



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Spring 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,

Who would have believed a year ago that we would have been in a lock down situation where we would be isolated in our homes for over a year? We were reluctant to shop, visit family, attend religious services or even seek medical care. So how did we react? We adapted and learned new skills.

The internet became our source of communication. We learned to order everything and anything online; learned to Facetime and even learned to Zoom. We were no longer isolated.

Instacart, Door Dash and the supermarkets provided us with all our culinary needs right to our door or curbside. Family Zoom times became our shared family dinners and celebrations and we saw our doctors on Telemed.

The CSA Retiree Chapter provided us with classes that enabled us stay informed and entertained. Lucie Elio and her assistants have done a remarkable job offering us classes in various subjects and all are free! Best of all is that the classes and instructors are of the highest quality. Be sure to visit the CSA Retiree website where you will see the listings for the month and instructions on how to register for the classes

As of today, the sun is starting to shine brighter. We have the option of three different vaccines which are being distributed as quickly as possible and our members are lining up to get the shot(s). Hopefully, in the near future there will be a semblance of the life we once knew and we can meet again in person to share stories about how we survived the Pandemic of 2020 -2021.

Congratulations to all of you for enduring the restrictions and keeping yourselves safe through this difficult time.

As the song says, "We'll meet again, don't know where, don't know when, but I know we'll meet again one sunny day. Keep smiling through just like you always do 'til the blue skies drive the dark clouds far away."

See you then!

Lucille

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.

ELDER LAW BENEFIT & VETERANS BENEFIT Elder Law attorneys will consult with an eligible dependent to discuss asset preservation strategies. The first hour is free. Additionally, a Plan Attorney will assist a member, their spouse or domestic partner, or their parents with applying for the Veterans benefit, Aid and Attendance, which provides extra income for a veteran who requires medical care.

If you wish to consult a lawyer for benefits provided by the Legal Services Plan, the first step is to call the Legal Plan Attorney Office at 1 (800) 832-5182. Representatives of FKM are ready and willing to conduct remote seminars on their services for both in-service and retired members, and CSA will provide dates and times for these workshops in upcoming member and retiree updates. I

All About Vaccines (except COVID)

By now, all our members have heard all that there is to hear about the COVID-19 vaccines, and we hope that all have been able to receive their vaccinations. Below you will find information about other vaccines that we should all be aware of (from the CDC web site):

Immunizations are not just for children. Protection from some childhood vaccines can wear off over time. You may also be at risk for vaccine-preventable disease due to your age, job, lifestyle, travel, or health conditions.

All adults need immunizations to help them prevent getting and spreading serious diseases that could result in poor health, missed work, medical bills, and not being able to care for family.

All adults need a seasonal flu (influenza) vaccine every year. Flu vaccine is especially important for people with chronic health conditions, pregnant women, and older adults. Every adult should get the Tdap (tetanus, diphtheria, whooping cough) vaccine once if they did not receive it as an adolescent to protect against pertussis (whooping cough), and then a Td (tetanus, diphtheria) booster shot every 10 years.

Almost 1 out of every 3 people in the United States will develop shingles in their lifetime. Your risk of shingles increases as you grow older. Additionally, over 60 percent of seasonal flu-related hospitalizations occur in people 65 years and older.

As we get older, our immune systems tend to weaken over time, putting us at higher risk for certain diseases. This is why, in addition to seasonal flu (influenza) vaccine and Td or Tdap vaccine (tetanus, diphtheria, and pertussis), you should also get:

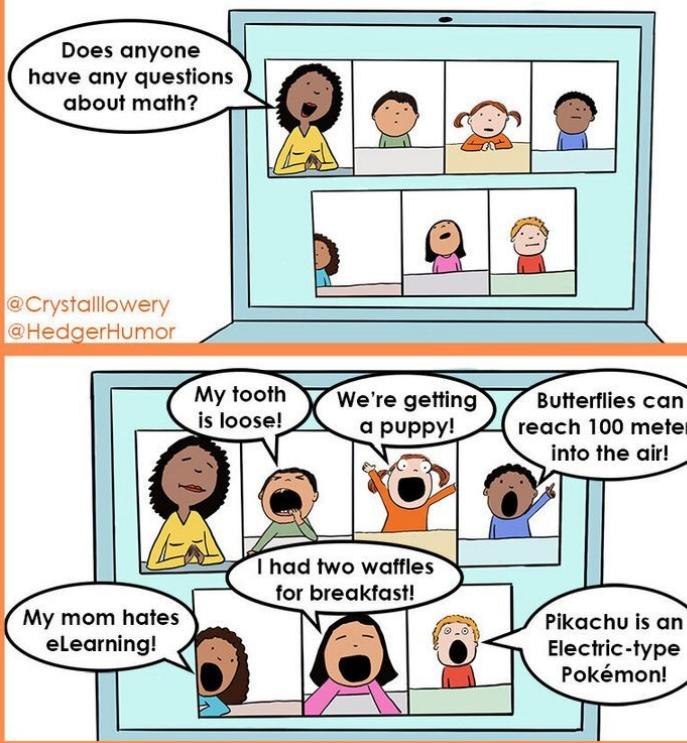
- Shingles vaccine, which protects against shingles and the complications from the disease (recommended for healthy adults 50 years and older)
- Pneumococcal polysaccharide vaccine (PPSV23), which protects against serious pneumococcal disease, including meningitis and bloodstream infections (recommended for all adults 65 years or older, and for adults younger than 65 years who have certain health conditions)
- Pneumococcal conjugate vaccine (PCV13), which protects against serious pneumococcal disease and pneumonia (recommended for all adults with a condition that weakens the immune system, cerebrospinal fluid leak, or cochlear implant). Adults 65 years or older who have never received a dose of PCV13 and do not have one of the conditions described above may also discuss vaccination with their vaccine provider to decide if PCV13 is appropriate for them.

Talk with your doctor or other healthcare professional to find out which vaccines are recommended for you at your next medical appointment.

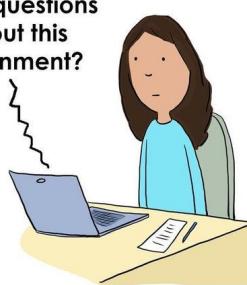


First Grade Zoom Class

A tweet by Crystal Lowery, illustrated by Hedger Humor



Does anyone have questions about this assignment?

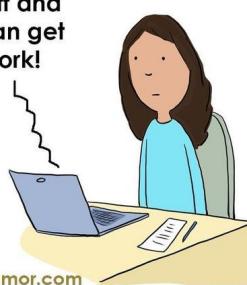


Anyone?
No questions?
You all understand?



©Adrienne Hedger

OK, let's sign off and you can get to work!



Mom, I need help! I don't understand this assignment!



Herb Tillem Steps Down as Recording Secretary

by Hal Genkin

Herb spent 36 years as a New York City Educator. He spent 33 of those years as a teacher, assistant principal, and principal at PS 215Q. As a teacher, Herb helped organize a UFT chapter, and served as the first Chapter Chairman. He went on to serve several years as an assistant principal, and for nineteen years as Principal. You can't keep a good man down!

Sixteen years ago, Herb and his lovely wife Rena moved from Cedarhurst, L.I. to Monroe Township, NJ. Herb immediately joined the New Jersey Chapter of RSSA. Sixteen years ago, Herb offered to serve as recording secretary and served in this capacity through the administrations of five heads of the chapter. The chapter could always count on Herb to record and distribute the minutes of Executive Board meetings and general membership meetings. Needless to say, his minutes always met the highest standards of clarity, writing, and recording. Every member of the New Jersey retirees Chapter owes Herb a deep debt of gratitude for his service, and we wish him well in all future endeavors.

Q and A from the Welfare Fund (from Doug Hathaway's column)

Question: I am a retired high school principal and covered by Medicare and GHI. Every February I receive a check for \$480 from the Welfare Fund. I do not mind receiving checks in the mail, but please refresh my memory and let me know why I am getting this check.

ANSWER: My pleasure. The check you receive is to help pay for the cost of the prescription drug rider for those who are covered by the GHI Enhanced Medicare Part D drug plan. Prior to Medicare Part D, the Retiree Welfare Fund reimbursed prescription drug copays for all retirees after the end of the year. With implementation of Medicare Part D back in 2005 we were prohibited from doing so for those in the GHI Enhanced Part D drug plan. Had we reimbursed copays our participants would never get into the “donut hole” or coverage gap, and, as a result, pension deductions for all City retirees would go up. We analyzed our reimbursements over the previous few years and determined that \$40 per month, for one family member in the GHI Enhanced Part D drug plan, would correspond to the copay reimbursements made before Part D. Since you were in the GHI Enhanced Part D plan for 12 months the previous year, you received \$480.00. If your prescription costs exceed the coverage gap, and you actually pay more than the Out of pocket maximum (TrOOP) of \$6,350 in 2020, the Retiree Welfare Fund will reimburse up to \$5,000 of your additional copays, with no deductible. For those Medicare participants in a plan other than the GHI Enhanced Part D plan we can continue to reimburse your copays. Please send us a report from the pharmacy showing what you paid as well as what the plan paid. For those retirees not yet Medicare eligible, we continue to reimburse 80% of the copays you and your eligible dependents incur (after taking a \$100 welfare fund deductible). If you are a chapter member, the chapter reimburses an additional 20 percent of what the welfare fund pays. If you are an active in-service Department of Education participant and a spouse or domestic partner has coverage, we will reimburse the spouse or partners copays at 100 percent, as well as dependent children who are primary under a spouse / partner due to the “birthday rule.”

Question: I retired in 2020. I attended your pre-retirement workshop and, as you promised, I remember you saying something about getting reimbursed for prescription drug co-pays, but do not remember the process.

ANSWER: Since the CSA Retiree Welfare Fund does not provide a prescription drug benefit, retirees must purchase the drug benefit through the optional benefits rider to their City-provided coverage (or be covered by a spouse’s drug plan). If you are not covered by Medicare and in the GHI drug plan, please send a copy (do not send your original – the postal service will be guaranteed to lose your submission) of the quarterly reports received from Express Scripts to the Fund once you receive the Oct.– Dec. 2020 report. We will review the submissions, and file them in date order. While you are submitting the reports, we are sending a list of all our retirees to GHI, who will return an electronic file of all prescriptions filled by our retirees. This file is matched to our database, and when all is in order, reimbursements are made in the order the claims were received. If you are in a non-GHI plan, even if covered by Medicare, please submit a report from the pharmacy indicating the date of the prescription, name and strength of the medication, days supplied, amount the plan paid, and amount you paid. Please NOTE: If the cost of the medication is less than the co-pay amount (for example, prescription costs \$ 7.50 and your co-pay is \$10. You will pay the full amount of the medication. Since the plan did not pay anything, you have no co-payment, and the amount paid cannot be reimbursed by the Fund.

Informational Update (from Norm Sherman)

1. Medicare Part D Drug Costs

The GHI enhanced Medicare Part D drug plan consists of 3 stages. If you noticed a change in your prescription costs in January it may be the result of starting again in Stage I on January 1, 2021, no matter what stage you ended in on December 31, 2020. In Stage I, you pay 25% of the drug cost while the plan (GHI enhanced Plan D) pays the other 75%.

If your total drug cost (what you and your plan both pay) exceeds \$4,130 (up from \$4020 in 2020) at some point in 2021, you enter Stage II, formally known as the donut hole. Fortunately, the donut hole has closed for both generic and non-generic drugs; you continue to pay the same 25% of the drug cost while your plan pays 75%.

If your true-out-of-pocket expense – known as TrOOP – for both Stages I & II exceed \$6,550 (up from \$6,350 in 2020) you enter Stage III, or the Catastrophic Coverage. In this Stage your co-payment continues as it was in 2020 at 5% of the drug cost. Medicare pays 80% and the plan pays the remaining 15%.

The CSA Welfare Fund also offers an added benefit in this Stage by reimbursing you the 5% cost up to \$5,000. There is no deductible. Just send your Express Scripts statements to the CSA Welfare Fund for reimbursement. These statements should be sent at the end of the calendar year to help facilitate the CSA Retiree Fund's processing of your request.

2. "Valentine's Gift"

If you are Medicare eligible and have the GHI Enhanced Plan D plan, you should have received your "Valentine's" gift of \$480 for 2020 this past February. This is a CSA Welfare Fund benefit designed to help defray the cost of the High Option Rider that pays for the Enhanced Plan D. If you were eligible for reimbursement, but were not on Medicare for the full year, should have received a pro-rated check. The pro-rata is \$40 a month for every month on Medicare.

Please note that only *Medicare-eligible* CSA retirees are entitled to the "Valentine's" gift; *non-CSA Medicare-eligible* people are not. If both husband and wife are *Medicare-eligible* CSA retirees, then both are entitled to the \$480 providing EACH has their own NYC medical coverage. If one member is covering the other member, then only the member who is covering is entitled to the \$480.

For *non-Medicare CSA retirees and non-Medicare dependent spouses*, the CSA Welfare Fund and CSA Retiree Chapter will continue to cover copays, providing the member and spouse are under the GHI or City HMO plans. After a \$100 deductible, the reimbursement is 80% of the drug cost up to a maximum of \$10,000. In addition, the CSA Retiree Chapter automatically (no filing of a claim necessary) supplements this reimbursement with an additional 20% of the Fund payment.

(continued on next page)

3. Acupuncture

Medicare covers acupuncture for 12 visits within 90 days for chronic lower back pain. If the Medicare-eligible patient shows improvement, he or she may get an additional 8 visits for an annual maximum of 20 visits.

Chronic lower back pain is defined as:

- **Lasting 12 weeks or longer**
- **Having no known cause (no relation to cancer that has spread, inflammatory or infectious disease)**
- **Pain not associated with surgery or pregnancy**

Only a doctor, or a health care provider, such as a nurse practitioner or physician assistant, may administer acupuncture providing they have:

- A masters or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine
- A current, full, active, and unrestricted license to practice acupuncture in the state where the acupuncture is being given

The CSA Retiree Welfare Fund also has an acupuncture benefit under its Supplemental Medical Program that you may use after you have exhausted your Medicare Acupuncture benefit, or directly, if you are not Medicare-eligible.

Welfare Fund/Retiree Chapter Acupuncture Benefit

After an annual \$100 deductible, you get back 80% of the cost for 36 visits per year. The maximum allowable charge is \$100 per visit. In addition, the CSA Retiree Chapter will reimburse you an additional 20% of the Fund reimbursement.

Consequently, the maximum reimbursement you can get for 36 visits costing \$100 per visit is calculated as follows:

- a) **The 1st visit costing \$100 covers your deductible**
- b) **The next 35 visits cost @ \$100 per visit \$3,500**
- c) **The CSA Retiree Welfare Fund will reimburse you \$3,500 x 80% or \$2,800.**
- d) **The CSA Retiree Chapter will reimburse you seamlessly \$2,800 x 20% or \$560.**
- e) **The total reimbursement is \$2,800 + \$560 = \$3,360**





CSA Retiree Chapter Central New Jersey Region



**PLEASE ATTEND
THE NEXT CSA CENTRAL JERSEY
MEETING
(VIA ZOOM)**

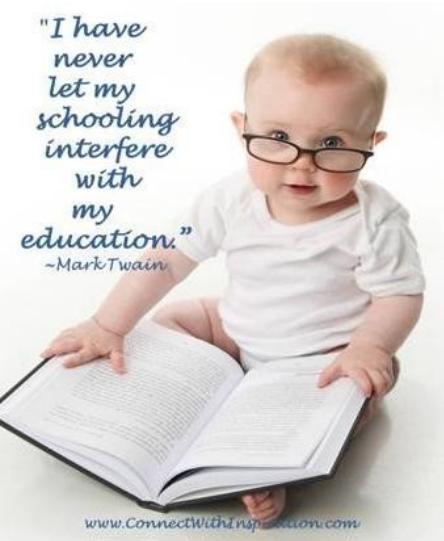
Tuesday, May 4, 2021 at 11:00am



**Important: You will receive the zoom
link from Mark Brodsky prior to the meeting**

**Featured Speaker:
Douglas Hathaway, Ph.D.
Administrator, CSA Welfare Fund**

Sorry, no bagels, coffee, tea, or anything else. Just information!



Quick Quiz
Question: What (and where) is the world's oldest continuously operating school?

Answer to previous quiz: 2020 is over! 2021 will be (and already is) much better!

