



CSA Retiree Chapter, New Jersey Region New Jersey Region

Volume 1, Number 2, Fall 2010

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Message From the Chairman

Dear CSANJ Retirees,

We are starting this year off on a new and positive “foot”. Our first meeting was held on September 28 at the Crown Plaza Hotel. If you were unable to attend ask someone who did what they thought (see article below). Our June 2010 luncheon meeting was a huge success complete with entertainment: a barbershop quartet. The central CSA hired “our” barbershop quartet for the national CSA Retiree chapter in April 2011.

Looking forward, our next meeting is our famous “bagel meeting” at the headquarters of the Monmouth County Library (Manalapan) on Wednesday November 10, 2010 at 9:30 AM, We invite all CSANJ Retirees, both members and non-members. Park in the lower level.

Becoming a member is easy. \$15.00 is all it takes!. You simply mail your check to Howard Tilis at 33 Balmoral Drive, Jackson, New Jersey 08527. Please include your present address, telephone #, and e-mail address. In fact, it is that time of year for us all to renew our membership, so please send your check today. Yes, a free subscription to this newsletter is included!

We are looking into some cultural activities that might excite you. For example, how about: Visiting the Metropolitan Museum of Art in NYC for a docent led tour of-Asian Art? A mid-week theatre production within our own state of New Jersey? A spring visit to a public garden? We are open to any and all suggestions. This past year we visited The Museum of Natural History and the Edison National Historic Park—they were eye-opening.

The entire Executive Board is anticipating meeting with you. Mark your calendar and let’s get together!

Stephen Porter, Regional Unit Chair



Our Gala Fall Brunch (reported by Paul Treatman)

Tuesday, September 28, 2010, is a date that shall live in New Jersey history, a day when a sumptuous buffet breakfast was successfully attacked by over 80 CSA retirees, their spouses and significant others. The location was the Crowne Plaza Hotel in Monroe Township, where the management is recovering while deliriously planning for a possible attack redux.

Led by our dynamic unit leader, Steve Porter, this annual gastronomic event was graced and/or addressed, informed, inspired by such luminaries as Neil Lefkowitz, Gary Goldstein, Irwin Shanes, Doug Hathaway, Sherri Tabachnick, and Marc Brodsky. The latest news was revealed, including a new catastrophic coverage plan, and (in a decidedly non-catastrophic turn of events) the promotions of Gary and Marc. The inimitable Hal Genkin provided amusement for all.

June 8, 2011, another date that shall also make New Jersey history, is when our annual "sit-down" luncheon takes place. The location is not yet known, but when it is, that site will be suitably forewarned of a typical CSANJ attack . For details, read your newsletter and future flyers with care.

CSA Retiree Chapter, New Jersey Region

Proudly Presenting: The Ten-Year Club

CSA Retirees Who Have Been Members for Ten or More Years

Abramson	Harvey	13 years	Greenspan	Beatrice	13 years	Savitz	Alex	13 years
Altman	Doris	13 years	Groisser	Louise	13 years	Schachter	Herbert	10 years
Appleman	Amy	10 years	Gross	Nathan	11 years	Schechter	Syvia	13 years
Ballatt	Sylvia	11 years	Hart	Gloria	12 years	Schuchman	Bella	11 years
Bortnick	Albert	11 years	Hochron	Milton	12 years	Shore	Leon	11 years
Boswell	Gerald	13 years	Hoffman	Murray	13 years	Shulman	Sidney	13 years
Brenner	Carl	13 years	Jannaco	Loretta	13 years	Silberman	Sybil	13 years
Cain	Edward	13 years	Labuza	Geraldine	13 years	Sklar	Jesse	13 years
Chakeres	Michael	11 years	Landesman	Joan	13 years	Smolinsky	Mark	13 years
Chiasera	Peter	13 years	Lederman	Sylvia	11 years	Smookler	Norvin	13 years
Clark	Joseph	13 years	Lesser	Arthur	13 years	Solomon	Phyllis	10 years
Coscarelli	Diego	13 years	Levine	Myrna	10 years	Sorkin	Seymour	13 years
Cotler	Martin	12 years	Levy	Julian	13 years	Spielman	Gerald	13 years
Cullen	Elizabeth	10 years	Levy	Sara	13 years	Stein	Alvin	13 years
Del Vecchio	Louis	13 years	Lipner	Michael B.	11 years	Steinfeld	Edward	12 years
Ehrlich	Elinore	13 years	LoFrumento	Anthony	11 years	Stern	Sylvia	13 years
Elias	Judy	11 years	Lucash	Morton	13 years	Strear	Mitchell	12 years
Epstein	Leonard	13 years	Mann	Daniel	13 years	Tarr	Frances	12 years
Erman	Robert	12 years	McGuire	Francis X.	10 years	Tranes	Dorothy	13 years
Faigeles	Reba	11 years	McNulty	Charles	13 years	Treatman	Paul	13 years
Feulner	Helen	13 years	Medaglia	Frank	13 years	Tuckman	Sandra	12 years
Finkelstein	Morris	12 years	Melia	Frank	12 years	Tutnauer	Julius	13 years
Frank	Mary	13 years	Miller	Aaron	13 years	Wells	Alice	13 years
Freed	Alfred	12 years	Nass	Joseph	12 years	Willis	Charles	10 years
Friedman	Bernard	13 years	Novins	Ronald	13 years	Winthrop	Robert	11 years
Friedman	Stanley	13 years	Nunke	Joan	13 years			
Genkin	Doreen	13 years	Paglia	Regina	12 years			
Genkin	Harold	13 years	Panzer	Barbara	13 years			
Gerstein	Maurice J.	10 years	Panzer	Morton	13 years			
Ghiraldini	Anne	13 years	Peck	Norman	10 years			
Gold	Leanore	13 years	Pessirilo	Rita	11 years			
Golden	Thelma	13 years	Reiser	Joel	11 years			
Goldstein	Barry	13 years	Roche	Carol	10 years			
Gordon	Elayne	13 years	Romano	Vincent	11 years			
Graham	Norman	12 years	Rosen	Gerald	13 years			
Green	David	11 years	Rosenspan	Sheldon	13 years			
Greene	Jerry R.	13 years	Rosenthal	William	12 years			
Greene	Jonathan	12 years	Russo	John	12 years			
			Salzberg	Carol	13 years			



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

QUESTION: I am a retired Assistant Principal and I am a member of the Retiree Chapter. I submitted my Express Scripts co-payments. I received the Welfare Fund reimbursement, but not a Retiree Chapter reimbursement. When will I get the Chapter check?

ANSWER: Chapter reimbursements generally follow Welfare Fund reimbursements within a week. Sometimes when we process the prescription drug co-pay reimbursements, it takes awhile longer to process the Chapter reimbursements. All prescription reimbursements that were submitted in January have been processed, as have the corresponding Chapter reimbursements.

QUESTION: I am a retired Principal who is not yet eligible for Medicare. I sent my four quarterly reports from Express Scripts as soon as I received the last one in mid-January. I still haven't received my check. Why does it take so long to get reimbursed, and when will I get my check?

ANSWER: There is no short answer to your question. When we first started reimbursing prescription drug co-payments for retirees, we had no alternative but to process each claim manually. This is a very time-intensive process, and required us to hire several temporary workers, at great expense to the Fund. Several years ago, in an effort to streamline the process, we entered into an agreement with the city and GHI to get the prescription history for our retirees electronically. We developed computer programs to verify the data, and generate claims automatically. We take the reports you submit, in the order they have been received, enter your ID number into the computer, and the program automatically generates a claim and prints a worksheet. If you are a member of the CSA Retiree Chapter, it also automatically generates your supplemental Chapter claim. Using this system, we can process in three weeks, with existing staff, what used to take five months and several temporary staff to process. Since this is based on GHI-supplied data, we are totally dependent upon GHI for when we receive it. We have learned to ask GHI to wait until February to send the data, since one year GHI provided us with the information in mid-January and forgot to include prescriptions from the last two weeks of December.

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.

QUESTION: I am a retired principal in the GHI Medicare drug plan. I had \$2,500 of out-of-pocket prescription drug costs in 2009. Do I have to absorb another \$1,850 in 2010 before I pay only 5 percent?

ANSWER: No. The out-of-pocket amounts that each participant in a Medicare Part D drug plan must absorb is an annual amount. Each year, you start over at zero. The good news is that you will only pay 25 percent of the cost of your medications again, until the drug cost reaches \$2,250. The bad news is that in 2010 you must pay \$4,550 in out-of-pocket drug costs before you are in the catastrophic situation and pay only 5 percent. This increase in out-of-pocket costs was designed and written in the original legislation that created Medicare Part D.

QUESTION: I am a retiree who just became eligible for Medicare in September. Will I get my \$40 per month for the drug rider for the entire calendar year?

ANSWER: No. You will get a check in early February 2010 for the four months of 2009 that you were Medicare-eligible. The COOS Retiree Welfare Fund will reimburse 80 percent of your prescription drug co-payments, after the \$100 deductible, for all your prescriptions from January through August.

HAIKUS FOR PUNSTERS by Paul Treatman

Trigonometry
Teacher conducts her classes
In sine language.

Trembling patient fears
Facial operation by
A spastic surgeon.

Ornithologist
Loves her birds but she finds that
One is raven mad.

Class visits school eye
Doc and returns to room as
Dilated pupils.

Israeli trenchermen:
"Arabs have all the oil but
We get all the gas."

Macbeth and wife plan
To kill king and rule, hope to
Sing "Send in the Crowns"

Quick Quiz:

Can you name the high school pictured at the right? And if you can, can you name four other schools that were constructed using the same blueprints?

(Answers in next issue, or ask Steve Poris at sporis@gmail.com)



Important Notice:

In order for us to keep our data current, it is important that you notify us of any change in your home address, phone number, or email address by contacting:

Howard Tilis
33 Balmoral Drive, Jackson NJ 08527
or
htilis@optonline.net

Trip to Princeton Art Museum Planned for Spring 2011

We are planning a trip to the Princeton Art Museum in the spring, including a docent-led tour. The museum is a gem, located on the campus of Princeton University. There are many wonderful permanent exhibits, and special event exhibits as well. Although the exact date has not yet been set, we will make arrangements based upon the number of members expressing an interest in attending. If you may be interested in joining us, contact:

Robin Small
Email: rob503@optonline.net
Phone: 732-673-0246



CSA Retiree Chapter New Jersey Region

2 Grayson Lane
Manalapan, NJ, 07726

General Membership Meeting (Bagel Breakfast)

Wed., November 10, 2010,
9:30am at
Monmouth County Library

Special Guest: Felice Hannah,
CSA Outreach Coordinator

