



# THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Fall 2017

www.csanj.org

Volume 8, Number 2

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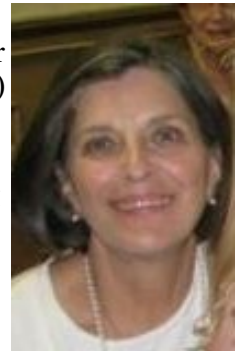
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## *Message From the Regional Unit Leader*

Lucille Vecchiarelli, Regional Unit Leader  
(luluvecch@gmail.com or 732.919.1801)



Dear Members,

Summer is gone and hopefully, you have fond memories of exciting trips you took, concerts you attended, and all the other wonderful events you may have undertaken in the summer months.

Summer brings hurricanes and as I write this article, I am thinking of all our members who have second homes in Florida, and praying that their homes are safe and sound when they return there in the weeks ahead. All our thoughts and prayers are with them and their families.

This year, we have many new members that have joined the Unit since last year. Thank you to all our members for joining the Unit and supporting us with their attendance at our meetings and luncheons. Our last luncheon in June was a rousing success! We enjoyed the music of a wonderful duet that left us all feeling joyous at the end of the luncheon. It was a special day for all of us. We will offer more of the same at the June luncheon next year..

On a more somber note, I would like to remind you of the upcoming referendum that will be on the November ballot in an attempt to call for a Constitutional Convention in New York. While we no longer vote in New York, we have friends and family there whom we must convince to vote against the referendum to save our pensions and our TRS interest rate.

October 11 is the date for our Buffet Breakfast meeting at the All Seasons Diner II in Freehold. Dr. Douglas Hathaway, Administrator of the Welfare Fund, will be the prominent speaker at this meeting. He will give a comprehensive overview of our Welfare Benefits, many of which have been enhanced and improved. You need to attend to learn about the extensive benefits to which you are entitled.

The November bagel meeting on November 17 at the Monroe Library will feature a presentation on Cyber Crime arranged by Felice Hannah. It seems every day there is a new scam aimed especially at seniors, and we need to have as much current information as we can get to protect ourselves from these scams on the internet as well as on our phones. Be sure to attend this very informative and timely meeting.

More detailed information about both meetings may be found inside this Newsletter.

I am looking forward to greeting you at both of these very important meetings.

# Focus on Health—Strokes

(from Mayo Clinic website)

## Symptoms

Watch for these signs and symptoms if you think you or someone else may be having a stroke. Note when your signs and symptoms begin, because the length of time they have been present may guide your treatment decisions:

- Trouble with speaking and understanding. You may experience confusion. You may slur your words or have difficulty understanding speech.
- Paralysis or numbness of the face, arm or leg. You may develop sudden numbness, weakness or paralysis in your face, arm or leg, especially on one side of your body. Try to raise both your arms over your head at the same time. If one arm begins to fall, you may be having a stroke. Similarly, one side of your mouth may droop when you try to smile.
- Trouble with seeing in one or both eyes. You may suddenly have blurred or blackened vision in one or both eyes, or you may see double.



- Headache. A sudden, severe headache, which may be accompanied by vomiting, dizziness or altered consciousness, may indicate you're having a stroke.
- Trouble with walking. You may stumble or experience sudden dizziness, loss of balance or loss of coordination.

## When to see a doctor

Seek immediate medical attention if you notice any signs or symptoms of a stroke, even if they seem to fluctuate or disappear.

Think "FAST" and do the following:

- Face. Ask the person to smile. Does one side of the face droop?
- Arms. Ask the person to raise both arms. Does one arm drift downward? Or is one arm unable to raise up?
- Speech. Ask the person to repeat a simple phrase. Is his or her speech slurred or strange?
- Time. If you observe any of these signs, call 911 immediately.

Call 911 or your local emergency number right away. Don't wait to see if symptoms go away. Every minute counts. The longer a stroke goes untreated, the greater the potential for brain damage and disability.

If you're with someone you suspect is having a stroke, watch the person carefully while waiting for emergency assistance.

## Causes

A stroke occurs when the blood supply to your brain is interrupted or reduced. This deprives your brain of oxygen and nutrients, which can cause your brain cells to die.

A stroke may be caused by a blocked artery (ischemic stroke) or the leaking or bursting of a blood vessel (hemorrhagic stroke). Some people may experience only a temporary disruption of blood flow to their brain (transient ischemic attack, or TIA).

## ***Remind your New York Friends: Vote No on the Constitutional Convention!***

*On Nov. 7, 2017, New York voters will be asked to weigh in on a question of vital importance: “Shall there be a convention to revise the constitution and amend the same?” It’s a question with extremely high stakes for city teachers and other public employees because a constitutional convention could open the door to attacks on a range of rights and benefits now enshrined in the state constitution. As they have in the past, voters should reject it.*



Here’s a Q&A to give you the background and information you need to know.

### **Why will New Yorkers be asked in November to vote on whether to hold a constitutional convention?**

The state constitution requires that this question appear on the ballot every 20 years; the question does not arise from public need or demand.

### **Is a convention the only way to modify the state constitution?**

No, state lawmakers may propose constitutional amendments, which must pass in two consecutive legislative sessions and then be sent to voters for final ratification.

### **Why is it a bad idea to hold a constitutional convention?**

A constitutional convention is unlimited in the scope of what it could change. This would place New York State’s rights and protections at risk of alteration or elimination, including the guarantee of a free public education, a prohibition against aid to non-public schools and the right to Workers’ Compensation. The right to unionize and bargain collectively and state requirements regarding pensions and social welfare could also wind up on the chopping block.

### **When did New York last hold a constitutional convention?**

The last constitutional convention was held in 1967; it was widely considered wasteful and harmful. Voters rejected its proposals. Since then, the option to hold another convention has appeared on the ballot twice, in 1977 and 1997. Voters rejected the proposal both times.

### **Why does a constitutional convention pose a particular threat to UFT [and CSA] members and other public employees?**

A constitutional convention could undermine the retirement security of public employees. The state constitution currently protects public employee pensions from being “diminished or impaired.” In addition, the constitution says the Tax-Deferred Annuity Program must guarantee a fixed rate of return — a critical fourth pillar of retirement security for UFT [and CSA] members, along with Social Security, a defined-benefit pension and health insurance. These protections could be eliminated if a convention opens up the constitution for revision.

### **What would the next steps be if voters approved a constitutional convention?**

If New Yorkers vote yes to a constitutional convention, three delegates from each of the 63 state Senate districts, plus 15 at-large delegates, would be elected on Nov. 6, 2018. The convention would convene on April 2, 2019, and the delegates would meet for as long as they deem necessary. The delegates would pay themselves a salary, set their own rules and hire their own staff. New York State League of Women Voters says a convention is estimated to cost \$300 million. Any constitutional amendments passed at the convention would then go to voters for ratification.

(reprinted from the UFT web site)

## **Informational Update (from Norm Sherman, CSA Florida Chapter)**

**Speech—Language Pathology (SLP) Services.** Medicare will cover up to \$1,980 after you have paid your \$183 Medicare deductible. Medicare will pay up to 80% of the approved amount while your secondary will pay the rest (for most members that is GHI). Keep in mind that the \$1,980 (known as the therapy cap) covers both Physical Therapy and SLP. If you use the entire amount for SLP, then you will have nothing left for Physical Therapy.

If your therapy is approaching the cap, but your doctor feels you can benefit from additional therapy, he or she can inform Medicare that it is medically necessary for you to continue. Hopefully, Medicare will approve. However, if it does not, you can utilize the CSA Retiree Welfare Fund's SLP benefit.

After a \$100 annual deductible, the Fund will reimburse you up to \$2000 for physical therapy after you have used up your primary (Medicare) coverage. When requesting reimbursement, you should submit:

- A prescription from the doctor
- Proof you have exhausted your Medicare coverage
- Copy of the bill and proof of payment.

**Drug Coverage Changes: Why & What Happens.** Changes in drug coverage occur mostly at the beginning of January. However, there are changes that occur throughout the year. Why?

- New drugs may become available, including new generic drugs.
- A drug may be moved to a higher or lower tier.
- A restriction on coverage may be added to a drug or removed if it is already restricted.
- A brand name drug may be replaced by a generic drug.



In all cases, any change in coverage must be approved by Medicare before the drug plan list is changed.

Generally, if you are taking a drug that has a coverage change, the plan you are on will notify you of the change. On occasion, a drug may be recalled because it has been deemed unsafe. This will result in the drug being removed from the formulary. The plan will notify you and, hopefully, your doctor of the recall so that he or she can prescribe an alternate drug that is on the plan.

Not all coverage changes will affect you right away. For example, if you are taking a drug that suddenly is placed on a higher cost tier or a new restriction has been placed on it, it will not affect you until the start of the following year on Jan 1. However, if you are taking a brand name drug that is replaced by a new generic drug before Jan 1, you will lose your coverage for the brand name. In this instance, the drug plan must give you 60 day period or give you a 60 day refill at a network pharmacy. This will give your doctor sufficient time to switch you to an alternate drug on the formulary. If your doctor feels you should continue with the brand name drug he/she can ask for an exception.

**Does Medicare cover eye care?** Generally, Medicare does not cover eye care except in certain instances. These include cataracts, glaucoma and macular degeneration. Medicare will cover:

- Surgery related to these conditions. For example, Medicare will cover removal of a cataract and replace your eye lens with an intraocular lens.
- After cataract surgery, one standard frame tinted eyeglasses or one set of contact lenses if you need them (your secondary provider will pay for 20% of the cost). You will have to pay for upgraded frames. If it is medically necessary, Medicare may pay for customized eye glasses or contact lenses if your eye doctor deems it necessary.
- An eye exam if you are having a serious vision problems, even if it turns out there is nothing wrong with your sight.

Medicare will also cover an eye exam every 12 months if you have diabetes or are high risk for glaucoma. You are high risk if you have diabetes, have a family history of glaucoma, are African-American and are 50 or older, or are Hispanic and are 65 or older.



# CSA Retiree Chapter New Jersey Region

## PLEASE JOIN US FOR OUR ANNUAL FALL BUFFET BREAKFAST



**DATE: WEDNESDAY, OCT. 11, 2017**

**TIME: 10:00-12:00**

**COST: \$12.00 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 Speaker:

**Douglas Hathaway, Ph.D., CSA Welfare Fund Administrator:  
A Comprehensive Look at Welfare Fund Benefits**

Please return this form no later than October 8, 2017  
(with check for \$12 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 New Jersey Region

## BAGEL BREAKFAST MEETING

Friday, Nov. 17, 2017 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:

#### CSA Representatives

**Topics: Updates on Union Matters and Health Information**

#### Felice Hannah, Retired Chapter Outreach Coordinator

**Topic: "Protecting Yourself from Cyber Crime"**

**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 2017 membership fee (\$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 \_\_\_\_\_

# FOR THOSE WHO HAVE NOT YET PAID 2017 DUES:



## CSA Retiree Chapter Central New Jersey Region

### MEMBERSHIP DUES 2017

Please send your membership dues for the year 2017. 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 2015, 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

## Quick Quiz

What is the oldest (and first) public school in the United States?

Answer to previous quiz:

The largest public high school in America is the Electronic Classroom of Tomorrow (ECOT) in Columbus, Ohio. It has 13, 872 students.



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

### ***Reminders***

#### **Annual Buffet Breakfast/Meeting**

**Wednesday, October 11, 2017**

**10:00am—12:00noon**

**All Seasons Diner II**

**Freehold, NJ**

#### **Next Bagel Breakfast/Meeting**

**Friday, Nov. 17, 2017**

**9:30am**

**Monroe Township Library**

**Monroe Twp., NJ**

