



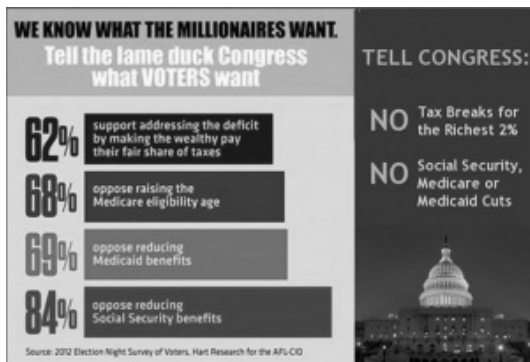
November 2012 Issue 3  
Academic Year 2012-2013

# Retirees Newsletter

Professional Staff Congress  
Jack Judd, Editor

**I. DECEMBER CHAPTER MEETING.** The next meeting of the Retirees Chapter of the PSC will be held on **Monday, December 3, 1 pm, in the PSC Union Hall, 61 Broadway, 16<sup>th</sup> Floor, NY, NY 10006.**

This month our program will feature Professor **Len Rodberg: “Prospects for the Safety Net in Light of the Budget Crisis.”**



The Executive Committee of the Retirees Chapter will meet at the PSC office, 61 Broadway, in the 14<sup>th</sup> floor conference room at 10:30 AM. Anyone interested is invited to attend.

Address any comments and items for future newsletters to [jjudd18@optonline.net](mailto:jjudd18@optonline.net)

## II. THE JANUARY LUNCHEON

With this issue of the Newsletter, you will receive an invitation to the 20<sup>th</sup> Annual January Luncheon on January 14. Carefully note that we are returning to John Jay College, but to a different building. Read the instructions on the invitation as to where to enter the new location and how to locate the room. And please send in your reservation and a check for your reservation fee as soon as possible to the office of the Professional Staff Congress.

At the luncheon we will take the occasion to honor Peter Jonas, a long-time member of the chapter’s Executive Committee who recently moved away from the New York area.

Entertainment will be provided by retired professor David Laibman, a renowned musician in his own right. When not immersed in the musical and political inspiration of U.S. and international peoples’ songs, David taught economics at Brooklyn College and the Graduate School for 43 years. Now he is smack in the middle of the PSC Retirees Chapter. He also serves as

editor of the quarterly journal *Science & Society*. Here is David's music bio:

*David Laibman is a leading practitioner of American fingerstyle guitar, applying this instrumental style to classical ragtime, new ragtime compositions, and interpretations of themes from classical music. His 1970 Folkways record, "The New Ragtime Guitar" (with Eric Schoenberg), is regarded as a seminal work in the field. Recent recordings: "The Guitar Artistry of David Laibman" (DVD), and "Adventures in Ragtime" (CD), both from Stefan Grossman's Guitar Workshop. In addition, David is a lifelong devotee of folk, labor and protest songs, in the Pete Seeger tradition.*

(NOTE: The luncheon invitation is attached, following page 4, to the email and web versions of this newsletter.)

### III. REPORT ON TWO PRESENTATIONS AT THE NOVEMBER CHAPTER MEETING

*The summary of the two presentations made at the November meeting were prepared, as in the past, by Vice-Chair Joel Berger.*

### Reinforcing Retiree Knowledge Of Pension And Welfare Benefits

Jared Herst, coordinator of pension and health benefits for the PSC, and Pat Smith, director of communications for the PSC-CUNY Welfare Fund, reviewed information that retirees should know about their pensions' systems and their welfare benefits. Herst began by stating that the TRS offices at 55 Water Street were so damaged as a result

of Hurricane Sandy that they are currently closed. Members with questions should call TRS at 888-869-2877. The TIAA-CREF telephone number is 800-842-2776. TIAA members can access their accounts at [www.myretirement.org](http://www.myretirement.org).

Herst pointed out that retirees should have received their Part B Medicare Premium Reimbursements by now. Those members who are eligible for reimbursement for the Income Related Monthly Adjustment Amount (IRMAA) must apply directly for this reimbursement. Additional information can be found in a *Clarion* article in the December 2011 issue (Accessible from the PSC website at [www.psc-cuny.org/ClarionIRMAA](http://www.psc-cuny.org/ClarionIRMAA) ).

**BENEFITS & NEWS** Clarion | December 2011

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## Medicare Part B premium refund

**You could gain up to \$1,200**

**By JOHN DALLETON & SARINA RAJENDRA**

If you retired from CUNY in 2011 and are covered by City health insurance, be on the lookout for a letter from CUNY in this month's mail. The letter provides details on how to apply for a 100% reimbursement of your Medicare Part B premium costs. Medicare Part B is the part of Medicare that covers doctors' visits, outpatient care and other services not covered by Medicare Part A, which covers hospitalization. In most cases, the premium is deducted from your Social Security check.

In 2011, retirees with annual incomes of less than \$85,000 paid Part B premiums of \$9.66 to \$15.60 per month, depending on their year of enrollment. In 2012, all Medicare beneficiaries with income under \$85,000 will have their monthly Medicare Part B premiums reset to \$9.90.

**IRMAA EXPLAINED**

Medicare beneficiaries with incomes above \$85,000 pay progressively higher monthly premiums above the basic rate.

Reimbursement of your Part B premium costs comes from the City of New York, and you won't get it unless you have signed up to receive it. For the amount of the basic premium (the monthly rate for incomes below \$85K), you only have to sign up once and thereafter should receive your refund check for the basic amount every year.

If you must pay more than the basic premium (increased by what is termed "an income-related monthly adjustment amount," or IRMAA), you will have to fill out a form to seek reimbursement of those additional payments. This form must be

and former chair of the PSC Retirees Chapter.

**PERSEVERANCE PAYS OFF**


By 2009, "it had been an issue that was not there for a very long time," Yellowitz said. The reimbursement meant more and more to people, especially lower paid city workers, as the premium was going up steadily. "The argument that the City couldn't afford it didn't wash anymore," he said.

New York City unions, including the PSC, the UPT and AFSCME District Council 32, helped mobilize retirees and other members to send postcards, meet with City Council members and testify before the Council on the issue. In 2009 the City Council passed a measure reinstating the full reimbursement and overrode Mayor Rudy Giuliani's veto of the bill. But Giuliani sued to block implementation, and the measure remained tied up in court. In 2012, union efforts finally bore fruit: with Giuliani out of office, the City agreed to drop its suit.

**CLAIM YOUR REFUND**

You can sign up for your refund of the basic Medicare Part B premium by sending a copy of your Medicare card to NYC Health Benefits Program, 40 Rector Street, 3rd floor, ATTN: Medicare Unit, New York, NY 10006. (Be sure to send a copy, not the original.)

If your spouse or domestic partner is eligible for coverage, send a copy of his or her Medicare card, along with your name and Social Security number, to the same address. For further information, contact your college HR office, or call the New York City Office of Labor Relations at 212-512-6400.



PSC members listen during an October 25 public forum on the future of Social Security and Medicare. Dean Baker, co-director of the Center for Economic and Policy Research, moderated the event which was organized by the PSC Social Safety Net Working Group. The safety net working group educates union members, especially younger workers, about the issues and joins larger coalitions already working in defense of the social safety net. For more, see [www.psc-cuny.org/social-safety-net](http://www.psc-cuny.org/social-safety-net).

**'OLD-FASHIONED POLITICKING'**

If you do not receive the letter from CUNY, check in with your college HR office or contact the NYC Health Benefits Program directly. (See at the end of this article.) Reimbursement of your Medicare Part B premiums is a benefit that was won through union action. Municipal unions first won reimbursement at the bargaining table in 1966, but a succession of mayors pled poverty and paid only a portion of the premium. In 2001, the city paid just 70%, which was then 88%. The return to 100% reimbursement was won through "old-fashioned politicking" by the New York City labor movement, says Jared Herst, a labor historian.

12/11 *Clarion* on IRMAA (see link above)

Under normal circumstances, TRS members would send applications to NYC Health Benefits Office, Attn: Medicare Unit, 40 Rector Street-3<sup>rd</sup>

Floor, New York, NY 10006. Unfortunately, the office at 40 Rector Street is closed until further notice due to damage caused by Hurricane Sandy, and we're waiting for an update regarding the office's temporary relocation. Check the Contact Us page of the NYC Office of Labor Relations website (<http://tinyurl.com/OLRContact>) for the latest information.

TIAA members should send applications to University Benefits Office—CUNY, 395 Hudson Street--5<sup>th</sup> Floor, New York, NY 10014.

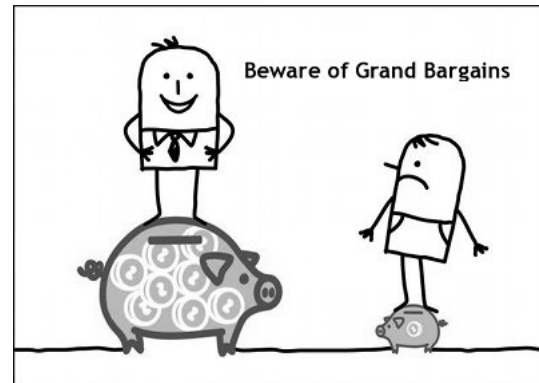
All retirees receive a basic health care plan provided by New York City as a supplement to Medicare. Other benefits are provided by the Welfare Fund. They include some monetary reimbursements for vision and hearing, dental and prescription drug expenses. If you have questions about purchasing Catastrophic and Long-Term Care, refer to the Welfare Fund's website ([www.pscnywf.org](http://www.pscnywf.org)), or contact the Welfare Fund at 212-354-5230. In terms of prescription drugs, all members, except those in HIP, are enrolled in the MEDCO-Medicare Drug Plan. As a result of a PSC group enrollment in the Medicare Part D program, there are no basic premium charges to individual members. Some members, however, will be subject to IRMAA for Medicare Part D if their income exceeds \$85,000 for an individual, or \$170,000 for those filing jointly. There is no longer a \$50 deductible for Medicare Part D, and there is no cap on annual per person expenditures. If members have problems with prescription drug

coverage, they should first call MEDCO at 866 386-3797. If a problem remains unresolved, then members should call Raquel Nieves at the PSC Welfare Fund, 212 354-5230, ext. 327.

As to the effects of the Affordable Health Care Act (Obamacare) on PSC retirees, that has been discussed in the September 2012 issue of *Clarion* by Larry Morgan, executive director of the Welfare Fund (Accessible from the PSC website at <http://psc-cuny.org/ClarionACA>).

*Following Jared Herst's information-filled presentation, we then heard from two members of the Retirees Chapter Executive Committee on:*

### **"Grand Bargain" Could Undo Decades of Progress**



With a so-called "grand bargain" consisting of an increase in governmental revenues and a decrease in "entitlement" expenditures on the horizon for the lame-duck congressional session, or in the succeeding session as well, John Hyland and Eileen Moran outlined what steps retirees should take to preserve the Social Safety Net.

John reviewed the work of the PSC Social Safety Net Working Group over the last two years. Pointing to the published brochure, the conference held, and an outreach program to the PSC chapters, he emphasized the importance of educating our own members to the need for improving—not cutting—Social Security, Medicare and Medicaid.

Now is the time to engage in coalition building to preserve these programs. The PSC is part of an alliance to create public pushback against the Simpson-Bowles Plan and other efforts to reduce Social Security, Medicare and Medicaid benefits. On the other side is a war chest of \$30- 60 million supported by 80 corporate CEO's to create a massive media and lobbying campaign to reduce the national debt by squeezing social programs. Eileen said, "We must put pressure on Obama" through letters, petitions, rallies and lobbying. Mobilization must reach beyond seniors to all workers and students. A grand bargain was already struck in 1986 when the age for Social Security full benefits was raised, and increased premiums for Medicare were established. There is a need to reframe the way these programs are being discussed. Some younger people have no confidence that these programs will be there for them when they retire. The Social Safety Net Working Group will provide relevant information to the membership. Each retiree should reach out to active members, and to their own children, to educate them to the importance social safety net programs are to their lives.

#### **IV. PSC/CUNY COPE Kudos to Our Members**

278 PSC retirees have contributed a total of \$13,227 to PSC/CUNY COPE since the most recent PSC/CUNY COPE brochure was mailed in October. (Download the brochure at <http://psc-cuny.org/copebrochure>.)



PSC/CUNY COPE is the PSC's Committee on Political Education—the political action arm of our union and part of the VOTE-COPE program supported by tens of thousands of union members from our state and national affiliates, NYSUT and the AFT. PSC/CUNY COPE contributions are separate from your union dues, and are collected from retirees via personal check.

To read PSC members' reasons for contributing to PSC/CUNY COPE and learn how you can give, visit [www.psc-cuny.org/cope](http://www.psc-cuny.org/cope).

#### **V. WINTER SAFETY TIPS** <http://emergency.cdc.gov/disasters/winter>.

## OFFICERS OF RETIREES CHAPTER

January 2013

Chairman: James Perlstein  
Vice Chairperson: Joel Berger  
Secretary:  
PSC Executive Council: William Friedheim  
Eileen Moran  
Officers-at-Large: Francine Brewer  
Judith Bronfman  
Martin L. Kaplan  
Eileen Moran  
Delegate Assembly: John Hyland  
David Kotelchuck  
Steve Leberstein  
Cecelia McCall  
Ezra Seltzer  
Alternate Delegates: Miriam Balmuth  
Joel Berger  
Peter Jonas  
Robert Wurman  
Chairmen Emeriti: Jacob Judd  
Lawrence J. Kaplan  
Irwin Yellowitz  
Coordinator, Pension & Health Benefits: Jared Herst

## LUNCHEON COORDINATORS

Judith Bronfman  
Robert Wurman

## DIRECTIONS

John Jay's New Building  
Best entrance for the Luncheon:  
11th Ave. between 58th & 59th

Also accessible from:  
899 Tenth Ave.

Bus: M57 to 11<sup>th</sup> Avenue  
Transfer from any subway line  
with a 57<sup>th</sup> or 59<sup>th</sup> St. stop.

## RETIREES CHAPTER

of the

PROFESSIONAL STAFF CONGRESS

Cordially invites you  
to attend its

## Twentieth Annual Winter Luncheon

**Monday, January 14, 2013**

12:30 p.m.

Dining Hall, 2<sup>nd</sup> Level  
John Jay College of Criminal Justice  
New Building  
524 West 59<sup>th</sup> St.  
New York, NY

**Please note new location  
and new directions**

**PROGRAM**

**12:30 p.m.**

Luncheon

**Followed by**

Award to  
Peter Jonas

and

Musical program by  
David Laibman

**MENU**

Tossed Salad  
Hot Rolls

Choice of:  
Chicken Francese  
Tropical Salad  
Tuna Salad  
Vegetable Lasagna  
Poached Salmon  
Pepper Steak

Vegetables  
Dessert  
Beverages

**RESERVATION FORM**

I/We plan to attend. Enclosed is my reservation for \_\_\_\_\_ luncheon(s) at \$25.00 each.

My choice of main course is  
(Check one for each person attending):

- \_\_\_\_\_ Chicken Francese
- \_\_\_\_\_ Tropical Salad
- \_\_\_\_\_ Tuna Salad
- \_\_\_\_\_ Vegetable Lasagna
- \_\_\_\_\_ Poached Salmon
- \_\_\_\_\_ Pepper Steak

Name(s) \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Please send your reservation form with a check payable to:

**Professional Staff Congress**

by

December 14, 2012

Retirees Chapter  
Professional Staff Congress  
61 Broadway, 15<sup>th</sup> floor  
New York, NY 10006