



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Fall 2019

www.csanj.org

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Message From the Regional Unit Leader

Lucille Vecchiarelli, Regional Unit Leader
(luluvecch@gmail.com or 732-919-1801)



Dear Fellow Unit Members,

As we begin our new schedule of fall meetings, I would like to thank you for electing Sandy Poris as Treasurer and myself as Unit Leader. Your confidence in our ability to serve you is very much appreciated. We will continue to serve our membership to the best of our abilities.

We had a good year with many worthwhile activities and interesting speakers made possible by the many members who continue to support our Unit and pay their dues. Your dues pay the subsidies on the wonderful luncheons we have experienced, donations to the CSA Scholarship Fund and charities, bagel breakfasts, speakers and entertainment. Without your continued support, we would not be able to provide these activities. Please continue to support your Unit so that we may continue to give back to you.

Thank you for attending the meetings and luncheons. We have a great time at our functions. For those of you who have not taken advantage of these activities as yet, I urge you to join us. You may be the lucky winner of a gift certificate!

For our fall meetings, we have very interesting presenters scheduled to inform you about matters that are very important to each and every one of us. Our illustrious president of CSA, Mark Cannizzaro, will surely inspire all of us with his motivating words and bring us up to date on the ongoing contract talks that will affect our benefits. President Cannizzaro will present at the Buffet Breakfast on October 15th at the All Seasons Diner 11.

At our November Bagel Breakfast meeting, a representative from TRS will discuss matters relating to our pensions, TDA accounts, and Required Minimum Distributions. This meeting will be held on November 20th at Monroe Township Library.

Both of these topics are relevant to all of us as we plan for our financial futures.

This Newsletter contains detailed flyers related to both meetings. You will also receive reminder notices of the meetings by email. Be sure to read your emails to be kept in the loop.

See you at the meetings. Please reach out if you need my assistance in any way.

Lucille

Why Men Don't Go to the Doctor

(New Cleveland Clinic survey finds men are avoiding checkups)

by Christina Ianzito, AARP

Many of us know a guy who would rather do almost anything else than go to the doctor. A new Cleveland Clinic survey confirms how widespread physician-dodging is among men: Only half of the 1,174 adult men surveyed said they get regular checkups, and 72 percent would rather do household chores such as cleaning the bathroom than go see their doctor.

While lots of women might also prefer a bit of household cleaning over getting their vital signs checked, they are more likely to schedule regular checkups, notes Bradley Gill, a urologist at the Cleveland Clinic involved with the survey — part of the clinic's fourth annual educational campaign called “MENTion It.”

The gender difference, Gill surmises, is in part due to the fact that women “get plugged into the health care system from an early age, seeing gynecologists, and get in the habit of annual visits. Whereas guys, unless something's going on, they may not see a physician until their 30s or 40s for routine screening.”

In general, Gill advises men to have a routine check-up every other year in their 30s, and then every year in their 40s and beyond. (Older men surveyed were better about doing so; 74 percent said they had annual physicals, compared with 43 percent of those 35 to 54.) If there's no family history of cancer, screenings for colon and prostate cancer through colonoscopies and PSA tests should begin when men are in their early 50s, with screening frequency depending on the patient's risk level.

Some men just don't like talking about their health, the survey found — even when they do see a doctor. One in 5 admitted they haven't been completely honest with their physicians. Common reasons included embarrassment or discomfort with discussing certain issues and not wanting to be told that they should change *their* diets or lifestyle. Some said they didn't mention a health concern because they weren't ready to face a troubling diagnosis, or because they didn't want to be judged. One-quarter of men say they've “felt judged” by their doctors.

For older men, says Gill, there is a particular reluctance to discuss erectile dysfunction and urinary problems. These are important symptoms to address, however, since erectile dysfunction can be a sign of other health conditions, including heart disease and poorly controlled diabetes. And while difficulty urinating can be normal as the prostate grows with age, Gill notes, it can also be caused by a tumor; catching it early can be crucial for treatment.

“That's why we really encourage guys to get in and be seen before they have symptoms,” says Gill, who likes to make an analogy to cars when talking to men about their health care: “You rotate your tires, you change your oil ... What you don't want to do is wait until there's smoke coming out from under the hood and the car stops running. The same thing goes for men's health.”



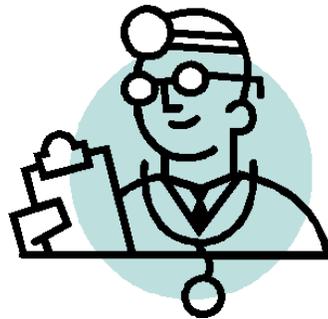
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Q and A with Douglas Hathaway, Ph.D., CSA Welfare Fund Administrator

QUESTION: I became Medicare eligible in Feb. 2019. I have my Medicare card, which I sent you for submission to GHI and the City Office of Labor Relations. I remember you saying that I will be reimbursed for my Medicare Part-B premiums. When do I start getting the checks – it has been 6 months already!

ANSWER: I guess I was a bit unclear when I explained the way the reimbursement works. Reimbursement is done the following April. In your case, since you were Medicare eligible in February of 2019, you will receive a deposit to the account where your pension is deposited for the standard Medicare Part-B deduction (\$135.50 in 2019) for the 11 months you are eligible for 2019 in April 2020. If you have been notified by the Social Security Administration that you must pay an extra amount for Medicare Part-B (and Part-D) under the IRMAA (Income Related Adjustment Amount) assessment, once you receive the standard reimbursement in April 2020, you may submit documents to obtain reimbursement for the Part-B IRMAA (required documents are the letter from the Social Security Administration showing your IRMAA amounts and proof of payment, a SSA-1099 Form if receiving Social Security benefits or copy of billing statement and proof of payment if deferring Social Security to your full retirement age). This information is manually processed for each person (over 13,000 for 2017 reimbursements) and deposit will be made in October of 2020.



QUESTION: I am a retired principal, and I'm not-yet eligible for Medicare. Recently I received my prescription drug co-pay reimbursement. When I compared the reimbursement with what I had submitted, some of the amounts were not allowed, and the reimbursement was less than what I had expected. Why did you disallow some of my drugs?

ANSWER: The out-of-pocket amounts you pay can be classified in three ways: deductible, co-payment, and full drug cost. We do not reimburse deductibles. A co-payment, by definition, requires that the prescription drug plan pay some portion of the cost of the medication. In many cases, usually with generic medications, the cost of the medication is equal to or less than the co-pay amount. In these situations, your payment is the entire cost of the medication, and the plan pays nothing. Since the plan pays nothing, we cannot reimburse your out-of-pocket cost for the medication.

Internet Privacy: Tips For Older Adults

(from staysafeonline.org)

Going online lets you keep learning, connect with friends and family and play games. Just as you fasten your seat belt before driving, take precautions before using the internet to be safer and more secure. The first step is to STOP. THINK. CONNECT.™: take safety measures, think about the consequences of your actions and connect knowing you have taken steps to safeguard yourself when online.

Personal Information Is Like Money. Value It. Protect It.

- **Lock your devices, like your tablet and phone:** You lock the front door to your house, and you should do the same with your devices. Use strong passphrases or passcodes to lock your tablet and phone. Securing your devices keeps prying eyes out and can help protect your information in case your devices are lost or stolen.
- **Think before you act:** Ignore emails or communications that create a sense of urgency and require you to respond to a crisis, such as a problem with your bank account or taxes. This type of message is likely a scam.
- **When in doubt, throw it out:** Clicking on links in emails are often how bad guys get access to personal information. If an email looks weird, even if you know the person who sent it, it's best to delete.
- **Make your passphrase a sentence:** A strong passphrase is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember (for example, "I love country music."). On many sites, you can even use spaces!
- **Unique account, unique passphrase:** Having separate passphrases for every account helps to thwart cybercriminals. At a minimum, separate your work and personal accounts and make sure that your critical accounts have the strongest passphrases.
- **Write it down and keep it safe:** Everyone can forget a passphrase. Keep a list that's stored in a safe, secure place away from your computer.



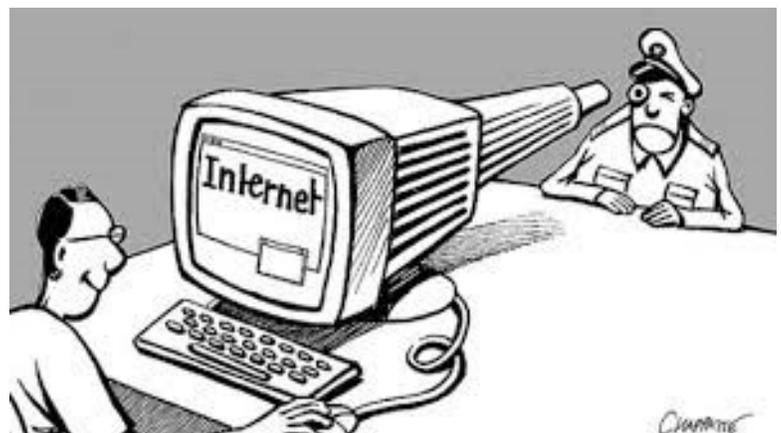
Share With Care

- **What you post will last forever:** Be aware that when you post a picture or message online, you may also be inadvertently sharing personal details with strangers about yourself and family members – like where you live.
- **Post only about others as you would like to have them post about you:** The golden rule applies online as well.
- **Own your online presence:** It's OK to limit who can see your information and what you share. Learn about and use privacy and security settings on your favorite websites.

Internet Privacy (continued...)



"I sent my bank details and Social Security number in an e-mail, but I put 'PRIVATE FINANCIAL INFO' in the subject line so it should be safe."



Visit Our Web Site: www.csanj.org

(IT'S SAFE!!)



**CSA Retiree Chapter,
Central New Jersey Region**

**PLEASE JOIN US FOR OUR
ANNUAL FALL BUFFET BREAKFAST**



DATE: TUESDAY, OCT. 15, 2019

TIME: 9:30-12:00

COST: \$16.00 PER PERSON



PLACE: ALL SEASONS DINER II

4135 RTE. 9N, FREEHOLD, NJ 07728

(DOOR PRIZES WILL BE AWARDED)

Our sumptuous buffet will include: Assorted Danish, Cinnamon and Cheese Bread, Scrambled Eggs, Home Fries, French Toast with Powdered Sugar, Pancakes, Bacon, Sausage, Juice, Coffee, and Tea.



Special Guest Speaker:

**Mark Cannizzaro
President, Council of School Supervisors
and Administrators**

Please return this form no later than October 8, 2019
(with check for \$16 per person payable to CSA–NJ Retiree Chapter) to:
Sandy Poris, 51 Lakehurst Way, Monroe Twp., NJ 08831

Name _____
Guest _____

Please share this information if you know of any CSA Retirees in New Jersey who are not yet members of our chapter.



CSA Retiree Chapter Central New Jersey Region



BAGEL BREAKFAST MEETING
Thursday, Nov. 20, 2019 at 9:30am
Monroe Township Library
4 Municipal Plaza
Monroe Township, New Jersey 08831



**Monique Providence, from the
Teachers' Retirement System, will be on hand to
discuss and answer questions related to Pensions,
TDA accounts, and RMD's**

**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 2020 membership dues
(\$15) to Sandy Poris at the meeting (or see tearoff below).**

DOOR PRIZES!

DOOR PRIZES!

DOOR PRIZES!

If you have not yet done so, you can use this tearoff to send a check for dues (\$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
Central New Jersey Region

MEMBERSHIP DUES 2020

It's that time of year again! Please send your membership dues for the year 2020. Dues remain at \$15. This includes all the usual benefits including a one-year subscription to the CSA/New Jersey Newsletter and subsidized buffet breakfast, luncheon, and two bagel breakfasts per year. Don't miss out on the benefits, and don't let your subscription to the newsletter lapse. Members who have not paid their dues for two consecutive years, since 2017, will be considered as no longer wishing to retain membership. Please be sure to send in your dues to maintain your membership in the Unit or inform us of your decision not to join by signing the form below and returning it as soon as possible. We would be sorry to lose you and have you lose the benefits of membership.

Please make your \$15 check payable to:

CSA Retiree Chapter/NJ Region

Return it using the enclosed envelope (with this form) to:

Sandy Poris, Treasurer
CSA Retiree Chapter/NJ Region
51 Lakehurst Way
Monroe Township, NJ 08831

First Name _____ Last Name _____

Address _____

City _____ Zip code _____

Home phone _____ Cell phone _____

Email _____

Reminders

Fall Breakfast Buffet

Tuesday, October 15, 2019

9:30am

All Seasons Diner II

Freehold, NJ

Bagel Breakfast Meeting

Thursday, November 20, 2019

9:30am

Monroe Township Library

Quick Quiz

Name 4 NYC Public Schools named after major league baseball players.

Answer to previous quiz (schools named after actors):

John Wayne School (PS 380K), Danny Kaye School (PS 149K), Paul Robeson School (PS 191K)

