



# THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Fall 2021

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## Message from the Unit Leader

Lucille Vecchiarelli, Regional Unit Leader  
(luluvecch@gmail.com or 732-919-1801)



Dear Fellow Retirees,

September always signaled for us new beginnings of a school year filled with hope and excitement for a successful school year. This September our hope is that this virus will eventually disappear from our midst so that by the spring we may be able to meet again in person.

I miss the socializing aspect of the in-person meetings and getting to see you and greet you. In the meantime, we will continue to meet virtually through Zoom and we will greet each other online.

This year we have a critical choice to make regarding health care. Many of you are questioning which health plan to choose. I have been asked to recommend which I think is best. My advice to you is to read all the material that has been sent to you, attend Dr. Hathaway's online presentations and decide which plan best suits your needs.

Remember this: it is not a permanent choice. If after one year you are not satisfied with your choice, you can change your plan. The ability to change your plan is critical. You are not locked into one plan.

As I reported at our September meeting, we have the most dues paying membership since our Unit was split into two units. We now have 217 members! Thank you for your loyalty to the Unit and CSA and for your attendance at the Zoom meetings.

Our next meeting will have Steve Kramer as the presenter, an attorney from Feldman, Kramer & Monaco, who will speak about the important documents we must have on file and the matter of wills and trusts. If this virus has taught us anything, it is that we must have our lives in order because you never know from one day to the next what can happen. Mr. Kramer will assist us with this aspect of our lives.

This meeting is on October 12 at 10am. Mark Brodsky, once again, will be sending out the Zoom link for this meeting. Thank you, Mark, for assisting with the Zoom meetings throughout this pandemic.

To all the members, stay safe, stay well, stay happy. May you have the happiest of holidays!

*Lucille*

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## CSA Retiree Chapter Central New Jersey Region

**WE ARE SCHEDULING TWO IMPORTANT ZOOM  
MEETINGS FOR OUR MEMBERS THIS FALL**

**Meeting #1: Wednesday, September 22, 2021 at 10:00am**

**Featured Topic:  
The New NYC Medicare Advantage Plan**



**Speaker:  
Douglas Hathaway, Administrator,  
CSA Welfare Fund**



**Meeting #2: Tuesday, October 12, 2021 at 10:00am**

**Featured Topic:  
New Legal Services Benefit from CSA**



**Speaker:  
Steven Kramer, Senior Associate,  
of the law firm of  
Feldman, Kramer, and Monaco, P.C.**



**Important: You will be emailed the zoom  
link from Mark Brodsky prior to each meeting**



## **New Member Benefit as of March 1—Legal Needs**

In recent years, CSA has received increasing inquiries for support or advice when members needed a last will and testament, information on student loan assistance programs, and more. For many throughout our nation, the pandemic has caused people to realize the need for estate planning, a living will, health care proxy, and powers of attorney. CSA is pleased to announce that our union has contracted with a well-established law firm, Feldman Kramer & Monaco (FKM), to offer all members new, comprehensive legal benefits regarding various non-job-related legal needs, commencing on March 1, 2021. Whether you are soon starting a family, preparing to retire, or many years into your retirement, CSA leadership felt this was the right time in our union's history to create a member benefit that provides additional legal services from a firm with a proven track record in working with public sector employees throughout the state. Below are the major highlights of the benefits that are now available to you and your dependents through your union. Please remember that these legal services offered by FKM are designed as a member benefit and separate and apart from the legal services that CSA provides our members regarding their work.

**FREE CONSULTATION & 24-HOUR EMERGENCY BENEFIT** A covered member or dependent may get in-office/zoom consultations for three one hour in-sessions each calendar year. In addition, a covered individual may consult with the Legal Service Plan attorneys an unlimited number of times over the telephone. If a covered member or dependent is confronted with a situation that requires immediate legal advice, he or she may call the emergency hotline to talk to an attorney after regular business hours.

**FREE DOCUMENT REVIEW BENEFIT & FREE LEGAL LETTERS BENEFIT** This benefit provides review and interpretation by an attorney of documents which directly involve the member or a covered dependent, such as guarantees, warranties, installment purchase agreements, loans, leases, and court papers. Your Plan attorney will also write free legal letters on your behalf to resolve legal or consumer disputes before they become lawsuits.

**FREE LAST WILL AND TESTAMENT BENEFIT** This benefit provides a covered member and his/her spouse or registered domestic partner with the opportunity to have a Last Will and Testament executed. Advice regarding estate planning and potential strategies to reduce estate taxes are included. There are additional benefits providing a covered member and his/her spouse or registered domestic partner with the opportunity to have a Health Care Proxy, a Living Will, and a Durable Power of Attorney prepared and executed.

**STUDENT LOAN REDUCTION ASSISTANCE BENEFIT** CSA members can speak with a Student Loan Counselor at no charge to receive a comprehensive review of their student loan issues. Based on their unique goals and circumstances, the Student Loan Counselor can analyze the available programs and design a comprehensive action plan.

**SMALL CLAIMS PROTECTION BENEFIT & IDENTITY THEFT BENEFIT** Attorney will provide advice regarding the filing and pursuit of claims in Small Claims Court, including advice regarding procedure and evidence preparation for Small Claims Court matters, as well as provide advice regarding Identity Theft.

## **Announcement of New NYC Medicare Advantage Plan (sent to all NYC Retirees)**

Dear Retiree:

We are proud to announce that starting in January 1, 2022, the City of New York and the Municipal Labor Committee have agreed to implement a Medicare Advantage program for all City retirees and their eligible dependents age 65 and over. The new program will be called the NYC Medicare Advantage Plus Plan and be provided by an Alliance between Empire Blue Cross Blue Shield and EmblemHealth. The NYC Medicare Advantage Plus Plan will provide comprehensive premium-free health coverage to retirees.

A Medicare Advantage program replaces both traditional Medicare and a Medicare supplement plan with a single integrated program administered by an insurer approved by Medicare. The Plan must follow Medicare rules and provide all benefits provided by Medicare. The NYC Medicare Advantage Plus Plan is rated four stars by Medicare for its excellent quality. All retirees will still be eligible for the Medicare Part B premium reimbursement by the City.

The NYC Medicare Advantage Plus Plan will allow retirees and their eligible dependents to keep their current doctors and hospitals. The vast majority of Senior Care providers are within the Alliance network. The Alliance has committed to working with those providers currently out-of-network so that they will understand that they will receive the same payment currently received by in-network providers to assure their acceptance. The Plan is a national program so it covers retirees and their eligible dependents in any State or US territory in which they work or reside and when they travel.

All retirees and their eligible dependents will automatically be enrolled in the NYC Medicare Advantage Plus Plan. Retirees who do not wish to be enrolled in the new Plan, effective January 1, 2022, will have the ability to opt-out and remain in their current retiree health plan. To remain in their current health plan, retirees will have to pay an additional plan premium, the specifics for which will be determined in August, and available on the Health Benefits Program website at <https://www1.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>.

Retirees will receive an enrollment guide containing information on the NYC Medicare Advantage Plus Plan, along with an FAQ and a plan comparison chart. The enrollment guide will provide a detailed benefits summary of the new Plan, along with the Medicare Part D prescription drug rider. The enrollment guide will also include an opt-out form for those retirees that do not wish to be enrolled in the new Plan.

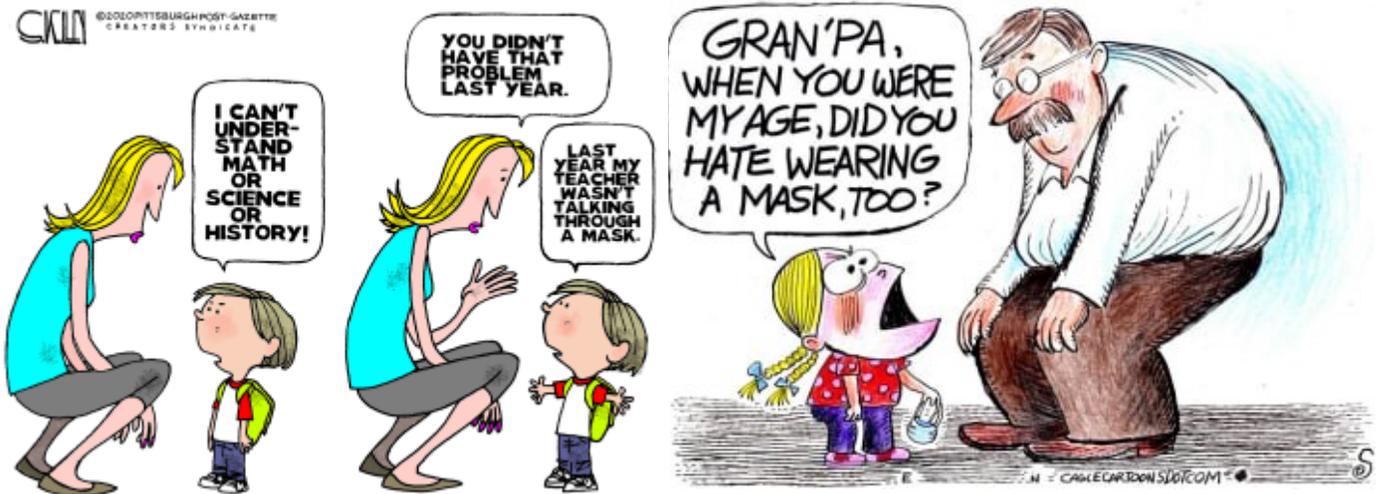
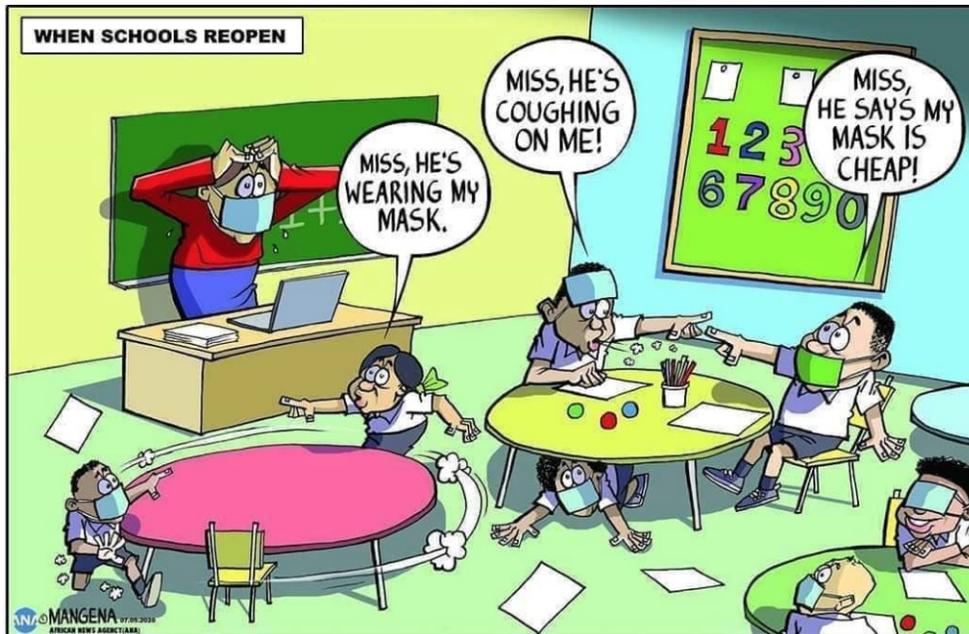
For further information, please contact the NYC Medicare Advantage Plus Plan dedicated telephone number at 1-833-325-1190, Monday to Friday, 8 a.m. to 9 p.m. We know that the change may seem daunting but we will endeavor to make the transition as easy as possible. In conjunction with the Alliance, we plan to have an extensive education program in the summer and early fall that will include virtual and in-person meetings, mailings and outreach calls to every one of our approximately 250,000 retirees.

Thank you for your service to the City.

Renee Campion

Commissioner,

NYC Office of Labor Relations



# THE HISTORY OF THE CREATION OF THE CSA RETIREE CHAPTER

by Irwin Shanes

The year 2020 marks the 15th anniversary of the merger of the Retired School Supervisors and Administrators, (RSSA), a fraternal organization, with the newly created Retiree Chapter of the CSA Union. This merger effectively marked the creation of our current organization. The birth of the CSA Retiree Chapter was not an easy one. There was a lot of hard labor, sweat, tears and anguish in its creation.

When CSA was founded in 1962, retirees were not included. Unions historically had worried that, eventually, retirees would outnumber in-service members and therefore outvote them. In the meantime, retirees expressed an interest in participating in CSA activities. In 1971, then SA President Walter Degnan reluctantly assisted the retirees in the formation of the retired supervisors group. The following year the group renamed itself the Retired School Supervisors Association (RSSA). Benjamin Mandel became the first President of the organization.

The relationship of CSA to RSSA was paternalistic. CSA rented office space to RSSA and included members in social, political and educational activities. The retirees, in turn, carried the union's banner at parades and rallies and supported the union. But it remained clear that they were separate organizations. In the 1990s CSA president Donald Singer arranged for the American Federation of School Administrators, AFSA, to give associate membership recognition to RSSA which helped increase AFSA membership numbers and gave RSSA members access to AFSA's union discounts and an accidental death insurance benefit. Full union membership was denied to RSSA since it was not a member of CSA or any other union.

In 2004 the time was right. CSA president Jill Levy realized that the retirees would be an asset to the union. She recognized that their energy, knowledge, and time allowed them to participate in the Union's political life as advocates for themselves and for in-service members. President Levy discussed her thoughts with Irwin Shanes, CSA founder, who was then serving as Administrator of the CSA Welfare Fund and who had long advocated for providing CSA union membership to retirees. She urged him to run for President of RSSA and, if successful, work with her to merge the RSSA with a new CSA Retiree Chapter that she would ask the CSA executive board to establish. Mr. Shanes agreed and organized a slate of officers and new executive board to run with him. Mrs. Levy asked the CSA Executive Board to pass a resolution to create the CSA Retiree Chapter. The vote to create was unanimous.

There was a vocal number of retiree members, including members of the leadership, who argued against merger. They were concerned that retirees would be swallowed up by the Union and they would lose their identities as well as their dues and reserves. Mr. Shanes assured the membership that he and President Levy had reached an agreement on these and other concerns and signed a "Memorandum of Understanding" which should erase their fears.

The items in the Agreement included the following:

- Active and Retiree dues would be collected through dues check-off and each group would create their own budgets for approval by the CSA executive board.
- Retiree reserve assets would be distributed only to retirees in supplemental benefits based on a formula related to years of membership in RSSA until the reserves were exhausted.

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- New dues monies would provide new and better member benefits.
- Retirees would have a weighted vote for CSA elected officer of a minimum of 250 votes adjusted upward based on total retiree membership.
- Retirees would have a special Vice President representing them on the advisory committee which also provided retirees a seat at the negotiating table.
- Retirees would have three representatives to the CSA Executive Board and also have a representative at CSA District meetings.

The election was held, and the Shanes-Goidel team was elected by an overwhelming vote. The new RSSA Executive Board then sent a referendum vote to the RSSA membership to authorize the merger of RSSA and the CSA Retiree Chapter. On June 27, 2005, the results of the referendum to merge was approved by 95% of the ballots returned. "I am delighted to welcome back all of our retirees into the union," President Levy said after the vote. "Many of our retirees were founding members of CSA — strong labor people who understand why we need a union. They remember what it was like before we had a union." For Mr. Shanes, a member of the original committee in 1970 that studied the formation of a retiree association, the result was overdue. "This vote corrects an error that was made years ago when RSSA was created."

Now the work to organize and build the Chapter began. The paid staff of the Chapter was led by Director Gary Goldstein and a very small but efficient staff of clerical workers who assisted members, furnished the office and helped our elected officers with projects and reports. The staff made it possible for the elected leadership to keep our promise to the members of building a great Chapter.

Our goal to build an active and purposeful political action program and to bring our Union closer to our far-flung membership was given to our first vice president: Dolores (Dee-Dee) Goidel. Mrs. Goidel's efforts on our union's behalf has yielded an expanded number of regional units serving our members across the nation as well as a meaningful and effective political action program and is a story deserving its own publication.

The rest of our leadership had other tasks to complete among which was a new constitution in sync with CSA. A new expanded benefit program was developed that was linked to the CSA Retiree Welfare Fund benefit program. The program saved thousands of dollars in administrative costs by automatically generating a supplemental Chapter claim that was partially covered by the Welfare Fund. A social and educational program was developed which is today one of the finest and widest-ranging programs of any other retiree organization.

In summation, it is important to note that our Retiree Chapter's mission and goals were instituted along the way with ongoing consultation and support of the CSA Presidents.

We are blessed today to have, we believe, the best Retiree Chapter of the best Union in the City of New York. None of this could've happened if not for the selfless dedicated people who gave so much of themselves.

CSA is thankful to the founders and developers of our CSA Retiree Chapter and especially former CSA President Jill Levy .



***“The way I see it,  
if you want the  
rainbow, you  
gotta put up with  
the rain.”***

—DOLLY PARTON—

Parade

### Quick Quiz

Question: What country has the fewest school days each year? What country has the longest school day? (Hint—it’s the same country.)

Answer to previous quiz:

The King's School is a public school (English independent day and boarding school for 13 to 18 year old pupils) in Canterbury, Kent, England. It is Britain's oldest public school; and is arguably the oldest continuously operating school in the world, since education on the Abbey and Cathedral grounds has been uninterrupted since AD 597.