



Volume 6 Issue 2
Spring 2023



CSA RETIREE CHAPTER

QUEENS REGIONAL UNIT



FROM THE QUEENS REGIONAL UNIT LEADER

Colleagues,

I am happy to report that the Queens Regional Unit is thriving! We are all looking forward to our annual general membership meeting on April 18th at The Inn At New Hyde Park. This year our guest speakers are Susan Barone, Administrator, CSA Welfare Fund and Monique Providence, TRS Representative. We are all anxious to meet and greet Susan for the first time as well as to hear the “latest” information concerning the new Aetna Medicare Advantage Plan that is scheduled to take affect on September 1st. If you haven’t sent in the flier tear-off please do so immediately. The flier also can be downloaded from our website – www.csaqueens.org.

Our events and activities committee has been busy scheduling various virtual presentations. Now that spring is here, we will be scheduling in person tours of various points of interest. For example, on May 15th there will be a tour of the Nassau County Fire Fighters Museum followed by lunch at *Havana Central* a restaurant in Westbury. Then on June 15th there will be a tour of the Nassau County Museum of Art followed by lunch at *Ben’s* delicatessen. It is our plan to schedule at least one event per month. Paid members will receive details of these activities in the future.

The Queens Unit will continue offering chair yoga classes weekly on Wednesdays as well as Bridge classes. Also, our Book Club meets monthly on Mondays. A list of upcoming selections to be discussed is posted on our website. We are introducing a walking club. See the details on page 4. We’ve been attempting to keep members informed about current matters via email. Informational updates are posted frequently on our website so make sure to check it periodically.

If you haven’t renewed your Unit membership please do so immediately. We need your support to continue to offer our various programs and meetings. A membership renewal form can also be downloaded from our website.

Regional Unit Leader

Leonard B. Sterman

Assistant Regional Leader

Andrea Dapolito

Treasurer

Kathleen M. Murphy

Recording Secretary

Florence Klein

Newsletter Editor

Dr. Kim E. Adams

Webmaster

Kathleen M. Murphy

Zoom Coordinator

Susan Rippe-Hofmann

Committees

Dining Club

Neddy McMills – c
Deborah King-Dorman
Joseph D. Rosenberg

Hospitality/Publicity

Rosa Smith-Norman - c
Kathleen Nocera
Judy Engel

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
Lillian Garelick
Florence Klein
Kathleen M. Murphy

Now that COVID appears to be manageable with booster shots and anti-viral medications available, I want to encourage you to socialize with family and friends whenever and wherever possible while still taking precautions especially in large group settings and enclosed areas with poor ventilation. Remember, it is important to maintain human contact.

Be well and stay safe!

Fraternally,

Len

Leonard B. Sterman
Queens Regional Unit Leader

c = committee coordinators

CSA**President**

Henry Rubio

Executive Vice President

Rosemarie Sinclair

First Vice President

Dale Kelly

CSA Retiree Chapter**Chairperson**

Gayle Lockett

First Vice Chairperson

Joseph D. Rosenberg

Second Vice Chairperson

John Oricchio

Treasurer

Stanley Wilson

Secretary

Janice Imundi

Director

Mark Brodsky

Special Vice President

Nancy Russo

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.

We continue to schedule in person and virtual events.

STAY INFORMED

Check out our website at: www.csaqueens.org
for the latest information and the membership/renewal form

UNIT ACTIVITIES

Queens Retiree Chapter General Meeting

The Queens Retiree Chapter General Meeting is scheduled for Tuesday, April 18, 2023 beginning at 12:00 Noon

The New Hyde Park Inn

214 Jericho Turnpike, New Hyde Park, NY 11040

The cost is complimentary for members – a true value of your membership
Members \$0.00 Non Members \$10.00



Keynote Speakers:

Administrator of the CSA Welfare Fund
Susan Barone

NYC TRS Teacher’s Retirement System Representative
Monique Providence

Go to our website – www.csaqueens.org for detailed information.



Virtually With Suzanne

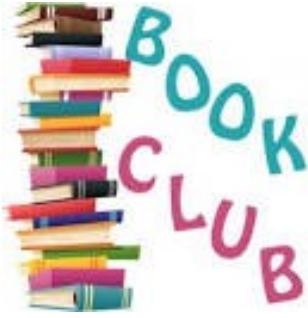
YOGA HELPS IMPROVE STRENGTH, FLEXIBILITY AND BALANCE

Join your colleagues from the Queens and Long Island Units each Wednesday morning at 10:00 a.m. for CHAIR YOGA w/ Suzanne.

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

Wednesdays 10:00 - 11:00 AM
April 19, 26
May 3, 10, 17, 24, 31
June 7, 14

THE BOOK CLUB



The QRU Book Club Meets on the final Monday of each month at 10 a.m. at North Shore Towers, Building 2 in the Lower-Level Card Room.

Address: 270-10 Grand Central Parkway, Floral Park

For a list of upcoming dates/selections visit us at:

<https://www.csaqueens.org>

or email Andrea Dapolito at:
andap11001@gmail.com

CSA Queens Walking Club for Spring 2023

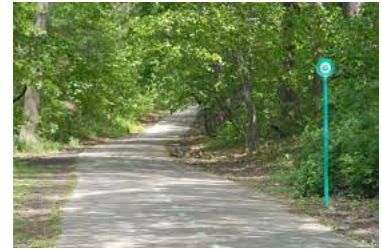
**Cunningham Park
Union Turnpike at 196th Place
Queens (near parking lot)**

Fridays 10:00 - 11:00 AM

April 7, 21, 28

May 5, 12, 19, 26

June 2, 9, 16, 23, 30



Trips



Join us for a trip to:

**The Firefighters Museum and Lunch
Monday, May 15, 2023
Detailed information to be announced**



JOIN US FOR A TRIP TO THE NASSAU COUNTY MUSEUM OF ART AND LUNCH
THURSDAY, JUNE 15, 2023

SHIN SHARES HIS TREASURES WITH US, INCLUDING WORKS BY WHISTLER, LAUTREC, BOUCHER, DAUMIER, DELACROIX, BALTHUS, DE KOONING, MATTA, POLLOCK, GORKY AND MANY OTHER IMPORTANT NAMES FROM ART HISTORY PROVOCATIVELY JUXTAPOSED WITH THE PAINTING AND SCULPTURE OF OUR OWN TIME FROM BOTH ASIA AND THE WEST.

DETAILED INFORMATION COMING

The following information was obtained from the Manhattan Regional Unit – Stanley Wilson, Unit Leader

FOR OUR MEDICARE MEMBERS HEALTH PLAN DEDUCTIBLES WERE RESET IN JANUARY

Medicare Part B deductibles were reset on January 1, 2023. The deductible for Medicare B decreased \$7 from \$233. to \$226. and the Emblem Health/GHI Senior Care deductible remained \$50. totaling \$276. Please remember that the deductible applies to the first doctor or doctors who have submitted claims to Medicare. This may or may not have been the first doctors that you have seen in 2023. The part of the \$276. deductible that you pay when you visit a doctor will depend on the doctor's service and what Medicare allows for the service.

The likelihood is that it will be less than the full amount of the deductible.

You will pay the amount that is left at future doctor's visits.

MEDICARE PREMIUMS WERE ALSO RESET IN JANUARY

The standard Medicare Part B monthly premium will be \$164.90. Those whose Medicare Adjusted 2021 taxable income was greater than \$97,000. if they filed individually or \$194,000. if they filed jointly, will pay a Part B and a Part D surcharge which is called the Income Related Monthly Adjustment Amount or IRMAA in addition to the standard amount. This amount is based on their 2021 taxable income. IRMAA Part B deductions are reimbursable while IRMAA Part D deductions are not reimbursable.

UNDERSTANDING YOUR PRESCRIPTION PLAN AND RELATED

EXPENSES IF YOU ARE ON MEDICARE

In 2023 you must have \$7,400. in true out of pocket expenses (TROOP) before catastrophic coverage kicks in.

When this occurs you only have to pay 5 percent of the cost of your prescription drugs. This 5 percent is reimbursable by the CSA Welfare Fund up to a yearly maximum of \$5,000. There is no deductible. You must submit proper documentation to the Welfare Fund to obtain this reimbursement. Call them at 212-962-6061 if you need more information.



The pension deduction, for those enrolled in the GHI Enhanced Medicare Part D plan associated with the Senior Care health plan will remain at \$125.00 per person per month. As part of the Health Care Reform legislation passed in 2010, manufacturers provide a point-of-sale discount. As a result, the “donut hole “is eliminated and you will pay 25 percent of the cost of generic medications and 25 percent of the cost of brand name medications until you reach the catastrophic stage. The value of the manufacturer’s discount is credited to you as the “amount others paid on your behalf” shown on your monthly report from Express Scripts/Emblem Health which is titled “Your Monthly Prescription Drug Summary.”

In 2023, those who are subject to an IRMAA assessment on Medicare B will continue to be assessed on Medicare Part D. This is in addition to the plan premium which is deducted from your monthly pension check.

PRESCRIPTION DRUG REIMBURSEMENT FOR NON-MEDICARE RETIREES

Reimbursement by the CSA Welfare Fund of drug co-payment expenses is 80% after the annual \$100 deductible, with an annual maximum of \$10,000 for members enrolled in a city basic health plan with the optional rider for prescription drugs.

This benefit is separate from the CSA Welfare Fund’s Supplemental Medical or the Catastrophic Medical benefit. This also applies to eligible spouses (or registered domestic partners) who have their own prescription drug plan as well. A description of the spouse/partner plan should be submitted with claim submission in order to facilitate determination of allowable benefit.

If the spouse/partner is a retired UFT member with membership in SHIP, co-payments are to be submitted to SHIP first. Submit an explanation of benefits or

denial from SHIP for applicable coordination of benefits. The CSA Retiree Chapter will automatically pay the member 20 percent of the payment from the CSA Welfare Fund with no deductibles, no co-pay and no maximum.

If you need more information about how to obtain this benefit call the Welfare Fund at (212) 962-6061.

MEDICARE RETIREES, MEDICARE B REIMBURSEMENT AND IRMAA

If you are on Medicare, you should have received your 2023 Benefits Letter from Social Security at the end of November 2022. Put this letter in a safe place if you file for IRMAA. It is a good idea to have an IRMAA file. You will need this letter in April of 2024 when you file for your 2023 IRMAA.

The first page of the SSA letter contains 4 bullets. The first one shows how much your SS benefit for 2023 is before deductions, providing you are collecting Social Security. The second bullet shows the 2023 deductions for Medicare Part B for the standard amount and for IRMAA. If you are not eligible for 2023 IRMAA, the IRMAA deduction should be 0. The third bullet shows the 2023 deduction for Part D IRMAA. If you have an IRMAA deduction for Part B then you will also have one for Part D. Remember Part D IRMAA is not reimbursable. The fourth bullet lists your SSA benefit amount after all deductions.

In April of 2023 you should automatically receive the basic Part B Medicare reimbursement. It should be \$ 2,041.20 which is \$170.10 x 12. This will be deposited to the same account as your monthly pension.

In April or May of 2023, IRMAA cover letters should be available at the OLR (Office of Labor Relations) website www.olr.nyc.gov and the CSA Welfare Fund website www.csawf.org. For this website go to Medicare Reimbursement. If you are unable to download the IRMAA cover letter for 2022, contact Stanley Wilson at 917-692-2942 and request that a cover letter be mailed to you.

In addition to a signed cover letter you must also submit copies of your Social Security Benefits Letter for 2022 AND your SSA-1099 for 2022. If you can not

locate these documents call Social Security at 800-772-1213 or visit your local Social Security office or go to www.ssa.gov to obtain them.

The CSA Welfare Fund is no longer processing IRMAA Reimbursement Applications. Send them directly to:

Office of Labor Relations of the City of New York
22 Cortlandt Street, 12 Floor
New York, NY 10007

INCREASE AND CHANGE IN THE CSA WELFARE FUND OPTICAL BENEFIT



As of January, 2023, the yearly optical benefit is \$150. The CSA Retiree Chapter remains at \$65. There is also a change in the way you file a claim for the optical benefit. You will no longer get an optical voucher from the CSA Welfare Fund.

The CSA Welfare Fund has contracted with General Vision Services (GVS) to provide a comprehensive plan that covers a through vision care examination, including dilation, cataract, and glaucoma screenings when required.

The GVS frame collection is offered at most in-network locations in the greater New York area. Frames are covered by the plan at no cost to you up to a retail value of \$200. A \$150 allowance applies for most frames not in the collection.

Single vision, bifocal or trifocal lenses are all included along with lens options such as GVS progressives as well as lenses with scratch resistant and ultra- violet coating. Alternatively, members are eligible for up to a six month supply of disposable contact lenses covered by the plan (2 week or planned replacement) or a \$150 credit toward contact lenses not covered by the plan.

GVS provides services at hundreds of locations in their network throughout the greater metropolitan New York area including Cohen's Fashion Optical and Sterling Optical as well as at malls and major shopping centers with expanded hours of coverage, seven days a week.

A combined dental and vision card was sent to you to help validate your benefits through both the GVS network and the ASO network for dental

benefits. The dental benefit remains the same and will continue to operate separately from this new vision benefit.

TO ACCESS YOUR OPTICAL BENEFIT USING A GVS PROVIDER:

Go to www.generalvision.com and register OR Download the GVS app. When prompted, enter your benefit number which is 6025 for retirees. You can view your optical plan, schedule appointments for services, and use the zip code locator to find a participating provider. OR Call GVS at 888-346-1802 to ask questions and/or make an appointment.

TO ACCESS YOUR OPTICAL BENEFIT NOT USING A GVS PROVIDER:

All direct reimbursement claims starting in 2023 will be processed by GVS. Any optical service provided by out-of-network providers must be sent to GVS with a claim form and paid itemized receipt. Call GVS at 888-346-1802 to obtain a claim form. Ask your provider to fill out their section of the claim form. If the claim form asks for your Social Security number only provide the last 4 digits. Mail the claim form and the receipt to GVS at 520 8th Ave., New York, NY 10018.

TRS UPDATES



You should have received your TRS 1099 Forms for 2022 in January 2023. They are also available in the secure section of the TRS website which is www.trsnyc.org.

Log in with your username and password and then go to Documents. If you did not receive your TRS 1099's in the mail or if you need an additional copy of a 1099 form, log in to the secure section of their website to access the forms. Please note that TRS representatives cannot provide tax advice, so contact a tax advisor for tax-related questions about your 1099 forms. TRS must periodically

ask retirees to complete and return the” Retirement Allowance and Verification Form” to ensure that their information is complete and current.

Any of the following is considered acceptable documentation:

1. The “Retirement Allowance Verification Form “with page 3 completed and signed and page 4 blank along with:

- A readable copy of your driver’s license, passport, green card, or other government- issued ID or a recent Medicare or prescription statement; AND

- A photograph of you with a newspaper where you and the date of the newspaper are clearly visible.

2. The completed “Retirement Allowance Verification Form” with page 3 completed and signed and your physician’s signature on page 4.

3. The completed “ Retirement Verification Form” with page 3 completed and signed and an attestation by a Notary on page 4.

One place you can get these forms notarized is at a UPS store.

CO PAYS ON SENIOR CARE

The New York State Supreme Court issued a preliminary injunction on the \$15. copayment that began on January 1, 2022, by GHI/ Emblem Health. This is pending further hearings before the court. Letters were sent out by Emblem Health stating that “beginning on Jan.12, 2023 and until further notice you will not be required to pay a \$15. co-pay when you get health services.” Some members have called GHI/Emblem Health at 800-624-2414 and requested new cards showing a zero co- pay.

UPDATE ON THE CITY OF NEW YORK AETNA MEDICARE ADVANTAGE PPO PLAN FOR MEDICARE ELIGIBLE MUNICIPAL RETIREES

On March 9th you received an eblast from CSA President Henry Rubio indicating that CSA voted “no” on the ratification of an agreement with the city and Aetna to transition Medicare eligible retirees to a Medicare Advantage Plan. However, the Municipal Labor Committee, the umbrella organization representing over 100 city labor unions, voted to approve the plan. The city has indicated that they will move ahead with eliminating all other health insurance options for Medicare eligible retirees other than HIP VIP.

On March 8th CSA held a zoom meeting with representatives from Aetna to explain

the new plan. On March 7th you received an eblast from CSA with a link to click and find out more information about the Aetna plan. Listed below are some highlights of the City of New York Aetna Medicare Advantage PPO Plan:

- 95 percent of providers are either in-network or accept the Aetna Plan on an out of network basis if they are Medicare doctors. 98 percent of the acute care hospitals in New York State are in network and all out of network hospitals are known to accept the Aetna Medicare Advantage Plan.

- Memorial Sloan Kettering and HSS are in network .

- The Aetna annual deductible is \$150. and is guaranteed until 2029. The current Medicare plus Senior Care deductible is \$276.

- Routine podiatry (non-Medicare covered) such as cutting nails is covered. -6-

- No prior authorization required for MRI's, CT scans, PET Scans, diagnostic cardiology, sleep study, pain management and radiation therapy. Most prior authorizations have been removed.

- Prior authorization is required for acute in patient, long-term acute care, acute physical rehabilitation, residential behavioral health/substance abuse treatment, skilled nursing, transplant, and home care services. It is also required for services that could be considered experimental and investigational, cosmetic services, specialty medications and new drugs, therapies, procedures, services, and technologies covered by Medicare.

- The Aetna Medicare Rx prescription plan will be administered by Silver Script. The premium for the drug plan will be \$103.50. All Part D drugs are covered.

- 9/1/23 IS THE EFFECTIVE DATE FOR THE NYC AETNA MEDICARE ADVANTAGE PPO PLAN.

- 1/1/24 IS THE EFFECTIVE DATE FOR THE AETNA MEDICARE Rx BY SILVER SCRIPT PRECSRIPTION DRUG PLAN FOR MEMBERS.

- ENROLLED IN THE GHI ENHANCED PRESCRIPTION DRUG PLAN

- FOR MEMBERS IN OTHER CITY HEALTH PLANS 9/1/23 IS THE

EFFECTIVE DATE for the AETNA MEDICARE

ADVANTAGE PPO PLAN.

AS WELL AS AETNA SILVER SCRIPT Rx PLAN.



-The City will keep HIP VIP Medicare Plan as an option.

- For Family Coverage, Medicare eligible members will automatically be enrolled in the Aetna Medicare PPO Plan. Non-Medicare family members will remain covered under GHI-CBP/EBCBS. Non -Medicare family members enrolled in other non-Medicare plans will be moved to the GHI-CBP/EBCBS plan.

-To opt out of this plan you must do so between May 1st and June 30, 2023.

-You can opt out and join HIP VIP .

-Your only other choice at the present time is to opt out of the City Health Plan and find supplemental coverage including drug coverage on your own. By doing so you will no longer be eligible for Medicare Part B reimbursements and IRMAA. If you opt out you will be eligible to re-enroll during the City’s Annual Transfer Period, which occurs every November, unless you have a qualifying event, or use your “Retiree Once in a Lifetime “option.

More information will be coming from Aetna as well as from the CSA.

Aetna is doing outreach to educate doctors about the new plan.

Salute to Dr. Douglas V. Hathaway Immediate-past CSA Welfare Fund Administrator

By Dr. Kim E. Adams

Douglas V. Hathaway, Ph.D., CSA Welfare Fund Administrator, known by all as “Doug,” passed away suddenly on Friday, October 28, 2022. His passing was not only a major shock, but it also left a void extremely hard to fill. As the Fund Administrator, Doug was unwavering in his commitment to the fund and unconditional in his concern and support for the members. I can personally attest to calling his number on a Friday night to leave a message for assistance, but instead received the surprise of hearing his voice on the other end ready to support. His accessibility and dedication were instrumental in helping so many of us.

Under Doug’s Leadership, the CSA Retiree Fund benefits program improved greatly. For example, starting January 1, 2023, the optical benefit climbs from \$100. to \$150., a tremendous achievement. I know we are all going to miss Doug’s caring personality and great competence as his legacy at CSA will never be forgotten.

Stay current, check out our website!



CSA Queens Website
www.csaqueens.org