



Volume 7 Issue 1
Fall 2023



CSA RETIREE CHAPTER

QUEENS REGIONAL UNIT



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Colleagues,

I hope each of you had a healthy, happy and enjoyable summer. Now that it's winding down, we have begun preparations for the many activities that makes our Unit so special. On Wednesday, October 11, 2023, we will be holding our annual luncheon meeting at *Terrace On The Park* in Flushing Meadows Park. Each of you have already received a flier in the mail with the details. It is important to return the tear-off with your check as soon as possible. There will be assigned seating as in previous years and our guest speakers are – New York State Senator John C. Liu and CSA President Henry Rubio. We will also be honoring Peter McNally, Executive Director, New York State Federation of School Administrators. The afternoon will begin with a buffet reception with hors d'oeuvres followed by a sit-down luncheon with wine and soda. There will also be a cash bar. This is your opportunity to see former colleagues and to “catch up” not only with one another but with CSA as well.

Last year we had numerous luncheons, trips, two membership meetings, one of which was a luncheon meeting. This is in addition to sending out two newsletters, having regularly scheduled Book Club, Bridge Club, and Dining Club meetings as well as our new Walking Club. Our website at www.csaqueens.org provides up to date information on all activities as well as informational articles of interest.

Finally, remember to renew your membership in the Queens Regional Unit. The membership year runs from January 1st until December 31st and the annual fee is \$15.00. An Enrollment/Renewal Form was included with the luncheon flier in the mailing and can also be downloaded from our website. It is important to support and stay connected to your union during retirement even if your participation is limited.

I hope to see and greet you at our many events in the future!

Len

Leonard B. Sterman

Legislative

Dee-Dee Goidel - c
Mary Covington
Lillian Garelick

Membership

Andrea Dapolito - c
William Isaacson
Jack Schwarz

Outreach

Irwin Shanes – c
Fannie Smiths

Events & Activities

Andrea Dapolito – c
Lilian Garelick
Florence Klein
Kathleen M. Murphy

c = coordinator

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From our Membership Chairperson

Andrea Dapolito
Assistant Regional Unit Leader



**BE SURE TO FILL OUT YOUR MEMBERSHIP
REGISTRATION!**

Renew your membership today to continue
taking advantage of the benefits the Queens Unit has to offer.

The Activities' Committee has been hard at work planning in-person
and virtual events for the fall season.

STAY INFORMED

Check our website at: www.csaqueens.org for the latest information

**CSA Conference
Saturday, October 21, 2023**

Registration for the 2023 CSA Leadership Conference which will take place
on Saturday, October 21st at the New York Hilton Midtown is now open.

The link to register can be found at:

<https://bit.ly/CSA2023ConferenceRegistration>

Please reach out to Conference Chair Susan Rippe-Hoffmann
at srippenhofmann@csa-nyc.org if you have any questions.

TRS Notification - July 21, 2023

Notification letters were mailed on July 18th to affected retirees and beneficiary payees.

- The letters provide instructions for enrolling in 24 months of free credit monitoring and identity restoration services.
- The letters were produced and mailed by Kroll, the company administering the free protection services. TRS' logo is on the letter, but the return address shows "Secure Processing Center."

You can now call (866) 373-9057 with questions.

- The toll-free hotline is available Monday through Friday from 9:00 a.m. to 6:30 p.m., Eastern Time.
- Representatives from Kroll will answer questions about the mailing and the data security incident.
- Individuals who did not receive their notification letter by August 8 can call the hotline to request another copy.

Queens Unit Outreach Committee

We have been happy to help dozens of our members who have contacted us because they were unfamiliar with the services and benefits that are available to members of our CSA Retiree Chapter. Unfortunately, we suspect that too many of our members do not realize that we are available to assist them should they face a confusing or troublesome situation. If we can't help you, we certainly will try to find someone who can.

Call if you need us at 917-549-7016.

Updates from Norm Sherman

Informational Update Vol 14 #8 August 26, 2023

1. Advance Beneficiary Notice (ABN) – One of the major criticisms of Medicare Advantage plans are their prior authorization requirements. Prior Authorization, which the plans use for relatively high cost services, was one of the major reasons Judge Frank ruled in favor of the petitioners, stopping the City from forcing Medicare-eligible public retirees who have Original Medicare and a supplemental Medicare insurance plan into the Aetna Medicare Advantage plan.

Although not widely known, Original Medicare has a similar constraint as an advantage plan known as an Advance Beneficiary Notice.

What is it?

An Advance Beneficiary Notice is a waiver of liability that medical providers issue to their Medicare-eligible recipients, warning them that Original Medicare may not cover the services they are receiving. The recipient will be asked to sign the ABN

When does a Provider Issue an ABN?

Medical providers will generally issue an ABN if the Medicare item or service is

- Not indicated under the normal method for the diagnosis, treatment of illness, injury or to improve the functioning of a malformed body part,
- Experimental or considered research, or
- More than the number of allowable services in a specific period
- This list is far from exhaustive. There are many other instances when an ABN is issued.

What Rules Govern the Use of an ABN?

There are rules governing how an ABN may be used. Here are some of them:

1. Every ABN requires specific information including your personal information, the name of the service that may not be covered, the reason Medicare may not cover it, and the estimated cost.
2. ABNs may be issued to you only if you have Original Medicare. If you have a Medicare Advantage plan, you cannot receive an ABN.
3. The provider is required to ensure that you read and understand what is written on the ABN. He or she must also all questions related to it.
4. The provider may not issue an ABN immediately before an appointment. You must be given adequate time to consider all of your options.

Who Pays if Medicare Denies the Claim?

It depends. If you were issued an ABN, then you are responsible for payment. If the doctor did not issue an ABN, then the doctor is responsible.

Receiving an ABN can be very stressful, especially if Medicare denies a claim. An option you have is to file an appeal. If you do it properly, you will generally receive a decision within 60 day

2. Skilled Nursing Facility

What is a Skilled Nursing Facility?

Often, individuals confuse nursing homes with a skilled nursing facility (SNF) because of their similarities. In fact, many times the terms are used interchangeably. To be clear, a SNF provides more “skilled” medical expertise and services than a nursing home. Basically, a SNF provides rehabilitation services to help injured, sick or disabled individuals get back on their feet.

Generally, hospitals make the arrangements to transfer a patient to a SNF after an acute hospital stay, such as surgery. The transfer occurs when the patient is released (must be in from the hospital (must be in the hospital a minimum of 3 days). In the SNF, the patient will receive whatever rehab he or she needs like physical or speech therapy until he or she is ready to go home.

What is the coverage for staying at an SNF?

- Days 1-20: \$0 (covered by Medicare)
- Days 21-100: \$0. (covered by Blue Cross Blue Shield)
- Days 101 and beyond: You pay all costs.

3. Question of the Month

Q. I was in the hospital for 1 week and received a \$300 bill. What was that for?

A. Sorry to hear about your hospital stay. Your hospital stay is generally fully covered except for the \$300 deductible that you received. The good news is that the CSA Retiree Welfare Fund and CSA Retiree Chapter cover this cost.

After a \$100 deductible, you get back 80% of the cost or \$160. The CSA Retiree Chapter will then reimburse you an additional 20% of what the Fund gave you, or \$32. So of the \$300 (with a max of \$750 deducted per year) charge you get back \$192.

To apply for the reimbursement just send a copy of the \$300 bill and proof of payment to the CSA Retiree Welfare Fund. Once you get the check from the Fund you will automatically get a check from the Chapter about 2 weeks later.

QUEENS UNIT ACTIVITIES

The White House Experience at LIU Wednesday, September 27, 2023 - 10:00AM

A large white house on a hill at LIU Post has been turned into a replica of the White House — replete with an Oval Office, a Situation Room where the “president” meets in top secret to handle crises, and a Press Briefing Room. Visitors to the house may sit at a replica of the Resolute Desk in the Oval Office and meet with the “president” and his “Cabinet” in the Situation Room as they discuss a breaking crisis. Afterward, they adjourn to the Press Briefing Room where they also can assume the roles of the president and reporters engaging in a news conference. Click here to learn more: <https://www.csaqueens.org/page4>

Queens Retiree Chapter General Meeting

Terrace on the Park
52-11 111th Street, Queens, NY 11368
Located in Flushing Meadow Park

Wednesday, October 11, 2023 at 12PM

QRU Members \$40 Non-Members \$50.00
Payment must be received by October 4, 2023



The Holocaust Memorial & Tolerance Center Tuesday, October 24, 2023 at 10:00 am

Join us on a tour of The Holocaust Memorial followed by the testimony of a Holocaust Survivor.
Details forthcoming. Click here to learn more: <https://www.csaqueens.org/page4>

U.S. Merchant Marine Museum Thursday, November 16, 2023

Check our website for details

Virtual Presentation on The Great Depression
by Jeffrey Urbin,
Education Specialist
Franklin D Roosevelt Presidential Library and Museum
Wednesday, December 13, 2023 at 10:00 am

Details to be announced. Click here to learn more: <https://www.csaqueens.org/page4>



Virtually With Suzanne

YOGA HELPS IMPROVE STRENGTH, FLEXIBILITY AND BALANCE

**Chair Yoga will resume on Wednesdays 10:00 a.m. – 11:00 a.m.
Join your colleagues from the Queens and Long Island Units each Wednesday morning
for CHAIR YOGA w/ Suzanne.**

September 13, 20
October 4, 11, 18, 25
November 1, 8, 15, 29
December 6, 13 20

Check our website for zoom links at: <https://www.csaqueens.org>
No session on September 27th and November 22nd.

Helpful Information for You
Yoga Poses for Your 50s, 60s and 70s — and beyond.
Read more from AARP here: <https://tinyurl.com/3jm9r35x>

THE BOOK CLUB

The QRU Book Club meets monthly.
For information, please contact Andrea Dapolito at andap11001@gmail.com

UPDATED Book List and Schedule:

September 18, 2023
Covenant of Water by Abraham Verghese (very long book)

October 30, 2023
Our Missing Hearts by Celeste Ng

November 27, 2023
The Wager: A Tale of Shipwreck Mutiny and Murder by David Grann

December 18, 2023
Dinners with Ruth by Nina Totenberg

January 29, 2024
I Have Questions for You by Rebecca Makkah

Selections to be determined:
February 2024 thru June 2024



CSA Queens Walking Club

Cunningham Park
Union Turnpike at 196th Place
Queens (near parking lot)



The group walks the 1st Friday of each month at 10:00 AM

For text reminders and alerts, email your name and cell number to

Dr. Kim Adams at: kim2020@verizon.net

7 Ways Exercise Can Boost Your Mental Health - Studies find exercise improves your mood, helps depression, and eases anxiety.

Read more from AARP here: <https://tinyurl.com/bdhezmnw>

THE BRIDGE CLUB



Check our website for updates at: <https://www.csaqueens.org>

From the Editor

Artificial Intelligence

By Dr. Kim E. Adams

AI is here. Our colleague from Steve Paris, the newsletter editor for the Central New Jersey Retiree Chapter’s newsletter, tried an experiment to test Chat GPT to see what it would produce with a request. I conducted my own experiment. The following passage was created by an AI search. What do you think?

Making the Most of Your Retirement: Embracing Opportunities and Nurturing Fulfillment

Retirement is a well-deserved reward after years of hard work and dedication. It is a phase of life that presents countless opportunities to savor the fruits of labor and embrace newfound freedom. To truly make the most of this chapter, retirees can take several proactive steps.

Firstly, planning for retirement is crucial. Understanding financial needs and creating a budget ensures a stable foundation to support desired activities and aspirations. Seeking advice from financial professionals can offer valuable insights and guidance for a secure financial future.

Secondly, staying active and engaged is essential. Retirees can explore various hobbies, join clubs, volunteer, or take up part-time work if desired. Engaging in stimulating activities not only provides a sense of purpose but also nurtures mental and emotional well-being.

Furthermore, maintaining social connections is key to a fulfilling retirement. Building and strengthening relationships with family, friends, and the community fosters a sense of belonging and support. Social interactions contribute to happiness and create cherished memories.

Traveling is another fantastic way to make the most of retirement. Exploring new places, cultures, and experiences can be incredibly enriching and satisfying. Whether it’s a distant destination or local exploration, travel broadens horizons and creates lasting memories.

Finally, prioritizing health and wellness is paramount. Regular exercise, a balanced diet, and adequate rest contribute to overall well-being, enabling retirees to fully enjoy their retirement years.

In conclusion, making the most of retirement involves careful planning, staying active, nurturing social connections, exploring new horizons, and prioritizing health. Embracing these opportunities with enthusiasm can lead to a retirement that is truly fulfilling, rewarding, and joyous.

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[Stay current, check out our website!](#)



CSA Queens Website
www.csaqueens.org