

RETIREE



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THE UNITED FEDERATION OF TEACHERS RETIRED TEACHERS CHAPTER NEWSLETTER

Congress watch



The entire Congress is now controlled by a single party. The agendas of some prominent members such as Senate Majority Leader Mitch McConnell, R-Kentucky; House Speaker John Boehner, R-Ohio; and Paul Ryan, R-Wisconsin, Chairman of the House Ways and Means Committee, will need to be monitored carefully.

- **The grand bargain redux:** McConnell, for example, has urged the president to work with him to reach a so-called “grand bargain.” McConnell’s plan includes Social Security and Medicare “reform” – a rhetorical construct to be sure – as well as steps to achieve a balanced budget.
- **Changing the rules in the middle of the game:** On the first day of the new Congress, a day on which rules and procedures are usually adopted with no or minor changes, the new majority voted to change one of the rules about Social Security. The rule approved by the House could critically damage efforts to keep all of Social Security solvent by changing what has been a routine reallocation of Social Security payroll tax income from the old-age program to the disability program. That reallocation has been important to ensuring that all Social Security benefits continue to be paid in full and on time. Under the new rule, disabled workers’ benefits could be cut by 20 percent unless legislation is passed that either raises

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Message from Tom

BY TOM MURPHY, UFT/RTC CHAPTER LEADER

The Titanic survivor memorialized as the unsinkable Molly Brown could have been a UFT union activist. Just as the sinking Titanic could not pull her under, recent reversals in the 2014 elections will not keep us down either. That is why UFT President Michael Mulgrew calls us retirees his daytime union.

We’ve seen it all as activist retired educators. We know that our side will keep on the task of building a better social contract for ourselves and for the middle and working classes. It’s in our DNA. Why else would we have followed our hearts into education and unionism?

Just think of all those who 50 years ago this summer worked to pass the 1965 Medicare Act. After its passage, Al Shanker, Victor Gotbaum and other labor leaders saw an opportunity and pointed out to the Lindsay mayoral administration that with Medicare the city could begin to provide health coverage to all its retirees because it would now have to pay only 20 percent of the costs. And while you are at it, they said, cover retirees under the age of 65 as well.

Then as now, our union’s activists stood up to the powerful forces of opposition and never stood down. Neither shall we.

The anti-union, anti-worker and anti-public education forces today are trying to halt our movement with an array of tactics: lawsuits seeking to eliminate teachers’ due process rights; assaults on health coverage (our most vulnerable benefit); attacks on defined-benefit pensions; and other corporate and hedge-fund attempts to reverse the gains we have achieved over decades. But we march on.

Now that the U.S. Senate has joined the House in the quest to dismantle organized labor, the fight will be tougher. The president will have to use his veto pen to keep these forces at bay.

We also have power. The American Federation of Teachers (AFT) under Randi Weingarten shined a light on money managers who have profited from work with public pension funds but have acted behind the scenes to help undercut public support for defined-benefit plans. Those who have tried to profit from our hard-earned savings while at the same time trying to harm our long-term interests were called out. Some have got the message and stopped their bad behavior.

Others, like the Alliance for Retired Americans (ARA), have said that while we must play defense, we should also play offense. Let’s set goals to expand and improve Social Security, Medicare, Medicaid and health care. Let’s protect and improve public employee and private pensions to give retirees economic security. Let’s pull in voters, including those in deep red states who in the last election transcended the usual political boundaries to overwhelmingly pass minimum-wage proposals. Let’s protect ourselves and others by working to address the income-inequality gap.



**OUR UNION
NEEDS OUR HELP
IN STANDING UP
TO GOVERNOR
CUOMO AND
PROTECTING
SCHOOLS!**

See inside >

SHIP AND ITS BENEFITS

For new retirees

What is SHIP?

The Supplemental Health Insurance Program (SHIP) reimburses participants for out-of-pocket expenses related to health care such as emergency room co-payments, ambulance or ambulance charges and hospital deductibles. It also provides coverage for home health aides, hearing aids and dental out-of-pocket expenses.

How to participate in SHIP?

To enjoy the benefits of this program, you must enroll in the Retired Teachers Chapter of the UFT within 90 days of retirement. **And, you must enroll in SHIP within a year of retirement** and pay retroactive SHIP premiums back to your retirement date. For example, if you retired in September 2014, you must enroll in SHIP before Aug. 31, 2015 and pay premiums for both 2014 and 2015. A separate claim form must be submit-

ted for each benefit and be accompanied with the proper documentation. Claims have limited benefits and submission times.

SHIP news

SHIP has upgraded its computer system and added personnel to accommodate the growing number of claims that are filed each year. This is helping the program to continue and build on its service to retirees. Claims have soared since the benefit enhancements in 2013. The most popular of these enhancements is the increase in the dental stipend from \$300 maximum every two years to the same amount every year. This change prompted 3,000 additional claims under the stipend at a cost of almost \$1 million. The hearing aid benefit was also enhanced from \$500 to \$1,000 every three years. That prompted an additional 300 claims at a cost of \$500,000.

Additional SHIP benefits have changed as of Jan. 1, 2015, including a consolidation of the nurse's aide benefit to cover after a three-day inpatient hospital stay. Also, due to the fact that so few claims are filed for durable medical equipment, this benefit has been removed. We are constantly looking at ways to improve benefits and respond to our members' needs.

REMEMBER: SHIP is a separate benefit, and it is your responsibility to submit your claims with the required documentation (listed on the reverse side of 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.



◀ Irma Frame, retiree, entertaining the Las Vegas group on their trip.



▲ Tom Murphy, RTC chapter leader, posing with two retirees at the Arizona's annual luncheon.



▲ Richard Miller, Las Vegas coordinator, and a retiree at the Las Vegas Annual Meeting.



FIGHT CUOMO!



Our union needs our help

We need to stand with our fellow UFT members against Governor Cuomo and for public education!

As many of you know, Gov. Andrew Cuomo has embraced the corporate reform agenda for education. Following the cue of the billionaires who financed his re-election campaign, Cuomo has called for raising the state's cap on the number of charter schools, extending teachers' probationary period from three to five years, putting struggling schools into "receivership" and basing half a teacher's evaluation on student test scores.

He is holding \$1.1 billion in new state school aid hostage to passage of his proposals in this year's state budget.

The UFT and our allies are standing up against Cuomo's destructive proposals. Thousands of public school educators and supporters across the state are signing petitions, writing the governor and state Assembly members, and using Twitter and Facebook. We are showing the powers that be in Albany that the

people of New York State support public education.

If you haven't already become active in this campaign, now is the time to do so. With the state budget due on April 1, there is no time to waste. This fight is our fight. Below are some of the ways to make our voices heard in support of public education in our city and state.

- Sign up for the campaign so that we can send you the latest updates. Go to <https://uft.wufoo.com/forms/protect-our-public-schools/>.
- Go to the main campaign page at www.uft.org/fight-cuomo where you will find resources and links, including details on the governor's proposals.
- Write the governor and your state Assembly members. As retired UFT members, we have the perspective and experience to know what schools really need to serve all children.

- If you are on Facebook, "like" the UFT's Facebook page and share the union's posts to help spread the word about the governor's destructive agenda.
- If you are on Twitter, use the hashtag [#AllKidsNeed](https://twitter.com/AllKidsNeed) to tell the governor what our schools really need. Use [#InviteCuomo](https://twitter.com/InviteCuomo) to invite the governor to visit a public school or classroom.
- If you're not on Twitter, now is the time to join. It is fun and easy! You can start by "following" the UFT's Twitter account and retweeting tweets you like from the union and our many allies and supporters. Go to <https://twitter.com> to sign up.

Public education is under serious threat from those who want to privatize schools, break unions and profit off public education tax dollars. We must stand together with our union, our allies and parents to protect public schools.

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taxes or reduces Social Security retirement benefits.

Needless to say, conservatives in both houses have steadfastly opposed raising taxes. The alternative must not be cuts to Social Security!

- **Undermine the system:** The House also passed a rule to dramatically restrict the government's ability to enact any significant new regulations or safety standards.

Ronald White, director of regulatory policy at the Center for Effective Government, said that with this change the House is using the arcane process of rulemaking:

"to basically undermine the entire regulatory system of the United States. It really covers the entire spectrum of public health and safety, worker health and safety, financial protections, consumer product protec-

tions — just about everything that you can think about for which the government has a responsibility to ensure the public is being protected."

In the months ahead, we will continue to keep you informed of the defining issues for seniors and retirees. Read, educate yourself, educate your fellow senior friends and neighbors, and be ready to contact your legislators when necessary.



▲
 (clockwise from bottom left) Tom Murphy, RTC Chapter Leader; Ken Goodfriend, Florida coordinator of sections & services; Donesa Jackson, Orlando coordinator and 2015 NYSUT Retiree of the Year; and Congresswoman Corrine Brown at the Orlando labor seminar.



▲
 Retirees from New Jersey getting ready to enjoy their state chapter's annual luncheon.



▲
 The retiree Zumba class entertaining everyone at the Staten Island end-of-term party.



UFT RETIREE

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