



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Spring 2022

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Message from the Unit Leader

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Dear Members,

Spring is here and with it are relaxed Covid 19 mandates! Both are very welcome, and may the mandates continue to be relaxed since that will mean we are coming to a time when we will feel comfortable meeting in person. It's been too long.

Should that be the case, we will plan for an in-person luncheon in early June. Details to follow.

Many members were quite confused by the new medical plan proposed by the City of New York. As of this writing, it seems needlessly so. On March 7, 2022, we all received an email from the CSA Welfare Fund stating that all retirees will remain in their current plans until further notice with no need to opt out of the new plan since the NYC Medicare Advantage Plus Plan will not be implemented on April 1, 2022.

Stay tuned, since I'm sure we will have further instructions in the future. Let's all hope it's for our benefit and will not cause more confusion. Be sure to read all the emails coming from the CSA Welfare Fund, especially those regarding this important topic.

Thank you to all the members who continue to show support for our Unit and continue to pay their dues. Your loyalty is deeply appreciated.

Please continue to stay well and stay happy. Hopefully, we will meet in-person and have a long overdue chat.

Lucille

2022 Medicare Part B Deductible & Premiums (from Norm Sherman)

As you start to visit your Medicare doctors in 2022, you will have to pay Medicare Part B deductibles again since they reset January 1, 2022. The deductible for Medicare Part B increased \$30 from \$203 to **\$233**. The GHI Emblem Health Medicare Part B remains at **\$50**. The part of the \$233 deductible that you pay when you visit a doctor will depend on the doctor's service and what Medicare allows for the service. The likelihood is that it will be less than the full amount of the deductible. You will pay the amount that is left at future doctor visits. Remember, Medicare will not pay its part of a doctor's bill, which is about 80%, until you have fully met the deductible.

As of now the NYC Medicare Advantage Plus Plan (NYCMAPP) goes into effect on April 1. The deductible will be \$283 (\$233 + 50). Any part of the deductible that was paid under your current plan (in most cases, Senior Care) from **Jan 1, 2022 thru March 31, 2022** will be credited to the NYCMAPP.

This year the **standard** Medicare Part B premium increased \$21.60 from \$148.50 to **\$170.10**. However, not everyone who is on Medicare pays the same amount.

A small percentage of Medicare-eligible people will actually pay less than the **standard amount** under a "hold harmless provision," which prevents their Social Security benefit payment from decreasing because of an increase in their Medicare Part B premium. Those in this category will pay either the same premium as they did in **2021** or a little less.

There also are Medicare-eligible people who will pay more than the **standard amount**. For those whose **Medicare Adjusted 2020** taxable income was greater than \$91,000 if they filed individually or \$182,000 if they filed jointly, they will pay a **surcharge** known as the income-related monthly adjusted amount or **IRMAA** in **addition to the standard amount**. The extra amount that they will pay varies depending on how much taxable income they had received in 2020.

The good news is that **BOTH** the 2022 **standard** and **IRMAA amounts** are still reimbursable. While the **Office of Labor Relations (OLR)** reimburse the standard amount automatically, they **require an application** for the **IRMAA reimbursement**. At this time, the date of the **2022** application is unknown.

In **October 2021**, the **OLR** sent out **2020 IRMAA reimbursement checks** to Medicare-eligible members who filed a **2020 application** in a timely fashion. Those who are eligible for **2020 IRMAA reimbursement** and never filed an application, can still file one. Applications are available on the CSA Welfare Fund website, www.csawf.org.

Those who are eligible for **2021 IRMAA reimbursement** should have received their **2021 1099 SSA letter**. (If you have not yet received the letter you can download it from the website, www.SSA.gov after January 31st) Once the **2021** application becomes available, they will be able to apply for the **2021 IRMAA reimbursement**. On the next page is a primer on how to do it.

How to Apply for 2021 IRMAA (from Norm Sherman)

If you are eligible for 2021 IRMAA reimbursement, you will need to file an application. If things stay the same as last year, the application should be available in April '22 or May '22 and you will be able to download it from the CSA Welfare Fund website

Assuming the 2021 application is similar to the 2020 application, there will be 3 boxes, one for 2019, 2020, & 2021. Check the 2021 box. (You can apply separately, or together with the 2021 application, for 2019 or 2020 IRMAA reimbursements if you never did so and were eligible.)

Sign the application. This is a critical step. Applications will not be accepted without signature.

How do I Know if I am Eligible for 2021 IRMAA?

There are 2 ways to determine 2021 IRMAA eligibility:

—Your 2019 Part B premium was greater than \$135.50.

—Your 2019 taxable income (2021 Part B premium was based on this amount) was greater than \$88,000 if you filed individually or \$176,000 if you filed jointly.

Documents Needed to Send Along With Application:

There are two (2) documents that you must include with the application. These documents are:

1) The letter Social Security (SSA) sent you, dated November 2020, indicating how much your Medicare Part B premium was going to be in 2021. (Do not confuse this letter with the one you received this past November, which indicated your 2022 Medicare Part B premium. Put that away in a safe place.)

2) The SSA-1099 letter you should have received in January 2022, indicating the total amount you paid for your 2021 Medicare Part B premium.

Please Note:

1. If your spouse or significant other is 1) Medicare eligible, and 2) a city retiree who has his/her own medical coverage, he/she must fill out and sign a separate application and send it along with the proper documents.
2. If your spouse or significant other is 1) Medicare eligible, and 2) is your dependent, complete the Eligible Dependent Information section of the application (one application for both of you) and send it along with yours as well as your spouse's or significant other's proper documents.
3. If you or your Medicare-eligible spouse are not yet receiving Social Security, you will not receive a 1099 form. Instead, you will have to send a copy of each month's SSA billing statement for Medicare Part B and proof of payment for the IRMAA premium (copy of check, credit card statement, or bank statement). If you are providing a credit card or bank information black out the account information before submitting the information.

Where Should I Send the Completed IRMAA Application & Documents?

Send your completed application to the CSA Welfare Fund, 40 Rector St, 12th Floor, New York, NY 10006. The Fund will check your application to determine that you submitted the correct documents. They also will scan your documents (in case the city loses your submission) to their archives, and, log and submit them to OLR.

When Will I Receive My IRMAA Reimbursement?

If things are the same as last year, you should receive it in October 2022

Reminders:

- 1) Do not send original documents. Only copies.
- 2) Make a copy of your submission(s) and put in a safe place.

BOOK REVIEW

by

Dr. Carol Gladstone (Lower Hudson Valley Regional Unit)

Caste: The Origins of Our Discontents

By Isabel Wilkerson

Isabel Wilkerson's *Caste: The Origins of Our Discontents* is a meticulously researched and eminently readable work about power based on skin color in America, religion in Nazi Germany, and accident of birth in India. In society this is how the social order works by elevating and empowering members of a dominant caste at the perpetual expense of a subordinate caste.

Caste cites the expansive instances of racism, institutionalized inequality, and injustice in America.

Dr. B.R. Ambedkar, an East Indian social reformer, fought caste all his life, calling it "graded inequality" resulting in dividing people into classes – Brahmins, or priests; warriors; traders; and laborers with the "untouchables," or Dalits, so low that they stand outside the separations.

America's two-tier castes consist of dominant or white and subordinate or non-white. Many who object to being called racist nevertheless uphold or benefit from an entrenched hierarchy, never challenging its assumptions.

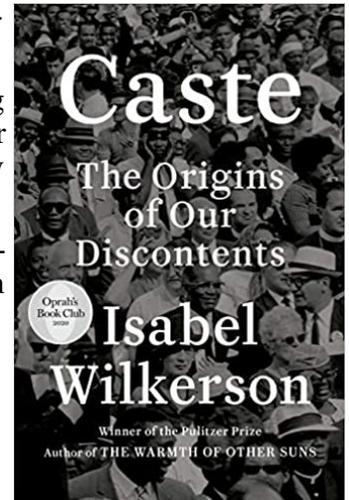
Enslaved Africans were seen as incapable of injury, worked to the bone, starved, and routinely subjected to torture and rape. After the American Civil War abolished slavery, the South maintained local lynching trees, letting children out of schools early to accompany their parents watch murders of Black males. These horrors spawned macabre photographs and postcards as off-shoot industries stemming from the savagery even before the advent of today's cell phones documenting the wanton treatment and murder of Blacks by police.

Wilkerson observes, "As we go about our daily lives, caste is the wordless usher in a darkened theater, flashlight cast down in the aisles, guiding us to our assigned seats for a performance." Caste "is about respect, authority and assumptions of competence — who is accorded these and who is not." She cites an instance in which she is followed to a car rental agency by Drug Enforcement Agency officers because she flies from Detroit to Chicago for the day to interview people for a *New York Times* article. Since she is the only black in first class on the plane, she is immediately suspect despite white passengers also flying in for business.

Similarly, she dismisses shoddy and neglectful treatment she and her dinner partner at a Washington, D.C. restaurant receive from the waiter. Her white friend becomes irate and indicates she will tell everyone she knows not to frequent the place. Wilkerson marvels at her friend's outburst and notes that were African-Americans doing the same thing, they would be having emotional explosions daily.

Her consideration of the 2016 election, and American politics in general, is sobering. She disputes those who called the election of Barack Obama a sign a post-racial era. She documents the fact that most whites did not vote for him. The dominant caste members were willing to suborn their economic concerns to protect their long-term interest in the hierarchy as they had known it.

In a divided nation where hate crimes proliferate, scientific fact is politicized, and truth is denied, Wilkerson gives the reader much food for thought about how we got here and the implications for the future.



Editor's note: If any Central New Jersey member would like to submit a book review for future newsletters, please contact Steve Poris at sporisoris@gmail.com

Legal Service Plan

CSA has negotiated a free legal service plan for all CSA Retirees. The Legal Services Plan provides Plan participants with access to attorneys in connection with real estate transactions, preparation of wills, providing legal advice, drafting letters and reviewing documents relating to personal legal matters as well as providing representation for other matters. There is no charge for the plan although discounted fees are charged for some more-complicated matters handled by plan attorneys.

In addition to the Retiree Plan participants, the Plan covers their spouses or domestic partners who are living with the Plan participant; Parents, Grandparents, **unmarried, dependent children under the age of 19 (or under the age of 25 if the child is wholly dependent upon the Plan participant for support and maintenance and is enrolled as a full-time student.**

The initial point of contact for every active participant is the toll-free number of the Legal Office of Feldman, Kramer & Monaco, P.C. (800) 832-5182. If necessary, the Legal Office will then make referrals to local participating attorneys.

Below please find a summary of the benefits included in the Legal Service Plan:

Legal Service Plan Benefits

Free Telephone Advice and Consultation – Each participant can call a toll-free number for unlimited telephone and zoom sessions for advice and consultation.

Free Office Consultations – Each year, participants are entitled to three sessions each calendar year concerning any new legal matter with a Legal Office attorney or a local referral attorney.

Toll-free 24-hour hotline for emergencies.

Free Letter Writing – Plan attorneys will write as many legal letters or place as many telephone calls as needed to assist the participants. In matters such as consumer protection and credit resolution, a telephone call from a Plan attorney often resolves the problem.

Free Document Review – Plan attorneys will review documents such as apartment and automobile leases, promissory notes, retail sales agreements, and other contracts limited to fifteen pages per document.

Wills or Trusts – Participants are entitled to the preparation of a **Will, Living Will, Health Care Proxy and Power of Attorney** annually without any additional charge. Reciprocal Wills are also prepared at no extra charge for spouses/domestic partners. Certain trusts are also prepared with certain limitations.

Estate Planning Seminars or “Will Days” – Plan attorneys are available to conduct Estate Planning Seminars or sponsor “Will Days” via zoom or in person upon request.

Referral Attorneys – These attorneys have contracted to provide legal representation at a rate of \$285 per hour or at a 30% percent discount from their usual hourly fee, whichever is the lower amount.

Identity Theft – Plan attorneys can be a tremendous resource in helping to both avoid becoming an identity theft victim and reclaiming one’s identity. This may include advising on the laws governing this crime, the appropriate course of action, and the proper entities to contact to place a fraud alert, and assistance with formulation of the appropriate dispute letters to the agencies and creditors involved.

Foreclosure – Plan attorneys can assist with steps that can be taken to avoid mortgage foreclosure by analyzing the financial situation, reviewing loan documents and discussing options such as lender payment workouts, short sale options and, in some cases, Chapter 13 bankruptcy payment plan alternatives.

Bankruptcy – Plan attorneys can offer advice on alternatives such as creditor “workout” in situations of overwhelming debt, including suspension of interest, budget review and, in extreme circumstances, Chapter 7 and Chapter 13 bankruptcy alternatives. Where appropriate, the Plan attorney may contact the creditor involved to discuss favorable alternatives to ever-mounting debt or collection litigation.

Veterans Benefits – Assist members in obtaining “Aid and Assistance” for a loved one who is a veteran or the veteran’s spouse.

Student Loan Reduction Assistance - Members can speak with a Student Loan Counselor wherein they will receive a comprehensive review of their student loan issues. Members will have access to assistance and advice in connection with the various student loan assistance programs.

Traffic Matter Assistance - Legal Representation for a covered member with a consultation in matters concerning any traffic violation and representation in court in all instances where, in connection with the operation of a motor vehicle, a traffic ticket has been issued. Benefit is limited to moving violations within the State of New York where conviction will result in points on license. Representation in court under this benefit is available once in a twelve (12) month period beginning the day you first consult with the Plan attorneys concerning a traffic-related matter. This benefit includes trial if necessary.

Elder Law- A plan attorney will provide representation and advice regarding Elder Law at a reduced fee.

Stockbroker Arbitration – Financial abuse is on the rise and we will provide a reduction of the contingency fee.

Real Estate Transactions – Legal Representation with regard to Purchase of a Primary Residence, Sale of a Primary Residence and a Refinancing of a primary residence at flat rates.

Reduced Fee Benefit - Representation is available from the Plan attorneys at the rate of \$285.00 per hour for matters that are specifically covered by the Legal Plan but require payment for contested matters under the terms of the plan.

Criminal Defense - provides a consultation in connection with matters concerning any misdemeanor or felony. Representation is available from the Plan attorneys at \$285.00 per hour. This benefit includes a free consultation and the availability of representation at trial or in court at the reduced hourly rate described herein or at a 30% reduction from the flat fee.

Personal Injury Benefit – Representation on a contingency fee basis at a reduced rate from the standard contingency fee from the standard contingency percentage of the recovery.

Estate Administration Benefit - Representation in an uncontested probate or administration proceeding at a twenty-five (25%) percent reduction in the percentage contingencies used to calculate the statutory fiduciary commissions.





MAKE EVERY MOVE COUNT

When you Move More every day, you can reach some pretty big goals over time. Small steps can add up to huge strides — in your physical health, mental health, stress levels, sleep, productivity, relationships and more. Let movement take you places you never thought possible!



10
Minutes
of stretching is like walking the length of a football field



2.5
Hours
of walking every week for a year is like walking across the state of Wyoming



30
Minutes
of singles tennis is like walking a 5K



1
Hour
of dancing every week for a year is like walking from Chicago to Indianapolis



20
Minutes
of vacuuming is like walking one mile



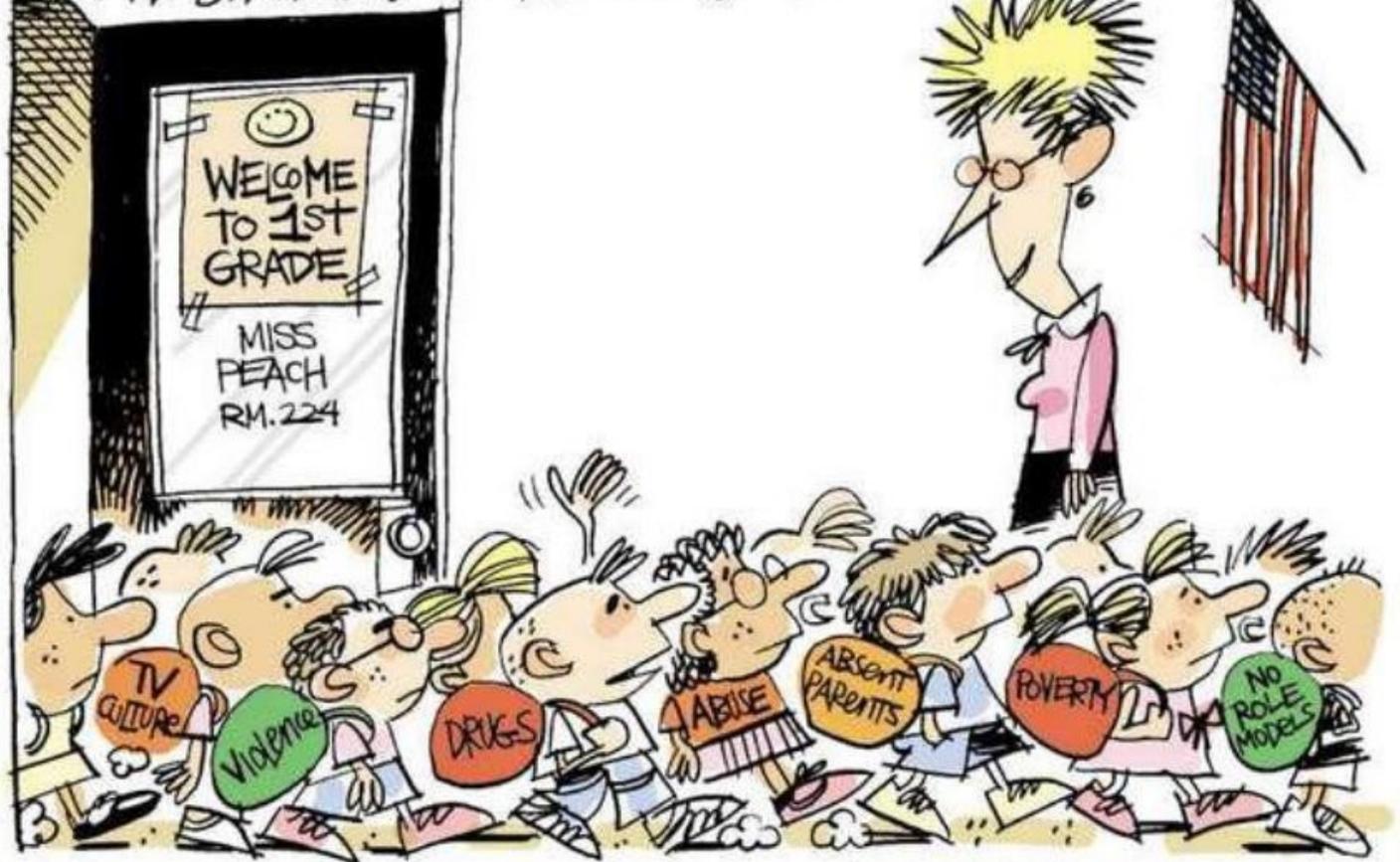
30
Minutes
of grocery shopping every other week for a year is like walking a marathon

Source: purdue.edu/walktothemoon/activities.html

EAT SMART **MOVE MORE** BE WELL

For more ways to add activity to your life, visit **HEART.ORG/MOVEMORE**

FTZSUMMERS@STDR.AZCOVAEDU/JUSTBR 2007



HI! WE'RE EVERY SOCIAL PROBLEM IN AMERICA THAT YOU CAN NAME ROLLED INTO A HERD OF TOO MANY HUMANS FOR ONE MERE MORTAL TO MANAGE... LET ALONE TEACH. WHERE DO YOU WANT US TO SIT?

Quick Quiz

Question: What country has the youngest age for compulsory education?

Answer to previous quiz:

Taiwanese high school kids put in a nine hour day. French kids put in 6 hours at day, while Americans spend 5-and-a-half hours at school. The school day is 4 hours 40 minutes in the United Kingdom and 3 hours 45 minutes in Germany. Japan, however, had the most school days per year—220 days—compared with 180 days for France and the United States.