

**RC 8
Retiree**



November/December 2014

**RC 8
OFFICERS**

Ken Drake, President
315-363-7500
kdrake01@
twcnv.rr.com

Howard La Fave
Vice President
315-942-2487
janhowl@
frontiernet.net

Linda Dunn
Secretary
684-7015
mrjaya-
dunn4@gmail.com

Wanona Carey
Treasurer
315-336-4578
Wecarey@aol.com

Florence Wood
Delegate

Dorie Maciag
Alternate Delegate

Janet Furgal, Editor
jmfl964@hotmail.com

NYSUT Consultant
Anne Marie Voutsinas
avoutsin@nysutmail.org
315-431-4040 Ext 40

Web Site Address
retireecouncil8.org



mac@nysut.org



**RA Delegates Meet to Consider Resolutions
By Ken Drake, President**

Delegate Florence Wood and I attended the Retiree Contiguous ED 51-53 (At-Large) Meeting in Albany on October 6 and 7. The primary purpose of the meeting was to vote on a set of resolutions pertaining to retiree issues to be presented at the 2015 NYSUT Representative Assembly. In addition, we participated in a series of sessions having to do with legal issues, Member Benefits, retiree services, retiree issues and election mobilization. We also engaged in workshops designed to help us officers better serve our respective members and to communicate more effectively with one another. The officers of NYSUT, NYS Senator Andrea Stewart-Cousin and Comptroller Thomas DiNapoli spoke to the group of delegates over the course of the two-day event.

**More About ALEC
By Dennis Tracy, President, NYSARA**

Dennis spoke about the American Legislative Exchange Council (ALEC) and its influence in state politics during his presentation at the ED 51-53 meetings. Dennis urged all members of NYSUT to become more knowledgeable about this organization and to work to counter its influence in our state. ALEC supports the expansion of charter schools at the expense of public schools and aims to reduce the power of teacher unions through legislative means. Wisconsin governor Scott Walker is an example of an elected official whose policies reflect those of the Council. To learn more about ALEC and its education agenda, read *A Smart ALEC Threatens Public Education*, by Julie Underwood and Julie F. Mead, *Phi Delta Kappan*, at http://www.edweek.org/ew/articles/2012/03/01/kappan_underwood.html

Regional Educational Programs Update

Since the publication of the October *RC 8 Retiree*, seven more districts have reported back on how they are using the \$75 donation made to each of the 18 affiliated chapters, the Rome TA, and the Oswego County Retired TA. This is what the following groups did:

- Whitesboro RTA used the money for school supplies for needy elementary students.
- Holland Patent RTA matched the donation and gave \$50 to three local libraries; Holland Patent, Barneveld, and Prospect, for children's books and/or children's programs.
- Adirondack Area RTA provided back-to-school supplies for students in need.
- Oriskany RTA donated to the town library to support children's programming.
- Oneida County BOCES purchased school supplies.
- Pulaski RT/SA added an additional \$25 in order to give \$50 to the Lego Club and \$50 to the Sneaker Fund for needy children.
- Waterville RTA's donation was put towards a \$300 scholarship for a student pursuing a career in education.

Retiree Council 8 Steering Committee: Adirondack—Y. Emery, H. La Fave; Canastota—B. Woodarek; Clinton—M. Duink, C. Wheat; Holland Patent—D. Schue, J. Grossman; New Hartford—D. Markson; Oneida—K. Cartwright-Cox, J. Fiacco; Oneida BOCES—J. Furgal, C. Zammiello; Oriskany—S. McQueen, D. Inserra; Oswego—K. Mantaro; Remsen—J. Corn; Rome—P. Fitzpatrick, W. Carey; Stockbridge—L. Dunn, J. Hedglon; Utica—P. Baker; VVS—K. Drake, A. Wright; Waterville—M. Berardino, N. LaBrecque; Whitesboro—H. Chomin, F. Wood; Immediate past president—Peg Corbett; Past President—Paul Baker

Is It Worth \$5?

Ever wonder about that "participation fee"? Your membership in Retiree Council 8 and/or your local chapter gives you access to a variety of NYSUT Member Benefits programs. You can purchase insurance plans, legal and financial services, have access to discounts, travel and other services. Just a few of the many companies participating are 1800Flowers.com; Wyndham Hotels; EPIC Hearing; Powell's Books; OfficeMax; car rental discounts from Alamo, Avis, Budget, Enterprise, Hertz and National; and Philips Lifeline Medical Alert Service.

Help is Still Needed

The NYSUT Disaster Relief Fund depends on voluntary donations to help friends and colleagues in times of trouble. If you can help, please make your check payable to **NYSUT Disaster Relief Fund** and mail to: NYSUT Headquarters, Attn: Jeff Lockwood, Accounting Department, 800 Troy-Schenectady Road, Latham, New York 12110.

or

make online donations using PayPal or a credit card at nysut.org/resources/special-resources-sites/disaster-relief/make-a-donation. NYSUT assumes 100 percent of the administrative costs associated with the NYSUT Disaster Relief Fund.

Things to Know About Medicare

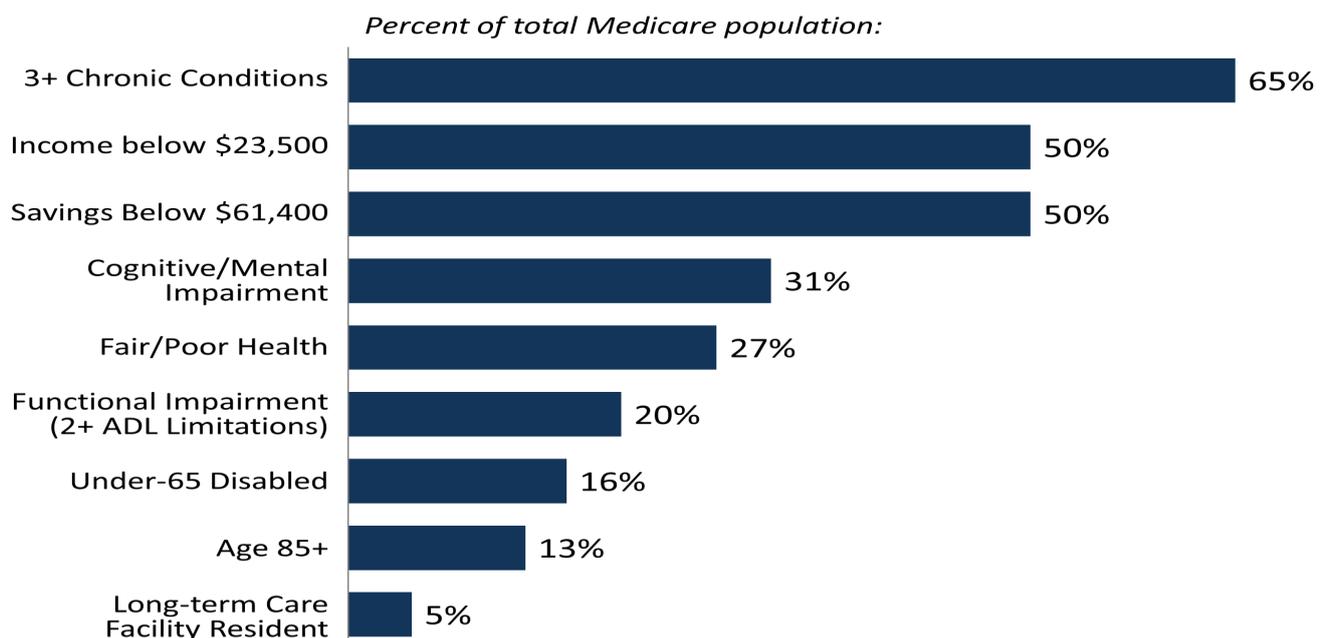
Medicare is the federal health insurance program created in 1965 for all people ages 65 and older, regardless of income or medical history, and expanded in 1972 to cover people under age 65 with permanent disabilities. Now covering 54 million Americans, Medicare plays a vital role in providing financial security to older people and those with disabilities. Medicare spending accounted for 14 percent of total federal spending in 2013 and 20 percent of national personal health spending in 2012.

Medicare has undergone numerous changes since its inception. Most recently, the Affordable Care Act of 2010 (ACA) contained a number of provisions affecting Medicare, including benefit improvements, spending reductions affecting providers and Medicare Advantage plans, delivery system reforms, premium increases for higher-income beneficiaries, and a payroll tax on earnings for higher-income people. These changes are being phased in over time. An updated fact sheet called *Medicare at a Glance* is available on the following web site:

http://kff.org/medicare/fact-sheet/medicare-at-a-glance-fact-sheet/?utm_campaign=KFF

Exhibit 1

Characteristics of the Medicare Population



NOTE: ADL is activity of daily living.

SOURCE: Urban Institute and Kaiser Family Foundation analysis, 2013; Kaiser Family Foundation analysis of the Centers for Medicare & Medicaid Services Medicare Current Beneficiary 2010 Cost and Use file.



We Invite You to Join Us

The work we started when we were in-service is not finished, nor is it likely ever to be completely finished. We, who began in education and health care when salaries were barely above poverty level, had to invest long hours, weeks, years and decades negotiating for decent salaries. We were successful because we organized and worked together toward common goals.

Working together for the common good continues as retirees. In the recent past, a majority of us have had our pensions eaten away by inflation and some were at or approaching a poverty level existence. This concerned all of us. Recent retirees who were doing well enough realized that they too would face this situation if the Legislature did not do something about a Cost-of-Living Adjustment (COLA).

For three years, NYSUT transported more than 2,000 retired members per year from across the state to Albany. These NYSUT retirees met in local hotels where they were presented with information by NYSUT's Legislative Department. After lunch they were bused to the state legislative offices to meet with legislators. During this time, NYSUT placed full-page advertisements in the *Legislative Gazette* graphically depicting the plight of pensioners and stating concisely the need for COLA legislation. In the spring of 2000, NYSUT, working with other AFL-CIO public employee unions, helped organize a COLA rally in Albany across from the Capitol. Union retirees, numbering 10,000 strong, were bused into Albany to rally for a COLA bill; 6,000 of those retirees were NYSUT members. The rally was a resounding success, and the governor and legislators were made aware of the commitment of retirees. Soon after, a COLA bill was passed by the legislature and signed by the governor.

One of NYSUT's greatest legislative achievements during the last decade was the creation of a permanent Cost-of-Living Adjustment to the pensions of our retirees. The COLA allows retired teachers, nurses, school bus drivers and other public employees to remain economically independent and active as they continue through life. Without the COLA, retirees would see their income slowly eaten away by inflation year after year. We are very proud of this accomplishment and see it as an example of what we can achieve in the future for our retired members.

Andy Pallotta, NYSUT executive vice president and co-chair of the Pension Task Force, a coalition of AFL-CIO public employee sector unions.

Source: The NYSUT Retiree Membership Handbook, September 2014, p 16.

Medicare Part B premiums unchanged—Premiums for Medicare Part B, including the Income Related Monthly Adjustment Amount (IRMAA), will not increase in 2015. The IRMAA for Medicare Part D (prescription drug) will increase slightly in 2015. For additional information concerning Medicare, members can access www.medicare.gov. *Source: NYSUT Leader Briefing, 10/17/14*

Address Changes

Please contact Anne Marie Voutsinas, NYSUT Retiree Services Consultant, at 315-431-4040, Ext 40 or at avoutsin@nysutmail.org with the following information:

Your Name
Old Address, New Address

2014-2015 Participation Fee

IMPORTANT: Retirees from Adirondack, Canastota, Central Square, Clinton, Holland Patent, Oneida, Oneida/Herkimer/Madison BOCES, New Hartford, Oriskany, Pulaski, Remsen, Sauquoit Valley, Stockbridge Valley, Utica, VVS, Waterville, Westmoreland, and Whitesboro **do not have to send \$5**, since the Participation Fee is contributed via retiree dues by your chapter. Rome Retirees may add the participation fee to their RTA local dues.

ATTENTION ALL OTHER RETIREES NOT BELONGING TO THE ABOVE-MENTIONED LOCALS, please fill out the form below.

Name: _____

Street Address _____ City/State/Zip _____

Phone: _____ Retiree School District: _____

E-mail address: _____

PLEASE, COMPLETE THIS FORM AND A \$5 CHECK MADE PAYABLE TO "RETIREE COUNCIL 8" AND MAIL TO: Wanona E. Carey, RC8 Treasurer, 8623 Turin Road, Rome, NY 13440-7523.

Protecting your family for the future



It's important that your family members are financially protected throughout their lives. Have you stopped to consider what would happen to your spouse and/or children if you were to suddenly pass away?

Would your loved ones be able to continue to live in their home, pay regular bills and maintain a comfortable lifestyle? What about your final medical, burial or funeral expenses?

And it's not a question of just having a life insurance policy... make sure you have *enough* coverage to provide for your family. Find a plan that's right for you and your specific financial situation.

Plans designed specifically for NYSUT members

As NYSUT members, it makes prudent sense to look into the Term Life or Level Term Life Insurance Plans endorsed by NYSUT Member Benefits. Both of these plans offer specific terms and rates designed exclusively with NYSUT members and their families in mind.

The **Term Life Plan** is available for NYSUT members and their spouses/domestic partners under age 85. If you are under age 65, you can apply for coverage from \$25,000 up to \$1 million at premiums negotiated specifically for NYSUT members.

Meanwhile, the **Level Term Life Plan** offers terms for 10, 15 or 20-year periods. The premium that you start with is projected to remain the same and the benefit amount will not decrease throughout the term – regardless of your age or health condition.

You can enjoy an **additional savings of 15%** on published rates if your local association has approved automatic deductions from your paycheck or pension check and you sign up for that benefit.

To learn more about the Member Benefits-endorsed Term Life or Level Term Life Insurance Plans, call **800-626-8101** or visit memberbenefits.nysut.org.

Member Appreciation Month is coming!

NYSUT Member Benefits wants to start the New Year off right with a celebration of the entire NYSUT membership.

These offers will continue into February 2015, which has been designated as Member Appreciation Month!

It's the strength of the more than 600,000 NYSUT members that makes it possible for Member Benefits to offer approximately 50 endorsed programs & services designed with you in mind.

This special celebration will be kicking off in January 2015 with the arrival of your new membership cards. This mailing will include a variety of special offers only available to NYSUT members.



This will be a month filled with a series of special prize drawings for items donated by our endorsed program providers. To be eligible for these drawings, all you need to do is be a participant in our voluntary MAP Alert email service.

We will announce the winners of these special prize drawings exclusively on the Member Benefits website throughout the month of February.

For more details about this exciting event, visit the Member Benefits website at memberbenefits.nysut.org or call **800-626-8101**.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.