



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Fall 2014

Volume 5, Number 2

EXECUTIVE BOARD

Regional Unit Leader
Lucille Vecchiarelli

Vice Chair/Newsletter Editor/Webmaster

Steven Poris

Treasurer
Jose Gneco

Recording Secretaries
Herbert Tillem
Pat Chakeres

Corresponding Secretaries
Herbert Schachter

Membership Coordinator
Jose Gneco

Activities Coordinators
Robin Small
Fran Capuana

Outreach Coordinator
Sherri Tabachnik

Political Action Coordinators
Steve Porter*
Al Jurpalis

Board Members
Doris Altman
Mike Chakeres
Stanley Friedman
Doreen Genkin
Harold Genkin*
Murray Hoffman*
Barbara Panzer
Morty Panzer*
Howard Tilis

*Past Presidents

Message From the Regional Unit Leader

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



Welcome back from what I hope was a wonderful summer for all our members and a Happy New Year 5775 to all our Jewish members!

The year 2014 – 2015 is starting out with a record number of members for our Unit. We now have 273 dues paying members! This year we hope to exceed that number with the assistance of our very talented Executive Board members.

We are starting off the year with the Annual Gala Buffet Breakfast at the Radisson Hotel on Tuesday, October 14, 2014 at 9:30 AM. Guest speakers will include Mark Brodsky, Director of the Retiree Unit, Sherri Tabachnik, Outreach Coordinator, and Special Guest, The Newark Museum! Thanks to our Cultural Chairperson, Robin Small, there will be a presentation from the museum called “Pictures of America.” This presentation is part of the “Bring the Museum to You program.” This should be a very exciting event.

On Monday, November 10, we will hold our annual bagel breakfast meeting at the Manalapan Headquarters Library on Symmes Road in Manalapan at 9:30 AM. The guest speakers will be from the New Jersey Department of Aging Services.

Both of these events are subsidized from your dues money. Flyers for these events can be found on the inside pages of the Newsletter. Be sure to send in your \$10.00 for the Buffet Breakfast held on October 14 along with your dues payment of \$15.00

Looking forward, one of my goals is to organize a dining-gourmet club, theater club, or holiday party especially for the members who remain here during the winter. If you would like to offer assistance in forming any of the clubs, please contact me. Another goal is to reduce the paperwork and mailing expenses by communicating through email.

Use of email addresses allows us to communicate with you often, quickly, and with no expense involved. Of course, those who have no email address will continue to receive a hard mailing. Please note that emails will only be sent with the Membership Chairperson’s name and CSANJ attached to it.

Please remember to check our website often. You will find it very informative. The website address is www.csanj.org and can also be found on a link at CSA’s website www.csa-nyc.org.

In closing, I want to thank all of you for your support and for your membership. Be sure to continue your membership to remain informed. We retirees need to remain active, vocal, and informed as to how we can assist CSA in maintaining our benefits at a time when those benefits are under attack.

See you at the meetings!

WHAT'S NEW

Ms. Felice Hannah, Outreach Coordinator, CSARC.

What's New In SOCIAL SECURITY?

Social Security has a web portal for some personalized online services. At My Social Security you can create an account if you are 18 years or older, have a Social Security number and have a valid email and U.S. mail address. Go to www.socialsecurity.gov/myaccount to set up your personalized account.

About Your Social Security Benefits

- Social Security benefits are paid each month in the month following when they are due. For example, July benefits are paid in August.
- The birth date of the person whose earning records you receive your benefits determines the day of the month that you receive your benefit payments. For example:
 - Date of birth 1st to 10th—second Wednesday of each month
 - Date of birth 11th to 20th—third Wednesday of each month
 - Date of birth 21st to 31st—fourth Wednesday of each month
- To have taxes withheld you will need to get Form W- 4V from The Internal Revenue. After completing the form, mail or take it to your local Social Security Office. ---~
- Your benefits will automatically increase in January if there is a Cost of Living Adjustment (COLA) increase.
- Notify Social Security if a person is unable to manage their funds. A relative or other person may become "a Representative Payee." Having "Power of Attorney" or "Legal Guardianship," does not automatically qualify one to be a "Representative Payee."
- If a beneficiary dies, benefits are not payable for the month of death. For instance, if a person dies in June the check received in July must be returned. Notify the financial institution of the death so it can return the payment.
- If you are younger than full retirement age, your benefits will be reduced \$1 for every \$2 you earn over the limit (\$15,480 in 2014).
- There is some good news. If some of your benefits are withheld because your earnings are more than \$15,480, when you reach full retirement age your benefits will increase to take into account those months in which you received no benefit or reduced benefit.
- In the year you reach full retirement age, your benefits will be reduced \$1 for every \$3 you earn over the limit (\$41,400 in 2014).

MEDICARE: Reminders and Updates

Observation Stays /In-patient Stay

- An observation stay is an out-patient hospital stay. During an observation stay, doctors make a decision if the patient is to be admitted as an in-patient or discharged. The Department of Health and Human Services (DHHS) Office of Inspector General (OIG) reported recently, "Medicare paid nearly three times more for short inpatient stays and beneficiaries ended up paying almost two times more." Enrollment in Original Medicare Part B will generally cover services received after the annual deductible has been met. If a person is admitted as an in-patient, Part A will generally cover services.
- In order for Part A to cover your stay in a skilled nursing/rehabilitation facility, you need to have a three-day qualifying in-patient stay. This means that the first day of admission counts as your first in-patient day and the day prior to discharge counts as your last in-patient day.
- If you have a Medicare Advantage Plan, contact your plan to see what cost and rules apply.
- In New York State a bill passed the State Assembly and Senate that would require hospitals to notify Medicare beneficiaries of their observation status within 24 hours of being under observation. Beneficiary notification is a step in the right direction.

Did you know?

Medicare may pay for medically necessary services that you receive aboard a ship.

Medicare may pay for services that you receive as an in-patient in a foreign hospital.

If you are interested in finding out more information about this GREAT service go to CMS.gov and download:

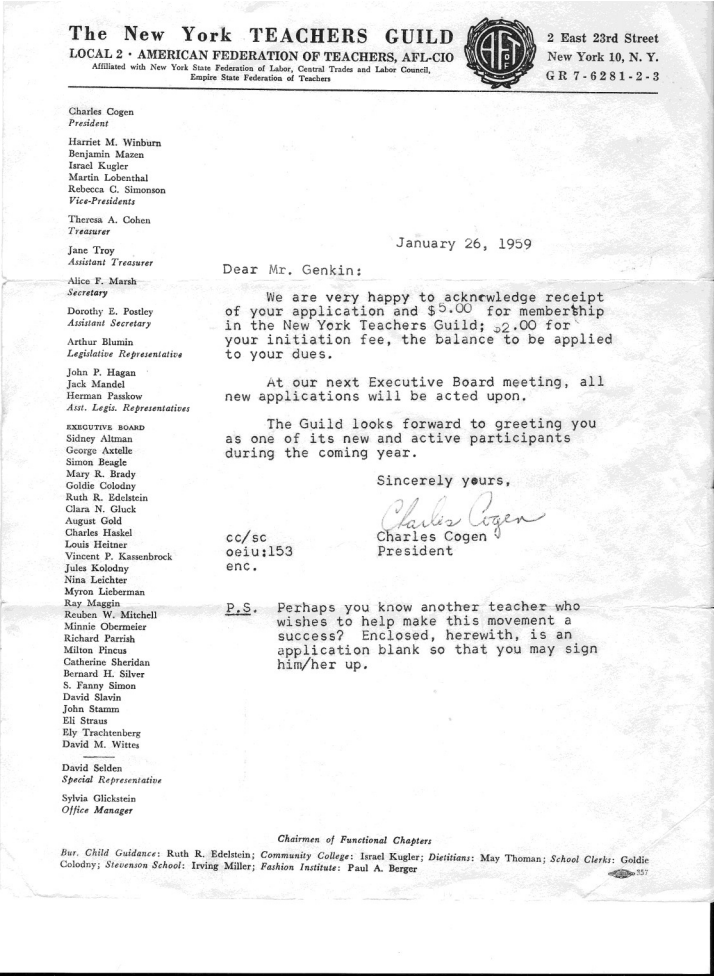
Form #: CMS Form 1490S

Form Title: Patient Request for Medical Payment

The Good Old Days →
The New York Teachers Guild was one of the predecessors to the UFT.

(Dues were quite a bargain.)

Thanks to Harold Genkin, CSANJ Executive Board Member and Past President, for sharing this document.





The CSA New Jersey Retiree Chapter's website is up and running. Be sure to pay us a visit!

www.csanj.org

Don't forget—it's that time of year again! Please send your membership dues for the year 2014. 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.

For those attending the fall breakfast, send a \$10 check. To pay your dues, send a \$15 check. To do both, please send separate checks. All checks should be payable to:

CSA Retiree Chapter/NJ Region

Jose Gneco
622 Floral Avenue
Elizabeth, NJ 07208

All About IRMAA (from May 2014 CSA News)

Dr. Douglas V. Hathaway, CSA Welfare Fund Administrator

IRMAA stands for Income-Related Medicare Adjustment Amount. Some Medicare beneficiaries pay an extra Medicare Part B premium because their income exceeds a threshold amount as defined by the government. That threshold is an Adjusted Gross Income of more than \$85,000 for an individual or \$170,000 for a couple filing a joint return.

IRMAA assessments for Part B began with the passage of the Medicare Modernization Act in 2003 with the first assessments taken in 2005. This is the same legislation that created the Medicare Prescription Drug benefit, Part D.

Now, a little walk through the past so you understand why you get IRMAA reimbursed. The federal government began Medicare in 1966 under President Lyndon B. Johnson. (John Lindsay was mayor of NYC.) Medicare pays approximately 80 percent of a beneficiary's health costs, leaving him or her to pay for 20 percent. (By the way, a whole new industry was created: Medicare supplemental or medi-gap insurance.)

Up until the age of Medicare, NYC and its labor unions had agreed that municipal workers, retirees and their dependents should enjoy free basic health care. With the advent of Medicare, the city negotiated with the unions so that retirees over the age of 65 must participate in Medicare. This saved the city millions of dollars annually.

In exchange, the unions negotiated that the city would reimburse Medicare Part B premiums to eligible retirees and their dependents. Over the years, and through various fiscal crises, the city has reimbursed between 50 percent and 100 percent of the premium.

In 2000, the City Council voted to return the reimbursement to 100 percent. Then- Mayor Rudy Giuliani objected and began to sue the City Council. This issue fell through the cracks after the 9/11 terrorist attack. The percentage has remained at 100 percent ever since.

Moving forward to 2005 and the introduction of IRMAA premiums, we didn't know what the city would do. But the city chose to honor previous negotiations, and reimburses the IRMAA premiums in full.

Here's the difference: While the standard amount is reimbursed automatically each year, members must file for IRMAA each year since if a member experiences a financial windfall one year, that could cause a change in IRMAA.

This year, the city is once again pleading fiscal problems despite running budget surpluses for, at least, the last five years, and is looking for cost savings in the health care area. Therefore, it should come as no surprise to anyone that one of the first items on the city's list of money-saving ideas is ending IRMAA reimbursements.

IRMAA reimbursements are sent to about 7,000 of 300,000 retirees, and require the equivalent of 1.25 full-time staff members in OLR from August through March. Eliminating IRMAA would save the direct costs estimated to be about \$8 to \$9 million plus the personnel costs.

A second item in the cross-hairs: The city wants to eliminate reimbursement of the standard Medicare Part B premiums for a spouse who is not a city retiree. And I'm sure we'll soon hear that the city wants to end reimbursement of Part B for all retirees, which would save an estimated \$300 million.

As I mentioned in a recent column, we, in-service members and retirees alike, must remain vigilant even with a supposedly "kinder and gentler" administration in City Hall. Attend retiree and union functions, let your elected representatives know that these changes affect you and your friends and that you vote, and work to maintain these benefits for all city retirees.



CSA Retiree Chapter New Jersey Region

PLEASE JOIN US FOR OUR **GALA FALL BREAKFAST**



DATE: TUESDAY, OCTOBER 14, 2014

TIME: 9:30AM—11:30AM

COST: \$10.00 PER PERSON



**PLACE: RADISSON HOTEL OF FREEHOLD
50 GIBSON PLACE, FREEHOLD, NJ 07728
(DOOR PRIZES WILL BE AWARDED)**

Our sumptuous buffet will include: Assorted Bagels served with Cream Cheese & Butter, Assorted Miniature Muffins, Danish & Breakfast Cake, Bacon & Sausage, Country Fresh Scrambled Eggs, Fresh Fruit Salad, Home Style Potatoes, Assorted Chilled Fruit Juices, Freshly Brewed Coffee, Decaffeinated Coffee & Tea

Special Announcement:

A guest speaker from the Newark Museum will be present to conduct a presentation entitled "Picturing America." This is sure to be a highlight of our Gala Breakfast, and you won't want to miss it!

Please return this form no later than September 30, 2014.
(with check for \$10 per person payable to CSA—NJ Retiree Chapter) to:
Jose Gneco, 622 Floral Avenue, Elizabeth, NJ 07208.

Name _____
Guest _____

AND DON'T FORGET—IF YOU HAVEN'T YET SENT IN YOUR \$15 MEMBERSHIP DUES, PLEASE SUBMIT YOUR CHECK TO THE ABOVE ADDRESS ASAP!!!!



CSA Retiree Chapter New Jersey Region

BAGEL BREAKFAST MEETING

Monday, November 10, 9:30am

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



Guest Speakers

**Representatives from the
New Jersey Department of Aging Services**

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 Jose Gneco
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 Jose Gneco, 622 Floral Avenue, Elizabeth, NJ 07208.

Make it payable to CSA NJ Retiree Chapter.

Name _____
Address _____
Phone # _____
Print e-mail address _____

A Little Bit of History (Very Little!)*

by Steve Poris (the Puzzled)

Have you heard this old joke: What do Alexander the Great, Billy the Kid, and Oscar the Grouch have in common? (Answer: They all have the same middle name.) But when I think about this joke, it makes me think how cool it would be to be known by a single name and one key word that personifies your very being: Richard the Lion-Hearted, Ivan the Terrible, Wilt the Stilt. So as I puzzled over what it would take to reach this status, I did a little research and came up with quite a few famous (and not-so-famous) historical personalities that filled the bill. Here they are (and honestly, these are all real!):

Ethelred the Unready, King of England (978-1013): achieved this nickname for, among other reasons, becoming king when he was only 10.

Sigrid the Haughty, Queen of Sweden (11th century): achieved this nickname by telling King Olaf of Norway, when he proposed to her (and insisted she convert to Christianity), told him "I will not part from the faith which my forefathers have kept before me." In a rage, Olaf hit her. Sigrid then calmly told him, "This may someday be thy death." She proceeded to avoid the marriage, and created instead a coalition of his enemies to bring about his downfall. Olaf was defeated in an epic Viking battle some years later. Now that's haughty!

Henry the Quarrelsome, Duke of Bavaria (951-995): achieved this nickname by trying, over and over again, to overthrow the Emperor of Germany, Otto II, even though he kept losing battles, getting imprisoned, escaping, and losing again.

Olaf the Lap-King, King of Sweden (11th century, son of Sigrid the Haughty): achieved this nickname because he was still a baby sitting in his mother's lap when his subjects came to pay homage to him.

Olaf the Stout (a.k.a. Olaf the Fat), King of Norway (1015 to 1028): achieved this nickname because, well, you know...

Vlad the Impaler, Prince of Wallachia (Romania, 1456-1452): achieved his nickname because he would kill his enemies by impaling them (from bottom to top). Charming. Incidentally, the fictional Dracula was based on Vlad's life.

Louis the Sluggard (Louis V), King of France (986-987): achieved his nickname via his notoriety for self-indulgence; also affectionately known as Louis the Do-Nothing.

Charles the Simple (Charles III), King of France (898-922): achieved his nickname by constantly making concessions to Norse invaders, including giving away Normandy and his daughter to his enemy. He was the son of Louis the Stammerer, grandson of Charles the Bald, and cousin to Charles the Fat. This family seriously needed a last name!

Charles the Bad, King of Navarre (France, 1349-1387): achieved his nickname during the Hundred Years' War between France and England by allying alternately with both powers and repeatedly switching sides in order to further his own agenda.

Ferdinand the Inconstant, King of Portugal (1369-1383): achieved his nickname by jilting the daughter of the King of Castile for the supposedly more beautiful Leonora, a Portuguese noblewoman. He was also quite inconsistent in his political policies.

Ivan the Terrible, Tsar of Russia (1533-1584): achieved his nickname by torturing animals, tossing dogs from rooftops, sanctioning torture and political executions, and killing thousands, including children, in a five-week army campaign. In 1581, Ivan beat his pregnant daughter-in-law for wearing immodest clothing, and causing a miscarriage. His son, upon learning of this, engaged in a heated argument with his father, which resulted in Ivan striking his son in the head with his pointed staff, causing his son's death.

**Original published in Encore Speaks*



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Quick Quiz:

What is this place?



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

Gala Fall Breakfast
Tuesday, Oct. 14, 2014,
9:30am

Freehold Radisson

General Meeting
(Bagel Breakfast)

Monday, Nov. 10, 9:30am
Monmouth County Library

CSA Convention
Saturday, December 6, 2014
New York Hilton

CSA Retiree Chapter 25th
Anniversary Celebration
Sunday, May 17, 2015
at the United Nations