

## RC 8 Retiree



November/December 2022

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## Welcome New Retirees By Jan Corn, President

I was remiss in my last article by not welcoming our new 2022 retirees. So, welcome!

To our new teacher and SRP retirees, a huge thank you for your dedication, skilled instruction, guidance, knowledge, and professionalism during your years of employment. You deserve kudos for your perseverance under the extraordinary circumstances of the pandemic, as well. You performed above and beyond. Many, many thanks! I hope your retirement is happy, healthy, relaxing, and fulfills your dreams.

Just as it was so very important to be involved in the union as an in-service member, it's just as important to stay involved as a retiree. Here's why...

NYSUT'S retiree goals focus on guarding the issues that affect us as retirees. Your Retiree Council and Retiree Chapters are the vehicles to these goals. We continue to organize, represent, advocate and provide services for retired members. We gather, increase our aware-

ness of issues that affect us, and communicate with each other—all essential. Our fight always continues whether it be to secure public education funding, help our in-service members, protect our health insurance, Social Security and Medicare benefits or our pensions. Political action, with Vote-Cope support, is one of our high priorities for education and retiree issues. We also work for positive socioeconomic societal changes. And, of course, we always save time to socialize and have fun as well! Whether you're a new retiree or a "seasoned" one, please remember NYSUT'S motto: Union for Life! Get involved, stay involved, and make a difference.

I wish you a joyous holiday season with family and friends after our past Covid-altered holidays. How nice to be back to a somewhat normal time.

A holiday suggestion...donations to a favorite charity make great gifts for those of us that have more than we need.

## Medicare News by Peg Corbett

'Tis the season for articles and advertisements for Medicare. Most of these pertain to Medicare Advantage and most of us are covered by original Medicare as our primary health insurance. This article pertains to the latter, focusing on 2023 cost changes, but will also clarify some recent media information relating to the passage of the Inflation Reduction Act. 2023 Medicare cost changes are as follows:

- Medicare Part A inpatient hospital deductible—\$1600 (Most employer plans, secondary to Medicare, pay this cost.)
- Medicare Part B premium—\$164.90. This is an actual decrease from 2022. This amount is deducted monthly from social security payments or other means if necessary.
- Medicare Part B annual deductible—\$226, a decrease from 2022. (Most employer plans, secondary to Medicare, pay this cost.)
- People with individual incomes greater than \$97,000 or joint income tax filers greater than \$194,000 will pay more for Part B premiums. Space doesn't allow details of this "means testing." Refer to [cms.gov](https://www.cms.gov) or [medicare.gov](https://www.medicare.gov) for exact income ranges if this pertains to you.

The recently passed Inflation Reduction Act has some Medicare provisions, but they do not pertain to us at this time. Any drug plan provisions are for Part D plans. Our employer-based plans are not Part D. I include these for clarification because some members have asked questions about the media coverage. They are as follows:

2023—Drug companies must pay rebates if prices rise faster than inflation.

2023—Insulin co-pays are limited to \$35 per month.

2025—\$2,000 out-of-pocket cap for Part D beneficiaries.

2026—The beginning of gradual negotiation of prices for certain high-cost drugs.

Remember, your local negotiated contract governs your health insurance benefits. There is great variation within individual contracts. Know your in-service officers and learn the health insurance provisions in your local contract!

**Retiree Council 8 Steering Committee:** Adirondack—Y. Emery, H. La Fave; Canastota—B. Wood-arek; Clinton—C. Wheat; Holland Patent—C. Johnson, C. Zaleski; New Hartford—D. Markson; Oneida—K. Cartwright-Cox, J. Fiocco; Oneida BOCES—J. Furgal; Oriskany—S. McQueen, Barbara Sanford-Ferrick; Remsen—J. Corn; Rome—M. Byrne, W. Carey; Sauquoit—Y. Cortright; Stockbridge—L. Dunn; Utica—N. Bender; VVS—K. Drake, S. Hauprich; Whitesboro—H. Chomin, F. Wood. Past presidents—Ken Drake, Peg Corbett; RAC—C. Gehrig

Defensive Driving Program

Through the NYSUT Member Benefits Corporation-endorsed Defensive Driving Program, NYSUT members licensed in New York State can take this course online at the members-only price of \$21.95 per person—a 27% savings over the regular course fee!

If you are the principal operator of a vehicle, you will receive a minimum 10% reduction in the base rate of your auto liability and collision insurance premiums each year for three years. You may also receive a reduction of up to four points on your driving record.

You can take the course as often as you wish, but only once every three years for insurance reduction benefits and once every 18 months for point reduction. This course is sponsored by the National Safety Council.

2 Easy Ways to Learn More:

1. Before you can participate online and receive the special discounted pricing, you must have the unique NYSUT Member Benefits Access Code, which is NYSUTDDC. Log in to

https://memberbenefits.nysut.org/program-service/shopping-travel/health-and-safety/defensive-driving

2. You can also call Member Benefits at 800-626-8101 weekdays from 9 a.m. to 5 p.m. (EST) to get the NYSUT Member Benefits Access Code.

RC 8 Steering Committee Election Information

The next election for the officers of Retiree Council 8 of New York State United Teachers will be at the spring luncheon next May. If you are interested in running for an office, please complete this nomination form and return it to the NYSUT office, 7 Ellinwood Court, New Hartford, NY 13413, in care of Florence Wood, Election Committee Chair.

The nomination form should include a 100-word statement about your qualifications and reason for running.

Name \_\_\_\_\_

District Retired From \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Phone number \_\_\_\_\_

# UNION-MADE HOLIDAY GIFTS

Games

- Barrel of Monkeys
- Candy Land
- Chutes and Ladders
- Clue
- The Game of Life
- Monopoly
- Pictionary
- Risk
- Scrabble
- Sorry

Beauty Products

- Avon
- Caress skin care
- ChapStick
- Dove
- Old Spice
- Revlon

Candies

- Allan Candy peppermint candy canes
- Jelly Belly
- Laffy Taffy
- Tootsie Roll Pops
- Hershey's chocolates

Sports Products

- Bare wetsuits
- Callaway Golf
- Louisville Slugger
- Standard Golf
- Top-Flite Golf
- Wilson NBA basketballs and NFL footballs

AFL-CIO

AFLCIO.ORG/HOLIDAYGIFTS

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RC 8 Retiree

Creditable Coverage—A Medicare Reminder

Creditable drug coverage is, on average, as good as or better than the basic Part D benefit. You should receive a notice from your employer or plan around September of each year informing you if your drug coverage is creditable. If you have not received this notice, contact your human resources department, drug plan, or benefits manager. Be aware that this information may not come as a separate piece of mail; it can be included with other materials, such as a plan newsletter. Several types of plans offer creditable drug coverage, including:

- Veterans Affairs (VA) benefits
- TRICARE for Life (TFL)
- Federal Employee Health Benefits (FEHB)
- Some job-based and retiree plans

If you are considering delaying Part D enrollment because you already have prescription drug coverage, make sure to find out if your coverage is considered creditable. Maintaining enrollment in creditable drug coverage means you will not incur a late enrollment penalty (LEP) for delaying Part D enrollment. Additionally, having creditable coverage means that if you learn that you are going to lose such coverage and you want Part D coverage, you will have a two-month Special Enrollment Period (SEP) to enroll in a Part D plan.

If you have no drug coverage, or have drug coverage that is not creditable, Part D may help you. Even if you do not take prescription drugs, it is important to enroll in Part D so that if you later need to access prescriptions you do not face penalties or gaps in coverage.

Remember, if you decide to delay enrollment in any part of Medicare, keep a record of your insurance until you enroll in Medicare. You may need this documentation in order to sign up for Medicare later.

Source: Medicare Watch email, April 5, 2018 | Volume 9, Issue 14

Creditable Coverage

If you haven’t received your Letter of Creditability by December, contact the district from which you retired. Districts are required to send these letters EVERY year. If the letter isn’t dated, be sure to keep the envelope too.

Many Thanks

Thank you. It is through your donation of \$500 to the Food Bank of Central New York that enables us to provide more than 15 million meals each year... Karen Belcher, Executive Director

Thank you for your contribution of \$225 to the Operation Sunshine Fund and the Community Foundation of Herkimer & Oneida Counties.

Your generous contribution of \$225 to ICAN will go right to work helping us fulfill our vision of helping individuals become stronger, families to stay together and communities to move forward... Julian Galimo, Development Mgr.

2022-2023 Participation Fee

**IMPORTANT:** Retirees from Adirondack, Canastota, Central Square, Clinton, Holland Patent, New Hartford, Oneida, 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 \_\_\_\_\_

Retiree School District \_\_\_\_\_ Phone \_\_\_\_\_

E-mail address \_\_\_\_\_

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



**Life is complicated. NYSUT Member Benefits can help.**

# PEER SUPPORT LINE



**The Peer Support Line is a new service available through NYSUT Member Benefits that's offered at no cost to all NYSUT members and their families.**



**The Peer Support Line can help with:**

- Finding mental health services or support groups
- Answering questions about Medicare and Medicaid
- Managing work-related stress
- Providing support to new members
- Sourcing elder care or caregiving services
- Assisting with marital, relationship or child rearing concerns
- Reducing feelings of isolation and loneliness

The Peer Support Line is a partnership between NYSUT Member Benefits and Rutgers University Behavioral Health Care.

**For more information or assistance, call toll-free 844-444-0152.**

Nov/Dec 2022