



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Spring 2018

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Message From the Regional Unit Leader

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



Hope each and every one of you enjoyed a wonderful holiday season.

When we last met, we were all overjoyed that the Constitutional Convention referendum did not pass and our pensions and benefits were safe for now.

The next major issue confronting Unions is the Janus case being heard in the Supreme Court. The Janus case originated in the Illinois Courts and has made its way to the Supreme Court. The issue in Janus is that Mark Janus argues against mandatory fees for public employee union membership. Janus argues that this is a "political" issue, What could be lost is the automatic dues check off process for the active members. The ruling from the Court could have lasting implications for Union members, if upheld.

I have provided a link at the end of this article for you to read for more information on this issue.

Retirees voluntarily pay dues to the Union so are not as affected as the active members.

If CSA loses dues from the active members and depending on how many continue to pay their dues, welfare fund benefits could be greatly impacted from a loss of dues. A ruling is expected in June. By the time we have our June luncheon, we should know the outcome of the Janus case.

On a happier note, we have two meetings scheduled for our Unit. The first is on Thursday, May 3 at 9:30 at Monroe Township Library. Our new President, Mark Cannizzaro and Dr. Douglas Hathaway will address the membership. We will also have a speaker from The Monmouth Battlefield. The other date is for our June luncheon which will be held on Wednesday, June 27 at 12 noon at the All Seasons Diner II in Freehold. Look for flyers for each meeting inside this Newsletter.

Thank you to the many members who have paid their dues for 2018. There is still time for those of you who have not paid to send in your \$15.00 dues for this year.

Hope to see you soon.

Thanks to Al Nilsen for the link to the Janus Case.:

<https://www.the74million.org/janus-case-agency-fees-top-things-to-know/>

Informational Update (from Norm Sherman, CSA Florida Outreach Coordinator)

1. **Does Medicare Coverage Extend Outside of the USA?** – In most cases, Medicare does not cover medical services or health supplies outside of the USA, including using a doctor on a cruise ship. “Outside the USA” means anywhere outside of the 50 states, the District of Columbia, Puerto Rico, the US Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. However, if you incur a medical expense abroad, GHI, as your secondary coverage, will offer coverage. The way it works is:

- Blue Shield Blue Cross will cover hospitalization.
- Emblem Health (GHI) will cover 100% of the amount it allows (which may not be much) for a medical expense after a \$200 deductible.
- Procedure for Receiving Reimbursement: You must have an itemized bill in English. The money must be in dollars and cents. Submit the bill along with proof of payment to the CSA Retiree Welfare Fund, 40 Rector St., New York, NY 10006, Attention: Dr. Douglas Hathaway

Because GHI offers minimal coverage in a foreign country, I highly recommend you obtain travel insurance before traveling abroad.

2. **“Valentine’s Gift”** – Retired CSA administrators or supervisors who are Medicare eligible and have the GHI Enhanced Plan D plan should have received their “Valentine’s gift” of \$480 for 2017 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. The amount was sent in a check. Those who were eligible for reimbursement, but were not on Medicare for the full year, should have received a pro-rated check.

Eligible CSA retirees who have not received a check should contact the CSA Retiree Welfare Fund, 212-962-6061. Remember, only *Medicare eligible CSA retirees* are entitled to the “Valentine’s Gift.” If both husband and wife are *Medicare eligible CSA retirees*, then both are entitled to the gift.

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 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 supplements the reimbursement with an additional 20% of the Fund payment.

3. **Medicare Coverage of Immunizations and Vaccines** – Medicare covers vaccines and immunizations. How they are covered and the costs will depend on the type of immunization and your particular circumstance. Most vaccines and immunizations are covered under Medicare Part D prescription drug benefit. If you need to get one of these immunizations, check with the CSA Retiree Welfare Fund to learn the coverage and cost to you.

There are three immunizations that fall under Medicare Part B since they are considered preventative. These immunizations are covered at the 100% Medicare-approved amount. This means that if you receive one of these immunizations from a Medicare doctor, you will not have to pay anything. These immunizations are:

- **Flu Shot** – Medicare Part B pays for 1 shot per year. In some instances, depending when you received the shot, it may pay for two. For example, if you got one Jan 2018 for the 2017/18 season, you could get another in December 2018 for the 2018/19 season.
- **Pneumonia Shot** – Part B covers two separate shots. If you are receiving a shot for the first time, Part B covers the first shot. The second year, you will be covered for a different, second vaccination. You are not required to provide any vaccination history. Your word will be good enough.
- **Hepatitis B Shot** – Part B covers this shot if you are medium to high risk for hepatitis B. You should ask your family doctor if you are in the aforementioned categories. If you are a low risk candidate for hepatitis B, Part D covers the vaccine.

There are other medically necessary vaccines, e.g., rabies shot, covered by Medicare Part B, but only 80% of the cost. However, your secondary coverage should pick up the other 20%.

4. **Medicare Therapy Caps Removed** – Great News! The Medicare cap of \$2010 for Physical, Speech and Occupational Therapy has been removed as a result of Congress repealing the caps. Under the cap, you would only be able to get about 16 sessions. If you were lucky, you were able to get an extension. Now, the cap no longer applies and you can get therapy for as long as your doctor says you need it.

What about the CSA Retiree Welfare Fund Therapy benefit? The Fund is reviewing that benefit to see if it can be applied to another area. More on that in the future.

Focus on Health—Longevity

By Julie Edgar (from WebMD web site)

Will you dance at your great-grandchild's wedding?

Most of us won't be healthy enough to cut a rug into our 90s. But some people are not only dancing, but cooking, driving, and volunteering at an age when they're supposed to be feeble, addled by dementia, or both. Researchers, with an eye to an ever-aging population, are trying to figure out why.

Scientists are studying "super agers" -- 90-somethings who are living without significant physical or memory problems -- to zero in on the kinds of healthy habits that may keep us all living longer and better.

With life expectancy on the rise -- the 85-plus population in the U.S. is expected to triple to 14.6 million by 2040 -- researchers want to figure out how we can increase our health span, or the amount of time we'll live in good health.

"The number of people living after age 90 is going to be huge. We need to know very fast how we can help these people to live very healthy," says Oscar Lopez, MD, director of the Alzheimer's Disease Research Center at the University of Pittsburgh.

Some people win the genetic lottery and will naturally live better longer. But experts say our genes only account for about 20%-30% of our longevity. That means we can affect the majority of our aging -- about 70%-80% -- through lifestyle.

So exactly which habits matter the most?

While there's no blueprint, studies can offer some clues. It's no surprise that eating healthy and exercise are likely to have a role in how well we age. But they are far from the only things involved, and they may not even be the most important ones. Author Dan Buettner has researched people who live to be 100+ since 2000. He worked with National Geographic to identify five "Blue Zones" that have the highest percentage of the world's longest-lived people. People in these zones also lived relatively free of diseases common to aging, such as heart disease, diabetes, and cancer. The U.S. has only one Blue Zone: the Seventh-day Adventist community of Loma Linda, CA. Other communities include Ikaria, Greece; Sardinia, Italy; Okinawa, Japan; and Nicoya, Costa Rica.

Here's what they had in common:

- A plant-based diet -- beans, whole grains, veggies
- Opportunities for natural movement, like walking, herding, and gardening
- Having a sense of purpose
- Belonging to a faith-based community
- Taking a daily nap or finding some other way to "downshift" daily
- Not overeating and not eating after sunset

Buettner lectures widely about the importance of food, movement, prayer, and purpose -- and has spun off his findings into several books and the Blue Zones Project. Because few people in the U.S. are going to adopt herding anytime soon, the project, adopted first in 2009 by a Minnesota town, aims to find ways to make communities healthier. About 40 communities worldwide have since adopted its principles, transforming public spaces -- parks, schools, grocery stores, and restaurants -- to encourage healthy eating and more social interaction. Some are creating new bike and walking paths. Schools may prohibit students from eating anywhere but in the cafeteria. And no-smoking policies are making it harder to light up.

"We want to give healthy options so it's not forced on them, to make the healthy choice the easy choice. That leads to longevity and social connectedness," says Sam Skemp, a Blue Zones Project manager with the Minneapolis-based organization. Skemp says they can measure progress through reduced obesity and smoking rates, how much produce people eat, and how much time they spend exercising.

In Beach Cities, a cluster of beach communities in California that are part of the Blue Zones Project, obesity dropped 15% in adults and smoking by 16% between 2010 and 2015. In Cedar Falls, IA, smoking rates dropped by 50% between 2012 and 2015, and obesity dropped by 15% in one year.

Some people are genetically predisposed to age later, no matter what or how much they eat.

Sofiya Milman, MD, is part of a research team at the Albert Einstein College of Medicine in New York that has been studying 90- and 100-year olds. They are all Ashkenazi Jews, descended from Eastern European Jews, and their children. The Longevity Genes Project, which started with 500 participants ages 95 to 112, found a strong connection between long life and protective genes.

Even with lifestyle taken into account, their genes outweighed bad habits. The centenarians in the study didn't watch their weight or their diet.

"There were very few vegetarians in the group or people who avoided salt or meat throughout their lives," she says. The study has branched into another that is following people in their mid-60s who have a parent at least 100 years old. Researchers want to see how well the children with 100-year-old parents age vs. people with non-centenarian parents. So far, they are aging well, Milman says.

"They have less heart disease, less cognitive decline, less Alzheimer's disease," she says. "We anticipate they will live much longer also." [continued on next page...]



Milman, an endocrinologist, says the research shows that the people with longevity in their family have protective genes that keep old-age illnesses -- heart disease, osteoporosis, cancer, diabetes -- at bay for 20 to 30 years longer than the average person.

“If you have protective genes, perhaps they will protect you from negative effects of the environment,” Milman says. “But most of us don’t have those protective genes, so it’s important to exercise.”

Life expectancy has risen nearly 30 years over the last century, led by medical and technological advances, even basic ones like good sewage and water treatment systems. An 80-year-old today has less of a chance of developing Alzheimer’s than one did 30 years ago. Because doctors understand how to manage high blood pressure, the risk of stroke has also declined.

Yet, whatever insights science and sociology have provided about longevity, nobody owns the recipe for putting off mortality a bit longer. The evidence shows that eating a plant-based diet and staying on your feet are important, but so are engaging in activities that keep the mind sharp.

So do what your mother told you to do: Get exercise, use your brain, limit stress, get rest, and be nice to people.

Welfare Fund Q and A

Dr. Douglas V. Hathaway

Reimbursements For Prescription Drugs And Co-Pays



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 \$5,000 in 2018, 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 15% of what the welfare fund pays (the chapter percentage increases to 20% for 2018 claims). 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%, as well as dependent children who are primary under a spouse/partner due to the “birthday rule.”

CYBERSECURITY FOR SENIORS

Practicing cyber safety can go a long way toward protecting your identity and sensitive personal information. “Cybersecurity is about risk reduction,” said Michael Kaiser, executive director of the National Cyber Security Alliance. “It’s difficult to achieve perfect security. But you can work to make yourself a more difficult target.”

Consider these tips from the National Cyber Security Alliance, The Stop Think and Connect campaign’s online safety tips for older adults, Public Safety Canada and the Home Instead Senior Care® network.

1. **Create passwords and make them strong.** Half of seniors do not use the password feature on at least one of their internet-enabled devices, leaving it open to whomever may pick it up, according to research conducted by Home Instead, Inc., franchisor of the Home Instead Senior Care network. Lock all of your devices including computer, tablet and smartphone with secure passwords. That will keep prying eyes out and add a line of defense in case your devices are lost or stolen. A strong password is at least 12 characters long. Strong password tips include the use a mix of letters, numbers and symbols, and try not to include personal information.
2. **Secure access to your accounts.** Since passwords can be stolen, adding two-step authentication to accounts provides a second layer of protection. Many online services, including apps and websites, offer free options that could help you protect your information and ensure it’s actually you trying to access your account – not just someone with your password.
3. **Think before you act.** Emails and communication that create a sense of urgency such as a problem with your bank account or taxes is likely a scam. Consider reaching out directly to the company by phone to determine if the email is legitimate or not.
4. **When in doubt, throw it out.** Clicking on links in emails is often how scammers get access to personal information. If an email looks unusual, even if you know the person who sent it, it’s best to delete it. Remember that scammers can commandeer friends’ email addresses and send you messages posing as them. Turn on spam filters for your email account to help filter suspicious messages.
5. **Share with care.** Be aware of what you share publically on social media sites like Facebook. Adjust your privacy settings to limit who can see your information. Avoid sharing your location.
6. **Use security software.** Install security software on your devices from a reliable source and keep it updated. It is best to run the anti-virus and anti-spyware software regularly. Be wary of security updates from pop-up ads or emails. They may actually be malware that could infect your computer.
7. **Adjust your browser safety settings.** You likely search for news, information and products by using an internet browser such as Firefox, Google Chrome, Internet Explorer and Safari. Adjust your settings in each of those browsers to set your options for optimum security. Those menus can often be found in the upper right corner of your browser. Consider clearing your browsing history at the end of your session so you don’t leave a trail of sensitive data.
8. **Use the default firewall security protection on your computer.** Your operating system (OS) likely has default firewall settings that will protect your computer without needing adjustment. If your antivirus software includes additional firewall protection that you can adjust separately, consider contacting a computer professional for assistance to ensure you’re safely protected without over-blocking sites and programs you use regularly.
9. **Log out.** Remember to log out of apps and websites when you are done using them. Leaving them open on your computer screen could make you vulnerable to security and privacy risks.
10. **Consider support.** If you live alone or spend a lot of time by yourself, consider a trusted source to serve as a second set of eyes and ears. Adult family members and grandchildren who are computer savvy may be willing to help.

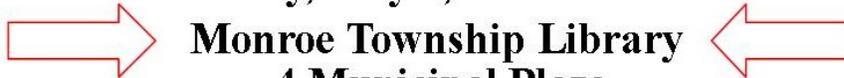




CSA Retiree Chapter New Jersey Region

BAGEL BREAKFAST MEETING

Thursday, May 3, 2018 at 9:30am



**Monroe Township Library
4 Municipal Plaza
Monroe Township, New Jersey 08831**

ALL ATTENDEES WILL BE ELIGIBLE TO WIN A DOOR PRIZE!

Speakers will include:

Mark Cannizzaro, President, CSA

**Dr. Douglas Hathaway, CSA Welfare Fund Administrator
and**

**Michael Pintinaro, of Friends of Monmouth Battlefield
Topic: Alexander Hamilton, Aaron Burr, and
the Battle of Monmouth**

**Be prepared for coffee, tea, bagels, and other goodies:
useful information, having your questions answered, and the pleasure of
meeting your colleagues.**

**If you have not yet done so, you can pay your 2018 membership fee (\$15)
to Sandy Poris at the meeting (or see tearoff below).**

You can use this tearoff to send a check for \$15.00 to
Sandy Poris, 51 Lakehurst Way, Monroe Township, NJ 08831.
Make it payable to CSA NJ Retiree Chapter.

Name _____
Address _____
Phone # _____
Print e-mail address _____



CSA Retiree Chapter, New Jersey Region



JOIN US FOR OUR ANNUAL LUNCHEON/MEETING



WEDNESDAY, JUNE 27, 2018, 12-4 pm



**ALL SEASONS DINER II
4135 Route 9
Freehold, NJ 07728
732-625-0330**

International Luncheon December 2017

All the retirees in attendance at the Central New Jersey CSA Retiree Chapter had an awesome day at the BRIOSO Ristorante in Manalapan, New Jersey. We had a private room which led to a joyous and fun time. Newer members and older ones were seated intermingled with one another, made new friends and enjoyed the company of older friends in a communal atmosphere. And to top it all off, the food was wonderful. Everyone attending brought new toys to be donated to Tuesday's Children for the upcoming holidays. Everyone left having a good time and talking about other venues for the future which could be as much fun.

...Reported by Margo Levy





THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Quick Quiz

What NYC school is this?
(Hint: it's not a school anymore.)

Answer to previous quiz: The oldest public school in the U.S. is the Boston Latin School, founded in 1635



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

Reminders

Annual Luncheon
Wednesday, June 27, 2018
12:00—4:00
All Seasons Diner II
Freehold, NJ

Next Bagel Breakfast/Meeting
Thursday, May 3, 2018
9:30am
Monroe Township Library
Monroe Twp., NJ

