



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Fall 2022

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Message from the Unit Leader

Lucille Vecchiarelli, Regional Unit Leader
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Dear Members,

It is with a very glad heart that I welcome you back to meeting in person. Since we are counted among the vulnerable population, I am happy to report that we are still here to celebrate and ready to continue to plan activities for the Unit.

Our first activity is the luncheon on October 12 at 12:30 at Feast Italian Kitchen in Old Bridge. A flyer was emailed to you with the full details. Breaking bread together is a fitting way to resume our in-person meetings.

On November 16, at 10 AM we will have our first Bagel Breakfast meeting since 2019. It will be held at the Monroe Township Library and Dr. Douglas Hathaway will bring us up to date on the status of our health insurance and our Welfare Fund benefits. A flyer will be emailed to you as a reminder.

Please be sure to attend both meetings. We are planning other activities during the fall, winter and spring for those who remain in New Jersey. Stay tuned.

On October 29, CSA is having their convention in NYC. The Retiree Breakfast is excellent and free to all members. If there is enough interest, I will hire a van to take us there and back. Please email me (luluvecch@gmail.com) as soon as possible if you are interested.

Since the pandemic began, the Executive Board has continued to meet and work on your behalf. I am very grateful to the Executive Board Members for their steadfastness and loyalty. They are a very special group of people.

I look forward to seeing all of you very soon.

Lucille Vecchiarelli, Unit Leader

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Regional Unit Leader
Lucille Vecchiarelli

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CSA Retiree Chapter Central New Jersey Region



**PLEASE ATTEND THE NEXT
CSA CENTRAL NEW JERSEY MEETING**
Wednesday, November 16, 2022 at 10:00am



Location:
Monroe Township Public Library
4 Municipal Plaza, Monroe Twp., NJ 08831

Featured Speaker:
Douglas V. Hathaway, Ph.D.,
Administrator, CSA Welfare Fund

**Topic: Updates on Welfare Fund Benefits
and Our Medical Plan**

We will actually be serving bagels, coffee, etc. at this LIVE meeting!

**HEALTH
BENEFITS**



Informational Update (by Norm Sherman)

Medicare Coverage Outside the USA – Many of you are beginning to travel again, some taking cruises outside the USA, after being cooped up because of COVID. As a result, I thought it would be prudent to write about your Medicare coverage outside the USA, or the lack thereof. In MOST cases, Medicare does not cover medical services or health supplies outside the USA, including using a doctor on a cruise ship. “Outside the USA” means anywhere outside the 50 states, the District of Columbia, Puerto Rico, the US Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. However, like most rules there are exceptions.

There are 3 situations where Medicare may pay for health care services in a hospital outside the USA

- You're in the USA when a medical emergency occurs, and the foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.
- You're traveling through Canada without unreasonable delay by the most direct route between Alaska and another state when a medical emergency occurs, and a Canadian hospital is closer than the nearest USA hospital that can treat your illness or injury. Medicare will determine whether your route is “without unreasonable delay.”
- You live in the USA, but a foreign hospital is closer to your home than the nearest U.S. hospital, regardless of whether it is an emergency. In some cases, Medicare may cover some medical situations on-board a cruise ship if Medicare does not cover any prescription drugs or dialysis outside the USA. Remember, Medicare will pay only for Medicare-covered services you get in a foreign hospital.

Will Medicare pay for medically necessary health care services I get on a cruise ship? Medicare may cover the following on a cruise ship: —The doctor is allowed under certain laws to provide medical services on a cruise ship. —You are in territorial waters adjoining the land areas of the USA and no further than 6 hours from the USA.

What do I pay for a Medicare-covered service outside the USA? More than likely the full amount as if you had no coverage. Remember, the foreign hospital or doctor is not under any obligation to submit your charges to Medicare. However, when you get home, you can then submit an itemized bill to Medicare for your doctor, hospitalization and ambulance services. If you received Medicare-covered services on a cruise ship under a situation as described above, the doctor must file a Medicare claim, which you should also do.

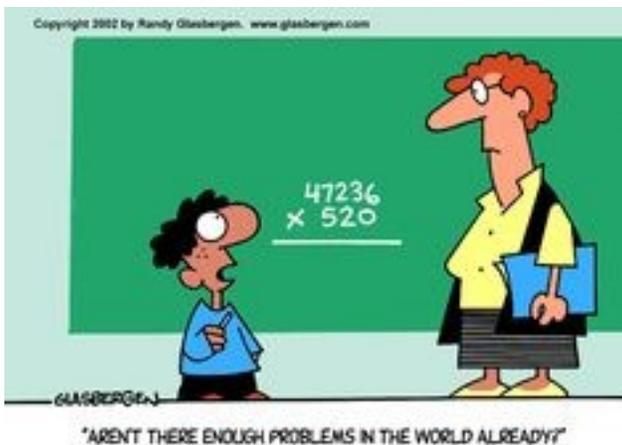
Do I Have Any Coverage Other Than Medicare Outside the USA? Yes, you probably do. If you have Emblem Health as your secondary coverage, it will cover medical expenses as follows: Blue Shield Blue Cross will cover hospitalization. Emblem Health (GHI) will cover 100% of the amount it allows (which may 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 and Medicare virtually none, I highly recommend you obtain travel insurance before traveling abroad.

(continued on next page)

Questions of the Month – Q. I have used a certified health aide for the past 5 years and paid him by cash. Only in the last month did I start paying by check. Am I entitled to a reimbursement for the 5 years I was paying by cash? A. Unless you have receipts showing you paid cash to the aide, the cash payments are not reimbursable. The CSA Welfare Fund will not pay out a benefit unless there is evidence of payment. However, paying by check is reimbursable since your bank statement is evidence of payment.

Q. I am currently on Medicare and my doctor has started to charge an additional fee on top of my \$15 co-pay. Why is that? A. While I cannot be certain (you should ask the office manager), your doctor may have stopped accepting the Medicare assignment, although he/she still is a participating provider. In this instance, he/she can charge you up to a maximum of 15% more than Medicare pays for the service. For example, suppose a Medicare-approved amount for a check-up is \$120. Your doctor, who may no longer take an assignment, can charge 15% more for a total charge of \$138 (15% of 120 = 18). The \$18 is called an “excess” charge. So, your total-out-of-pocket-expense is \$15 (copay) + \$18 or \$33. Medicare or your secondary DOES NOT cover your \$15 co-pay or your “excess” charge of \$18.



***The CSA Central New Jersey Unit
Welcome Back Luncheon
October 12, 2022, 12:30pm***



Feast Italian Kitchen
The Shoppes at Old Bridge
3899 US Route 9
Old Bridge, NJ 08857
(732) 970-8880

Cost : \$15.00

(regularly \$50, partially subsidized for our members by our unit)

Our luncheon menu:

Appetizers: Eggplant Rollatini, Calamari Fritti, Mozzarella and Tomato

Pasta: Pappardelle Bolognese

Entree: (Select 1) - Chicken Parmigiana, Salmon Siciliana or Veal Marsala

Dessert: Coffee and Zeppole

**Send a check for \$15.00 per attendee by October 1 to
Sandy Poris, 51 Lakehurst Way, Monroe Township, NJ 08831.
Make it payable to CSA NJ Retiree Chapter.**

**Limited Space Available...First come, first served.
Negative Covid Test (same day) must be presented.**

Q and A from the CSA Welfare Fund

by Douglas Hathaway, Ph.D.

QUESTION: I am a retired special education supervisor. My husband suffers from dementia. He fell and broke his hip necessitating surgery and hospitalization. After surgery I could not leave him alone in the hospital because he required constant attention. He tries to get out of bed and he spills things on himself. Can I be reimbursed for the services of a home health aide even though he isn't home?

ANSWER: The purpose of our home health aide benefit is to help you cope with situations you have described. As far as we are concerned, home care is where the patient is. If you need medically justified assistance – and it is obvious your husband does – we will provide the coverage if he is home, in the hospital, in a rehab center or nursing home. The key is, is the service necessary? And is it being provided by a trained professional? Remember also that if he is to be moved to a rehab center, the Fund will also reimburse the ambulance or ambulance costs since your Medicare or health plan does not.

QUESTION: I retired as an EA on June 30. I have been getting my prescriptions through Express Scripts. When I attended your pre-retirement workshop, you said I should send the quarterly reports I receive from Express Scripts to the Welfare Fund for reimbursement. I just received my first report. Do I send this to a particular person?

ANSWER: Thanks for attending the pre-retirement workshop, and remembering that the Fund reimburses prescription drug co-payments. Due to the volume of claims and paperwork, we ask that you wait until you receive the last report for the year (covering October, November, and December). Please make copies of all quarters and send the copies to the CSA Retiree Welfare Fund, 40 Rector Street, 12th Floor, New York, NY, 10006. We will process them in the order they are received, and usually start reimbursements in mid-March, with all reimbursements made by the end of April.

Oldest Functioning Public Elementary School in NYC: P.S. 34, 1867



Many may not know that Greenpoint, Brooklyn is home to the oldest public elementary school in New York City: P.S. 34. Designed by Samuel B. Leonard and built in 1867, the imposing, red brick building is hard to miss, and the P.S. 34 administration take pride in overseeing “the oldest continuously operating elementary school in Brooklyn.”

The building itself was used as a hospital during the Civil War, so that the former wards became the current classrooms. The Romanesque Revival building is a New York City Landmark today, and its establishment was part of the nineteenth-century drive for public education in Brooklyn, which shaped the neighborhood significantly.

Oldest Functioning Public High School in NYC: Flushing High School, 1875



One large, Neo-Gothic building stands out in Flushing: Flushing High School. The original building was three stories and on the corner of Union Street and Sanford Avenue. It had a first graduating class of six students. However, by 1891, as people flooded into Flushing and the student body grew, officials decided to add more rooms. Eventually the school population grew so much that they agreed to provide a new building at its current location on Northern Boulevard and

Union Street, which was constructed on September 8, 1915.

Also: Erasmus Hall High School, 1786



Though it no longer functions as its original institution, Erasmus Hall Academy, the building still stands in Flatbush, Brooklyn. It was named for Desiderius Erasmus, who was a Dutch Renaissance Humanist and was also the first secondary school chartered by the New York State Regents, and was turned over to the public school system in 1896. It expanded at the start of the 1900s as Brooklyn’s population grew, and it is now a designated New York City landmark and a museum displaying the school’s vibrant history.

When Erasmus Hall High School started doing poorly, the city closed it in 1994. Today, it stands as Erasmus Hall Educational Campus and is home to five separate small schools.

