

RC 8  
Retiree



November/December 2023

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Old Enough to Retire; Young Enough to Enjoy It  
By Jan Corn, President

After all our warm fall days, it's hard to believe that the holidays are almost upon us. Unfortunately, the holidays can be stressful.

I recently attended a workshop at the RC 7 & 8 Regional Conference on Healthy Aging sponsored by The Center for Aging Resources and Enrichment. It included information on stress reduction. Reducing stress in your life helps to improve your emotional, social, and physical well-being aiding in successful aging.

In order to not overwhelm you with suggestions, I'm going to list a few simple stress reducing activities that you might like to put into practice if you are not already doing so.

**To improve your emotional well-being:**

- be active (dance, walk, yoga)
- close your eyes (take deep breaths, meditate, stretch)
- laugh (tell jokes, think of something funny)
- sing or listen to an inspiring song (read or write an inspiring quote)
- be grateful (write one thing daily)

**To improve your social well-being:**

- reach out to your family, community or friends (talk with someone you trust about your feelings)
- make time for cultural, spiritual or religious activities
- volunteer (giving back to others helps others and yourself)
- spend some time outside (fresh air is

revitalizing)

- do one or more kind act daily

**To improve your physical well-being:**

- get vaccinated (flu vaccine once a year, other vaccines as needed)
- keep up with regular health appointments
- eat healthy (balanced diet, low fat, salt, sugar)
- get enough sleep (7+ hours/day, go to bed & get up at the same time daily)

It is important to understand aging in order to age successfully. You need to adjust to decreasing health, physical strength, a reduced income, and lifestyle changes. It is often difficult to transition from the workplace to retirement. Family and friend support can help with this as mentioned above. Stay as busy as is comfortable for you. We all need to work at finding ways to maintain our best quality of life.

I know it seems simple, but taking breaks or quick naps throughout the day may help to relieve stress, tension, and worries, as well. Even fifteen minutes can be beneficial. Remember to do something for yourself everyday. You need and deserve it! Enjoy retirement.

As always, RC 8 appreciates you. Happy stress-free holidays!

In solidarity,  
Jan

Medicare and You—What's New

Fellow retirees often tell me health insurance is so complex! Yes, it is, and today's Medicare is not your parents' and grandparents' program. Each autumn Medicare recipients receive a copy of *Medicare and You*. Some request to view it only online. This book has information for the following year on both original Medicare (the U.S. government-sponsored health insurance for age 65 or disabled adults) and Medicare Advantage (the private insurance managed-care alternative, known as MA.) Most teachers who reach age 65 (or are disabled) have original Medicare, which is considered primary, and coordinates with their employer-sponsored plan, which is negotiated and serves as secondary coverage.

Note the following cost changes for 2024.

- Medicare Part B Monthly Premium (Original Medicare & MA)—\$174.70 (increased \$9.80). It is deducted from Social Security or other means if necessary. Individual incomes greater than \$103,000 or joint incomes of \$206,000 will pay more for Part B.

(continued on page two)

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

Medicare and You—What’s New (continued)

- Medicare Annual Deductible (Original Medicare)—\$240 (increased by \$14). Most employer plans, secondary to Medicare, pay this cost.
- Medicare Part A in-patient hospital deductible—\$1632 (an increase of \$32). Most employer plans, secondary to Medicare, pay this cost.

Some school districts belong to Health Care Consortiums. A representative from each district is appointed to the Consortium; and the group makes decisions on which medical, prescription, dental, and vision benefits will be offered. Using the guidelines of the Consortium, the contract’s health insurance provisions are negotiated locally for each district. Retiree Council 8 added health insurance to our standing committees. They attend the Consortium meetings so they can bring back information to local leaders. They can communicate the Consortium’s financial strength, any new programs being researched, and changes under discussion, including premium rates.

Locals who do not belong to a Consortium also negotiate health insurance with their own respective districts. The importance of communication with their union leaders cannot be stressed enough!

Our Retiree Council insurance committee shares information with our Steering Committee. Then our members should communicate with local in-service leaders. Remember, as retirees, we no longer vote on contracts! We can help them as we gain new information.

You may ask: Why do we need to understand Medicare Advantage if it does not pertain to most of us? Some reasons are:

Medicare Advantage is here to stay! Our families and friends are often on an MA plan. We are fortunate that we have employer plans in retirement! Much of the population does not and are attracted by the initial affordability of some plans. Enrollment in MA has more than doubled and continues to grow. In 2023 more than half of 60 million beneficiaries have an MA plan! We need to be educated on the differences because MA is already being mentioned in some Consortium discussions.

2023 has an open enrollment period of October 15-December 7 for MA plans. Marketing is huge and seniors are bombarded! TV, mailings, and phone calls are the most typical way they attempt to reach seniors. If a retiree is approaching 65, he or she may be confused by all this. It is possible that a retiree could sign up for an MA plan when he or she already has an excellent employer plan. **Remember, when we leave our employer plan as retirees, we cannot return to it!**

MA plans are one-stop shopping. They bundle hospital, doctor, and prescription drug costs. People are pleased about the extra incentives. Examples are gym memberships, food purchase, drugstore items, paying utility bills, and, of course, dental and vision benefits.

Be aware of some problems. A few examples follow that have surfaced in some plans.:

- Overly aggressive marketing
- Over-payments to private plans (A government issue)
- Over-use of prior approvals
- Too many claims denied or too slowly resolved
- Narrow provider networks
- Frequent changes of prescription drug formularies

Know your contract’s health insurance provisions. And when you approach age 65, reach out to your local leaders, ask questions, and be sure you understand Medicare and You.

*Written and researched by Peg Corbett, Rome retiree and RC 8 past president*

We Remember our Friends and Colleagues

Elinor Fiorenza	Adirondack
Nancy Fradenburg	Canastota
Jeanette Crane	Central Square
John Nucifora	Central Square
Bohdan Rabij	Clinton
Catherine Coe	Madison Oneida BOCES
Karen Arthur	New Hartford/Waterville
Wanda Gregory	New Hartford
Tom Schneider	Oneida

Harlean Przywara	Oswego
Ernestine Baumann	Rome
Nancy VanEtten	Rome
Barbara Cook	Sauquoit
Betty Helmer	Stockbridge
Kathleen Goff	Utica
Bruce Lojewski	Utica
Edith Rodrigo	Westmoreland
Joanne Reppel	Whitesboro

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.

\$5000 Automatic Insurance Benefit Available to all NYSUT Members

All in-service and retiree members are eligible to receive this benefit through Chubb Group Insurance Companies. Effective October 1, 2022, all NYSUT members (both in-service and retiree) are now automatically provided with a \$5,000 Accidental Death & Dismemberment (AD&D) insurance benefit through Chubb Group Insurance Companies.

This coverage amount was previously \$1,500 per member. All NYSUT members also receive free travel assistance services from Europ Assistance through this benefit that focuses on providing coordination services to travelers.

For links to get further information, visit [memberbenefits.nysut.org](https://memberbenefits.nysut.org) and search for Accidental Death and Dismemberment insurance.

Source: memberbenefits.nysut.org, July 25, 2023

2023-2024 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.

# Being ready for the holidays can mean a lot of different things:

- Gifts for your loved ones
- Appliances for your home
- Confirming travel plans
- Entertainment for the kids
- Food delivery in case of inclement weather
- Savings set aside for unexpected expenses

NYSUT Member Benefits offers dozens of endorsed programs and services that could help make you as prepared as possible for whatever the holiday season may throw at you.

No matter what your plans may be this holiday season, NYSUT Member Benefits is a great place to start. With a number of shopping, travel and discount programs, you are certain to find something of interest that could benefit you or your loved ones.

Speaking of savings, the **Member Benefits Discounts & Deals** program utilizes the nation's largest private discount network to offer all NYSUT members (both in-service and retiree) exclusive access to savings of up to 50% at 850,000 locations – including more than 21,200 New York State deals. If you have not already done so, head over to [mbdeals.enjoymydeals.com](https://mbdeals.enjoymydeals.com) to create your account with your NYSUT ID number, preferred email address, and password.

You'll then be eligible to save on restaurant dine-in or take-out, flowers and gift baskets, Bose products, clothing and shoes, oil changes and vehicle maintenance, sporting events, hotels and flights, car rentals, theme parks, movie tickets, and much more. Members are encouraged to download the MB Discounts & Deals mobile app for the best user experience with this program.

Member Benefits also endorses life insurance programs, auto & home insurance, dental & vision plans, legal & financial services, and other programs to help protect yourself and those you care about most.

Participating in Member Benefits-endorsed programs also offers the added protection of having a trusted advocate on their side. Member Benefits staff take great pride in stepping in to support members with any questions, concerns, or issues that may arise.

Explore all that your union membership has to offer!



Learn more by scanning the QR code to the left, visiting [memberbenefits.nysut.org](https://memberbenefits.nysut.org), or calling 800-626-8101.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.  
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