



CSA Retiree Chapter New Jersey Region

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*Past Presidents

Message From the Chairman

We hope to move the New Jersey Retiree Chapter to be more responsive and to be more in tune with our members' needs and wishes. To that end the Executive Committee recreated several functioning committees. The Membership Committee is charged with keeping in touch with our members in order to keep us all informed of both positive and not so positive events affecting our members such as: weddings, births, illness and more. Outreach is also the responsibility of the Membership Committee. They will be contacting newly retired CSA members in New Jersey encouraging them to join the Retiree Chapter. The Political Action Committee has already invited Congressman Rush Holt to our gala luncheon to be held on June 8 at the Forsgate Country Club. We are awaiting Congressman Holt's reply. The Political Action Committee will be visiting Trenton when we need our representatives to support legislation which impacts upon our members. Who knows, we might have to visit our national representatives in Washington, DC.

Our goal is to get our members involved in our organization in a rewarding way. We encourage retirees to join one of our committees and let their voices be heard. We know that many think "I served my time and am now retired. Let the new generation take over". This is so far from the facts. Our pensions are under attack every few years by politicians who wish to use our hard earned savings for their purposes. As you know, our health coverage has already gone through several changes, sometimes for the better and sometimes not so good. We must be vigilant! We – You and I – the New Jersey Retiree Chapter – is the organization that can apply pressure to maintain our dignity and our hard earned and well deserved retirement benefits. We must be willing to stand up and to take care of ourselves and our fellow retirees. The most important thing you can do in order to insure our success is to maintain membership in this chapter and encourage others to join. Think of almost every great movement and you see an organization behind it. Yes, we often associate individuals getting things done BUT these individuals were part of an organization or movement. We need this organization in order to insure our retirement benefits. We also need this organization so that we can keep in touch with friends, colleagues and like minded individuals. Hope to see you at our next meeting April 28 at the Headquarters of the Monmouth County Library in Manalapan.

Late Breaking News: Triennial Election

The CSA constitution-bylaws require triennial elections for Regional Unit positions which include the Regional Leader, Assistant Regional Leader (Vice President), Treasurer, and Secretary. The New Jersey Region has two Secretaries. We also elect a Cultural Committee Chair, two Events Coordinators and four Members at Large. Furthermore, we include all past Presidents (Leaders) of the New Jersey Chapter on the Executive Board.

Effective immediately, petitions are available from Paul Treatman at 609-655-5989 and will continue to be available at our first 2010 annual meeting at the Manalapan Library at 9:30 AM on April 28, 2010. Petitions require a minimum of 10 signatures of members in good standing. The election will take place at our second annual meeting on June 8, 2010.

If no petitions are submitted, by acclamation, the present slate of officers will continue to server you for the next three years. This announcement will be made at the conclusion of the April 28 meeting.

CSA Retiree Chapter

**Upcoming Event:
A Tour of Thomas Edison's Laboratory and
Glenmont (Edison's Home)**



When: Friday, April 30, 2010

Location: Thomas Edison National Historical Park, West Orange, NJ

Leaving: 8:45 AM (via carpool from Manalapan)

Lunch: We will select a local restaurant where we will be eating.

Cost: Three options: a) If you have a Golden Passport to U.S. National Parks, you and your spouse will get in at no charge, b) If you do not have a Golden Passport and you are at least 62 years old, you can purchase one for \$10 covering admission for you and your spouse (includes free lifetime entrance to all National Parks), or c) You can pay \$7 admittance per person.

(Lunch is not included with museum cost.)

Lester Golden, Past President, Passes Away

Lester Golden, 80, passed away on Monday Jan. 18, 2010. Born and raised in Brooklyn, NY, Mr. Golden lived in Brooklyn for many years before moving to Marlboro, NJ 25 years ago. He was a teacher, assistant principal and principal for the New York City Board of Education for 31 years. He then worked for the Council of Supervisors & Administrators in New York for 8 years retiring in 1995. He was an active member of the Retired Supervisors Union after his retirement. Mr. Golden also was an active member of Greenbriar at Marlboro, including leading a biweekly current events discussion group for the last 13 years.

As a leader among fellow educators, he energetically developed and oversaw programs that enriched the lives of high school youngsters. He left an enduring stamp on the work of his professional associations, and the Council of Supervisors and Administrators of New York City. As the leader of the New Jersey Retiree Chapter, he initiated and developed programs for the betterment of its members. Those programs are now beginning to flourish.

He is survived by his loving wife, Thelma of 55 years; a daughter, Dr. Roni Golden of Freehold, NJ; two sons, Larry and his wife Ellie of Morganville, NJ, Richard and his wife Robin of Larchmont, NY; two sisters, Violet Geller and Lillian Pfeffer, both of Delray Beach, FL; and 8 grandchildren.

HAIKUS FOR PUNSTERS by Paul Treatman

Rebel colonists
Would capture Redcoats. Cooks too
Would cacciatore.

School sends kids to eye
Doc, returns them to class as
Dilated pupils.

Carpenter retires
To condo, writes kids: I gamed,
I sawed, I conga'd.

Old school principals
Do not die, kids say, they just
Lose their faculties.

British dentist sued
By man who claims his London
Bridge is falling down.

Rotund teach of
Math retires from job after
Life full of pi.

Retiree Q&A from Doug Hathaway, Ph.D. (reprinted from CSA News)

QUESTION: I am a retiree currently enrolled in the SIDS dental plan. I will be moving to Arizona this winter. Are there any SIDS dentists in Arizona?

ANSWER: Unfortunately, we do not have SIDS-participating dentists in Arizona. You may remain in the SIDS plan and receive reimbursement according to our schedule of allowances. If you do this, you are responsible for any charges beyond the amount reimbursed. If your spouse is a retiree with dental coverage, you can coordinate benefits and receive “double” reimbursement, which will help cut your out-of-pocket costs. As an alternative, you might want to consider the Delta Dental HMO. You must select a primary dentist from Delta’s list, but your out-of-pocket costs, particularly for major procedures such as crowns and root canals will likely be less than with the SIDS plan. (Please see the information elsewhere on this page for instructions on how to request information on Delta or other plans.)

QUESTION: I am a Medicare-eligible retired Principal, and received my Medicare Part B reimbursement. I had over \$120 per month deducted from my Social Security check in 2008 to pay for Medicare Part B, but only received reimbursement for \$96.40 per month. Why didn’t they give me the full amount? How can I get what is owed me?

ANSWER: You received the basic reimbursement that goes to everyone, but you are also correct that you are owed money. The extra amount is referred to as IRMAA (Income Related Medicare Adjustment Amount), and to get it back means a little bit of paperwork. On your check stub were instructions for claiming the IRMAA amount. You’ll have to submit documentation showing that you were informed of the extra amount as well as the 1099-SSA form you received since January showing how much you actually paid. You can download instructions from the Office of Labor Relations’ website, www.nyc.gov/html/olr/downloads/pdf/healthb/irmaa.pdf or call (212) 306-5263.

QUESTION: I am a retired Principal and I am eligible for Medicare. I recently had several doctors tell me Medicare rejected my claim, indicating I was still employed and that Medicare was my secondary coverage. What happened and what do I do?

ANSWER: You were caught in a system glitch caused by one of Medicare’s outside vendors. Wellpoint (the company which owns Empire Blue Cross/Blue Shield) sent information to Medicare in April incorrectly indicating that a number of participants were still employed. Since Medicare is secondary, if someone over 65 is still working, Medicare rejects the claims and directs they be sent to the primary carrier. If you call Medicare (1-800-MEDICARE) and speak with the Coordination of Benefits Unit, someone should straighten out your account. Please note: It may take two weeks for all the data systems used to be properly updated so ask your doctors to wait two weeks before resubmitting your claim.

QUESTION: I am a retired Assistant Principal living in Florida. I received a check for \$480 last week. I do not recall sending in a claim to the Welfare Fund. Not that I am complaining, but why did I receive this check?

ANSWER: Based upon your question, my crystal ball indicates that you or your spouse, or both of you, are Medicare-eligible and enrolled in the GHI Enhanced Medicare Part D drug plan. Since the city prohibits us from reimbursing prescription drug co-pays for participants in this plan, the fund automatically sends a check for \$40 per month for each month you, your spouse, or both, were participants in that drug plan. At the present time, we only reimburse for one person in a family even though both may be participants. You were a participant for 12 months in 2008, thus the check for \$480. These checks were mailed in mid-February, so if you have not received a check and feel you should have, please call the Welfare Fund and we will investigate.

QUESTION: I am a retired Assistant Principal who turns 65 on Feb. 22. What happens to my GHI plan when I become Medicare eligible? What about Medicare Part D? I’m sure you’ve answered this before, but I do not recall specifics. Could you answer it one more time?

ANSWER: I once joked that this was the second most popular question I am asked, after “Where is my check”? Over time, it has actually become the most popular question, so let’s answer it again. About three months before your 65th birthday, you will receive a mailing from the Social Security Administration and the city Office of Labor Relations. Social Security will offer you the opportunity to enroll in Medicare Part B. If you are retired and have no benefits elsewhere from a second job or through an employed spouse, you MUST accept Part B. Sign the enclosed ID card and send a copy to the NYC Office of Labor Relations, Medicare Premium Reimbursement, 40 Rector St., 3rd Floor, NY, NY 10006. The city will reimburse any payments you make over the base Medicare Part B deduction – \$96.40 a month in 2009 – in August of the following year, i.e., 2009’s reimbursement will be mailed in August. Your city-provided health plan will automatically become a Medicare supplemental policy. Your prescription drug benefit will automatically become that health plan’s Medicare Part D drug plan, eliminating the need to enroll in another drug plan. In fact, as the letter from the city indicates, enrolling in a different Medicare Part D plan could negatively impact your city coverage. **The OLR letter mentions one item that does not apply to CSA retirees in GHI Senior Care.** The letter says that if you enroll in another Medicare Part D plan, you cannot participate in the city’s optional rider, which includes drugs and 365 days of hospital care. CSA retirees do not have to worry about this. Under a long-standing agreement with the city, the Retiree Welfare Fund pays the premium for this rider directly to the city on behalf of CSA retirees who are in the GHI Senior Care plan (Medicare supplement). This was arranged when the premium for the drug portion of the rider was close to \$180 per month causing many retirees to switch to a spouse’s plan. While the premiums have dropped, we continue this practice as a service to our retirees



Our Museum Trip Participants, September 2009

Trip to the Museum of Natural History

On October 7, 2009, the NJ CSA Retiree Chapter took a bus trip to the American Museum of Natural History. We had 3 wonderful docents, including one of our members' husbands, Craig Small, a retiree from the museum.

Some members toured the museum with the two museum docents, while others toured the planetarium with Mr. Small. We went to lunch and then to the

Planetarium show followed by a tour of "Extreme Mammals".

The day was the beginning of our new cultural program with more trips planned for the spring. All who attended had a great day!

See the information elsewhere in this issue about our next planned trip, to Thomas Edison's Laboratory in West Orange, New Jersey.



CSA Retiree Chapter New Jersey Region

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Dates to Remember:

Wednesday, April 28, 2010:

General membership meeting (Bagel breakfast)

Friday, April 30, 2010:

Trip to Thomas Edison National Historical Park

Tuesday, June 8, 2010:

Luncheon at Forsgate Country Club

