

**RC 8
Retiree**



October 2013

**RC 8
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Who Are WE?

By Tony Montanaro, RC 5 President

WE number 194,000 strong.
WE are diverse and opinionated yet united in our resolve.
WE are believers.
WE believe in public education.
WE believe that everyone has a right to be educated; and
WE believe that, trite but true, children ARE our future and deserve
the best education possible.

WE have fought consistently for the rights of all people. *WE* particularly have fought to defend the rights of educators and all who have a role in our schools in creating an atmosphere conducive to learning. *WE* have written letters, phoned, emailed, tweeted and used any and all means of communication to make our voices heard. *WE* have participated in peaceful demonstrations, protested, and in extreme situations have been forced to strike, all to counter the forces of negativity and bias.

Who are WE?

WE are the 194,000 retirees of the New York State United Teachers. NYSUT was established as our union in 1972 and has become the greatest force in the defense of the rights of teachers, school-related professionals, and students in this state. *WE* did it! *WE* made NYSUT the successful entity it has become.

Who are WE today?

WE are a force to contend with. *WE* need to continue to fight, and *WE* have the numbers to do so—194,000 retirees, most of whom made our union a reality. The forces of negativity I mentioned earlier are more prevalent today than any other time in our short history as a union. *WE* need to once again do our part to counteract the lies and injustices being hurled at us, our in-service colleagues, and public education in general. *WE* need to use both the information and the methods of communication that are made available to us through NYSUT. Issues are explained clearly; individuals to contact are listed with their phone and FAX numbers, office addresses, emails, etc. *WE* need to do more than just complain; *WE* need to act just as *WE* have done so many times in the past.

How?

- Read any literature you receive from NYSUT such as *NYSUT United*, *Viewpoint*, etc.
- Attend meetings and functions of your local chapter and Retiree Council.
- Regularly visit NYSUT's new and improved website: www.nysut.org.
- Visit and utilize the many resources of NYSUT's Member Action Center (MAC). This is your one-stop center for learning about and addressing the many issues affecting us, our in-service colleagues, and our institutions of public education. Go to <http://mac.nysut.org>.

Who are WE?

WE are NYSUT Retirees. *WE* are active; *WE* are strong, and *WE* are committed.

In Unity
Tony

Retiree Council 8 Steering Committee: Adirondack—H. LaFave; Canastota—B. Woodarek; Clinton—M. Duink, C. Wheat; Holland Patent—D. Schue, J. Grossman; New Hartford—D. Markson; Oneida—S. Sorrentino, K. Brown; 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

Know Your Health Insurance

By: Peg Corbett, Past President of Retiree Council 8

Another school year begins, and we are reminded of being happily retired! We are grateful that the requirements of meetings, lesson plans, and in-service union responsibilities are behind us. There is one issue and benefit that should remain on our minds; that of our health insurance. What can we count on during retirement?

First, we should be familiar with the amended section in NY State Law (Chapter 504, Part B, Section 14) passed in December of 2009 that made the earlier Health Insurance Moratorium permanent. An abbreviated quote of this law follows: **“A school district shall be prohibited from diminishing retiree and dependents’ health insurance benefits OR the contribution the board/district makes for health insurance coverage, UNLESS a corresponding diminution of benefits or contribution is effected from the corresponding group of active employees.”** Retirees see this law as secure protection, and I emphasize that NYSUT strived for many years to obtain this outcome.

So it is established that boards/districts cannot **unilaterally** diminish our benefits. But the most important

protection of our benefits lies with our negotiating teams! Some believe that we keep the exact health insurance benefits that are in our contract at retirement. That is true if the contract specifically states it. But many of us have already experienced **negotiated health insurance changes**. We, of course, no longer vote on contracts. Some examples are negotiating a change in companies, and co-pay increases for prescription drugs, even if the company remains the same. Some locals are experiencing attempts at unilateral board/district health insurance decisions and have had to file improper practices. Some Western NY locals never did include negotiated health benefits for retirees. Some locals have seen negotiated increases in local premium percentages, deductibles, co-pays, (drug coverage and office visits) and co-insurance.

For retiree protection, my conclusion is that we **do** have to remain knowledgeable, vigilant, and as involved as we are able. Retiree experience can be very helpful to our in-service colleagues. **Know your contract, know your leaders, and know your rights!** Times are changing, and we should not take anything for granted!

Measuring Student Success

Journalist Amanda Ripley reports why students in some countries outperform their American counterparts on international tests in her new book entitled, *The Smartest Kids In The World And How They Got That Way*. Ripley enlisted three American teenagers to enroll in a school in one of three countries, Finland, South Korea and Poland, to find out why the students in these countries achieve such high scores on PISA (Program for International Student Assessment), the international study launched by the Organization for Economic Co-operation and Development in 1997. Ripley identifies three commonalities in the educational systems of these three countries: well-trained teachers, a rigorous curriculum and a challenging exam required of all graduating seniors.

Rarely does one read about PISA. The results of this high stakes measure of student achievement drive the educational reform movement in our country. To learn more about PISA, go to <http://www.oecd.org/pisa/>

The Living Wage Campaign

Msgr. Jerome Martínez of Santa Fe, who stoutly supported the local living wage campaign, told *The New York Times* that some business owners criticized him, urging him to “stick to religion.”

Msgr. Martínez responded: “Well, pardon me—this is religion. How can you worship a God that you do not see and oppress the workers that you do see?”

For over a century Catholic social teaching has pushed for living wages, and many churches are part of a living-wage movement that is creating real justice victories for low-wage workers. The living-wage movement believes that people who work full-time should not have to raise their families in poverty, as millions now do.

Source: http://www.catholic.org/national/national_story.php?id=20965

MESSAGE FOR ALL RETIREES ON MEDICARE

On August 21, 2013, Sue Klug, who is the NYSUT Assistant in Health Benefits, sent the following message to all Retiree Council Leaders: "...the Marketplace (Health Exchange) is **NOT** for people covered by Medicare."

Sue will be speaking on the Affordable Care Act and how it will affect all retirees at the RC 8 October 17 luncheon at the Delta Lake Inn. Reservation form is on page 3.

Fall Luncheon, Thursday, October 17, 2013

Delta Lake Inn
8524 Fish Hatchery Road, Rome

Cost: \$18.50

MENU

Garden salad and dinner rolls
Grilled Steak, Chicken Francaise
Hats and Broccoli Alfredo
Garlic Mashed Potatoes and vegetable medley
Dessert, coffee, tea, soda

Cash bar is available

AGENDA

11:00 Registration

11:30 Welcome by Kenneth Drake, President
Retiree Council 8

12:00 Lunch

1:00 Speaker: Sue Klug, NYSUT
Assistant in Health Benefits

Topic: The Affordable Care Act and You

RESERVATION FORM

Please send this form and your check for \$18.50, made payable to Retiree Council 8, to the following address:
Florence Wood, P. O. Box 127, Whitesboro, NY 13492-0127. Your check must be received by Wednesday, October 10.

Name _____

District Retired From _____

Address _____

E-mail _____ Phone _____

2013-2014 Participation Fee

IMPORTANT: Retirees from Adirondack, Canastota, Central Square, Clinton, Holland Patent, Oneida, Oneida/Herkimer/Madison BOCES, New Hartford, Oriskany, Pulaski, Remsen, Sauquoit, 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: _____

Address: _____

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.

The benefits of an *online* bank

Have you heard of online banks? These are banking institutions that do not utilize actual “brick and mortar” branches; instead, they offer banking services that are predominantly done online.

So why consider using one of these types of banks? Online banks are often able to offer superior rates and incentives since they don’t have physical locations -- thereby passing these savings along to their customers.

Many people decide to utilize online banks in conjunction with their current traditional bank to secure higher rates for supplemental accounts, such as term-based certificates of deposits (CDs), savings accounts or IRAs.

The Member Benefits Corporation endorses the GE Capital Retail Bank Deposit Program, which is an online banking service that allows NYSUT members and their families to take advantage of some of today’s most competitive interest rates.



GE Capital Retail Bank

*4 reasons to use the
GE Capital Retail Bank Deposit Program:*

1. Earn preferred interest rates on Money Market Accounts, High-Yield Savings Accounts, CDs, and IRAs.
2. Access your money and account information 24/7 by phone or online.
3. Grow your funds, finance a vacation, save for retirement, and much more!
4. All GE Capital Retail Bank Deposit Program customers receive free identity theft resolution services.

Learn how the GE Capital Retail Bank Deposit Program can help you save by calling toll-free 866-226-5638 or visiting gecrbatwork.com (enter “NYSUT” in the company or association name box).

Financial expertise customized for your situation



Looking to learn how to properly invest your assets to build a college savings or retirement fund; what to look for when purchasing or financing a home; or maybe tips for getting your credit under control?

The NYSUT Member Benefits Corporation-endorsed Financial Counseling Program – provided by Stacey Braun Associates, Inc. – offers unbiased, objective advice customized to your specific financial situation.

The program offers:

- Up to six hours of objective toll-free telephone consultations with a certified financial planner or registered investment advisor.
- In-person consultations at least once per calendar year at your NYSUT Regional Office or Stacey Braun's New York City office
- Access to Stacey Braun’s password-protected website and a 24-hour email helpdesk for basic financial questions.
- NYSUT members can purchase the Financial Counseling Program for an annual fee of \$260; a 403(b) Limited Plan is available for an annual fee of \$185.

For more information, call **800-626-8101** or visit memberbenefits.nysut.org.

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.