



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Spring 2016

www.csanj.org

Volume 7, Number 1

EXECUTIVE BOARD

Regional Unit Leader

Lucille Vecchiarelli

Vice Chair

Newsletter Editor

Webmaster

Steve Poris

Treasurer

Sandy Poris

Recording

Secretaries

Pat Chakeres

Herbert Tillem

Corresponding

Secretary

Herbert Schachter

Membership

Coordinator

Michael Schlar

Cultural Committee

Fran Capuana

Meredith Carter

Good and Welfare

Robin Small

Outreach Coordinator

Sherri Tabachnik

Political Action

Coordinators

Steve Porter*

Al Jurpalis

Parliamentarian

Howard Tillis

Board Members

Mike Chakeres

Doreen Genkin

Harold Genkin*

Sekinah Smith

*Past Presidents

Message From the Regional Unit Leader

Lucille Vecchiarelli, Regional Unit Leader
(luluvecch@gmail.com or 732.919.1801)



Welcome back to the Central New Jersey Regional Unit of CSA as we begin the 2015 – 2016 year.

Our first general membership meeting will be a Health Fair at the Conference Center Auditorium of CentraState Medical Center at 901 West Main Street in Freehold beginning at 10 AM on April 18th. Dr. Douglas Hathaway, with the assistance of Sherri Tabachnik, our Outreach Coordinator, will coordinate this event with the Medical Center.

Our annual luncheon will be held at the Radisson Hotel of Freehold on June 22nd at 12 noon. Entertainment will be provided by Larry Wolfert from the Osher Lifelong Learning Institute at Rutgers University. Mr. Wolfert will present a lecture on comedians from the 1950s, 1960s, 1970s, etc. Be prepared for a fun afternoon. Remember there will be door prizes and an open bar at this event!

Inside this Newsletter are flyers for both of these events with further details.

At our International Luncheons (organized by Activities Coordinator Fran Capuana), we have sampled Greek, Portuguese, Japanese, and Russian cuisines. Our next luncheon will feature Chinese cuisine. See inside this Newsletter for information about this event which will take place in late March. Final details will be sent by email.

We are planning for two more luncheons this year, one in July and one in October. Stay tuned.

Please be reminded that every year members must renew their membership. We are currently collecting dues for the calendar year of 2016. Membership dues are used to subsidize the breakfasts, luncheons, door prizes, and refreshments at the health fair. The more dues paying members we have, the better we are able to subsidize events.

Please remit your dues if you haven't already done so, and when you speak with your colleagues, remind them to remit their dues, or, if they have never joined, encourage them to join and reap the benefits of being a member.

Information on where to send your dues is included in this Newsletter.

INFORMATIONAL UPDATE

FROM NORM SHERMAN (FLORIDA CHAPTER)

1. SOCIAL SECURITY LETTER

By now, you should have received the Social Security letter which shows how much Social Security you will get in 2016. Because there is no COLA increase, this benefit remains the same. Also, the letter lists your monthly Medicare B premium, which is deducted from your Social Security benefit, for 2016. The amount is broken down into two parts: \$104.90 or \$121.80 for the standard Medicare premium, plus the additional premium or surcharge (\$0 if you are not eligible) for the income-related monthly adjustment amount (IRMAA) based on your 2014 income tax return. If there is an amount listed for IRMAA, you will also have to pay for a prescription surcharge under Medicare Part D. The letter will show the amount. The yearly Medicare Part B total standard amount and the IRMAA for 2016 are both reimbursable from the city. You should receive the 2016 standard amount automatically sometime in Aug 2017 and should, at that time apply (if applicable) for the IRMAA reimbursement. There is no reimbursement for the drug surcharge. File this letter in a safe place. You will need it when you file your application for 2016 IRMAA.

2. REVISED OPTICAL BENEFIT EFFECTIVE JAN 1, 2016

Effective Jan 1, the optical benefit will be increased to \$100. The current additional CSA Retiree Chapter benefit remains in effect. You may also use any optical provider. To use this optical benefit, call the CSA Welfare Fund-212-962-6061 to request a voucher. You can also obtain one from the fund's website, www.csawf.org. When you receive the voucher, sign it, purchase your glasses (or contacts) from any optical provider, and return the voucher with a copy of the provider's receipt. You will be reimbursed \$100. The retiree chapter will automatically send you the \$55 after you receive the \$100.

3. SKILLED NURSING FACILITY

Often, individuals confuse nursing homes with a skilled nursing facility (SNF) because of the similarities. To be clear, a SNF provides more "skilled" medical expertise and services than a nursing home. Basically, a SNF provides rehabilitation services to help injured, sick or disabled individuals to get back on their feet. Generally, hospitals make the arrangements to transfer a patient to a SNF after an acute hospital stay, such as surgery. The transfer occurs when the patient is released from the hospital. In the SNF, the patient will receive the necessary rehab until the patient is ready to go home. **COVERAGE FOR STAYING AT AN SNF- Days 1-20- covered by Medicare—days 21-100- covered by Blue Cross Blue Shield— Days 101 and beyond- you pay all costs.**

4. ARE YOU TAKING CHOLESTEROL-LOWERING MEDS?- More than a third of American adults are eligible to take cholesterol-lowering Medications under the current guidelines or were already taking them, but nearly half of them are not according to a report by the centers for disease control prevention researchers. A high blood level of LDL cholesterol -also known as bad cholesterol- is a major risk factor for heart disease and stroke in the U.S. Some people with high LDL cholesterol and who have or at risk of heart disease are eligible for cholesterol-lowering meds. They should also make lifestyle changes such as getting regular exercise, eating a heart-healthy diet, and losing weight. Yet fewer than half of the people eligible for or who were taking cholesterol-lowering meds make these changes. Nearly 800,000 people die in the U.S. each year from cardiovascular diseases (one in every 3 deaths). The American College of Cardiology and the American Heart Association recommended cholesterol-lowering drugs for: People with heart disease, a prior heart attack or some types of stroke, or angina: people with LDL levels of 190 mg/dl or more: people ages 40-75 with diabetes and LDL levels of 70-189 mg/dl: people ages 40-75 with LDL levels 70-189 and an estimated 10 year risk of heart disease.

5. DO YOU SIT TOO MUCH?

Sedentary behaviors such as sitting and watching TV, traveling by car , and sitting long hours at work are all too common in modern life. The average U.S. adult spends more than 50% of his or her time each day sedentary. A recent study shows that participants who spend more time sitting have a greater risk of death than those who don't, even after taking into account exercise participation. Participants who report watching TV more than 7 hours per day still had a greater likelihood of death from all causes and cardiovascular disease- even if they exercised more than 3 hours a week. Adults who are 65 or older should avoid inactivity and do at least 150 minutes a week of moderate-intensity aerobic physical activity- but remember you should only be as physically active as your health allows.

6. DO YOU HAVE FOOD ALLERGIES?- Each year , millions of Americans have allergic reactions to food. Although most food allergies cause relatively mild and minor symptoms, some food allergies can cause severe reactions, and may even be life threatening. There is no cure for food allergies. Strict avoidance of food allergens- and early recognition of allergic reactions to food- are important measures to prevent serious health consequences. To help Americans avoid the health risks posed by food allergens, Congress passed the Food Allergen Labeling and consumer Protection Act of 2004. The law requires that food labels must list all ingredients that are- or contain any protein derived from- the eight most common food allergens. These eight most common foods which account for 90% of food allergic reactions are MILK, EGGS, FISH, CRUSTACEAN SHELLFISH, TREE NUTS, PEANUTS, WHEAT, SOYBEANS. Symptoms of food allergies typically appear from within a few minutes to 2 hours after a person has eaten a food to which he/she is allergic. They include: hives, flushed skin or rash, tingling or itchy sensation in the mouth, face, tongue or lip swelling, vomiting and/or diarrhea, abdominal cramps, coughing or wheezing, dizziness/ lightheadedness, swelling of the throat and vocal cords, difficulty breathing and loss of consciousness. If you experience symptoms after eating, you should contact your doctor.

7. FRAUD WATCH NETWORK

5 Tips to Avoid Smart Chip Credit Card Scams

Have you received your new EMV “smart chip” credit card(s)? Fraud expert Sid Kircheimer warns of imposter scams capitalizing on this change:

Although millions of EMV cards (short for Europay, MasterCard and Visa) have already been issued, there’s now a big push to quickly deliver the remaining plastic imbedded with a small computer chip; it’s that small, metallic square on the front of EMV cards that creates a unique transaction code that cannot be used again, unlike magnetic-stripe cards that store unchanging account details that aid fraudsters. Expect bogus emails allegedly sent by card issuers, PayPal or other businesses that supposedly provide details about your account with more secure, chip-imbedded cards. It’s a new incentive for old tricks to install computer malware and/or phish for account information and log-in credentials.

Here's what you should know:

1. Legitimate emails from card issuers should be short, to-the-point notifications that your new EMV card is being mailed, perhaps with an “expect within 10 days” timeframe. They should not include links or attachments promising details or urging action to “update your account” or the like; that’s the calling card of scammers.

As a general rule, don’t trust links in emails — and before clicking, always hover your computer mouse over the link; if it doesn’t display the sender’s company name, assume the worst. It’s also safer to access any business website by typing its URL yourself, not via provided links. Or call the phone number listed on your card, not provided in emails.

2. Bogus PayPal emails are making the rounds, with malware-laden “Update Your Account” attachments. Legit PayPal emails never include attachments.

3. Authentic emails from card issuers will address you by name and include some specific reference to your credit card, such as the last four digits of your account number. Those from PayPal, eBay or other businesses will also include your name. Emails vaguely addressed to Dear “Cardholder,” “Customer” or “Account Holder” are often scams.

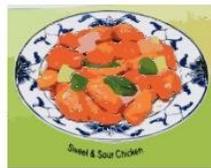
4. Even if the email includes your name, don’t trust it unless you previously provided your email address to that business (for instance, when you enrolled in online banking). Email mailing lists — with account holder names — can be purchased by scammers.

5. Be suspicious of phone calls or text messages supposedly from card issuers about EMV cards. These could be “vishing” (for voice phishing) or “smishing” (named after SMS technology that sends text messages) attempts aiming to glean account and personal information.



CSA-NJ RETIREE UNIT
NEW JERSEY REGION Lucille Vecchiarelli, Unit Leader

**The CSA New Jersey Unit invites you to join us at our
Annual International Luncheon**



PLACE: West Lake Chinese Seafood Restaurant
1016 State Road 34 # 2
Matawan NJ

DATE: Wednesday, March 23, 2016

TIME: 12:00 PM

COST: \$15.00 for banquet style lunch.

*** Please feel free to bring your favorite wine as this restaurant is BYOB***

CSA-NJ Retiree Unit is subsidizing the cost of the luncheon.
To receive the special price of \$15.00, you must be a paid up 2016 CSA-NJ Retiree Unit
member and respond no later than Friday, March 18, 2016.
Non member guest cost is \$25.00 per person.

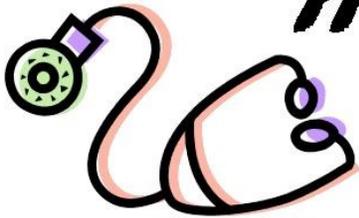
Please complete the Reservation Form below and mail with your check made payable to CSA-NJ Retiree Unit to Frances Capuana, 166 Wintergreen Drive, Manalapan, NJ 07726. You can also pay at the restaurant but please send an email to Fran (muchmadness@aol.com) or Lucille Vecchiarelli (luluvecch@gmail.com) to confirm your participation.

Names (s)-----

Address-----Phone-----

Email Address-----

I (We) will attend the Luncheon: # attending _____ Total Sent \$ _____



HEALTH FAIR

Monday, April 18, 2016

10:00am–1:00pm

CentraState Medical Center

Star and Barry Tobias Ambulatory Campus

Jack Aaronson Conference Center Auditorium

901 West Main Street

Freehold, NJ 07728



Enter through entrance from Iron Bridge Road/Hospital Road on the west side of the campus by the Fitness and Wellness Center. Proceed to the opposite end of the atrium to the Conference Center on the right. Ample parking is available, including free valet parking.

Co-sponsored by:

CSA Retirees, New Jersey Unit and CentraState Medical Center

Screening: Balance, Blood Pressure, Blood Glucose

Information for CSA members: Welfare Fund (Doug Hathaway will be available for individual questions), SIDS, Healthplex, GHI, Blue Cross

Information for the community: Visiting Angels, Bayada Home Health Care, Abba Ambulette, Women's Center, Fit and Wellness Center, Hospital Volunteers, Physical Therapy/Rehab Services

Refreshments and Takeaways!

Family and Friends are Welcome!

Don't forget—it's that time of year again! Please send your membership dues for the year 2016. Dues remain at \$15. This includes all the usual benefits, including a one-year subscription to the CSA/New Jersey Newsletter. Don't miss out on the benefits, and don't let your subscription to the newsletter lapse.

To pay your dues, send a \$15 check payable to CSA Retiree Chapter/NJ Region to:

**Sandy Poris, Treasurer
51 Lakehurst Way
Monroe Township, NJ 08831**

Triennial Nomination and Elections

The CSA By-Laws require a triennial election for central CSA, the Retiree Chapter, and the Regional Units. Since Central CSA and the Retiree Chapter have completed their elections, it is now time for the Regional Units to hold their elections.

Central New Jersey formed a nominating committee headed by Stephen Porter who notified members in February regarding the election. The current slate is running unopposed. The elections will take place at the April 18th meeting. Only members in good standing are eligible to vote in the election. The officers will be sworn in at the June 22 luncheon.

Outreach Workshops by Felice Hannah

Each workshop will be held at 40 Rector Street. Members must register on-line (CSA Website) for each workshop. There will be a \$5 registration fee for each workshop.

Wednesday, March 16, 2016 - Representatives from Medicare, Social Security, Veteran's Administration and The Office of Labor Relations Health Benefits Unit.

Wednesday, April 13, 2016 - Cybercrime. A Presenter from The ICAC Task Force Cybercrime Unit will discuss how to keep yourself and your children safe from Cybercrime.

Wednesday, May 11, 2016 - Medicare Summary Notice and Explanation of Benefits Session will help you to understand information provided on your Medicare Summary Notices and how to avoid becoming a victim of Medicare Fraud. There will be an explanation of the differences in Original Medicare and Medicare Advantage Plans (MA) and Explanation of Benefits (EOB) and Medicare Part D



CSA Retiree Chapter, New Jersey Region



JOIN US FOR OUR ANNUAL GALA LUNCHEON/MEETING

WEDNESDAY, JUNE 22, 2016, 12-4 pm

RADISSON HOTEL OF FREEHOLD

50 Gibson Place



(on Rte. 537 opposite Wal-Mart and Sam's Club)
Freehold, NJ 07728 (Tel. 732-780-3400)



YOUR COST: \$17

(we subsidize the true cost)

ENTERTAINMENT WILL BE PROVIDED BY LARRY WOLFERT FROM THE OSHER LIFELONG LEARNING INSTITUTE AT RUTGERS UNIVERSITY. MR. WOLFERT WILL PRESENT A LECTURE ON COMEDIANS FROM THE 1950S, 1960S, 1970S, ETC.
BE PREPARED FOR A FUN AFTERNOON.

Make checks out to CSA/NJR as soon as possible and send to:

Sandy Poris

51 Lakehurst Way

Monroe Township, NJ 08831

(Checks must be sent in by June 5!)

Name _____

Name(s) of Guest(s) _____

INDICATE YOUR CHOICE OF ENTRÉE (Choose one):

Ginger Infused Salmon with a Honey Teriyaki Glaze _____

Grilled Lemon Chicken _____

Sliced Roasted NY Strip served with Wild Mushroom Sauce _____

Kosher Meal (Chef's Choice) _____

(Wine, Beer, Soda, Coffee, and Tea are included with your meal)

Visit Our Web Site: www.csanj.org



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Quick Quiz

Which NYC High School is the highest-rated by US News and World Report?

Bonus: How many NYC High Schools are rated in the top ten nationally (according to US News & World Report)?

Answer to previous quiz:

Flushing High School, founded in 1875, is the oldest public high school in New York City.



CSA Retiree Chapter
New Jersey Region
9 Edie Lane
Howell, NJ 07731

Reminders

International Luncheon

Wednesday, March 23, 2016
12:00 noon at
West Lake Chinese Restaurant
1016 Rte. 34
Matawan, NJ

Health Fair

Monday, April 18, 2016
10:00am at
CentraState Medical Center

Annual Luncheon

June 22, 2016
12:00 noon at the
Freehold Radisson Hotel