



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Fall 2018

www.csanj.org

Volume 9, Number 2

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Message From the Regional Unit Leader

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



Dear Fellow Unit Members,

Welcome back to our fall schedule of meetings, and I hope you have wonderful memories of great summer activities you shared with family and friends.

Our fall meetings have excellent presenters scheduled to speak with us. At the Buffet Breakfast at the All Seasons Diner 11 at 9:30 on October 9, the Director of Millennium Memory Care will speak about ways to prevent memory loss. As we age, we need to learn ways to keep our memories sharp, so be sure to send in your \$16 check to attend this lecture. At the Bagel Breakfast meeting at the Monroe Township Library at 9:30 on November 15, Dr. Douglas Hathaway, our favorite speaker, will bring us up to date on our health and welfare fund benefits.

Very recently, I came across information that I want to share with you about a medical test that can be done in your home. Cancer is a very scary topic and each of us has been affected by it in some way. Medicare is now offering a new benefit which I think would be very helpful for all of us who wish to be proactive with regard to our health. Medicare is a strong proponent of preventive care, and in keeping with that philosophy, has been offering a free cancer screening test since August, 2018. It is a simple saliva test done in the home by a Medicare representative. You can order the test online at cancertest.medicareseniorsolutionsgroup.com.

While this is a scary test, better to know and address a disease than to let it grow unchecked. Be brave and be good to yourself and order this simple test. My aim is to keep you all healthy.

To all the loyal members who continue to support the unit, I thank you. We have grown in membership this year even though we lost several dear members. Your continued support by attending meetings and paying the unit dues is very much appreciated. You may pay the 2019 dues by sending in your \$15 dollar check or by bringing a check to the meetings to keep us strong and growing this year as well.

See you at the Diner and at the library.

Lucille

Informational Update from Norm Sherman, Florida Outreach Coordinator

1. Drug Prices of Refills

When you refill a prescription, the price often differs from when you first paid for the prescription. In fact, the price can vary from refill to refill. Why? There are many possible reasons, including change in manufacturing costs, contracts with network pharmacies, and re-classification of the drug from a Tier 1 drug to a Tier 2 drug. For those on Medicare and enrolled in the GHI enhanced Part D drug plan (most Medicare members) there could be another reason.

Under Medicare Part D, there are 3 coverage periods: initial coverage period, coverage gap (known as “donut hole”), and catastrophic coverage. Within each period you pay a different amount for drugs:

Initial Coverage Period – you pay 25%, your plan pays 75%.

Coverage Gap – Begins when you and your plan together have paid \$3,750 for covered drugs.

Brand Name Drugs

You pay 35%, your plan pays 65%

Generic Drugs

You pay 44%, your plan pays 56%

Catastrophic Coverage – Begins when you have paid \$5,000 (out-of-pocket) for covered drugs – You pay 5%, plan pays 15%, Medicare pays 80%.

So, if you are on Medicare, your change in cost could be due to your entering a new coverage period. I strongly recommend that if your prescription price changes, ask your pharmacist why.

2. Equipment and Supplies Covered by Medicare

Medicare will cover some equipment known as Durable Medical Equipment (DME) providing it helps you do your daily activities. The equipment will have to:

- Withstand repeated use
- Serve a medical purpose
- Be usable in the home, although you can use it outside of the home, and
- Last a minimum of 3 years.



To get Medicare coverage for your DME, you will have to get prescription from your doctor. You will also have to purchase the DME from a Medicare supplier. If you are a hospital inpatient or in a skilled nursing facility the DME is covered by Part A.

Examples of DME include:

- Wheelchairs
- Walkers
- Hospital beds
- Power scooters
- Portable Oxygen Equipment
- Orthotics
- Prosthetics

Medicare also covers certain diabetes supplies, such as, lancets and test strips used with diabetes. Further, Medicare covers certain prescriptions and supplies that you use with your DME. (continued on next page)

For example, Medicare will cover medications used with a nebulizer.

The CSA Retiree Welfare Fund Supplemental Medical Program also covers some DME and supplies, such as, wigs for cancer treatment or alopecia (\$1,000 max per year – CSA Retiree Chapter gives additional 20% of cost), orthotics (max equals \$400 per pair, 2 pair max for a total of \$\$800), surgical stockings (3 pair per year max annual \$150 max), and a removable or portable toilet seat (1 per year max \$100).

3. Difference Between Deductibles & Co-Pays

Ever been confused by the medical terms, co-pays and deductibles? If so, you may be having trouble understanding how much you need to pay for your health care. Consequently, let's take a look at these terms so that you will better understand what they mean and how they are connected.

Deductibles

A fixed amount that you pay for medical services or drugs (no drug deductible for Medicare before your health plan begins to cover medical services. For example, if you are on Medicare, there is a \$183 deductible that starts at the beginning of the year.

Co-Pays

A flat fee or percentage of the cost that you pay every time you go to a doctor (no co-pays for Medicare-eligible members) or have a prescription filled (no drug deductible for Medicare-eligible members). Co-pays kick in after the deductibles are met.

*The CSA Central New Jersey Unit Announces its
Next International Luncheon
Wednesday, October 3, 2018, 12:30pm*



Anemos Greek Cuisine
333 US Highway 9 South
Manalapan, NJ 07726
(732) 414-6590

Cost : \$28

(tax and tip will be subsidized by our unit)



Appetizers

Zucchini and Eggplant Chips, Authentic Saganaki

Spreads

Hummus, Tzatziki, Melitzanosalata

Salad

Horiatiki

Main Course

**Choice of: Beef & Lamb Gyro Platter, Chicken Souvlaki Platter, or
Sea Bass Kokkinisto**

Dessert

Mini Baklavas, Soufflé Sokolata

Coffee, Tea, and Soda Included

**Send a check for \$28.00 per attendee to
Sandy Poris, 51 Lakehurst Way, Monroe Township, NJ 08831.
Make it payable to CSA NJ Retiree Chapter.**

Beware of Telemarketing Fraud

When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

Here are some warning signs of telemarketing fraud—what a caller may tell you:

- “You must act ‘now’ or the offer won’t be good.”
- “You’ve won a ‘free’ gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.
- “You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.
- “You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- “You don’t need any written information about the company or their references.”
- “You can’t afford to miss this ‘high-profit, no-risk’ offer.”

If you hear these or similar “lines” from a telephone salesperson, just say “no thank you” and hang up the telephone.

Tips for Avoiding Telemarketing Fraud:

It is very difficult to get your money back if you have been cheated over the telephone. Before you buy anything by telephone, remember:

- ✦ Don’t buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- ✦ Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But beware—not everything written down is true.
- ✦ Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups. However, not all bad businesses can be identified through these organizations.
- ✦ Obtain a salesperson’s name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers—verify the accuracy of these items.
- ✦ Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.
- ✦ Before you send money, ask yourself a simple question: “What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?”
- ✦ Don’t pay in advance for services; pay only after they are delivered.
- ✦ Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
- ✦ Always take your time making a decision. Legitimate companies won’t pressure you to make a snap decision.
- ✦ Don’t pay for a “free prize.” If a caller tells you the payment is for taxes, he or she is violating federal law.
- ✦ Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won’t give out on the telephone.
- ✦ Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It is never rude to wait and think about an offer. (cont. on next page)



- ✦ Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It is never rude to wait and think about an offer.
- ✦ Never respond to an offer you don't understand thoroughly.
- ✦ Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- ✦ Be aware that your personal information is often brokered to telemarketers through third parties.
- ✦ If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.
- ✦ If you have information about a fraud, report it to state, local, or federal law enforcement agencies.

(This information is from the FBI web site: <https://www.fbi.gov/scams-and-safety/common-fraud-schemes/>)



CSA Retiree Chapter New Jersey Region

BAGEL BREAKFAST MEETING
Thursday, Nov. 15, 2018 at 9:30am



→ **Monroe Township Library** ←
4 Municipal Plaza
Monroe Township, New Jersey 08831

ALL ATTENDEES WILL BE ELIGIBLE TO WIN A DOOR PRIZE!

Speakers will include:

Dr. Douglas Hathaway, CSA Welfare Fund Administrator
and
Other CSA Representatives

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

**If you have not yet done so, you can pay your 2019 membership dues
(\$15) to Sandy Poris at the meeting (or see tearoff below).**

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 _____

Visit Our Web Site: www.csanj.org



CSA Retiree Chapter New Jersey Region

PLEASE JOIN US FOR OUR ANNUAL FALL BUFFET BREAKFAST



DATE: TUESDAY, OCT. 9, 2018

TIME: 10:00-12:00

COST: \$16.00 PER PERSON



PLACE: ALL SEASONS DINER II

4135 RTE. 9N, FREEHOLD, NJ 07728

(DOOR PRIZES WILL BE AWARDED)

Our sumptuous buffet will include: Assorted Danish, Cinnamon and Cheese Bread, Scrambled Eggs, Home Fries, French Toast with Powdered Sugar, Pancakes, Bacon, Sausage, Juice, Coffee, and Tea.

Guest Speakers:

Galina Markovich, Director, Millennium Memory Care

**Topic: How to best maintain your memory, and other memory-related issues
and**

CSA Representatives

Please return this form no later than October 2, 2018
(with check for \$16 per person payable to CSA–NJ Retiree Chapter) to:
Sandy Poris, 51 Lakehurst Way, Monroe Twp., NJ 08831

Name _____

Guest _____

Please share this information if you know of any CSA Retirees in New Jersey who are not yet members of our chapter.



CSA Retiree Chapter
Central New Jersey Region

MEMBERSHIP DUES 2019

It's that time of year again! Please send your membership dues for the year 2019. Dues remain at \$15. This includes all the usual benefits including a one-year subscription to the CSA/New Jersey Newsletter and subsidized buffet breakfast, luncheon, and two bagel breakfasts per year. Don't miss out on the benefits, and don't let your subscription to the newsletter lapse. Members who have not paid their dues for two consecutive years, since 2016, will be considered as no longer wishing to retain membership. Please be sure to send in your dues to maintain your membership in the Unit or inform us of your decision not to join by signing the form below and returning it as soon as possible. We would be sorry to lose you and have you lose the benefits of membership.

Please make your \$15 check payable to:

CSA Retiree Chapter/NJ Region

Return it using the enclosed envelope (with this form) to:

**Sandy Poris, Treasurer
CSA Retiree Chapter/NJ Region
51 Lakehurst Way
Monroe Township, NJ 08831**

First Name _____ **Last Name** _____

Address _____

City _____ **Zip code** _____

Home phone _____ **Cell phone** _____

Email _____

I no longer wish to retain my membership _____



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

June International Luncheon

by Margo Levy

On June 13th twenty-four CSA retirees from the Central New Jersey CSA Retiree Unit joined together for fine dining at Ria Mar Restaurant located in Middlesex County. Ria Mar serves traditional Portuguese cuisine with wonderful flavors in a friendly atmosphere. The private room was recently decorated in a modern flair with prints of yet more food covering the walls all around. It was like eating in a really fun museum.



This eatery served five courses over three and a half hours and the food was wonderful. There was a Wow! of a start with Portuguese appetizers served family style which included shrimp in garlic sauce, fried calamari, mussels and a traditional mix of chicken and sausage Picadilha. We then enjoyed a flavorful Portuguese vegetable sausage soup, a long awaited fresh crisp salad and then different entries made for everyone's pleasure. The fifth course topped off with an assortment of sweets. Ample plates of classic Portuguese flavors carried us through the afternoon along with busy conversations about former work places, homes, family and recommendations for other places to go to eat. And there was also time for a joke or two by some members.

This restaurant was chosen not just for the "eats" but to indulge us in foods from different nations and was a total success. We were truly immersed in Portuguese food. Bravo to our members who seek out these places for us to enjoy by getting recommendations from others and then going on their own time to try it out.

Reminders

International Luncheon

October 3, 2018

Aremos Greek Cuisine

Annual Buffet Breakfast/Meeting

Tuesday, October 9, 2018

10:00am - 12:00noon

All Seasons Diner II

Freehold, NJ

Next Bagel Breakfast/Meeting

Thursday, Nov. 15, 2018

9:30am

Monroe Township Library

Monroe Twp., NJ

Quick Quiz

How many P.S. 1's are there in New York City, and where are they?

Answer to previous quiz:

P.S. 90, a 104-year-old New York City public school located at 220 West 148th Street in Harlem, has been converted into a residential condominium development.

