendment. In some cases, this included countering misinformation, especially the false narrative that the amendment would enable legislators to tax pensions (a power that they already have).

In addition, the Chapter advocated for other UPI legislative and policy initiatives. For example, our Chapter President sent out legislative alerts about a federal bill that would increase social security benefits for many SURS retirees and a state bill improv-

ing contract conditions for adjuncts. Audrey Manley, from GSU, is the Chapter's legislative liaison, and participates in ongoing UPI policy planning sessions.

In past years, many of us held in-person retirement planning sessions at our respective universities. This spring, the Retirees Chapter instead organized and sponsored a well-attended webinar, "Looking Forward to Retirement," targeting employees at all UPI member universities. I was the MC, and two of the four speakers were members of the Retirees Chapter Executive Board. Topics included the different SURS plans and their benefits, health insurance, and pension politics.

The Chapter next held a "General Meeting" (on April 26) via Zoom. The program featured a discussion of the Illinois Higher Education Budget, pensions, and related legislative concerns. Guest speakers

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SUAA Foundation (continued from page 1)

The SUAA Foundation may offer six scholarships of up to \$1,000 per scholarship annually. The scholarships are awarded for use in accredited degree-seeking programs, eligible technical/trade programs, and eligible certificate programs. The applicant must be a SUAA member in good standing or the spouse/

partner, child, or grandchild of a SUAA member in good standing. The SUAA Foundation also offers up to two grants of up to \$1,000 per grant annually for professional development activities (travel expenses are excluded). The applicant must be a SUAA member in good standing who is currently employed at

an Illinois institution of higher education.

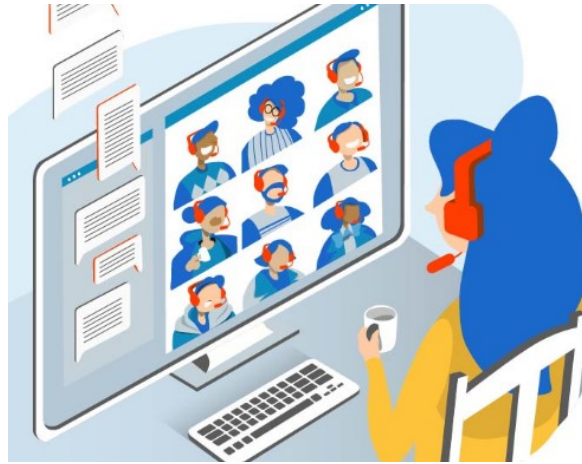
To find out more about the SUAA Foundation and its programs or to make a donation to the Foundation, visit [Foundation \(suaa.org\)](https://www.suaa.org).

Letter from the GSU-SUAA President (continued from page 1)

by Jane Wells, for maintaining our overall Chapter membership at about 450, despite the inevitable attrition that happens with an ever-aging base of retired folks. Elsewhere in this newsletter you will find an obituary listing of those members that we have, most regretfully and sadly, lost forever during this past year.

Most recently, we have identified two general topic areas of concern for Board focus: one is information about and effects of the federal WEP (Windfall Elimination Provision) and GPO (Government Pension Offset) rules that can substantially reduce Social Security benefits for those of us who have spent at least ten years of our careers outside of Illinois state service, working in positions covered by Social Security. Many folks in this situation may not even be aware that the numbers cited in their (now online) SSA statement will be way too optimistic if they retire with an Illinois state pension. Elsewhere in this newsletter is a separate article providing much more detail about why this is and, more

specifically, what to realistically expect. In addition, earlier this



Zooming our way through the year!

spring on May 3, we organized and sponsored a Zoom Webinar for employees featuring GSU alumnus Josephine Mueller now working as a Public Affairs Specialist for SSA to provide insight into the origin, logic and effects of the WEP/GPO provisions. If you were unable to “tune in” or otherwise missed this online event, it was recorded and is available for viewing at your convenience with links on our GSU-SUAA website/blog and on our Facebook page.

The other general topic that will probably be our primary focus now and into the immediate future will be ways to enhance and improve the retirement benefits promised to more recent employees hired under the Tier 2 Plan. It is well known that the Tier 2 Plan was specifically designed by the Illinois legislature to be significantly less generous than the former long-standing Tier 1 Plan, obviously to save money for a state in constant fiscal crisis. We believe, however, that there may be elements of the Tier 2 Plan that don't

really save the state that much money, but can cause inordinate hardship for employees and may even be noncompliant with federal Social Security regulations. One problematic element is the extension from Tier 1 of the “vesting period” from five to ten years: Until vested, a University employee who leaves before ten years of service will have the state matching half of their account, including its accrued investment gains, “clawed back.”

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Volunteer for GSU-SUAA

The GSU-SUAA Board welcomes members who want to be more active in GSU-SUAA. If you are interested in getting more involved by serving on the

Board or on the Legislative Committee or Membership Committee, please let us know at suaagsu@gmail.com. We welcome your help.



News from the UPI Retirees Chapter (continued from page 3)

included Mike Frerichs, Illinois State Treasurer, and Ralph Martire, Director of the Center for Tax and Budget Accountability.

Involvement in various virtual endeavors has encouraged many of us, including myself, to improve our technical proficiency. I was able to obtain some Zoom training through a program for retirees offered by the AFT (American Federation of Teachers). The AFT is presently

training volunteers to expand their ability to assist retirees. A member of our Chapter Executive Board is participating in that initiative.

Retired faculty and academic support professionals can join both the UPI Retirees Chapter and SUAA. Both represent the interests of university employees and retirees, and joining both doubles our influence with legislators.

UPI retiree dues are modest: two dollars or less a month, depending on your pension. You can arrange to have SURS deduct the dues or pay by check. To obtain a membership form and/or for more information, please contact me at: betsyvessex101@gmail.com. Information is also available at the [UPI Local 4100](#) website (click on “Retirees”). Like us on Facebook at [UPI Retirees Chapter](#).

Social Security Offsets Revisited (continued from page 2)

concern about fiscal austerity; the recession coinciding with the end of the Bush presidency requiring emergency action; the push for the Affordable Care Act, which was the major focus of the early years of the Obama presidency; the Republican control of the Senate and House; the presidency that followed Obama’s; and the fact that relative to the population as a whole, the number of folks impacted by these offsets is really quite small.

Notwithstanding the above, in almost every Congress since 2005, there has been bill to address the offsets. Each bill has a number of sponsors who sign on, but the bill never seems to pass out of committee. This year is no exception. There is a new bill, H.R. 82, that attempts to address offsets.

What is different this year and will H.R. 82 have a chance to be

voted on? I would suggest that 2021 represents the best opportunity for action on offsets in the last twenty years. House and Senate control rests with the Democrats. Biden is President. Never before has there been such an emphasis on the struggling

*So what can you do . . . ?
You can repeatedly call your
U.S. senators in Illinois and
demand they sign on to
H.R. 82*

middle-class and the working poor. And the people who are affected by the offsets are lower- and middle-class voters. There is a clear realization that wealth inequality has increased almost exponentially; and when one considers when the offset bills were initially introduced, the disparity between what was lower middle-class and middle-class

and the wealthy now is much, much greater.

For Tier 2 employees at GSU, the offsets provide a particularly ugly twist to retirement security. Not only will Tier 2 employees receive significantly reduced benefits relative to Tier 1, but their already-diminished pensions will be used to offset any Social Security benefits earned from prior work. Further, a surviving spouse who is receiving a Tier 2 survivor’s pension can expect his or her barely adequate pension to offset a portion or all of their Social Security survivor benefit.

So what can you and your family do to help H.R. 82 become a reality? You can repeatedly call your congressperson and your U.S. senators in Illinois and demand that they sign on to

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Election of Officers for 2021-2022

President William Wilkinson appointed a nominating committee consisting of Sheryl Jones-Harper, Joan Johns Maloney and Jane Wells to develop a slate of nominees for chapter officers and chapter directors.

The committee developed the following slate:

President: Michelle Sebasco
Vice President: Elizabeth Essex
Secretary: Laura Owens
Treasurer: Jane Wells

They also recommend the election of the following people to serve two-year terms as directors:

Ginni Burghardt
Ann Jaso
Larry Levinson
Joan Johns Maloney
Charlie Olson
Steve Shih
Terri Winfree.

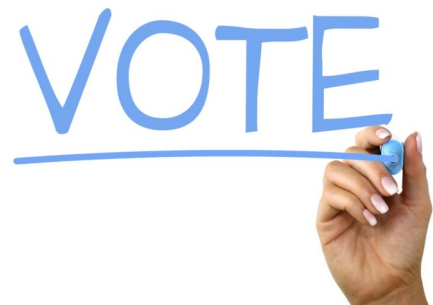
The new Board will also include Bill Wilkinson as Past President.

Karl Harrison, Sheryl Jones-Harper, Colleen Rock-Ellis, and Addison Woodward will serve the second year of their terms as directors.

You are welcome to nominate other people to serve as officers or directors. The procedure for such nominations is different

because we will be meeting virtually via Zoom. Please send any nominations you wish to make to wwilkinson@govst.edu by June 21. If no such nominations are received, we will elect the slate proposed by the nominating committee.

The chapter depends on three special people who are not on the board but serve in the noted capacities: Lynne Hostetter edits the annual newsletter, Nick Battaglia maintains the chapter's blog at gsusuaa.org, and Katie Frossard Fisher helps the chapter with Payroll records. GSU-SUAA thanks them for their service.



Revisiting the Offsets (continued from page 5)

H.R. 82 and take an active role in seeing that it is passed. As of now, the following Chicago area congresspersons have not yet signed on to H.R. 82: Davis, Quigley, Foster, Underwood, Casten, Rush, and Schakowsky. They are all Democrats who have not signed as co-sponsors.

There is absolutely no reason they cannot join eight other congresspersons from Illinois and 149 of their other colleagues and become sponsors.

Finally, by going to www.ssa.gov

you can access a record of your Social Security earnings and further links can help you anticipate the impact of the WEP on your Social Security benefit.

Membership Report

GSU-SUAA's Membership Committee has set a goal to recruit every Tier 2 employee to our organization. Together, we can improve Tier 2. Tier 2 replaced Tier 1 in 2011. The benefits under Tier 2 do not compare well with the traditional SURS benefits of Tier 1. As a first step to support Tier 2, GSU-SUAA sponsored a webinar focused on Social Security benefits and the reduction in Social Security benefits that SURS members experience on retirement (WEP). See the article on page 2 in this newsletter to learn more about this. The Webinar is available on our Facebook page.

In addition to sponsoring events like the webinar, the Membership Committee sponsors drives to attract new members. Due to the pandemic, we changed our annual fall membership drive to a virtual one. We reached out to

new employees to inform them of GSU-SUAA's mission and enlist their participation. A second project was an email campaign to encourage members to add their spouses as members. Surviving spouses are SURS annuitants too. We are grateful for the many who responded. We need to get the word out that GSU-

SUAA is for everyone, working and retired, Tier 1 and Tier 2, spouses included. Make sure your friends and co-workers know about us.

Thanks to all of you, our GSU-SUAA members, for your membership and your help with recruiting. Currently our chapter has over 450 members of which roughly half are retirees and the other half employees. Our strength with the legislature depends on maintaining this robust membership. You are the most important part of maintaining and increasing membership. Together we can strengthen SURS. If you would like to become involved in the Membership Committee, please let us know at suaagsu@gmail.com.

We need you!

**Become a
Member
Today and
Help Become
a Part of the
Solution!**

We Will Miss . . .

The following university colleagues passed away in the last year. They will be missed not only by their friends and families, but for the contributions they made to make GSU what it is today.

Professor Marcus Ahmed
Cathy Borem
Professor Arthur Bourgeois

Professor David Mwalimu
Burgest
Dixie Butz
Jon Cobb
Russell Conner
Bob Cornesky
William Erickson
Dianne Kronika

Beatrice Grant
Arlendale "Dale" Hobbs
Professor Akkanad Isaac
Therese Marcus
Colette McHale
Brandon Senter
Gwen Siebert



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Letter from the GSU-SUAA President (continued from page 4)

If an employee family has a spouse, for example, who is offered a much better employment opportunity geographically distant, this requirement could cause extreme family stress and obvious hardship. Even worse, an academic employee with a tenure-track contract who is not awarded tenure after six years is usually offered a terminal contract for year seven and forced to leave University employment before vesting.

Another obvious problem is that the annual increase for Tier 2 retirees is limited to the lower of one-half the CPI or three percent. This virtually guarantees that retirement benefits will lag progressively further and further behind Social Security benefits

that increase based on the full CPI. The state retirement pension system is legally supposed to replace Social Security into which employees no longer pay, but this element clearly fails to do so and may, therefore, be noncompliant with SSA regulations (among several other elements as well).

As you can see, your chapter has been doing its best to fulfill the mission of preserving and enhancing the best possible level of retirement benefits well deserved by employees who dedicate their working lives and careers to the greater mission of the University itself. If you know of a colleague who is not yet a member of GSU-SUAA, please encourage him or her to join us. Remember,

the greater our numbers the louder and stronger our collective voices and, therefore, the more influence we have over what happens in Springfield.

Have a SAFE and pleasant fresh new year going forward!

Yours truly,

William Wilkinson
President, GSU-SUAA