



# THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Fall 2024

www.csanj.org

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## Message from the Unit Leader

Lucille Vecchiarelli, Regional Unit Leader

(luluvecch@gmail.com or 917.378.7995)

Dear Members,

Fall is upon us and as we say goodbye to summer, we are looking forward to our upcoming meetings and luncheons. Our first meeting will be the Buffet Breakfast on September 27, 2024, at 9:30 a.m. at the All Seasons Diner II on Route 9N in Freehold . We are pleased to announce that Susan Barone, Director of the Welfare Fund, will be our presenter. Susan will bring us up to date on the benefits available to us from the Welfare Fund.



On November 22, we will meet at the Monroe Township Library for our annual Bagel Meeting at 10:00 a.m.. For this meeting, Monique Providence from TRS will be our speaker. Monique will present the latest information from TRS as it pertains to retirees.

We will have our annual holiday luncheon in December and are planning an additional activity at the Hindu Temple in Robbinsville to be followed by a luncheon. As soon as the details for these two events are confirmed, you will receive a flyer by email with all the details.

As always, thank you for your continued support of our Unit. The Executive Board and I look forward to greeting you at our upcoming meetings.

Until then be safe, be happy.

Sincerely,

*Lucille*



**CSA Retiree Chapter,  
Central New Jersey Region**

**PLEASE JOIN US FOR OUR  
ANNUAL FALL BUFFET BREAKFAST**

**DATE: FRIDAY, SEPT. 27, 2024**



**TIME: 9:30AM**

**COST: \$16.00 PER PERSON**

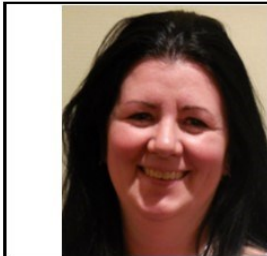
**PLACE: ALL SEASONS DINER II**



**4135 RTE. 9N, FREEHOLD, NJ 07728**

**(DOOR PRIZES WILL BE AWARDED)**

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



**Special Guest Speaker:**

**Susan Barone  
Administrator, CSA Welfare Fund**

**Please return this form no later than September 20, 2024  
(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

**PLEASE ATTEND THE NEXT  
CSA CENTRAL NEW JERSEY  
“BAGEL BREAKFAST” MEETING  
Friday, November 22, 2024 at 10:00am**

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

### **Featured Speaker:**

**Monique Providence,  
Representative, Teachers’ Retirement System**

***Overview of TRS as it Relates to Retirees***

**(RMD, Beneficiaries, Making Changes to TDA, No-  
tification of Death, and other topics)**

**Bagels, coffee, etc. will be served!**



## 1. Home Health Aide

This month I have received several inquiries regarding the CSA Retiree Welfare Fund Home Health Aide benefit. This benefit is important because people often need an aide after a hospital stay or become incapacitated resulting from injury or illness. Home health aides provide special care assisting these people with their personal care including, but not limited to, eating, bathing, grooming, toileting and dressing.

### **How Does the Benefit Work?**

After an annual \$100 deductible, the CSA Welfare Fund will reimburse you 80% of your cost up to the \$10,000 annual maximum, lifetime \$30,000. In addition, the CSA Retiree Chapter will reimburse you in a separate check an additional 20% of what the Fund reimburses you.

For example, suppose at the start of the year, you used an aide that cost \$500. After a \$100 deductible, the Fund will reimburse you \$320 (80% of \$400). The Fund sends you this amount in a check. About 2 to 3 weeks later, the Retiree Chapter will send you a check in a seamless operation for an additional \$64 (20% of \$320). Your total reimbursement is \$320 + \$64 or \$384. If you needed an aide again during the same year, there would be no deductible, so you would be reimbursed 80% of the full amount.

If you maximized the annual benefit each year that you use it, the \$30,000 lifetime benefit would be depleted after 3 years. However, you can spread the use of the benefit over more than 3 years by not using up the full annual benefit. For example, suppose you collect only \$5,000 of the benefit in a given year. The \$5,000 left will then roll over so that you now have \$25,000 left in the lifetime benefit, which will require more than 2 years to deplete.

### **How do You File a Claim?**

To file a claim, submit the following to the CSA Retiree Welfare Fund (nothing is needed for the CSA Retiree Chapter)

- A completed Home Health Aide claim form. This form contains a section that a physician must fill out. You can obtain a blank form from the CSA Welfare Fund.
- Proof of certification for each home aide used. The certification is submitted only once. Certification can be obtained from the agency that is supplying the aides
- A log of dates and times the aide provided service.
- A copy of the bill and proof of credit card or check payment. Cash payment is not acceptable.

## 2. Acupuncture

A member recently asked if I would include in my next update an article on the coverage of acupuncture. So, here it is:

CSA first covered acupuncture (18 visits) through its supplemental medical benefits on January 1, 2017. In 2019, the 18 visits per year were enhanced to 36 per year. And then, in 2021, Medicare stepped in and covered 12 visits in a 90-day period This is how it all works:

Medicare will cover the 12 visits in a 90-day period for chronic lower back pain providing:

- The pain is lasting 12 weeks or longer
- The pain is not related to spreading cancer, inflammatory or infectious disease
- The pain is not associated with pregnancy or surgery.

## Informational Update (continued)

Medicare will also cover an extra 8 sessions if your doctor indicates that your chronic back pain shows improvement. If the doctor indicates there is no improvement or your condition is getting worse, then Medicare will not cover the additional sessions. Medicare covers no more than 20 treatments yearly. These treatments may only be used for chronic lower back pain.

Once you have exhausted your allotted 20 (12 + 8) treatments, you can turn to the CSA Retiree Welfare Fund and CSA Retiree Chapter for additional coverage.

v **CSA Retiree Welfare Fund** – You are allowed a maximum of 36 visits a year. The maximum allowable charge for reimbursement is \$100 per visit, although the acupuncturist may charge more than the \$100. After an annual \$100 deductible you will be reimbursed 80% of the cost.

The provider must be legally certified to practice acupuncture under the provider's state license. If the state does not have a state license then the provider must have a certificate from the National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM).

To file a claim, submit the bill, proof of payment, and on the first claim, the provider's state license or certification.

v **CSA Retiree Chapter** – You will get an additional 20%

reimbursement of whatever the Fund reimburses you. You do not have to apply for it as the process is a seamless operation. The reimbursement should come about 2 weeks after the Fund reimbursement,

### 3. Question of the Month

Q. I am a retired CSA supervisor on Medicare. I understand that if my out-of-pocket expenses reach \$8,000, I no longer pay for prescription drugs for the remainder of the year. Is that true?

A. Yes, it is. Under the Inflation Reduction Act of 2022, which President Biden signed into law, those on Medicare will not have to spend more than \$8,000 on prescription drugs in 2024. Actually, it could be even less. Here is how:

To reach the \$8,000 limit, you had to spend time in the donut hole, also known as the coverage gap. If you were taking a brand-name drug and the manufacturer offered a discount, the discount amount counts towards the \$8000. For example, if you take a brand name drug that costs \$200, but you pay only \$100 because the manufacturer offers a 50% discount, you still get the \$200 credit. Overall, and depending on what drugs you take, the \$8,000 out-of-pocket expense could be less.



**MEMBERSHIP DUES 2025**

**It's that time of year again! Please send your membership dues for the year 2025. Dues remain at \$15 for the year. This includes all the usual benefits including a one-year subscription to the CSA New Jersey Newsletter, a subsidized buffet breakfast, subsidized luncheons, and the annual bagel breakfast. Don't miss out on receiving the email alerts that will keep you apprised of any changes in your benefits.**

**Please make your \$15 check payable to:**

**CSANJ Retiree Chapter**

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

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

**First Name** \_\_\_\_\_ **Last Name** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **Zip code** \_\_\_\_\_

**Home phone** \_\_\_\_\_ **Cell phone** \_\_\_\_\_

**Email** \_\_\_\_\_

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**Cost of Living Adjustment (COLA)**

The cost-of-living adjustment (COLA) for Sept. 2024 through Aug. 2025 benefit payments is 1.8%. By law, eligible retirees who have an annual benefit of \$18,000 or more will receive a monthly increase of \$27 beginning with the Sept. 30 pension payment. The permanent, automatic COLA, which is determined by New York state law, is designed to help offset the adverse effects of inflation on the fixed retirement benefits of the city's public retirees.

The 1.8% COLA for 2024-25 is applied to the first \$18,000 of the maximum retirement benefit, which translates to the \$27 increase per month. Those receiving less than \$18,000 will receive a smaller (prorated) monthly COLA increase.

—To be eligible for a COLA, you must either be:

—At least age 62 and retired at least five years; or,

—At least age 55 and retired at least 10 years; or,

—A retiree receiving a NYC TRS disability benefit for at least five years (regardless of age); or,

—A surviving spouse of an eligible retiree receiving a lifetime benefit. (By law, the spouse receives an increase equal to one-half the COLA the retiree would have received.)



# Revenge of the Ai

by Steve Poris

Those of us who play Scrabble are almost certainly familiar with the handy two-letter word ai, which is the name of a type of three-toed sloth. It always seemed to me to be kind of an obscure word, certainly not one that would come up in everyday conversation.

But during the last year or two, the ai seems to have become some kind of a mainstream phenomenon. Headlines about ai (which happens to be the plural form of ai) have been appearing everywhere, and I'm having a hard time understanding why.

For example, I saw this headline in the New York Times: "AI-Powered TV Show Creation: A New Era in Entertainment". Really? This lazy little sloth is now powering a segment of the entertainment industry?

Then I came across this headline in the Washington Post: "What AI Thinks a Beautiful Woman Looks Like". Now that is really weird. A male ai might have a legitimate opinion about what makes a female ai beautiful, but I really think it should stick to its own species.

Next, I came across an article about how ai help to find lost hikers by controlling drones. I guess the creatures might have superior senses of smell (which could be helpful finding someone), but their little paws seem unlikely to be able to work remote drone controls very efficiently.

One more headline: "Apple Plans to Win the AI race". Can you imagine? The ai is a sloth, and therefore is kind of slow and lazy. But I'd certainly bet on the ai if it were racing an apple!

All right, all right. I've beaten this joke to death. I know (and you know) that an ai is not the same as AI (Artificial Intelligence, of course). But I'd bet you would be interested in an article written by an AI program (Google Gemini) when I gave it the following task: "Write a funny 250 word article comparing the ai with AI." Google Gemini came up with a cute combination of the two concepts:

*The A.I. vs. ai Debate: Is Your Assistant More Spielberg or Sloth?*

*Ah, artificial intelligence. The future! Robots doing chores, cars driving themselves, and toasters dispensing existential advice (probably). But hold on, isn't "Ai" also that furry little dude hanging upside down, napping through the apocalypse? Buckle up, folks, because we're diving into the hilarious case of mistaken identity: A.I. vs. ai.*

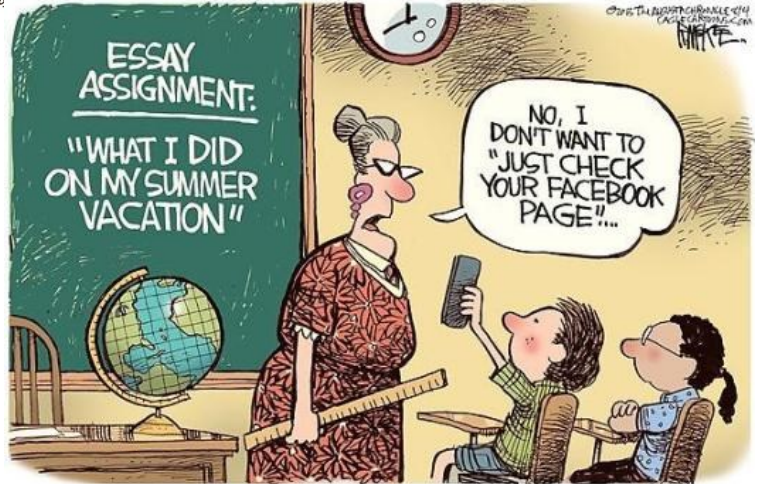
*On one hand, you've got A.I., the real deal. Capital letters, cutting-edge algorithms, the kind of thing that might write a killer haiku or predict your next Netflix binge. It's the Tony Stark of the intelligence game, constantly evolving and leaving you wondering if it's plotting world domination (don't worry, it's probably not... yet).*

*Then there's ai, the three-toed sloth. The ultimate "chill" mammal. Their motto? "Meh, I'll get to it eventually." Imagine asking your A.I. assistant for a weather report and getting a reply a week later, delivered in a slow, raspy voice: "Uh, yeah, it's kinda... humid out there, I think?" Not exactly the picture of helpfulness.*

*So, the next time you chat with your "smart" device and it takes an eternity to respond, don't panic. Maybe it's just channeling its inner ai. Just remember, with true A.I., the future is (hopefully) a little less sluggish.*

So...back to me, Steve Poris. I don't know about you, but I think I liked the second half of this piece better than the first. And you know who wrote the first half!





AI-generated art:

← "Retired Educator Relaxing"  
(NightCafe.Studio)