



# THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Spring 2015

www.csanj.org

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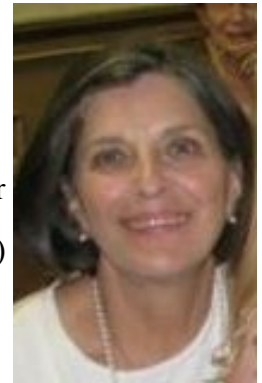
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## *Message From the Regional Unit Leader*

Lucille Vecchiarelli, Regional Unit Leader

(luluvecch@gmail.com or 732.919.1801)



Those of us who remained in New Jersey this winter have survived another brutally cold season. Those of us who left for sunny climes, welcome back! It is great to have a full contingent once again at our meetings.

Our Annual Bagel Breakfast Meeting will take place on April 22 at the Monmouth County Library Headquarters in Manalapan, starting at 9:30 AM. This will be a very important meeting for two reasons. First, CSA President Ernest Logan will be our special guest speaker. He is looking forward to updating you on the latest issues involving the CSA. Also, Dr. Douglas Hathaway, Director of the CSA Welfare Fund, and his staff will present two simultaneous workshops: one for Medicare eligible members, and one for members under 65. There is no fee to attend the Bagel Breakfast Meeting and participate in the workshops.

Our Annual Luncheon Meeting is at The Radisson Hotel in Freehold on June 24 at 12:00 PM. The luncheon is subsidized by the New Jersey CSA Retiree Chapter at more than 50%, and includes a three course dinner and an open bar. Only dues paying members may attend this function so be sure you have paid your 2015 dues. The fall meetings will include our second Health Fair in October and a Buffet Breakfast in November.

One of my goals for the year was to institute an International Luncheon Club. Kudos to Fran Capuana for taking on this responsibility and doing a superb job! So far, Fran has selected a Greek restaurant and a Portuguese restaurant. Both were excellent choices. Those who attended had a wonderful dining experience and enjoyed socializing with fellow members. I can't wait to find out where we will be dining next. Be sure to look for flyers in your email regarding the next luncheon.

I urge you to join the Unit and attend the meetings even if you have a long drive. The information you can gather by attending the meetings, especially regarding your benefits, is important. We need to be informed as to how we can assist CSA in preserving our benefits which are constantly under attack. It is also an opportunity to reconnect with old friends and meet new colleagues.

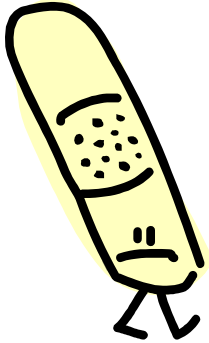
As always, I look forward to serving you and greeting you at our meetings.

Lucille Vecchiarelli, Regional Unit Leader

# Health News

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

**1. Prescription Costs -** As we enter the New Year, your drug costs may change since you start again in Tier 1. For example, if you ended the year in the donut hole, you were paying 60% of the cost for drugs. Now you will pay only 25% until your **TOTAL DRUG COST** (what you pay plus what your plan pays) **REACHES \$2,250**. After that you are back in the donut hole. Had you ended the year in the Catastrophic Tier III, you were paying only 5% of the cost for drugs. Again, you start again in Tier 1, paying 25% of the cost for drugs. Those who stayed in Tier 1 remain there, experiencing no change in drug costs unless the price of the drug increases.



**2. High Option Rider -** When I mention to some members they pay a premium for Medicare Part D, they look at me quizzically. "I don't see any deduction for drugs coming off my pension check," they say. "Look again," I say. All of a sudden they see a deduction coded GHI-CBP/EMPE for \$105. That my friends is your Part D premium paid as part of the high option rider benefit. Of course, if you have been subject to an IRMAA assessment on Medicare Part B then you also pay an IRMAA assessment for Part D. This amount is deducted from your Social Security check and is in addition to your premium of \$105 that is deducted from your pension check. In 2015, the premium remains the same as does the IRMAA assessment (eligibility for the assessment also remains the same).

**3. Medicare Limits On Outpatient Therapy Services –** Medicare will continue in 2015 to pay for outpatient therapy services, although there are cap limits in the calendar year. For example, the cap limit for physical therapy (PT) and speech therapy combined is \$1,940 (up from \$1,920) while the limit occupational therapy is \$1,940 (also up from \$1,920). Most of us use the cap limit to take physical therapy, and is equivalent to about 20 sessions. However, under certain conditions you can receive an exception to the limit. For that to happen, your therapist must:

—Document your need for additional therapy in your medical record.

—Indicate the need on the Medicare claim stating that the additional therapy is medically reasonable and necessary.

With proper documentation from your doctor or therapist, Medicare may cover additional therapy.

**4. March of Dimes – March for Babies –** As you may know, CSA's charity project this year is the March of Dimes – March for Babies. Information regarding this project is available at:

<http://www.csa-nyc.org/press/csa-news/csa-joins-march>

**Don't forget—it's that time of year again! Please send your membership dues for the year 2015. 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.**

**To pay your dues, send a \$15 check payable to CSA Retiree Chapter/NJ Region to:**

**Sandy Poris, Treasurer  
51 Lakehurst Way  
Monroe Township, NJ 08831**

## Important Message from Doug Hathaway, Administrator, CSA Welfare Fund

Empire Blue Cross and Blue Shield has provided this information concerning free credit monitoring following the security breach announced recently. ***This is only for those members in the GHI-CBP health plan or GHI Senior Care health plan (for which Empire provides the hospital benefit) or an Empire health plan.*** If you are enrolled in a different plan it does not apply to you

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We recently made you aware that Anthem was the target of a very sophisticated external cyber attack. Since that time, we have been working around the clock continuing our assistance in the FBI investigation; analyzing the data to understand the impact to our members; responding to questions from our clients, members and partners; and securing a best-in-class vendor to provide identity protection services to our members as quickly as possible.

To that end, we understand that you and your clients/employees – our members - are eager to receive more information about how to enroll in the credit protections we are providing. Starting on Friday, Feb. 13, current and former Anthem members whose information was included in the database that was compromised, can visit [AnthemFacts.com](http://AnthemFacts.com) to learn how to enroll in two years of free credit monitoring and identity theft repair services provided by our vendor - a leading and trusted identity protection provider. **Members can access these services starting Friday, Feb. 13, prior to receiving a mailed notification from Anthem, which will be sent in the coming weeks.**

The free identity protection services provided by Anthem include two years of:

- **Identity Repair Assistance:** Should a member experience fraud, an investigator will do the work to recover financial losses, restore the member's credit, and ensure the member's identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.
- **Credit Monitoring:** At no cost, members may also enroll in additional protections, including credit monitoring. Credit monitoring alerts consumers when banks and creditors use their identity to open new credit accounts.
- **Child Identity Protection:** Child-specific identity protection services will also be offered to any members with children insured through their Anthem plan.
- **Identity theft insurance:** For individuals who enroll, the company has arranged for \$1,000,000 in identity theft insurance, where allowed by law.
- **Identity theft monitoring/fraud detection:** For members who enroll, data such as credit card numbers, social security numbers and emails will be scanned against aggregated data sources maintained by top security researchers that contain stolen and compromised individual data, in order to look for any indication that the members' data has been compromised.
- **Phone Alerts:** Individuals who register for this service and provide their contact information will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring activities that the individual's identity may be compromised

Industry standards under similar circumstances are to provide credit monitoring services for one year; however, we are exceeding these standards and providing these identity protection and credit monitoring services to all impacted members for two years, in response to your concerns. This has been our priority from day one, to be transparent, protect your data and to give our members peace of mind.

We have been working to arrange for these credit monitoring and identity theft protection services since the attack on our systems was discovered. Doing so has required enormous efforts and commitment of resources to ensure that our vendor can accommodate what we anticipate will be very high demand for these services. It was essential that we work with the vendor to develop the infrastructure to handle a high volume of calls and web traffic, and to train representatives to accurately answer questions from our members. Our goal is to provide peace of mind, while minimizing frustration for our members. We are able to provide these services 11 business days after discovery of the attack.

We will continue to provide updates as we learn more about the attack, and we are here to answer your questions to the best of our ability.



## CSA Retiree Chapter New Jersey Region



**BAGEL BREAKFAST MEETING**  
**Wednesday April 22, 2015, 9:30am**  
**Monmouth County Library Headquarters**  
**125 Symmes Drive**  
**Manalapan, New Jersey 07726**



### Guest Speakers

**ERNEST LOGAN**  
President, CSA

**DR. DOUGLAS HATHAWAY**  
Administrator, CSA Welfare  
Fund

### 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 2015 membership fee (\$15) to Sandy Poris 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.**

You can use this tearoff to send a check for \$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 \_\_\_\_\_

# Want to Be Happy? Join a Union

By John Guida (from the *New York Times*, 1/13/15)

Fewer and fewer Americans belong to a union. Membership is down to a historic low of 11.2 percent of the work force, and only 6.7 percent of workers in the private sector. And if the nation's confidence in the institution is any measure, not many people are mourning its diminishment. According to a Gallup poll, organized labor inspires less confidence than banks.

But a recent study may give some workers reason to reconsider. For those who belong to a union, membership seems to bring a benefit that perhaps surpasses better wages or generous health insurance: higher life satisfaction. The study authors, Patrick Flavin, an assistant professor at Baylor University, and Gregory Shufeldt, an assistant professor at the University of Arkansas, Little Rock, used data from five different years between the early 1980s and mid-2000s, conducted in the United States, of the World Values Survey, a research project focusing on people's beliefs. As they write in the report, they found that "union members are more satisfied with their lives than those who are not members and that the substantive effect of union membership on life satisfaction is large and rivals other common predictors of quality of life." Today, many say unions have more problems than a lack of members. "What Unions No Longer Do," by Jake Rosenfeld, an associate professor of sociology at the University of Washington, lays out other aspects of their decline. Justin Fox at the Harvard Business Review offers a summary: Unions do not equalize incomes; counteract racial inequality; play a big role in assimilating immigrants; or give lower income Americans a political voice.

Yet as Mr. Flavin and Mr. Shufeldt told Op-Talk in an email: "Labor union membership still has benefits, and that this is true for all union members. Simply put, if one goal of labor unions is to boost the quality of life for their members, our study provides empirical evidence that they are succeeding."

In their study, they tease out four "pathways" by which being a union member might improve quality of life compared with not being a member: "These include having greater satisfaction with one's experiences while working, feeling greater job security, being afforded numerous opportunities for social interaction and integration, and enhancing the participatory benefits associated with more engaged democratic citizenship." Mr. Flavin and Mr. Shufeldt acknowledged in their email that despite these qualities, public confidence in organized labor is low — and, they note, "has been relatively constant for the past 20 years or so." "As Americans, we now are less likely to live in a union household or know someone that belongs to a union than in the past," they say. "Most of the widely known achievements of the American labor movement occurred nearly 100 years ago. We take many of these gains for granted, such as the 40 hour workweek, child protection laws, the right to collectively bargain, etc."

In their study, they note that union membership appears to have an effect independent of factors like income. "We statistically control for a series of demographic factors to isolate the relationship between union membership and subjective well-being and ensure that union members aren't happier simply because they have higher incomes, etc.," Mr. Flavin and Mr. Shufeldt told Op-Talk. "When we account for that series of possible confounding factors" — these include income, education, gender, age, marital status, self-reported health, employment status and church attendance — "we find that labor union members are more satisfied with their lives than non-members." The effect, moreover, is powerful. The study notes that union membership offers a bigger boost in satisfaction than an increase in income, for example (but, to be sure, less than getting married). "We believe the substantive effect of being a union member on subjective wellbeing is important and relatively large when compared to other typical predictors," the authors told Op-Talk.

Yet some suggest, like Daniel DiSalvo at The Daily Beast, that "public employee unions drive up government costs and depress productivity, weakening the state's capacity to assist the poor and middle class." Mr. Flavin and Mr. Shufeldt disagree with this view. They told Op-Talk, "Based on previous research with other colleagues, we've found that states/countries with higher union membership levels also have higher levels of subjective well-being. In addition, states/countries with more active labor unions tend to have a stronger social safety net (welfare generosity, unemployment insurance, etc.), which previous research links to higher levels of subjective well-being among citizens."

Nevertheless, in recent decades, unions have faced determined, even existential opposition to their very existence, as the authors note in the study: "According to the U.S. Bureau of Labor Statistics (2014), only 11.3 percent of all wage and salary workers are members of a labor union, which reflects a decline of almost 10 percent of the American working population in the last 30 years," they write. "Moreover, as evidenced by the quick demise of the Employee Free Choice Act in Congress and more recent high profile battles over collective bargaining rights and employee benefits in several states, even the ability to organize and join a labor union has become a politically contentious issue."

Still, Mr. Flavin and Mr. Shufeldt told Op-Talk, "Policy decisions, unfortunately, are rarely made based on how it might affect subject well-being." But, they add, in this study and in previous research, "we have found a clear positive relationship between more generous social welfare policies, size of government, union membership, and citizens' subjective well-being. So we believe labor unions still have an important role to play in promoting quality of life among citizens." Finally, they told Op-Talk: "If our paper could give any advice to labor unions, it is hopefully that we can give new meaning to the adage, 'don't mourn, organize.'"



# CSA Retiree Chapter, New Jersey Region



## JOIN US FOR OUR ANNUAL GALA LUNCHEON/MEETING



**WEDNESDAY, JUNE 24, 2015, 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)**

**Giveaways to  
every  
attendee!**

**YOUR COST: \$15  
(we subsidize the true cost)**

**Giveaways to  
every  
attendee!**

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

**Sandy Poris**

**51 Lakehurst Way**

**Monroe Township, NJ 08831**

**(Checks must be sent in by June 5!)**

**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** \_\_\_\_\_

**Kosher Meal (Chef's Choice)** \_\_\_\_\_

**(Wine, Beer, Soda, Coffee, and Tea are included with your meal)**



# Spoonerisms

by Steve Poris (originally published in *Encore Speaks*)

The Reverend William Archibald Spooner (1844-1930) was evidently a fellow who would often garble his words in a most peculiar way. It seems that he had the habit of switching the initial letters (or sounds) of pairs of words in his sentences, leading to some quite eyebrow-raising statements. For example, he supposedly said to one of his students, “You have hissed all my mystery lectures, and were caught fighting a liar in the quad. Having tasted two worms, you will leave by the next grain to tow.” (Translation: “You have missed all my history lectures, and were caught lighting a fire in the quad. Having wasted two terms, you will leave by the next train to go.”) The Reverend’s legacy is the “spoonerism”, a type of sometimes deliberate, sometimes accidental wordplay that bears a suspicious resemblance to punning. So if you hear someone say a phrase such as “a lack of pies” (“a pack of lies”) or “wave the sails” (“save the whales”), you are hearing a spoonerism.

Following is a list of sentences containing spoonerisms. Your job? Translate the spoonerism sentences into comprehensible English.

“Stop chipping the flannel”, said Jane. “I’m watching American Idol”

Einstein’s theory states that nothing can reach the lead of spite.

When I finish playing tennis, I always shake a tower.

The physician was proud that he could seal the hick.

The Mets dealt the Yankees a blushing crow.

My hands are ready as a stock.

Would you like a nasal hut?

A well-boiled icicle is a pleasure to ride.

I can never find a sparking pace when I need one.

Learn on the tight after 10pm.

That guy is tarp as a shack.

Did you wake your dog for a talk?

Do you drive a kick-up or a pamper?

Did you leave your booze under the shed?

Did you see that tony pail on her head?

I’m sending this dish back to the kitchen; my beet mall is

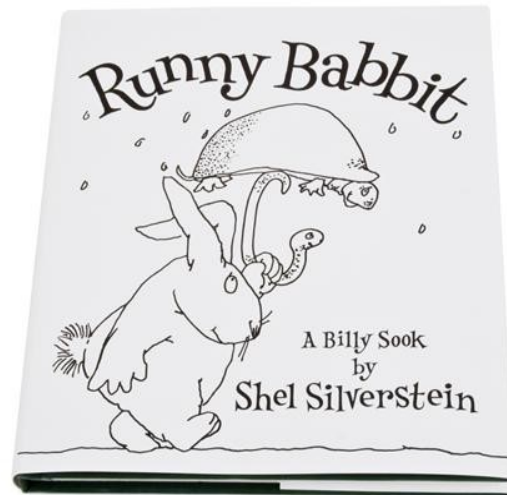
How’s your dot hog?

There are too many hails of bay in the field.

We watched the braves waking at the beach.

I lacked punch for our afternoon out.

May I sew you to another sheet?



cold.

Visit Our Web Site: [www.csanj.org](http://www.csanj.org)



# THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

## Quick Quiz

What New York City school is housed in this Frank Gehry-designed building?

(Hint: It is located on Spruce Street in Manhattan)

Answer to previous quiz:

110 Livingston Street



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

### **General Membership Meeting** **(“Bagel Breakfast”)**

**Wednesday, April 22, 2015,  
9:30am at**

**Monmouth County Library**

### **Annual Spring Luncheon**

**Wednesday, June 24, 2015,  
12:00 noon at**

**Freehold Radisson Hotel**

