

RC# 19 NETWORK

SPRING 2025

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NYSUT RETIREE COUNCIL 19, 1000 WOODBURY ROAD, SUITE 214, WOODBURY, NY 11797

AFFILIATED WITH AFT, NEA, AFL-CIO

President's Message

Here's hoping that the New Year 2025 finds you all well. Year 2024 was certainly as interesting one and we anticipate that 2025 will not be any less compelling. Conflicting opinions and facts, confusion and chaos, and changing leadership on federal, state and local levels have been a constant in our lives lately. The road ahead of us as retirees, teachers, and parents is full of curves and challenges. We must stay vigilant and involved. And we need to speak up, speak loudly, and always be prepared to stand up for what we feel is right for ourselves, our colleagues and our community.

Some information on Going Digital

NYSUT retiree council newsletters have officially gone digital. (Please see opt-in information on page 3.) Starting this fall, unless you opt-in to receive a paper copy, your RC newsletter will no longer be mailed to your home. "Beginning September of 2025, NYSUT will only send print RC newsletters to retirees who still want a hard copy. It is important for all retirees to inform us if they prefer to have the printed copy and/or be notified

via email that their latest newsletter is available on line" said Ron Gross, NYSUT second vice president.

-NYSUT United January 2025

NYSUT digital membership cards will be replacing the previous paper cards. Over the next several weeks, NYSUT will be sending members direct invites to access the ID cards. The digital cards can be added to your smartphone and are available for either Apple or Google wallets. Members who still wish to have a paper card will be able to access a PDF version.

- NYSUT Leaders Brief

Please remember that we as retirees, nearly 270,000 strong, work to maintain and protect our pensions and health insurance plans, support legislative actions to fix disparities of the tier system and assist our colleagues in schools to reach their goals as we did ours.

Stay Strong.

Matty

Medicare Advantage

Ads for Medicare Advantage health insurance plans have become a fall staple (Oct 15 - Dec. 7) and more quietly on Jan 1 – March 31. According to these ads, beside medical coverage, you MAY be able to get back money from Social Security, be eligible for additional features and get gym membership. Note the qualifier, MAY, in the previous sentence and recognize that what you get depends on what plan you choose and pay for. But what exactly are Medicare Advantage plans? Here's an article by Harry Stuckey – co-president of Garden City Teachers Retirees.

What is Medicare Advantage?

by Harry Stuckey

Let's start reviewing Original Medicare (OM). Original Medicare is a government national health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) primarily for Americans aged 65 and older. OM is divided into four parts: Part A for hospital insurance; Part B covers medical insurance, including doctors' visits; Part C (also known as Medicare Advantage) includes health plans offered by private companies that contract with Medicare; and Part D covers prescription drugs.

Eligible recipients may enroll in Part A or Part B or both Part A and B. Anyone with A or B may enroll in a stand alone Part D. Original Medicare covers about half of health care expenses, so enrollees usually take additional private insurance (Medigap) to cover most of the remaining costs. For example, many of our RC 19 Chapter members are enrolled in New York State Health Insurance Program (NYSHIP) which serves as the additional private insurance. OM is a fee-for-service program; services are not bundled, and providers receive a set fee for each service.

Medicare Part C began in 1997 with capitated health plans, called Medicare+Choice, which provided medical benefits through a private-sector health insurer. In 2003, these plans were renamed Medicare Advantage (MA). In capitated plans, enrollees pay premiums to Centers for Medicare and Medicaid Services (CMS), usually via deductions from Social Security, which pays a monthly lump sum per enrollee to the insurer rather than fee-for-service payments to providers as in OM. The insurer (the capitated health plan) then uses part of that money to pay for services, while some is retained for operational costs and profits.

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RETIREE COUNCIL #19 OFFICERS

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Secretary: Maureen Tracy
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Mary Anne Cariello
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RC#19 NETWORK

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RC#19 is a chartered chapter of AFT (Local 95-19R) representing North Nassau Retiree Chapters of NYSUT. The Council meets on a Tuesday of each month in the NYSUT Woodbury Office until June 2025.

Mailing Address: NYSUT
1000 Woodbury Road, Suite 214
Woodbury, New York 11797

RC#19 2024 - 2025 Meeting Dates

RC#19 is made up of 18 North Nassau Retiree Chapters affiliated with locals that form ED19. The Council meets once a month at the NYSUT Nassau Regional Office, 1000 Woodbury Road, Suite 214, Woodbury, NY 11797

Scheduled meeting dates as follows:

September 17, 2024 February 2025-No meeting
October 22, 2024 March 18, 2025
November 19, 2024 April 22, 2025
December 17, 2024 May 20, 2025
January 2025-No meeting June 17, 2025

Medicare Advantage

(continued from p. 1)

Medicare Advantage plans are required to meet or exceed the standard set by Original Medicare but they do not have to cover every benefit the same way. Plans must be comparable to OM, but a plan may cover less than OM for some benefits, potentially resulting in savings for the enrollee. MA plans bundle Parts A and B into one comprehensive plan. Typically, Part D coverage is also included. A cap on out-of-pocket expenses makes Medigap insurance unnecessary, in fact MA enrollees cannot purchase Medigap coverage. A higher premium may also provide dental, hearing or vision coverage. The premium and the options included depend on the plan and there are many plans, as many as 30 plans, depending on the location. Virtually all doctors and hospitals accept OM, referrals are not necessary, and services are easily obtained. In most MA plans, enrollees must use in-network providers and medical facilities (except for emergency care) while referrals and prior approvals are needed for many services.

A careful analysis of what an MA plan costs and what it provides is imperative before you consider any change. A general comparison of OM and MA plans may be found in the annual “Medicare and YOU” booklet mailed to Medicare recipients.

Help! My Data’s Been Hacked!

What Do I Do Now?

Receiving a data-breach notification is a “wake-up call” says Mathew Klaus, vice president of information security at AARP. Follow these expert-endorsed steps when a notification letter arrives in your mailbox.

- Read the letter carefully and opt into free credit-monitoring and identity-recovery service.
- Sign up for free credit protection offers in the letter.
- Freeze your credit. Putting a free security freeze on your credit reports will stop criminals from opening new accounts in your name because creditors won’t be able to run a credit check.
- Change passwords and user names. Create new passwords that are long and easy to remember.
- Set up MFA. Using multifactor authentication adds an extra layer of security to important accounts. Not sure which of your online accounts use MFA? Go to 2fa.directory/us.

-AARP Bulletin Jan/Feb 2025

NYSUT Retiree Council (RC) Newsletters Go Digital

All NYSUT Retiree Council (RC) Newsletters are now available digitally at nysut.org/rcnews. Beginning September of 2025, NYSUT will only send printed RC newsletters to retirees who will want a hard copy.

NYSUT encourages all retirees to visit the RC newsletter delivery option portal at nysut.org/rcnewsoptin to select the delivery method you prefer. Or retirees can also email, call or mail NYSUT Retiree Services if they want a printed copy or to be notified when new newsletters are posted on the site. Send your full name, mailing address, email address, phone number and local from which you retired and indicate your preference:

- Email retiree.services@nysut.org
- Call 518-801-9199
- Mail NYSUT Retiree Services, 800 Troy-Schenectady Road, Latham N.Y. 12110
- Make your choice using QR code:



You only need to submit your information one time. If you've already submitted your preferences, your request has been processed, and you do not need to submit it again.

If you're mailing your choice, use this form to select your preference

☐

Access Online Only

☐

Receive RC newsletters by US Mail

Name _____ Phone (_____) _____

Address _____

City _____ State _____ Zip _____

Local Name _____

E-mail _____

Special Note: From the Presidents of RCs

(Ken Urlic, Barbara Keilty, and Matty Wolfson)

NYSUT is in the process of changing its method of delivering retiree council newsletters. Retiree newsletters are the primary means we have for communicating with our members. At the present time, members receive their RC newsletters via US mail. This change will not impact any other current communications from NYSUT that are mailed to members except the RC newsletter and at least one RC newsletter will be mailed to all members per year.

We the elected leaders of NYSUT retirees in Nassau County, are united in believing this is an extremely ill-advised move because we fear that our members will be deprived of important information from us if they don't notify NYSUT of their delivery option. We voiced our opinions to NYSUT leadership when it was presented to us at the 2024 RA and we continue to do so because we feel many of our members will fall through the cracks. If you would like more information, contact your RC president. Once again, we are NOT in support of NYSUT's change in our ability to communicate with our members. **We urge you to fill out the form so that you will continue getting the newsletter by mail. If you do not notify NYSUT that you want to get the retiree council newsletter via US Mail, you will have to access the retiree council newsletters on line.**

Are You a Snowbird or a Permanent Resident in Florida?

Retiree Council 43 is the only NYSUT sanctioned out-of-state retiree council. It has an active, dedicated group of New York State retirees who would love for you to join this Florida unit. Connecting with RC 43 will not change your affiliation with RC19 and your local chapter in any way.

NYSUT Retirees living in Florida may contact by using www.rc43.ny.aft.org

or

Felicia Bruce, RC43 president at spmotch@aol.com

Need Member Benefit Information?

Go to the NYSUT website <https://membershipbenefits.nysut.org/> to explore the many benefits available to all NYSUT members.

NYSUT encourages all NYSUT members to sign up for its MAP (Member Alert Program) alert email service to be among the first to learn about new endorsed programs and services, changes to existing programs, and special prize drawings.

To login to the NYSUT website you will need your NYSUT membership I.D. number.

Don't know your I.D. number?

Call NYSUT Membership during business hours at 1-800-342-9810