

RETIREE



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THE UNITED FEDERATION OF TEACHERS RETIRED TEACHERS CHAPTER NEWSLETTER

Congress watch



Post-election pundits opined that the public wanted CHANGE. Prognosticators figured, with a Republican majority in both houses of Congress, their agenda would move swiftly. But there's been some stagnation on the legislative front.

Some of that CHANGE might be unwelcome!

They swore to repeal and replace Obamacare with something better. How many CHANGES did that legislation endure in the run-up to seeking consensus? On the extreme right, the Republican's so-called "Freedom Caucus" objected to all subsidies and wanted to decimate Medicaid. But with the removal of those items from the legislation, mainstream Republicans, whose constituents rely on subsidies and Medicaid, objected.

The proposed elimination of mandated coverages, such as maternity care, became objects of scorn. The proposed increase to premiums would have significantly affected seniors compared to younger Americans, insuring (no pun intended) the ultimate "death panel" of Republican rhetoric. All those proposed CHANGES caused a lot of citizen input and the legislation being reconsidered.

The president abandoned his campaign promise to repeal Obamacare and moved on to tax

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Message from Tom

BY TOM MURPHY, UFT/RTC CHAPTER LEADER

John F. Kennedy was born 100 years ago on May 29, 1917. As President, he inspired many of us who came of age in the 1960s, notably through his idealistic inaugural address. His call to action, "Now the trumpet summons us again," put us on a path to do many things to better society.

By comparison, the current scene in Washington is a national nightmare, hell bent on dismantling the social safety net that organized labor put into place over more than the span of JFK's shortened life.

Those of us who have inherited labor's progressive achievements are

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WELFARE FUND BENEFITS

Our union is unique among most other unions in the very generous benefits and services it provides. The UFT Welfare Fund provides benefits for eligible members and their dependents. The Welfare Fund is open Monday through Friday, from 10 a.m. to 6 p.m. Some of the benefits for retirees include:

Dental

There are three dental programs:

1. The UFT Welfare Fund Scheduled Benefit Plan, a "fee-for-service" plan in which members receive dental services from a panelist (little or no out-of-pocket costs);
2. Members may visit a non-participating dentist whereby a member will be reimbursed directly according to the Welfare Fund's schedule of covered dental expenses and;
3. Dentcare, a dental HMO, which covers comprehensive dental services with no out-of-pocket expenses.

Hearing aid

The UFT Welfare Fund offers hearing aids once every three years which includes a comprehensive audiological

evaluation, ear impression and required visits necessary for the proper fitting/use of the hearing aid. Members must submit a validated hearing aid certificate along with original paid receipts for a reimbursement maximum of \$1,000. If you are eligible for a benefit through the retiree Supplemental Health Insurance Program (SHIP), the Welfare Fund will process that benefit.

Optical: This benefit consists of one "optical service" every two years through a network of participating panelists or direct reimbursement. This includes a discounted benefit if you use a participating optical center. Members who wish to use their optical benefit at a non-participating optical provider must submit their validated certificate along with original receipts and a copy of the prescription for reimbursement.

Legal plan: The Retiree Legal Plan with Elder Law Supplement provides certain services free and others at a discount. The benefits are described fully in a separate booklet sent to you when you first become eligible for the benefit from NYSUT Member Benefits. You will also receive an I.D. card and consulta-

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tion coupons. The Elder Law Supplement allows UFT retirees access to elder law attorneys across the country.

Medicare Part D: Retirees and their eligible spouse/domestic partners who are enrolled in the Medicare Part D Prescription Drug Program and have reached the annual catastrophic coverage threshold will be reimbursed for the “5 percent out-of-pocket costs” in excess of the catastrophic level.

Optional Rider: This benefit provides a partial reimbursement of \$780 to retirees who purchase a city health plan optional rider or health insurance.

Retiree Programs: The UFT Welfare Fund Retiree Programs conducts informational meetings and cultural, instructional and recreational programs for all retirees. Members can participate in the five boroughs, Nassau, Suffolk, New Jersey, Westchester, Florida, Arizona, Atlanta, California, North Carolina, Washington, D.C. and Puerto Rico.

Continuation of Coverage: When your benefit coverage ends for you or your dependent(s), **Dependent Survivor Coverage; COBRA; and the Age 26/Age 29 Extension of Coverage** are options for yourself/eligible dependents including a spouse/domestic partner. *Be aware that election of city (medical/hospital) COBRA does not enroll you in the*

Welfare Fund COBRA. A separate UFT Welfare Fund application is required.

Health and Cancer Helpline: The Health and Cancer Helpline provides confidential assistance to members who are dealing with medical and behavioral health issues. A full-time licensed social worker and peer counselors provide information and support, help members plan job leaves and guide callers to the resources they need, including accessing union benefits, support groups and health care professionals.

Retiree Social Services: Three full-time, licensed geriatric social workers along with case managers in the Retiree Social Services Program, located on the 17th floor at 52 Broadway, provide an array of free and confidential social services to UFT retirees and their families wherever they live in the United States. The services include:

- **Nationwide telephone reassurance program:** A case manager will make weekly, friendly telephone calls to retired members who are coping with an illness, a recent loss or family problems; who reside alone; or for any reason. These calls will continue for as long as you wish.
- **Nationwide hospital stay-in-touch program:** Because a hospital experience can be overwhelming, a social worker, at the retiree’s request, will be

in touch on a daily basis throughout a hospital stay. The social worker will assist the retiree with discharge planning, as well as facilitate home care. The social worker will also make contact with the hospital’s social worker. You should call prior to a scheduled hospitalization to request this service.

- **Short-term counseling and referrals:** Social workers will provide confidential counseling to retirees who need help with a problem or decision. After meeting with the retiree a few times, the social worker will make suggestions or make a referral to a therapist who can provide further counseling.
- **Information and Referrals:** If you need help with a problem or decision, our professional staff can evaluate your situation and provide assistance with issues such as choosing a nursing home or assisted living community, finding a support group or identifying home care services. Our staff can also provide referrals to other resources for yourself or a family member.

Medicare Part B Reimbursements: The UFT continually fights the city to maintain full reimbursement for its retirees of Medicare Part B premiums including the Income Related Monthly Adjustment Amount (IRMAA). Our members receive this money either by EFT/direct deposit or mailed checks.

PENSION

The Teachers’ Retirement System is celebrating its 100th anniversary. In all those years, the TRS has never missed a retiree payment, even in the depths of the Great Depression or in the Great Recession that began in December 2007.

TRS provides for our economic security and for a retirement with dignity.

The following is an excerpt from a message from TRS Executive Director Patricia M. Reilly, reprinted from the fall 2016 TRS publication, *Benefits Report*:

“Although we administer many member benefits, the cornerstone of TRS is our Qualified Pension Plan (QPP), the employer-sponsored defined-benefit plan that provides your monthly retirement allowance. As the

years have passed, defined-benefit plans have become increasingly rare — and therefore increasingly valuable. Our supplemental Tax-Deferred Annuity (TDA) Program, which is almost a half-century old itself, provides members an opportunity to build additional retirement income during their working careers. Nearly two-thirds of today’s retired members still maintain their TDA accounts.

Altogether, the benefits TRS provides to retirees and their families are some of the most substantial assets in their lives.”

From another TRS publication, *In-Service News* fall 2013:

“Whatever the economic outlook, you can count on your guaranteed monthly pension from the QPP and in the TDA Program.”

This is why we are so concerned

about the upcoming Nov. 7 ballot question when New Yorkers will be asked to vote on whether they want a state constitutional convention. We urge you to vote “no” and educate your family and friends to vote “no” as well.

Don’t let them tinker with our constitutionally-protected pension. The UFT Delegate Assembly approved a resolution last December in opposition to a constitutional convention. Read the resolution at www.uft.org/resolution.

For more information, read UFT President Michael Mulgrew’s column in the Jan. 5 issue of the *New York Teacher*, www.uft.org/mulgrew-column, visit the NYSUT website, www.nysut.org/news/2017/january/constitutional-convention-resources, or read the March 2017 issue of our chapter’s publication, *Retiree*.

reform. His thin proposal would benefit the wealthiest in the nation, including himself.

The failure to eliminate taxes on the rich will mean less maneuverability in designing tax cuts and simplifying the tax code. The Wall Street crowd with whom the president has filled his cabinet will obviously push for tax benefits for businesses rather than middle- or lower-income taxpayers.

But as of this writing, he has changed his mind at least twice, moving health care between the front and the back burners!

What will happen to health care?

It's very hard to predict. They and he want CHANGE, but just can't agree on how to do it.

With a 180 on NATFA, he has agreed to renegotiate the North American Free Trade Agreement rather than terminate. "I'm going to rip up those trade deals," Trump promised as a candidate. But not now.

As for China, which the president promised to denounce on his first day in office as a "currency manipulator," something happened to change his mind.

Finally, on April 12, regarding the national budget, the budget director, Mick Mulvaney, told the media that

the president's campaign promise to eliminate the national debt was "hyperbole."

With all the CHANGE swirling about, we need to be careful, be smart, and be wise. We need to keep our eyes on what's best for us financially. When legislative changes become inimical to your interests, reach out to your congressional representatives. Let them know what's best for you!

In the meantime, treasure and protect the benefits we now enjoy! We can't, we won't, let them be CHANGED without a vigorous fight.



SHIP AND ITS BENEFITS

Our popular program, Supplemental Health Insurance Program (SHIP) is something few unions can boast about. Even CSA administrators wish they had it. The founders of the early vision of the UFT created it, and our 65,000 members sustain it. (SHIP) is a unique package of benefits for new retirees. To participate in this program, you must become a member of the Retired Teachers Chapter of the UFT upon retirement. You then have one year to enroll in SHIP, and you must pay premiums retroactive to your date of retirement. (If you retired in September 2016, you have until Aug. 31, 2017 to enroll and you must pay the premiums for both 2016 and 2017).

SHIP is a reimbursement program that helps with some of your out-of-pocket expenses. SHIP does not pay providers. Claims must be submitted by the subscriber with the necessary documentation as stated on our claim form. Claims have limited benefits and submission times.

To stay focused on the benefits that retirees need most and to build on those benefits in the future, SHIP has upgraded its computer system to track annual claims.

Some of the SHIP benefits are:

- **DENTAL STIPENDS** – SHIP reimburses out-of-pocket expenses up to \$300 per calendar year for dental work. The work must be partially covered by dental insurance, such as that provided by the UFT Welfare Fund dental plan, to be eligible for the benefit. Dental implants or frequency rejections will be considered.
- **HOSPITAL DEDUCTIBLES** – In-patient deductibles for an overnight (or more) hospitalization stay's annual maximum benefit is \$750 (\$300 per admission); Emergency room visits are covered for up to a maximum of two visits per year (\$300).

- **HOME HEALTH AIDES** – This benefit applies to state-certified nursing agencies **ONLY**. SHIP reimburses 50 percent of out-of-pocket expenses up to a maximum of \$1,250 per month for six months when recommended in writing by a physician after a hospital stay of three or more days and obtained within 10 days of discharge from hospital/rehab. The lifetime maximum benefit is \$20,000.
- **SURGICAL STOCKINGS/COMPRESSION SLEEVES** – When recommended in writing by a physician, you will be reimbursed up to \$200 per calendar year with a lifetime maximum of \$2,000. One claim submission per calendar year.
- **SHIP AND TUNSTALL MEDICAL ALERT SYSTEM** – **SHIP** Enrollees can purchase the 24/7 nationwide monitoring system at a discount. You must call Tunstall and mention "UFT" for service. In the event of a hospital stay, SHIP will reimburse up to \$25 per month (\$75 maximum benefit) for three consecutive months. Limit one claim submission per calendar year.

SHIP also provides benefits for orthopedic shoes/orthotics, hairpiece/wig, surgery/anesthesia, ambulance/ambulette service, prescriptions, accidental death or dismemberment, blood bank and registered nurses while hospitalized, if provided by your insurance. Please review these benefits at www.uft.org/files/attachments/ship_2017a.pdf.

REMEMBER: SHIP is a separate benefit and it is your responsibility to submit your claims with the required documentation (listed on reverse side of a claim form). SHIP claims should be filed within one year. Please remember to notify SHIP of any changes in your status such as marriage, death or divorce.

RTC to honor Cohen



Photo credit: El-Wise Noisette/NYSUT

The Retired Teachers Chapter will honor UFT retiree Stewart Cohen of Sarasota at this year's 54th annual luncheon on May 30. In the words of RTC Chapter Leader Tom Murphy, Cohen is "the UFT/NYSUT's most valued political activist on the west coast of Florida." To register for the luncheon, visit www.uft.org/events/rtc-54th-annual-luncheon. Cohen was also honored at this year's NYSUT Representative Assembly in early April as a Retiree of the Year. He's fourth from the right. UFT retirees Mildred Glaberman and Joyce Magnus were among the recipients of this year's Political Action Volunteer Recognition Award. Pictured with Cohen are some of NYSUT's former and current officers. President Andy Pallotta is second from left; former President Karen Magee is center. Standing behind Cohen, from left, are NYSUT Second Vice President Paul Pecorale, NYSUT Secretary-Treasurer Martin Messner and recently retired Vice President Catalina Fortino.

Mayor de Blasio Endorsed for Re-Election!

On Feb. 8, the UFT Delegate Assembly accepted the recommendation of a bipartisan committee and the UFT Executive Board to endorse Mayor Bill de Blasio in his re-election race this fall.

UFT President Michael Mulgrew said: "The Delegate Assembly — the union's highest governing body — overwhelmingly backed Mayor de Blasio based on his leadership for our schools, our students and their families." De Blasio has been an advocate for public schools, full-day pre-Ks for tens of thousands of children, after-school programs, and access to computer science and Advanced Placement courses, among many other initiatives.

He also settled city workers' contracts which former Mayor Michael Bloomberg refused to negotiate. In an era when charters and vouchers have become federal watchwords, we need a public school and union-friendly mayor.

Honor a former colleague in an obituary on the UFT website

If a UFT member in your school or a former colleague passes away, you can share his or her life story, including important contributions to the union or the school at which he or she worked, in an obituary on the UFT website. To submit an obituary, please use the new online form for obituary submissions at www.uft.org/obits so we have all the information we need. To read obituaries of recently deceased UFT members, visit www.uft.org/news/obituaries

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determined to protect and advance those enlightened accomplishments even in the face of the backwards steps emanating from Washington.

For long- and short-range goals, here is our proposed timeline :

- August 2017 – Congress is at recess and we will lobby our US congress members at home.
- November 2017 – **Primary goal is to defeat the referendum for a NYS constitutional convention.**
- November 2018 – Elections nationwide for Congress and NYS Governor and U.S. Senate seat.
- November 2020 – Presidential election; congressional races; and state legislators, who will determine congressional redistricting through 2030.

Since November, our members have rebounded with a desire for practical, achievable, UFT-style action.

President Kennedy's life was cut short, but he left a legacy with his call to action. Although the final words of his 1961 inaugural address uncomfortably intertwined religion and politics, they remained with me: "Here on earth, God's work must truly be our own."

Sincerely,
Tom Murphy
UFT Retired Teachers
Chapter Leader

Michael Mugrew,
UFT President

Tom Murphy,
Chapter Leader

Debra Penny,
UFT Liaison to the RTC

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