



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Spring 2014

Volume 5, Number 1

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Message From the Regional Unit Leader

Since this is the first issue of the New Jersey Newsletter for 2014, I would like to wish you a year filled with joy, good health, and prosperity.

Hopefully, by the time you receive this Newsletter, the frigid winter that has beset us will be on its way out and signs of spring will be sprouting in New Jersey. Another sign of spring is that our snowbirds will be returning and we will have our full membership to attend our meetings.

There are two activities planned for the general membership this spring. The first is our annual Bagel Breakfast Meeting at the Manalapan Library Headquarters on April 23 at 9:30 AM. This is a very important meeting regarding your welfare and medical benefits and is fully subsidized by your dues.

The second event is the annual luncheon to be held at the Radisson Hotel in Freehold at 12 noon on June 18. Again, half the cost of this luncheon is subsidized by your dues. By paying your \$15.00 dues, we are able to provide both activities at substantial savings to you. Details of both these events will be sent to you in a separate flyer and enclosed in this Newsletter. Save the dates.

For the year 2013, we had 252 paid members! That was a record for the Unit. Our goal is to surpass that number this year. We already have 200 paid members and are urging you to send in your checks so that we have the funds to service you better with door prizes, subsidized trips, breakfasts, and luncheons. By paying the dues, you will continue to receive the Newsletter twice a year and receive information regarding our meetings where you will receive the latest developments concerning your benefits and have the opportunity to meet old and new friends.

Our first Health Fair, held in November, was a rousing success thanks to the efforts of Douglas Hathaway, Welfare Fund Administrator, and Sherri Tabachnik, NJ Outreach Coordinator, in conjunction with University Hospital of Princeton in Plainsboro. Next November we are planning to have even more resources and vendors in attendance to offer you additional services to meet your needs.

Once more, I urge you to join the Unit and become active. In the current political climate, our benefits are under attack making it imperative that we retirees remain active, vocal, and informed as to how we can assist CSA in preserving our benefits.

As always, I look forward to serving you and to greeting you at our meetings.



Lucille Vecchiarelli, Regional Unit Leader

(luluvecch@gmail.com or 732.919.1801)

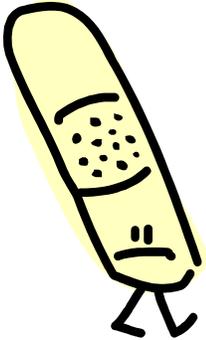
Important Health News

Norm Sherman, Unit Leader of the CSA Florida Retiree Chapter (distributed at Florida meeting)

1. Reset of Health Plan Deductibles. The bad news is that your health plan deductibles reset starting January 1, 2014. The good news is that the deductibles remain the same as in 2013; Medicare Part B is \$147.00 and GHI Medicare Part B is \$50.00

Also, the standard Medicare Part B premium of \$104.90 remains the same.

For those whose Medicare Adjusted Gross Income is greater than \$85,000 for individuals and \$170,000 for a couple, you must pay a surcharge, called IRMAA, on top of the \$104.90. The amount of the surcharge depends on your income and is listed on a table that you will receive at our January 21 Health & Welfare meeting. The good news is that all of the listed surcharges remain the same as in 2013. Further, Medicare Part B premiums, including the IRMAA amount, will continue to be reimbursed in accordance with the agreement between the Municipal Labor Committee and the City. However, keep in mind, that if you file for IRMAA, you will have to include in the application a copy of the Social Security letter you received in late November. Please make sure to put that letter in a safe place. If you lose it, it may be difficult to replace.



2. Medicare Part D Costs in Coverage Gap - As Doug Hathaway mentioned at the general regional meetings, the GHI enhanced Medicare Part D drug plan has 3 Tiers. On January 1, 2014, everyone on the plan started all over again in Tier 1. Unfortunately, some will enter Tier 2, known as the Coverage Gap or "Donut Hole" shortly, or at some time during 2014. This will occur if your if your drug cost in Tier 1 exceeds \$2550. Once you are in the coverage gap the plan pays 40% while you pay 60% of the drug cost. However, there is some good news. Once you reach the coverage gap the brand name drug cost is discounted 50% (according to Express Scripts). How does this apply to your final drug cost for brand name drugs if you are in the coverage gap? Consider the following example:

Example:

You are in the coverage gap and wish to purchase a covered brand name drug costing \$100. In 2010 you paid 60% (Medicare paid the other 40%) x \$100 or \$60. In 2014 as in 2013), the company discounts the price 50%, lowering the drug cost to \$50 (50% of \$100). Your cost then becomes 60% of \$50 or \$30. As an added benefit, an additional \$30 (to match the original \$60 you paid in 2010) will count toward your out-of-pocket-expense. In summary, the \$100 brand name drug cost you \$30, but you are credited for \$60 toward your out-of-pocket-expense. Keep in mind the out-of-pocket -expense decreases to \$4550, the same as in 2010.

By the way, in case you have forgotten, the CSA Welfare Fund reimburses all drug co-pays (no deductible) in Tier 3 up to a max of \$5,000. Take advantage if, in 2013, you had prescriptions filled in Tier 3. The procedure is to send copies of your monthly Express Scripts report (while in Tier 3) to the CSA Welfare Fund.

3. Changes in Benefit Coverage. Starting January 1, 2014, the reimbursement for optical services obtained from a non-participating provider will be \$90.00 and for a hearing aid obtained from a non-participating provider \$800.00.

4. Form SSA-1099 for 2013 - By now, you should have received your SSA-1099 for 2013. This form letter shows the amount of Social Security you received and the Medicare Part B deductions from your Social Security for 2013. YOU MUST SAVE THIS LETTER. IT WILL BE NECESSARY TO SUBMIT A COPY WITH YOUR APPLICATION TO RECEIVE REIMBURSEMENT FOR 2013 IRMAA. THOSE NOT ELIGIBLE FOR 2013 IRMAA REIMBURSEMENT DO NOT HAVE TO SUBMIT AN APPLICATION. THE APPLICATION FOR 2013 IRMAA WILL NOT BE AVAILABLE UNTIL AROUND OCTOBER OR NOVEMBER 2014.

(continued on next page)

Important Health News

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5. Catastrophic Major Medical (CMM) Plan (Marsh) - Those who purchased their Catastrophic Major Medical Plan sponsored by NYSUT received documents reflecting changes that participants were notified about last November, effective January 1, 2014. These documents included the following:

New CMM Plan Document - effective January 1, 2014;

CMM Plan Document Cover Page, outlining a new certificate number and the per person deductible;

CMM Plan and Answers; and

CMM Plan Summary of Benefits & Coverage (SBC) Availability Notice.

Although there haven't been any changes in your current CMM Plan benefit package or claim processing and premium collecting procedures, there has been a need to create a reasonable claim filing period. Claims filed with a benefit period starting January 1, 2014 and beyond, must be filed within 5 years of incurring the claim expense.

Marsh remains the CMM plan Administrator; however, effective January 1, 2014 the name changed to Mercer.

I strongly urge you to read the above-mentioned documents carefully. Please be certain to keep them in a safe place. Questions should be directed to the Plan Administrator whose telephone number is listed in the Plan document.

Update from Our Outreach Coordinator

I recently attended a meeting for outreach coordinators at central CSA. During this meeting I mentioned to Dr. Hathaway that the survivor's guide does not appear on the CSA Welfare Fund website. Always helpful, Dr. Hathaway promised me that by the time I got home from the meeting the guide would be part of the website. If you are in need of this very helpful guide go to the Welfare Fund website (www.CSAWF.org) and you will be able to print it out and keep it for further use.

Also, there seems to be some confusion by Medicare primary retirees regarding their supplemental coverage from New York City. For those of you who do not have GHI as your supplement; you must use the doctors on your chosen panel. You cannot use doctors that are not participating with your panel. If you travel outside of the United States and become ill you will not be covered by your supplement unless your illness is considered sudden and serious. The cost of your chosen coverage (Aetna, Blue Cross, etc.) may exceed the negotiated cost of the GHI supplement. If that is the case, the cost of that supplement including the drug rider (Medicare D) will be deducted from your pension check.

For those of you have chosen GHI as your supplement to Medicare, there is no cost to you for that coverage. What is being deducted from your pension check is the drug rider which is your Medicare D Plan. Your GHI plan allows you to use doctors outside of the participating panel, as long as they participate with Medicare. If you travel outside of the United States, GHI becomes your primary coverage. When you submit a bill, it must be in English and the charges converted to dollars. It will then be processed as a non-participating provider.

I hope this helps to clear up some of your confusion. If you should have any further questions, please do not hesitate to contact me at (917) 378-7771.

Sherri Tabachnik, Outreach Coordinator

IN MEMORIUM: PAUL TREATMAN

(past president of CSA New Jersey Retirees Unit)

Dr. Paul Treatman, 88, of Monroe Township, NJ, a former CSD superintendent, died on Oct. 30, 2013. Born in Brooklyn, he received his BA from Brooklyn College, and his MA and Ph.D. from NYU. Dr. Treatman received the Bronze Star for valor during his service in WWII in the First Infantry Division as a combat medic. (He later received membership in the French Legion of Honor for his role in liberating France.)

He began his teaching career in 1948 at PS 85 in Queens. He served as assistant principal of JHS 218, then principal of PS 165 in Brooklyn. He became deputy superintendent of CSD 18, then superintendent of CSD 6. In total, he worked for the NYC school system for 34 years as a teacher, assistant principal, principal and superintendent. Retiring in 1982, he also served as an adjunct associate professor at several NYC colleges and universities. In addition, he served as the resident educational consultant to the government of the US Virgin Islands. Dr. Treatman was the author of seven volumes of humorous haikus and a memoir entitled *Back to the Trenches*. His wife, Elaine, died in 2002. He is survived by his son, Scott, his daughter, Abbe, and Sylvia Rubin, his companion for many years. He is also survived by 4 grandchildren and 5 great-grandchildren. Condolences may be sent to the family at Scott Treatman's home, 3566 Pompey Hollow Rd, Casenovia, NY 13035.

Welfare Fund Q and A

Dr. Douglas V. Hathaway, CSA Welfare Fund Administrator

QUESTION: I am a retired Assistant Principal who is not yet Medicare eligible and enrolled in the GHI-CBP health plan. A friend told me I could get my prescription drug co-payments reimbursed. How do I do this?

ANSWER: Your friend is correct. You receive quarterly reports on your co-payments from Express Scripts/GHI. Simply make a copy of each of those reports and send them to the CSA Retiree Welfare Fund, 40 Rector St., 12th Floor, New York, NY 10006.

On our end, we have an arrangement with NYC and GHI that allows us to receive prescription data histories via computer. Once we receive your reports and the electronic data file, and verify that they are complete, we process the reimbursements in the order in which they are received. We are scheduled to receive the computer file by mid-February, so our reimbursement checks should be mailed by the end of March.

Don't forget—it's that time of year again! Please send your membership dues for the year 2014. 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.

For those attending the fall breakfast, send a \$10 check. To pay your dues, send a \$15 check. To do both, please send separate checks. All checks should be payable to:

CSA Retiree Chapter/NJ Region

Jose Gneco

622 Floral Avenue

Elizabeth, NJ 07208



CSA Retiree Chapter New Jersey Region

BAGEL BREAKFAST MEETING

Wednesday April 23, 2014, 9:30am

**Monmouth County Library Headquarters
125 Symmes Drive
Manalapan, New Jersey 07726**



Guest Speakers

DR. DOUGLAS HATHAWAY
Administrator, CSA Welfare Fund

FELICE HANNAH
CSA Outreach Coordinator

MARK CANNIZZARO
CSA Executive Vice-President

MARK BRODSKY
Director, CSA Retiree Chapter

Special Announcement!

All attendees will be eligible to win a special door prize!

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

You can pay your 2014 membership fee (\$15) to Jose Gneco at the meeting (see tearoff below).

Please park in the lower parking lot and use the elevator on the right (facing the building). The elevator is at the end of the corridor.

If you prefer, you can use this tearoff to send a check for \$15.00 to Jose Gneco, 622 Floral Avenue, Elizabeth, NJ 07208.

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 GALA LUNCHEON/MEETING



WEDNESDAY, JUNE 18, 2014, 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: \$15

GUEST SPEAKERS

Dr Doug Hathaway, CSA Welfare Fund Administrator

Nancy Russo, Special Vice-President, Retirees

Make checks out to CSANJR as soon as possible and send to:

Jose Gneco, 622 Floral Avenue, Elizabeth, NJ 07208.

(Checks must be sent in by May 20!)

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 _____

Exercise Your Brain: The Monty Hall Problem

(originally published in *Encore Speaks*)

by Steve Poris

In the old game show *Let's Make a Deal*, the smiling host Monty Hall would give contestants the opportunity to open one of three doors. Behind one door would be a fabulous prize, behind the other doors would be worthless booby prizes. With its reliance on dumb luck to determine winnings, the show bears a striking resemblance to silly shows recently on the air such as *Deal or No Deal*.

However, *Let's Make a Deal* lives on in the minds of puzzle-ponderers in the form of what has come to be known as the Monty Hall Problem. This problem focuses on probability, the statistical term for the likelihood that a particular event will occur. Here's how it goes: Monty shows you three doors. Behind one is a car, behind the other two are goats. I'll designate the doors as Doors A, B, and C. You pick a door (let's say you pick Door A), but before the door is opened, Monty reveals what is behind Door B (a goat!). Now Monty asks you if you want to stick with your original choice of Door A or switch your pick to Door C. Well, should you? Does it make any difference if you switch your pick from one unknown door to the other? Would it help you win the car?

Most people's instinct is to say it shouldn't make any difference. Whether you switch or not, it would seem that you have a fifty-fifty chance of winning, so it shouldn't give you an advantage either way. However, this line of thinking is incorrect; it does make a difference! SWITCH! If you stick with your original door, you'll win only if your original choice is correct, which happens only 1 in 3 times on average. If you switch, you'll win whenever your original choice is wrong, which happens 2 out of 3 times.

If you doubt this, you can go to a web site that simulates the problem. One easy-to-understand site is <http://math.ucsd.edu/~crypto/Monty/monty.html>. You can try as many times as you want; believe me, switching doors is better.

Here's why: you initially have a 1 out of 3 (or $1/3$) chance of picking the correct door. Since the car has to be somewhere, you also have a 2 out of 3 (or $2/3$) chance of not picking the correct door initially. When Monty opens a door and shows that there's a goat behind it, remind yourself that the car is more likely to be behind one of the two doors you didn't choose. Monty has just shown that one of these two doors - which together have the greater probability of concealing the car - actually conceals a goat. This means that you should definitely switch doors, because the remaining door now has a $2/3$ chance of concealing the car. Why? Well, your first choice still has a $1/3$ probability of being the correct door, so the additional $2/3$ probability must be somewhere else. Since you know that one of the two doors that previously shared the $2/3$ probability does not hide the car, you should switch to the other door, which still has a $2/3$ chance of concealing the car.





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Quick Quiz

_____ was selected as New York City Schools Chancellor in 1970, having been selected for the position after a series of notables including Ramsey Clark, Sargent Shriver and Cyrus Vance had been offered the post. During his tenure as chancellor, he oversaw the process under which 32 local school boards were given control of community elementary schools. He left the post in 1971, citing his belief that the New York City Board of Education and the teachers union had worked to undermine local control, later saying that "I don't think decentralization ever was set up to work".

Who was it? Answer in next issue.

The people in the picture from the last issue were Mayor Ed Koch, Schools Chancellor Frank Macchiarola, and Police Commissioner Robert McGuire.



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

General Membership Meeting

("Bagel Breakfast")

Wednesday, April 23, 2014,

9:30am at

Monmouth County Library

Annual Spring Luncheon

Wednesday, June 18, 2014,

12:00 noon at

Freehold Radisson Hotel

