



## Volume 2 Issue 1 Fall 2018



## CSA RETIREE CHAPTER QUEENS REGIONAL UNIT



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### FROM THE QUEENS UNIT LEADER

Colleagues,

I hope each of you had a healthy, happy and enjoyable summer. Now that it's just about over we have begun preparations once again for the many activities that makes our Unit so special. On Thursday, October 18, 2018, we will be holding our annual luncheon meeting at *Terrace On The Park* in Flushing Meadows Park. Each of you will be receiving a flier in the mail with all of the details shortly. It is very important to send in the tear-off with your check as soon as possible because like last year there will be assigned seating. Peter McNally former CSA Executive Vice President and current Executive Director of the New York State Federation of School Administrators (NYSFSA) will be the keynote speaker. The afternoon will begin with a reception and hors d'oeuvres followed by a sit-down luncheon with wine and soda. There will also be a cash bar. This is your opportunity to see former colleagues and to "catch up" not only with one another but also with CSA.

Last year we had numerous luncheons, trips, two membership meetings one of which was a luncheon meeting. This is in addition to sending out two newsletters, having regularly scheduled Book Club, Bridge Club, Dining Club and Movie Club meetings. We are also one of the few Units that has an up and running website. You can get up to date information on all of our activities as well as to read timely information of interest. Our web address is: [www.csaqueens.org](http://www.csaqueens.org). Check it periodically because new information is always being added. This year we anticipate the same if not more planned events.

Finally, remember to renew your membership in the Queens Regional Unit. The membership year runs from January 1<sup>st</sup> until December 31<sup>st</sup> each year. The fee is \$15.00. The Enrollment/Renewal Form which will be mailed to you, is also on our website. It is important to support and stay connected to your union during retirement even if your participation is limited.

I hope to see and greet you at one or more of our many events in the future!

**Fraternally,**

**Len**

**Leonard B. Sterman**  
**Queens Regional Unit Leader**

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William Isaacson  
Jack Schwarz

**Outreach**

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Deborah King  
Susan Rippe- Hofmann  
Fannie Smiths

**Activities**

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c = coordinator

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## From our Membership Chairperson



### Why it's Important to become a Member of the Queens Regional Unit

**1. Benefits** The recent Supreme Court decision Janus v. American, Federal. State County and Municipal employees may eventually threaten the benefits we fought so hard to obtain for both active and retired members of our union. A New York Times editorial noted, “Historically, unions played a crucial role in lifting living standards for millions of workers and creating a middle class. Many economists believe that their decline in recent decades contributed to anemic wage growth and rising income inequality.” We may sometimes forget how these hard won benefits make our retirement years a bit more comfortable and somewhat worry free. Retirees are one of the most vocal groups in society and we must continue to demonstrate activism through support for our union and it’s local units.

### 2. Information

Meetings and workshops are scheduled during the year to keep you informed and involved. Topics focus on issues that are relevant to retirees and input and feedback are encouraged. In addition, a newsletter is published twice a year focusing on current issues.

### 3. Perks

Discounts are offered at events and some “members only” activities are also scheduled.

### 4. Networking

Network with former colleagues and meet new ones at our social and educational events. Sample of events: dining and movie outings, bridge and book club, trips to various cultural institutions, health expo and annual membership meeting.

### 5. Membership

The annual fee is **only \$15**, which entitles you to all of the above and so much more. Additional information and a membership form is posted on our website at [www.csaqueens.org](http://www.csaqueens.org)

Andrea Dapolito

## Important information

Courtesy of Norm Sherman, CSARC Florida Liaison and 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:

1) Withstand repeated use. 2) Serve a medical purpose. 3) Be usable in the home, although you can use it outside of the home, and 4) 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. For example, Medicare will cover medications used with a nebulizer.

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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.

**Our Outreach Committee** is planning to provide a series of Health Related Workshops which will be coordinated by Susan Rippe-Hofmann and Irwin Shanes. You will receive a Survey Form shortly which will help us to provide a most meaningful workshop series. Please complete the form and return it as soon as possible.

## **Unit Activities - Mark Your Calendars**

### **LABOR DAY PARADE SATURDAY, SEPTEMBER 8<sup>TH</sup>**

Check our website for details on when and where to meet.

Come out and show your union pride as we march up 5<sup>th</sup> Avenue!

There is an open bus for those who are not able to walk with the group but wish to participate. Look for information regarding the morning mass for union members before the kick off. Enjoy refreshments and pick up your union attire for the march.

Meeting Location: West 44th Street, between 5th & 6th Ave at 9AM

Register on the CSA website. <https://www.csa-nyc.org/newsletter/register-now-for-the-2018-labor-day-parade-saturday-sept-8th/>

## CSA LEADERSHIP CONFERENCE - SATURDAY, NOVEMBER 3<sup>RD</sup>

The New York Hilton Midtown, 1335 Sixth Ave., New York NY 10019

Exhibit Hours: 8:00 a.m. – 1:00 p.m.

For more information - <https://www.csa-nyc.org/conference/>

## ANNUAL MEMBERSHIP LUNCHEON MEETING - OCTOBER 18<sup>TH</sup> TERRACE ON THE PARK

CHECK OUR WEBSITE FOR UPDATED INFORMATION

## CSA QUEENS RETIREE CHAPTER GENERAL MEETING MAY 17, 2018



## CLUB UPDATES

### THE DINING CLUB



AS RESIDENTS OF THE MOST CULTURALLY DIVERSE COUNTY IN THE COUNTRY, THE CSA QUEENS REGIONAL UNIT CONTINUES TO SAVOR A WIDE VARIETY OF CUISINES WITH OUR DINING CLUB GUESTS. STAY TUNED FOR UPCOMING EVENTS PLANNED BY NEDDY McMILLS, THE DINING CLUB COORDINATOR, COME ONE, COME ALL, CHECK OUT OUR WEBSITE FOR HAPPENINGS, THEN VISIT WITH OLD FRIENDS AND NEW. NEDDY CAN BE REACHED AT: [DRICKSMC@AOL.COM](mailto:DRICKSMC@AOL.COM).

## THE BOOK CLUB



Enthusiasm for good reads continues unabated among our members. Consider joining Our Book Club. Should you wish to join in from the sidelines, check our website for upcoming selections and dates.

Please send us an email at [stermanlen@aol.com](mailto:stermanlen@aol.com) if you are interested in the Book Club.

## THE BRIDGE CLUB



The Queens Regional Unit welcomes you to a bridge class/club. We are fortunate to have Ms. Lilian Garelick, a Bridge Life Master. We meet for 5 sessions starting Tuesday, Oct. 5th in the Small Card room

in the sub-basement of North Shore Towers, Building 2.

Meetings begin at 10:30 AM. **Please send us an email [stermanlen@aol.com](mailto:stermanlen@aol.com) if you are interested in the Bridge Club. With enough interest, a second section may be opened.**

## The Movie Club



Our Movie Club will set up dates for popular movies as they come out so the dates we meet will be flexible. We choose venues that have ample parking nearby and a comfortable theater. When possible, we will select theaters where you can purchase your ticket and select your seating ahead of time online. You do

not need to join the club formally. Look for the emails from the CSA Queens Retirees and come on out and join us. If you have any questions or suggestions, please email Kim Adams at [Kim2020@verizon.net](mailto:Kim2020@verizon.net).

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**Stay current, check out our website!**

**CSA Queens Retirees Website  
[www.csaqueens.org](http://www.csaqueens.org)**

Queens Executive Board 2018



If you haven't paid your membership dues for our Unit for 2018, please do so as soon as possible. We need your support to continue to offer retirees various programs. For \$15.00 a year, you will be informed about any current updates to the CSA Retiree Welfare Fund, the CSA Retiree Chapter, Our Pension, Unit information and activities. To renew, go to our website and download the "Renewal/Membership Enrollment Form."