



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Spring 2013

Volume 4, Number 1

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Message From the Regional Unit Leader

Since October 1, 2012, I have assumed the position of Unit Leader following in the footsteps of Steve Porter who has taken a position with the Retiree Chapter of CSA as Assistant Program Developer.

I would like to take this opportunity to bid a fond farewell to Steve and thank him publicly on the behalf of all the New Jersey Retirees for the excellent leadership he provided during his tenure and for his untiring service to the members. Steve always followed the philosophy of CSA that our organization is a service organization and devoted all his efforts to serving the members in every way possible.

Steve continues to serve on our Executive Board as the Legislative Coordinator representing our concerns when he meets with Legislators in New York and New Jersey. There is no one who understands our needs better than Steve and who will represent us as well. I wish Steve a rousing success in his new position and am delighted to have him as an advisor as I strive to follow in his example in serving our members well.

As for myself, I have been a member of the New Jersey Retiree Chapter since moving to New Jersey in 2002. My dear friend and former principal, Lenny Epstein, retired as Corresponding Secretary and convinced me to replace him. Undertaking this position placed me on the Executive Board where I met the most wonderful, knowledgeable, caring people whose mission was to serve the members of New Jersey. That was in 2008 and now I find myself in the position of Unit Leader. While there have been changes in the board members over the years, each new member is of the same high caliber as those I first met. I am fortunate to have a wonderful team with which to continue Steve's work.

Any member wishing to join the Executive Board is invited to join us. Please contact me at luluvecch@gmail.com or 732.919.1801.

So much has occurred since our last membership meeting in October, 2012. Hurricane Sandy blew in with devastating effects along the eastern seaboard. Almost everyone in New Jersey suffered from this storm and knows full well the damages sustained. To help alleviate the damages incurred by CSA members the CSA Chapter has started a fund for CSA members impacted by the storm. The New Jersey Unit donated \$500.00 to the fund.

Our next meeting is the General Membership "Bagel Meeting" on April 24, 2013 at 9:30 AM at the Monmouth County Library Headquarters in Manalapan, N.J. This is an entirely subsidized event. Dr. Doug Hathaway, Administrator of the Welfare Fund, will present on how the Affordable Health Care Act affects our benefits. Mark Cannizzaro, Executive Vice President, and Mark Brodsky, Director of the Retiree Chapter, will also be in attendance.

On June 4, 2013 at 12 noon, we will hold our annual luncheon at the Radisson Hotel in Freehold, NJ. If events allow, Ernest Logan, President of CSA, will be our guest speaker. Please be sure to attend to meet and greet him. Felice Hannah, CSA Outreach Coordinator, and a representative from the Department of the Aging will also present at this meeting.

Details of both meetings are in this Newsletter. These are two very important meetings which I urge you to attend since you will receive much needed information at these meetings. I, and the members of the Executive Board, look forward to greeting you and working with you and for you in 2013.



Lucille Vecchiarelli, New Jersey Regional Unit Leader

Medicare Deductibles Reset in January 2013

By Dr. Douglas V. Hathaway

Part B Premiums and Deductibles

For retirees who are Medicare-eligible, the Medicare Part B deductible has increased to \$147 from \$140 in 2012. The GHI Medicare Part B deductible remains \$50. Since there is a cost-of living adjustment for Social Security recipients in 2013, the standard deduction for Medicare Part B for all participants will be \$104.90.

For those whose Medicare Adjusted Gross Incomes (MAGI) are more than \$85,000 for individuals or \$170,000 for a couple, Table A shows the various premiums by income and filing status. The total amount is paid by each individual. For example, a couple whose joint income is \$180,000, each pay an additional amount of \$42.

The city will continue to reimburse Medicare Part B premiums, including IRMAA, to CSA retiree members as per the agreement between the Municipal Labor Committee and the city. (Reimbursement instructions are available at www.csawf.org.)

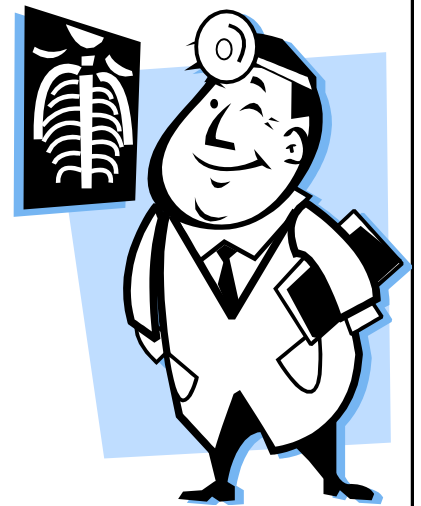
Part D Surcharge Continues

In 2013, the out-of-pocket limit for Medicare Part D will increase to \$4,750, (from \$4,700 in 2012,) before catastrophic coverage kicks in. The pension deduction increases to \$128 per person.

The point-of-sale discount on brand name drugs continues in 2013 for a participant who has reached the coverage gap or “doughnut hole”. The 2010 Health Care Reform law said manufacturers of brand name drugs must provide a 50 percent discount. (By the way, the beginning of the coverage gap used in the calculation is the “standard” amount of \$2,970, not the GHI deductible.) This means that you’ll pay half of the real cost of prescriptions once you’re in the gap.

For example, a \$100 prescription in 2010, cost you 60 percent, or \$60 when you reached the doughnut hole. In 2013, the cost of a \$100 medication will be \$50 (manufacturer’s discount.) So your cost, once in the doughnut hole, will be \$30. An additional benefit: You get to count money you didn’t actually spend toward your True-Out-Of-Pocket (TrOOP) costs. Sixty percent of the 50 percent discount, or \$30 in this example. So the cost to you is \$30 but you get to count \$60 toward your TrOOP costs.

In 2013, those subject to Medicare Part B IMRAA will continue paying a surcharge on Medicare Part D. (See Table B.) This is in addition to the plan premium deducted from your pension check. Each individual pays the surcharge amount. For example, a couple earning \$170,000 pays an additional amount of \$96.60, or \$48.30 each. The city does not reimburse Medicare Part D premiums or surcharges. .



SURVIVOR BENEFITS

By Sherri Tabachnik

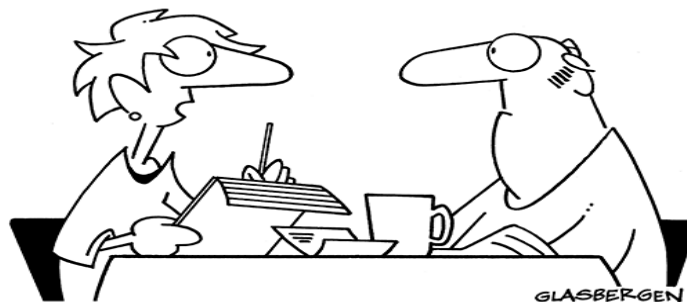
There seems to be some confusion regarding your survivor benefits, from both New York City health plans and the CSA Retiree Welfare Fund. Let's try to clear some of these things up.

In the event of a death, all surviving spouses are reminded to do the following:

1. Notify the CSA Retiree Chapter. Telephone (212) 823-2020 and ask for Alana Segura.
2. Notify the CSA Retiree Welfare Fund. Telephone (212) 962-6061 and ask for Christy Pastor. You will need to submit a death certificate. Benefits for surviving spouses are cost free for five years. After that time the cost is whatever the current Cobra rate is. Benefits for surviving spouses can continue for as long as the spouse chooses to pay the Cobra rate.
3. Notify Social Security. Usually the Funeral Home will inform Social Security. Check with the director to be sure. You will need to submit a death certificate.
4. Notify the Office of Labor Relations. Telephone (212) 513-0470. This office will notify your health insurer (Blue Cross, GHI, HIP, etc). For the surviving spouse who is not the NYC employee, you will need a Cobra form from this office. Cobra extends your NYC provided health plan for 36 months. When this form is completed it should be returned to the health insurer. If the surviving spouse is the NYC employee you will require an Employee Retiree Benefit Form (ERB form), also from this office. This form when completed is to be returned to the NYC Office of Labor Relations, 40 Rector Street, New York, New York 10006. You will need to submit a death certificate to this office.
5. Teachers Retirement System (TRS) Telephone 888-860-2877 Any questions you have regarding pensions should be directed to TRS. Should you need further assistance you can speak to either Don Juliano or Steve Porter at the CSA Retiree Chapter Office. Telephone (212) 823-2020.

I hope this will clear up some of the confusion at a very difficult time. As always, feel free to contact me at (917) 378-7771 should you need anything further.

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glasbergen.com



**“We used up all of our retirement money.
First our car retired, then our furnace
retired, then our dishwasher retired....”**



CSA Retiree Chapter New Jersey Region

BAGEL BREAKFAST MEETING

Wednesday April 24, 2012, 9:30am

Monmouth County Library Headquarters
125 Symmes Drive
Manalapan, New Jersey 07726



Guest Speakers

DR. DOUGLAS HATHAWAY.
Administrator, CSA Welfare Fund

MARK CANNIZZARO
CSA Executive Vice-President

MARK BRODSKY
Director, CSA Retiree Chapter



Special Announcement!

All attendees will be eligible to win one of three pairs of theater tickets!

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 2013 membership fee (\$15) to Howard Tilis 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.

If you prefer, you can use this tearoff to send a check for \$15.00 to Howard Tilis, 33 Balmoral Drive, Jackson, NJ 08527. Make it payable to CSA NJ Retiree Chapter.

Name _____
Address _____
Phone # _____



Retiree Chapter, New Jersey

**JOIN US FOR OUR ANNUAL GALA
LUNCHEON/MEETING**



TUESDAY, JUNE 4, 2013, 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)

YOUR COST: \$15

APPETIZER: House salad with a red wine vinaigrette dressing

ENTRÉE (Choose one):

Ginger Infused Salmon with a Honey Teriyaki Glaze _____

Chicken Piccata _____

Sliced Roasted NY Strip served with Wild Mushroom Sauce _____

DESSERT: Apple Cobbler

GUEST SPEAKERS

Ernest Logan, President, CSA

Felice Hannah, Outreach Coordinator, CSA

Mark Brodsky, Director, Retiree Chapter

Gayle Lockett, Chair, Retiree Chapter

Gary Goldstein, Special Assistant to the President, CSA

Make checks out to CSANJR and send to:

Howard Tilis, 33 Balmoral Drive, Jackson NJ 08527

(Checks must be sent in by May 20,

or may be submitted at Bagel Breakfast on April 24)

Name _____

Name(s) of Guest(s) _____

An enterprising and energetic group of females who live in Greenbriar at Marlboro, called “Women to Women”, lead periodic discussions for well over 100 of their friends and neighbors in their clubhouse. A recent program focused on stories of empowerment and accomplishment that these women had experienced in their lives. The following tale was told by one of our CSA retirees, Sylvia Schechter, and then printed in the Greenbriar “Grapevine”.

ONE DOOR CLOSSES—ANOTHER OPENS

By Sylvia Schechter

Do you really know what you’re capable of doing until you try? When Women to Women decided on the topic of empowerment for our program, one memory just jumped out at me.

I’m 29 years old, happily married with two young children, ages 6 and 3. I have been teaching, first full-time and then part-time as an adjunct at Brooklyn College for the past eight years. My professional goal is to be appointed as a regular full-time instructor in the Women’s Health and Physical Education Department. So when I learn of a possible departmental opening in the near future, I speak to my chairman (heads of departments, even women, were called chairmen then). I apply.

She says, “Why Sylvia, you don’t even have your master’s. How can you be considered?”

With this wake-up call, I count my 18 post-graduate credits and determine to complete my master’s degree (32 credits required) at Brooklyn College in the following year. Doable, yes. Easy, no.

So, I’m housewifing, mothering, still teaching part-time at the college, and cramming those 14 credits into 2 semesters. (I should note that in those years, unlike today, working mothers garnered much disapproval, as did their husbands.) I’m getting by, with great support from my husband and family. Then I hit what I thought would be my nemesis - the course which requires a research thesis for graduation.

So there I am, spending countless hours in the library, with my children sitting on the library floor with their coloring books, while I try to understand the mathematics of research. Standard deviation - what’s that? It was a nightmare. I thought I would never master (forgive the pun) the mathematics of that research paper.

Of course, you know the ending, but only part of it. I complete that blankety-blank thesis, but if you ask me now the topic or what passing grade I received, I couldn’t tell you. I felt like the proverbial million dollars. I felt that I could fly—do anything. I never had such a sense of accomplishment in my life.

So here’s the kicker. I go back to my chairman, and she tells me that another part-time instructor has been hired. My bubble burst.

Even though I could have continued teaching part-time at the college, I was too heartbroken to remain. I left and began teaching in the New York City high schools. Little did I know then that this would turn out to eventually be the best thing that could have happened to me. After many years of teaching in the city schools and districts, I was promoted to the position of Director of Health, Physical Education and Sports, one of the few females in the country to attain this position. So, what’s the moral of my story? Work, try, strive, succeed, and if you don’t, keep trying. And don’t discount luck—being in the right place at the right time never hurts.

A Walk Down a Teaching Memory Lane

Michael and Patricia Chakeres

It's always wonderful to read about the enjoyment of a teacher's experiences. We are reminded of our experiences and are hopeful that we have prepared our students to be critical thinkers, practical learners and problem solvers.

Joel Glazer's book, written with his son, Harry Glazer, will rekindle many experiences for those who love the profession. We will never really stop teaching (as you read in this work) and the book "**It Happened in My Classroom**" is an encouraging invitation to those who desire to teach because it exemplifies a simple idea ... **a teacher learns much from his students.** It is the gist of teaching.

Reading about Joel's experiences reminds us that teaching is an exchange – humorous, challenging, irritating, but highly rewarding.

The book is a "must read" for aspiring teachers and a nostalgic read for those who loved to teach.

Joel taught Social Studies for over 40 years in New Jersey. His book may be obtained at Lulu.com.

Welfare Fund Q and A (from CSA News)

QUESTION: I am a retired Assistant Principal who is not yet eligible for Medicare and I am enrolled in the GHI-CBP health plan. A friend told me I could get my prescription drug co-payments reimbursed. How do I do this?

ANSWER: Your friend is correct. Simply make a copy of each of the four quarterly reports you received from Express Scripts/GHI showing your co-payments for 2012 and send them to the CSA Retiree Welfare Fund. We have an arrangement with NYC and GHI that allows us to receive prescription history electronically. Once we receive it, and verify that it is complete, we process the reimbursements in the order they were received. We are scheduled to receive the file by mid-February, so our reimbursement checks should be out by the end of March.

QUESTION: I am a retired Supervisor of Special Education. My husband suffers from dementia or the beginning of Alzheimer's disease. 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, he spills things on himself ... you see the quandary. Can I be reimbursed for 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 such as 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 ambulette costs since your Medicare or health plan does not.





THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region



Great Schools
Begin with
Great Leaders

Quick Quiz: Can you name this chancellor? (Answer in next issue, or ask Steve Poris at sporis@gmail.com) The school pictured in the *previous* issue was Edward R. Murrow High School in Brooklyn.



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

General Membership Meeting
("Bagel Breakfast")

**Wednesday, April 24, 2013,
9:30am at**

Monmouth County Library

Annual Spring Luncheon

**Tuesday, June 4, 2013,
12:00 noon at**

Freehold Radisson Hotel

