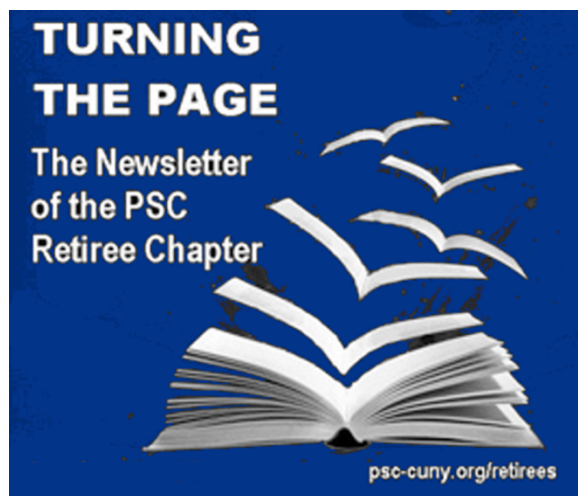


MAY 2023



Academic Year 2022-23 No. 7

[psc-cuny.org/retirees](http://psc-cuny.org/retirees)

## MAYOR SIGNS—PSC DEMONSTRATES

On March 30 Mayor Eric Adams signed the Aetna Medicare Advantage contract for *all* retired municipal employees and their families—no exceptions allowed! The next day, March 31, over 200 retirees and their union colleagues and friends held a rally at City Hall to protest the Mayor's action.

This was the largest rally up to then against the City's attempt to save money by shunting all its retirees into a privatized Medicare Advantage plan. The rally was co-sponsored by the PSC and CROC (the Cross-union Retirees Organizing Committee). The marchers, a large percentage of whom were PSC members, marched (loudly) all the way around City Hall.

PSC speakers were **Cecelia McCall**, **Evie Rich** and **Jen Gaboury**. Supporters included Public Advocate **Jumanee Williams**, supportive City Council mem-

bers and other union supporters. Cecelia noted in her talk that the Mayor's signing of the Aetna contract the day before our rally was "no doubt to pre-empt this rally." Aetna's "loyalty is not to its clients, but to their shareholders' bottom line," she said. "I don't want life-and-death decisions about me made by an algorithm."



Photo credit: Paul Frangipane  
Cecelia McCall speaking

Then on April 11, eleven days later, the NYC Organization of Public Service Employees held another rally at City Hall protesting the Mayor's signing of the Aetna contract. President **Marianne Pizzitola** announced then that another lawsuit against the new plan is in the offing.

The struggle against forced, privatized healthcare continues!

## THE MEDICARE BATTLE—WHERE WE STAND

Joan Greenbaum, LaGuardia and GC

The last two years have been nerve-racking. Our health care has been at stake. As you might remember the PSC has stood for continuing traditional Medicare and several years ago endorsed the principles of the NY State Health Act which could bring healthcare to everyone in New York State. Many of our members are actively fighting for Na-

tional Medicare for All. Critically, the union voted against the City's decision to create an Aetna Medicare Advantage plan in the Municipal Labor Committee (MLC). (And before that, we fought the Emblem/Alliance plan-successfully.) We have argued that these actions made no sense, would not save the amount the City claimed needed to be saved, and destroyed our faith in the City to keep the promises it made to retirees. There are a quarter of a million retired NYC workers and their dependents who are being thrown into the cold water of a new and untested Medicare Advantage plan.



### What We Know Now

In a letter sent to all NYC municipal retirees and dated March 10, 2023, the NYC Office of Labor Relations announced that "As of September 1, 2023, all Medicare-eligible retirees and Medicare-eligible dependents, with the exception of HIP VIP members, will be automatically enrolled in the Aetna Medicare Advantage PPO Plan. Retirees will also have the option to opt out of the Aetna Medicare Advantage PPO Plan and enroll in HIP VIP during a window in May and June, or waive health coverage. Similarly, HIP VIP members will have the option to move to the Aetna Medicare Advantage PPO Plan or waive coverage. On September 1, 2023, the City

will discontinue the Senior Care Plan and all other retiree plans except Aetna Medicare Advantage and HIP VIP."

In essence, as of September 1, NYC is (1) moving all Medicare eligible retirees and their Medicare eligible dependents to Medicare Advantage and (2) terminating NYC Senior Care. As of this reading, if members choose not to participate in either the Aetna or HIP MA plans, stay on traditional Medicare, purchase their own Medigap insurance and leave the City healthcare plan, they will no longer be eligible for Medicare Part B and IRMAA reimbursements or for PSC/CUNY Welfare Fund benefits. (The PSC is working to remedy this so that Welfare Fund benefits continue even for those who waive NYC health coverage.)

All of this has huge consequences for retirees and their dependents. There are lots of moving parts in this scenario. There is continuing organizing and pushback. Legislative initiatives, political action and legal suits may or may not change the facts on the ground.

At this stage, you do not have to make a decision (e.g. accepting enrollment in Medicare Advantage, waiving NYC healthcare, etc.) until the end of June. But you need to gather information and consider options between now and then. An excellent primer to help you make a decision can be found on the PSC website at [tinyurl.com/HealthDecision](https://tinyurl.com/HealthDecision)

### What Needs To Be Done

As you can see, the City is stacking the deck against rejecting the Aetna Medicare Advantage plan. However, the PSC and other groups are taking the long view. They continue to pursue strategies

to make it possible for retirees to have access to a City plan (similar to Senior-Care) that would supplement traditional Medicare.

Long term, there are also other courses of action to bring justice back into our health care future. Medicare is a Federal Program. If the Federal Government were not making it financially advantageous for the City to switch to a so-called Medicare Advantage plan, then there would be no supposed \$600 million in savings. Congress has held hearings about the huge amounts that these programs are costing through “upcoding” for medical services. They have also found that these private programs deny care in order to keep their stockholders satisfied with the profits. Write to your Congressional representative and Senator pointing out your anger and frustration.

We are all in the same boat. We have held off and beaten back some of the major MA initiatives so far. Please do not rush to make your medical choices. You have until June 30<sup>th</sup>. We all need more information about our future medical services and options. And stay tuned to the PSC-CUNY website for up-to-the-minute news.

## **COSTLY HEALTHCARE CHOICES**

Bonnie Nelson, John Jay

As of this writing, it appears that, come September 1, 2023, the only choices Medicare-eligible NYC retirees will have for health insurance are the Aetna Medicare Advantage Plan, the HIP-VIP plan (if they live in NYC) or waiving their NYC health coverage altogether and finding their own Medigap coverage. If the

worst should come to pass, what will it cost you if you decide to waive your NYC health coverage because you don't want to be forced into a Medicare Advantage plan? Consider that you will:

- Forgo NYC's reimbursement of your Medicare Part B premiums, including IRMAA (Income-Related Monthly Adjusted Amount)
- Have to pay premiums for your own Medicare Supplemental plan
- Possibly (if waiving NYC health coverage means losing Welfare Fund benefits) have to pay premiums for your own Medicare Part D drug plan and also lose the WF vision, hearing and dental benefits. (The PSC is working on this right now.)

First, to see what you are paying now in Medicare Part B premiums, look at the statement that Social Security sent you in late 2022 titled “Your New Benefit Amount.” It lists the exact amount Social Security is deducting each month for “Medicare Medical Insurance Premiums.” In 2023 this monthly amount ranges from \$164.90 if you are not paying IRMAA, to \$560.50 for individuals with MAGI (Modified Adjusted Gross Income) of more than \$500,000 per year.

[www.cms.gov/newsroom/fact-sheets/2023-medicare-parts-b-premiums-and-deductibles-2023-medicare-part-d-income-related-monthly](https://www.cms.gov/newsroom/fact-sheets/2023-medicare-parts-b-premiums-and-deductibles-2023-medicare-part-d-income-related-monthly)



### Estimating Annual Costs

To estimate total annual costs for paying for one's own health insurance, let's use Jane Jones, a 75-year-old female non-smoker living in NYC, as an example. Her income is just enough to put her in the first IRMAA bracket, so she is paying \$230.80 per month, or **\$2,769.60 per year** to Medicare for Part B premiums.



To get an idea of what it would cost to purchase her own Medigap plan, Jane starts with the Medicare webpage “Explore your Medicare coverage options” [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare). She enters her zip code, selects Medigap Policy, then fills in her age and sex, and indicates “no” to tobacco use. She picks Medigap Plan G because she feels it is most similar to SeniorCare (her current NYC plan); Plan G pays all Medigap costs except the \$226 Part B deductible. By clicking on “View Policies,” she sees that the lowest-priced Medigap Plan G offered in her zip code is \$282/month or **\$3,384 per year**. She also notes that NYS uses “Community Pricing”—the same price for everyone regardless of age, sex or health status.

Jane could use the same Medicare webpage, [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare), to estimate her Part D (drug plan) costs, but since she is optimistic (as am I) that she will retain her Welfare Fund

drug benefits, she decides to skip this arduous step right now.

**So, for Jane Jones, living in NYC, the cost of waiving NYC health insurance is about \$6,154** just for Part B premiums and a Medigap policy.

If Jane lived in Livingston, New Jersey, her Part B premiums would stay the same (\$2,769.60 per year) but the monthly premium for the least expensive Plan G Medigap policy would be \$165 per month (or **\$1,980 per year**). However, if she picks this plan (which uses “Attained Age pricing”) her costs will go up as she gets older. So, her **total annual costs in NJ for the first year would be about \$4,750**.

If Jane Jones lived in Delray Beach, FL, the cheapest Plan G Medigap plan would cost her \$229 per month (**\$2,748/year**) and with that plan (which uses “Issue Age Pricing”) the price will not change as she gets older. Her **annual costs in Florida then would be about \$5,518**.

As you can see, the financial costs of waiving the Aetna plan are considerable, although prices can vary by locality, sex, age and smoking status. There are cheaper Medigap plans to explore but they involve co-pays or high deductibles. Even though the web-based materials Medicare provides, as cited above, are clear and pretty comprehensive, there is also a heavy non-financial cost in the time and effort that must be spent understanding the options and learning how very, very complicated the system is. One of the benefits we have had with NYC health insurance is not having to worry about this at all.



## LABOR AND THE WORLD

Marva Lilly, John Jay

The first part of our April 3<sup>rd</sup> Retiree Chapter meeting explored labor history and culture through informative presentations by five speakers.

**Paul Cole**, Executive Director of the American Labor Studies Center described its mission to promote teaching and learning about the American Labor movement and its history from K-12 schools nationwide. Quoting Al Shanker, Cole pointed out, "You cannot have a free and democratic society unless you have a free and democratic freedom movement," and that Democracy cannot exist without trade unions. See [labor-studies.org](http://labor-studies.org)

**Evie Rich**, Labor Arts, Member of PSC Retiree Chapter and Defend Social Safety Net Committee, demonstrated the extensive Labor Arts website which includes various exhibits as well as a contest for CUNY undergraduate authors and artists and the Clara Lemlich awards for social activism. This year's awards, given to women who are 80 years of age or older, will be held at the Museum of the City of New York. See [www.laborarts.org](http://www.laborarts.org)



**Bobby Greenberg**, tenor and current VP with NYC Labor Chorus and member of UFT since 1966, explained how the purpose of the Chorus is to bring the rich musical tradition of labor to working

people. The Chorus, which began 30 years ago and currently has 75 members from 25 locals around the city, has participated in every Labor Day Parade since their origin and travelled to many countries sharing their music. Their website is currently under renovation.

**Irwin Yellowitz**, member of the NY Labor History Association for over two decades, leader in the PSC since the 1960's, has served as Treasurer and Chair of the Retiree Chapter. NYLHA, founded in 1976, is not an academic labor history association but a diverse group of professionals. They are located in NYS, but their interests are nationwide. Engaged in a variety of activities, their website includes a book review section and a calendar of all activities that take place throughout the states. See [NewYorkLaborHistory.org](http://NewYorkLaborHistory.org)

**Laura Carbonell Monarque** has been with Working Theater since 2003 becoming Producing Artistic Director in 2021. Working Theater is the only not-for-profit off-Broadway theater company existing to serve the labor community, bringing stories for, about, and with working people to the professional stage in NYC. Now in their 38th season, the Working Theater has a long partnership with the PSC. To view some of their work go to [theworkingtheater.org](http://theworkingtheater.org)

The second part of the Chapter meeting consisted of updates and discussion on proposed changes to Retiree Health Insurance. (See articles in this issue.) Dean Hubbard, Debbie Bell and Donna Costa responded to questions various and sundry. Keep checking the Retiree Website for updates.

## THE THIRD ACT RIDES AGAIN

JP Morgan Chase Manhattan is the largest funder of the fossil fuel industry, followed by Citi, Bank of America and Wells Fargo. On March 21, members of PSC's Environmental Justice Working Group joined with hundreds of others in NYC, and thousands in over one hundred demonstrations across 30 states, for a National Day of Action, sponsored by Third Act and the Sierra Club, to stop these dirty banks.



After a spirited rally at Dag Hammarskjöld Plaza, reverberating with songs, dances, music and chants featuring Rev. Billy and The Stop Shopping Choir, the group marched across 47th St. to Chase headquarters. There, as a large chanting picket line circled the side of the building, a group of demonstrators performed a “die in” at the entranceway while others cut up their Chase banking cards under a large banner of card-destroying scissors. If you couldn’t make that demo, not to worry. Third Act NYC is sponsoring a “Meditation” inside Chase headquarters every Wednesday at noon. The next PSC Environmental Justice Working Group meeting is May 10, at 5:00PM, via zoom. If you wish to join us, please email [eileenmoran7@gmail.com](mailto:eileenmoran7@gmail.com).

## KNOW YOUR PRINCIPAL OFFICERS – A SERIES

Irwin Yellowitz, City College

The second principal officer of the PSC in our series is **Andrea Vásquez**, First Vice President, presently serving her second term. She is a HEO, who serves as the Associate Director of the American Social History Project at the Graduate Center. Andrea also is the Managing Director of the New Media Lab where she has worked with others on the CUNY Digital History Archive. This innovative website provides access to a variety of materials about the history of CUNY. Considering Andrea’s interest in the PSC, it is not surprising that there are a number of documents about the union and its critical role in the history of the University.

Andrea is a Hunter College graduate and comes from a progressive union family with strong ties to CUNY. In 2007 she became involved in the PSC when there was little union activity among HEOs at the Graduate Center, but there were meetings about the contract campaign. She became an Alternate Delegate to the Delegate Assembly, and shortly thereafter, she joined the Executive Council as a Cross-campus Officer. From 2016-2019, Andrea was HEO Chapter Chair. In 2018, she was elected First Vice-President.

### HEOs a Vital Part of the Union

Andrea was not the first HEO to become a principal officer. Arthurine DeSola had served as PSC Secretary. Andrea stresses that it is important that this large group of members are represented among the leadership of the union.

Andrea also points out that HEOs have been a vital part of the PSC from its origins. Both the Legislative Conference, led by Belle Zeller, and the United Federation of College Teachers, headed by Israel Kugler, insisted that HEOs be in the same union as faculty and have the same salary schedules. This became a major conceptual and structural feature when these two unions merged to create the PSC in 1972. This was not a given at that time, and the PSC led the way in creating a union in higher education that represented everyone in the professional workforce.



### **Challenges of Leadership**

Despite her previous union service, Andrea was surprised at the amount of work and range of responsibilities that principal officers take on in leading the union. She recognizes what the union has achieved in the face of an underfunded University and is eager to take on the challenges with the new principal officers elected in 2021.

It is the duty of the union to respond to the needs of all its members. Andrea rightly noted the determined and continuing effort by the PSC, and especially its Retiree Chapter, to block New York City and the Municipal Labor Committee from shifting retirees into a Medicare Advantage plan. She commended the time and effort of President James Davis,

President Emerita Barbara Bowen, Executive Director Dean Hubbard, and former Executive Director, Debbie Bell, on this issue as an absolutely essential part of the union's work.

### **Special Role to Play**

Although the four principal officers function as a group, and come to many decisions by consensus, Andrea made it clear that each of them also has specific responsibilities. She plays a lead role in the union's legislative work; she has a major role in coalition building outside of the union, such as with CUNY Rising; and she has taken the lead in trying to make sure members stay with the PSC despite the Janus Decision of the United States Supreme Court in 2018 that eliminated the agency fee. This clearly was an effort by a conservative court to weaken public service unions. Andrea has led a campaign to enroll members, including those who have lapsed. She pointed out that membership in the union has not fallen in a significant way after Janus. However, as the PSC enters a tough round of contract bargaining, having a full membership adds to the union's bargaining power.

Andrea did not know what to expect when she became a principal officer, but she says that it has been a wonderful experience. It culminates a commitment to the PSC that reaches back over fifteen years, and that has been marked by increasing activism and responsibilities. She has learned much over these years and contributed much. The challenges never will end; the responses by Andrea and her colleagues in union leadership also never will end. She has made a notable contribution to the work of the PSC as the union seeks to protect

its 30,000 members from major efforts to damage the University and its workforce, while also winning sorely needed improvements.

## AAUP AWARD GOES TO . . .



*Turning The Page* would like to congratulate one of our own, **Cecelia McCall**, for being awarded The Francis (“Frank”) Higman Award for Service to AAUP Collective Bargaining Chapters in New York State. Ms. McCall received the award for her record of, in the words of the granters, “advancing academic freedom or shared governance; promoting the economic security of academics; helping the higher education community organize; ensuring higher education’s contribution to the higher good...”

In the words of her colleagues who have served with her for over twenty years within the PSC and longer within CUNY:

“Cecelia talks, people listen. When Cecelia leads, we follow. From her we learn by example what it means to be a doer.” — Anne Friedman, Retiree Chapter Chair

“Dr. McCall’s legacy at the PSC is vast; she has proven irreplaceable.” — Barbara Bowen, PSC Past President

“Her unwavering commitment to her own principles and values, and her effective organizational and political skills have been inspiring.” — John Hyland, Past PSC Treasurer

“Throughout the work of the group, Cecilia has helped push for both a realistic and practical approach and has modeled activism and commitment, the key ingredients, along with solidarity, needed to accomplish anything.” — Nancy Romer, Chair PSC Environmental Justice Working Group

“Cecelia McCall is that rare activist in whom one finds poise and humility in equal measure with an unwavering commitment to social justice and educational opportunity.” — PSC President James Davis

## FAREWELL AND *BON VOYAGE* TO PATRICK SMITH

In March—on Saint Patrick’s Day, of course—PSC-CUNY Welfare Fund Communications Director **Patrick Smith** retired. He was “an integral part of the Welfare Fund,” according to Fund Director Donna Costa. His work and personality added so much to the Fund, she said. “He was an all-around great person.”

Patrick was the Fund’s Communications Director for the past fifteen years, and was the first person in this post to run the Fund’s webpage, as well as field our PSC members’ questions and complaints. Retiree Chapter members remember his grace and patient re-



sponses to our concerns, especially during the recent pandemic and the ongoing struggle over Medicare Advantage. We wish him well and *bon voyage* on his retirement. He will be living in Maine, but will return to NYC from time to time. We hope he will then visit us at one of our chapter meetings, where he will always be welcome.

His successor as Communications Director is Michael Foley. We hope to meet him in person at an upcoming Chapter meeting. PSC members can contact Michael, as they did Patrick, at [communications@psccunywf.org](mailto:communications@psccunywf.org). You can also leave a message for Michael at 212-354-5230.



Marcia Newfield, BMCC

### **QUILTS & OTHER REVELATIONS**

It's always a pleasure to come across an unfamiliar artist, unknown works by someone you know, and a superbly curated show. These May selections satisfy all those criteria: unfamiliar artists and illuminating exhibits. The quilts at the Folk Art Museum span such a wide terrain that anyone can find works that resonate for them. The New Museum devotes the whole museum to the Nairobi artist, Wangechi Mutu—what a tribute. The Brooklyn Museum presents a new take on depictions of the Great Migration.

#### **Folk Art Museum**

*What That Quilt Knows About Me—until October 29.* Thirty-five quilts and related

works of art, from the 19th to 21st centuries, explore the deeply personal and emotional power associated with the experience of making and living with quilts. “My whole life is in that quilt, my hopes and fears, my joys and sorrows, my loves and hates. I tremble sometimes when I remember what that quilt knows about me.” This poetic statement from a lifelong quilter conveys the idea that quilts have the capacity for “knowing” or containing information about the human experience. The exhibition presents quilts as collections of intimate stories, archives of personal human experiences from every part of the country. Materials include paint, photographs, fibers, plastic bags and yarns.

#### **New Museum**

*Wangechi Mutu: Intertwined—until June 4.* Representing the full breadth of her twenty-five-year career, the presentation of over one hundred works will encompass painting, collage, drawing, sculpture, film, and performance. Mutu first gained acclaim for her collage-based practice exploring camouflage, transformation, and mutation. She extends these strategies to her work across various media, developing hybrid, fantastical forms that fuse mythical and folkloric narratives with layered sociohistorical references. “Wangechi Mutu: Intertwined” will trace connections between recent developments in the artist’s sculptural practice and her decades-long exploration of the legacies of colonialism, globalization, and African and diasporic cultural traditions. At once culturally specific and transnational in scope, Mutu’s work grapples with contemporary realities, while proffering new models for a radically changed future informed by feminism, Afrofuturism, and interspecies symbiosis.

## **Brooklyn Museum**

### *A Movement In Every Direction: Legacies of the Great Migration—June 25*

Between 1915 and 1970, in the wake of racial terror during the post-Reconstruction period, millions of Black Americans fled from their homes to other areas within the South and to other parts of the country. This remarkable movement of people, known as the Great Migration, caused a radical shift in the demographic, economic, and sociopolitical makeup of the United States. This exhibit brings together twelve contemporary artists to consider the complex impact of this period on their lives, as well as on social and cultural life. It expands the narrative by introducing people who stayed in, or returned to, the region during this time. Additionally, the Brooklyn Museum's presentation centers Brooklyn as another important site in the Great Migration, highlighting historical and contemporary census data about the borough's migration patterns. Visitors are invited to participate in an oral history "pod."

## **NEXT RETIREE CHAPTER MEETING, MAY 1 MONDAY 1-3PM**

**A People's Guide To New York City**  
**Penny Lewis** (PSC Secretary) and **Carolina Bank Muñoz** (Brooklyn College Chapter Chair), PSC leaders, activists and CUNY authors, will discuss their new book. ***A People's Guide to New York City*** expands the scope and scale of traditional guidebooks, providing an equitable exploration of the diverse communities throughout the city. Through the stories of over 150 sites across the Bronx, Manhattan, Queens, Brooklyn and Staten Island, as well as

thematic tours and contemporary and archival photographs, a people's New York emerges, one in which collective struggles for justice and freedom have shaped the very landscape of the city.

## **Walking Tour**

In conjunction with the Chapter meeting, Penny will be leading a **"Capitalism and Protest" walking tour of lower Manhattan** on Friday, May 5 at 10:00AM. The tour will last about 1 ½ hours, cover about 1 ½ miles and end with an optional lunch at Fraunces Tavern. A sign-up sheet will be available shortly.

For up-to-the-minute retiree healthcare news [psc-cuny.org/whats-happening-retiree-healthcare/](https://psc-cuny.org/whats-happening-retiree-healthcare/)

The ***Turning the Page*** editorial committee this month is made up of Joan Greenbaum, Dave Kotelchuck and Diane Menna; graphic design is by Bill Friedheim.