



# THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Spring 2024

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## Message from the Unit Leader

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

Dear Members,

The Executive Board and I want to thank you for your continued support for our Unit. Our paid membership is at an all-time high and attendance at our meetings and events is as well!



We are currently in the middle of the 2024 dues drive. Most of you have already submitted your dues, but the few who have not will be receiving a reminder in the mail to submit your dues. The dues are only \$15 and those of you who attend the meetings and subsidized luncheons get back the \$15 at least threefold. Be sure to attend the meetings and luncheons so that you may enjoy the benefits of paying your dues.

Our next Bagel Meeting will be on May 16 at 10 AM at the Monroe Township Library. Our presenter from AARP will speak on fraud prevention specifically targeting Seniors. You will receive an email with the details in the very near future.

The June luncheon date is June 20. Save the date! The details will be sent to you by email.

Spring is finally here so we will be planning more International Lunch-eons. Stay tuned.

See you on May 16, if not sooner!

Sincerely,

*Lucille*

Lucille Vecchiarelli

Unit Leader



## CSA Retiree Chapter Central New Jersey Region

**PLEASE ATTEND THE NEXT  
CSA CENTRAL NEW JERSEY  
“BAGEL BREAKFAST” MEETING**



**Thursday, May 16, 2024 at 10:00am**



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

**Featured Topic:  
Fraud Prevention for Seniors**

**Presented by an expert in this field  
from the AARP**

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



# Protect Yourself from Identity Theft

by Joseph Hauser

Identity theft is the crime of obtaining the personal or financial information of another person to use their identity to commit fraud such as making unauthorized transactions or purchases. Identity theft is committed in many different ways and its victims are typically left with damage to their credit, finances and reputation.

Scams are rampant these days with criminals stealing a reported \$8.8 billion from Americans in 2022 according to the Federal Trade Commission. But there are ways to protect yourself, including staying aware of the latest schemes.

## 1. Stop at the Mailbox

Informed Delivery (ID) is a free service from the U.S. Postal Service. The agency emails photos of mail expected to be delivered to you that day or in the near future. This is a great way to be sure that nothing is stolen from your mailbox by ID thieves. Sign up at [InformedDelivery.usps.com](https://InformedDelivery.usps.com).

## 2. Halt Scammers at Your Front Door

Consider installing a video camera; they are increasingly less expensive and they're easy to install. If you don't recognize a visitor, don't answer.

## 3. Prevent Garbage Theft

Shred any papers that contain private information (financial statements, bills, shipping receipts) before putting them out for pickup to avoid identity theft. If you don't want to invest in a good cross-cut shredder Valencia Reserve has shredding events periodically scheduled. Get in the habit of pruning your accumulated documents every few months.

## 4. Watch for Credit Card Skimming

Card skimming, in which the criminal affixes a credit card reader on top of a legitimate card reader at a store or gas station, is estimated to cause up to \$1 billion in losses annually. When you are paying at a gas station or other point-of-sale location, inspect the device for loose/broken/scratched machinery to make sure someone hasn't tampered with it. If you are unsure, notify the cashier and pay using an alternative method.



## 5. Monitor Your Credit Report

Routinely check your credit reports and scores with Transunion, Experian and Equifax. Many credit card companies provide this service for free; if not go to [AnnualCreditReport.com](https://AnnualCreditReport.com) or Credit Karma or call (877)322-8228. Watch for unusual activity; if you see any, report it immediately to the appropriate financial institution.

## 6. Safeguard Your Wallet

Remove cards and information you don't need to carry (such as your Social Security or Medicare card). Make copies of the remaining cards (front and back) and store them in a safe place.

## Identity Theft (cont.)

### 7. Protect Your Financial Accounts

Create online accounts with each of your financial institutions. Come up with a unique password for each. Then get in the habit of reviewing the transaction lists on a weekly or bi-weekly basis. Be sure you can account for every listed transaction. If you spot something odd or incorrect, immediately report it.

### 8. Safeguard Your Smartphone

If you have a newer model, turn on biometric identification (fingerprint or facial recognition); this will help prevent a thief from logging into your phone. Send calls from unknown numbers to voicemail. Make sure your voicemail is set up and not full so you can receive legitimate messages.

### 9. Secure Your Computer

Turn on two-factor authentication for all secure websites you frequent, such as financial institutions or utility companies. Find out how via each site's online security center. Then only someone logged into your phone can receive the code to access those accounts.



### 10. Protect Your Email Accounts

Actively designate unsolicited and unwanted email that shows up in your inbox as spam, so future emails from that site get blocked. Do not open file attachments in emails from businesses or people you don't trust completely. Malware is often planted via email attachments.

### 11. Set Limits on Social Media

Set your profile so that only your friends can see your Facebook page. And never accept friend requests from people you don't

know or respond to random messages from strangers. But also note that imposter scams, where someone pretends to be your friend, are rampant on social media.

### 12. Verify Online Stores

To avoid shopping scams, when typing in a URL, double- and triple-check the spelling to ensure you are on the correct page. Scammers often create a URL with one letter off from the authentic one in hopes you won't catch it. Remove your credit card number and information from restaurant delivery and retail store sites. Pay using an e-payment service that keeps credit card information on a highly secure site.

### 13. Change the Way You Think

Learn how to not engage. You are under no obligation to respond to calls, emails or texts from strangers-**especially because so many are fraudulent**. Learn to say no. Sometimes a caller will get through. Get Tough: say "I do not do business over the phone. Goodbye." Then hang up without remorse.

**Trust your instincts. If something doesn't sound right, run it by someone you trust and take extra time to think about it.**

Informational Update  
Norm Sherman, CSARC Florida Liaison and Outreach Coordinator

*Hi everyone! Hope all is well. Below is some important information*

1. Medicare Part D Drug Costs - 2024

The GHI-enhanced Medicare Part D drug plan in 2023 still consists of 3 stages. Starting Jan 1, 2024, you start over again in stage 1, no matter what stage you ended in on December 31, 2023. In stage I, you pay 25% of the drug cost while the plan (GHI enhanced Plan D) pays the other 75%.

If your total drug cost (what you and your plan both pay) exceeds \$5,030 (up \$371 from 2023) at some point in 2024, you enter Stage II, formerly known as the donut hole. Fortunately, the donut hole has closed for both generic and non-generic drugs; you continue to pay the same 25% of the drug cost while your plan pays 75%. In addition, insulin costs \$35 for a 30-month supply and there is no cost for most vaccines, including shingles.

If your true out-of-pocket expense – known as TrOOP – for both Stages I & II exceed \$8,000 (up \$600 from 2023) you enter Stage III, or the Catastrophic Coverage. In this stage, *THERE IS NO CO-PAYMENT*, which was 5% of the drug cost in 2023. Who pays for the drug cost? Medicare pays 80% and the plan pays 20% of the drug cost.

2. “Valentine’s Gift”

If you are Medicare eligible and have a NYC prescription drug coverage (like GHI Enhanced Plan D) the CSA Welfare Fund will send your “Valentine’s” gift of \$480 (\$40 a month) for 2023 this month (got mine today) via a check.

The “Valentine’s” gift is a CSA Welfare Fund benefit designed to help defray the cost of the High Option Rider that pays for your Part D coverage. In 2023, the Rider costs \$125 (\$120 in 2024) for an individual, and \$250 (\$240 in 2024) if you have a dependent. The Rider cost is deducted from your pension.

If you were eligible for the “Valentine’s Gift,” but were not on Medicare for the full year, you should receive a prorated check. The prorate is \$40 a month for every month on Medicare.

Please note that only *Medicare-eligible CSA retirees* are entitled to the “Valentine’s” gift; *non-CSA Medicare-eligible* people are not. If both husband and wife are *Medicare-eligible CSA retirees*, then both are entitled to the \$480 providing EACH has their own NYC medical coverage. If one member is covering the other member, then only the member who is covering is entitled to the \$480.

## Informational Update (continued)

For *non-Medicare CSA retirees and non-Medicare dependent spouses*, the CSA Welfare Fund and CSA Retiree Chapter will continue to cover co-pays, provided the member and spouse are under the GHI or City HMO plans. After a \$100 deductible, the reimbursement is 80% of the drug cost up to a maximum of \$10,000. In addition, the CSA Retiree Chapter automatically (no filing of a claim necessary) supplements this reimbursement with an additional 20% of the Fund payment.

### 3. Cardiovascular disease

Cardiovascular disease is any disease that involves the heart and/or blood vessels, and, if not treated, can lead to a heart attack or stroke. Cardiovascular disease reduction risk visits to your participating primary care provider (PCP) can either prevent the disease or detect it.

Medicare Part B covers an annual cardiovascular disease reduction risk visit. Generally, Part B will cover 100% of the Medicare-approved amount. This means if you are eligible, you pay nothing. During your visit, the doctor may discover that he or she needs to treat you or investigate further. This is additional care is diagnostic and Medicare may bill you for it during the preventative visit.

You must be competent, alert, and on Medicare to be eligible for the cardiovascular risk reduction visit. You do not have to show any symptoms of the disease.

### 4. Question of the Month

Q. I just bought hearing aids from Costco. Am I entitled to any reimbursement?

A. I'm happy to say you are. Every 3 years you are entitled to receive up to \$800 from the CSA Welfare Fund and up to \$800 from the CSA Retiree Chapter. You need to complete a voucher to obtain the benefit. You can get a voucher by either calling (212-823-2020) or writing the Fund (CSA Retiree Welfare Fund, [40 Rector St.](#), 12<sup>th</sup> Floor, New York, NY 10006), or you can submit a request through the CSA Welfare Fund website.

## HAVE YOU SEEN ELMO?

by Howard Wein

*(Editor's note: Howard is the President of my Condo Association in Florida—Banyan Springs. He wrote this article for that community, but I believe his message will resonate with our members.)*

If you see a furry red monster walking along Cedar Point Blvd., it's probably not a Banyan Springs resident getting an early start on Halloween later this year; nor is it something that's been swimming in our lakes. It's more likely to be Elmo.

Elmo is a Muppet character on the children's television show Sesame Street. This furry red monster speaks in a high-pitched falsetto voice and frequently refers to himself in the third person. Elmo hosted the last segment on Sesame Street, "Elmo's World", which is aimed at toddlers but we are all young at heart if the truth be known. Elmo was most often a puppet guided by Kevin Clash. Elmo is enthusiastic and cheerful. He was originally designed in 1979 as a generic background monster and first appeared as Elmo on Sesame Street in 1980 as a minor character that gained continued popularity and became one of Sesame Street's major heroes.

Known for his infectious giggle, Elmo is 3 and a half years old and offers a simple, candid look at the world. From his straightforward, funny comments to his kind words for his friends, Elmo always knows the right thing to say to others.



Recently there's been a lot of attention and press on Elmo on the Today Show as well as going unexpectedly viral on X (formerly Twitter). Taylor Swift, move over!!! His popularity soared again recently after asking his followers a simple question: **"How is everybody doing?"** Elmo's account in social media was met with more than 47,000 reposts, 12,000 replies and 175 million views. The post drew responses from everyday people, celebrities, members of Congress and even the President.

So where is this story going and what's the point? I hope it was obvious to some. Every day there are folks who are fighting demons or depression or simply can't make sense of the world they can't control, including unnecessary shootings, hunger, groups that make others the target of their hatred, wars, and general unhappiness. Others can't afford food, shelter, or good housing. We are all impacted and affected by a world that's hard to understand.

Elmo learned that it is important to ask a friend how they are doing, and we all should do the same. One celebrity responded to Elmo, writing on X: "I know how hard it is some days to sweep the clouds away and get to sunnier days. Our friend Elmo is right: We have to be there for each other, offer our help to a neighbor in need, and above all else, ask for help when we need it. Even though it's hard, you're never alone."

We are so fortunate that there are a lot of Elmos in Banyan Springs. We care about our friends and neighbors. We ask, "how are you doing?" and stick around to hear the answer and be there to listen just at the right time. On many days "our" Elmos call their friend when they didn't show up for a Canasta game or you haven't seen them for several days at the pool. We all need to be more like Elmo and less like the Grinch and Banyan Springs would be a much better place to live. If you see Elmo walking around Banyan Springs, ask him "how are you doing"?



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"What happens in Vegas stays in Vegas' is all well and good, but this happens to be Windmill Point Elementary School."



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