



**Volume 8 Issue 1  
Fall 2024**



## **CSA RETIREE CHAPTER QUEENS REGIONAL UNIT**



### **FROM THE QUEENS REGIONAL UNIT LEADER**

#### **QUEENS UNIT LEADERSHIP**

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Mary Covington

Lilian Garelick

Colleagues,

I hope each of you had a healthy, happy and enjoyable summer. Now that it's over, we have begun preparations once again for the many activities that makes our Unit so special. On Wednesday, October 9, 2024, we will be holding our annual luncheon meeting at *Terrace On The Park* in Flushing Meadows Park. Each of you already received a flier in the mail with all of the details. It is very important to send in the tear-off with your check as soon as possible if you plan on attending. There will be assigned seating as in previous years. Our guest speakers are – CSA Executive Vice President Dale Kelly and two representatives from NYU Langone Health speaking about stroke prevention and education. We will also be honoring Gayle Lockett, Retiree Chapter Chair. 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. We also began a walking Club. We are one of only a few Units that has an up and running website. You can get up to date information on all of our activities as well as to read timely information of interest. Our web address is: [www.csaqueens.org](http://www.csaqueens.org). Check it periodically because new information is always being added.

Finally, remember to renew your membership in the Queens Regional Unit. The membership year runs from January 1<sup>st</sup> until December 31<sup>st</sup> each year. The fee is \$15.00.

**Outreach**

Irwin Shanes – c  
Deborah King  
Fannie Smiths

**Events & Activities**

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

c = coordinator

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**CSA RETIREE CHAPTER****Chairperson**

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Janice Imundi

**Director**

Mark Brodsky

**Special Vice President**

Nancy Russo

You received the Enrollment/Renewal Form along with the luncheon flier in the mail. You can also download the form from our website.

It is important to support and stay connected with your union during retirement even if your participation is limited.

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

Fraternally,

*Len*

Leonard B. Sterman  
Queens Regional Unit Lead



JOIN FORMER COLLEAGUES AND MAKE NEW FRIENDS  
AT SOME OF OUR MEMBER ONLY EVENTS:

TRIPS TO CULTURAL INSTITUTIONS      VIRTUAL PRESENTATIONS  
BOOK CLUB      BRIDGE CLUB      WALKING CLUB  
CHAIR YOGA      MEMBERSHIP MEETINGS      LUNCHEONS

STAY INFORMED OF LEGISLATIVE ISSUES  
& INFORMATION REGARDING HEALTH AND WELFARE BENEFITS,  
PENSION, IRMAA AND SO MUCH MORE

ENROLLMENT FORM IS AVAILABLE ON OUR WEBSITE

## **Upcoming Activities and Events**



### **CSA QUEENS REGIONAL UNIT LUNCHEON**

WEDNESDAY, OCTOBER 9, 2024

12:00pm – 3:30pm

### **TERRACE ON THE PARK**

Flushing Meadows Park, N. Y. 11366

**HONORING GAYLE LOCKETT, CSA RETIREE CHAPTER CHAIR**

#### **SPECIAL GUESTS**

DALE KELLY – EXECUTIVE VICE PRESIDENT

CSA STROKE PREVENTION & EDUCATION, PRESENTED BY NYU LANGONE

Reception with hors d'oeuvres followed by a complete luncheon with choice of entrées.  
Wine, soda, and a cash bar will be available.

**QRU members, spouses, health aide w/member \$55.00 Non-members \$80.00**  
**Payment must be received no later than October 2, 2024.**

**ZOOM PRESENTATION**  
**INTERNET SECURITY**  
**MONDAY, OCTOBER 21, 2024, AT 10:00 A.M.**

PRESENTED BY



**SENIORS TEACHING SENIORS**

WE'RE GOING ONLINE MORE AND MORE SO PROTECTING YOUR COMPUTER FROM CYBER-ATTACKS INCLUDES KNOWING HOW TO PROPERLY SET UP YOUR WEB BROWSER. LEARN HOW TO SECURE YOUR COMPUTER FROM ATTACKS VIA THE INTERNET. DISCUSSION INCLUDES ANTI-VIRUS SOFTWARE, FIREWALLS, MALWARE, PHISHING, PRIVATE BROWSING, AND SECURITY SETTINGS FOR MS EDGE, FIREFOX, GOOGLE CHROME, AND MAC SAFARI.

[Register here](#)

You will receive an email confirmation and a link from Senior Net to the Zoom presentation.

**Nassau County Museum of Art**  
**Wednesday, November 13, 2024, at 11:30 a.m.**

**Seeing Red: Renoir to Warhol**  
 Docent led Tour of the exhibit

**SEEING RED**  
 RENOIR TO WARHOL



**JULY 20, 2024 - JANUARY 5, 2025**

**Zoom Presentation**  
**Frank Lloyd Wright and the Architecture of the Guggenheim  
 Museum**

**TUESDAY, JANUARY 7, 2025 AT 10:30 AM**

**DETAILS TO BE ANNOUNCED**



**Zoom Presentation**  
**SOARING ABOVE PREJUDICE**  
**The Story of the Tuskegee Airmen**  
 Presented by Jeff Urbin  
 Educational Specialist

**Franklin D. Roosevelt Presidential Library and Museum**

**Monday, February 10, 2025 at 10:00 am**



**Zoom Presentation**  
**Learn about IOS 18**  
**Monday, March 10th, 2025 at 10:00 a.m.**  
 Presented by  
**SENIORS TEACHING SENIORS**

## Louis Armstrong Museum and House Tour

Thursday, March 27, 2025 (Tentative)

**Details to follow**



**ONGOING ACTIVITIES**  
 check website for additional details  
<https://www.csaqueens.org>



**Zoom Presentation**  
**Chair Yoga with Suzanne**  
**Wednesdays | 10:00 - 11:00 AM**  
 October 2, 9, 16, 23, 30  
 November 6, 13 20

[JOIN HERE](#)

Meeting ID: 835 2039 5248 Passcode: 219880

**Gentle Chair Yoga for Seniors**  
 Improve your strength, flexibility, and balance.  
 Read more about Chair Yoga from AARP at: <https://tinyurl.com/3jm9r35x>

## Bridge Club

### BRIDGE FOR ADVANCED BEGINNER & INTERMEDIATE PLAYERS

Sessions held at North Shore Towers  
( Fall 2024 check website)

## Book Club



Meetings are held the last Monday of each month.  
**Check our website for additional information**

## Walking Club

**CHECK WALKING LOCATION BEFORE YOU GO**  
**GATHER AND WALK**

Month	LOCATION
October 4	Meet at Cunningham Park Union Turnpike & 196th Place Queens (parking lot)
November 1	Meet at Cunningham Park Union Turnpike & 196th Place Queens (parking lot)
April 4	Brookville Park, 147 Ave & Brookville Blvd, Springfield Gardens, NY 11413
May 2	Beach 13 <sup>th</sup> Street, Rockaway Beach Boardwalk (parking lot)
June 6	Beach 13 <sup>th</sup> Street, Rockaway Beach Boardwalk (parking lot)

[Click here](#) to sign up for notifications about the Walking Club.





### **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>

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### **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.

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### **Adapted from the Florida Chapter Newsletter 2023**

#### **SCAMS**

Lois Turetzky, Ed.D,

We read and hear about friends and neighbors being scammed by professional hackers daily. Please check out the website: [Scamicide.com](http://Scamicide.com) This site developed by Steve Weisman provides lists of scams, scams of the day, trending scams, coronavirus scams, Federal Trade Commission (FTC) refunds, information on identity theft, and more. Being aware and knowing how to prevent scams can save you a lot of money and heartache. Check it out.

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# Updates from Norm Sherman

## Informational Update Vol 15 #8 August 23, 2024

### 1. COVID-19

Although the COVID-19 pandemic is long over, there has been a tremendous increase in the virus this summer, ruining vacation plans and causing fever and coughing among the virus-infected individuals. Although the Centers for Disease Control and Prevention (CDC) no longer tracks individual infection numbers, experts believe the number of infected cases could be the largest summer amount yet.

As of now, the variants have not proven to cause serious illness, and vaccines remain effective. However, this could easily change as new variants keep emerging.

#### COVID-19 Vaccine

The CDC recommends that everyone 6 months or older receive the 2024-25 updated COVID-19 vaccine to protect them this fall and winter against the virus, even if they never had a COVID-19 vaccination previously.

As I write this article, I just received a news flash that the US Food and Drug Administration approved the updated vaccine from Moderna & Pfizer. The vaccine shots should now become available in the coming days and will target a strain called KP.2

The good news is that the COVID-19 vaccine cost is free. The Department of Health and Human Services (HHS) has said the coronavirus “must be provided to vaccine recipients with no out-of-pocket costs.” If you go to your local pharmacy for the shot, you will probably be asked to show your current ID and health insurance card.

#### Who Pays for the COVID-19 Vaccine

Medicare will pay for the COVID-19 vaccine for Medicare beneficiaries under Part B; HHS will pay for all others not on Medicare. However, those health insurance plans not compliant with the Affordable Care Act (ACA) will have to request reimbursement from the HHS provider relief fund. Under no circumstances can they bill patients directly.

### 2. Physical Therapy

I often get questions from Medicare-eligible retirees about physical therapy coverage. Does the CSA Retiree Welfare Fund cover physical therapy? What about Medicare? Well, the answers are simple: yes, and yes. However, there is a caveat: if you are on Medicare, you must first exhaust its coverage before you can file for the Fund’s coverage.

#### Medicare Coverage

In 2024, Medicare continued to cover physical therapy under Part A (hospital insurance) and Part B (medical insurance). For Part A, the therapy takes place either in a hospital or a Skilled Nursing Facility. Part B covers outpatient services that take place at various locations or, under certain conditions, at home.

In the past, Medicare limited the number of therapy visits. That is not the case now as there is no longer a hard cap on therapy services. However, there is a soft cap or threshold amount that cannot be exceeded unless the healthcare provider indicates on a claim form that the therapy is medically necessary and documents why this is so. The cap this year is \$2,330.

Also, the physical therapy regulations require a licensed physical therapist to reassess the patient every 30 days. The reassessment measures the improvement from the previous 30 days.

### CSA Retiree Welfare Fund's Coverage

After an annual \$100. deductible, you will get back 80% of the therapy cost up to \$2,000. When you file your first claim, you will need a statement from Medicare (or your primary carrier if it covers physical therapy) that you have exhausted their coverage.

### 3. Question of the Month

Q. I recently was in the emergency room and received an invoice for \$50. Is that reimbursable?

A. I'm sorry you had to go to the emergency room. I hope you had a speedy recovery

The Fund would process the \$50 deductible under the Supplemental Medical Benefits program. However, under this program, there is a \$100 annual deductible. If \$50 is the only out-of-pocket expenditure during the calendar year, then the answer is no.

## Informational Update Vol 15 #7 July 28, 2024

### 1. Basics of Medicare

When I first went on Medicare, I admit my knowledge of it was quite limited. I knew very little about the various parts of Medicare. What I did know was that Medicare, passed into law in 1965, was a universal health insurance plan that would give me peace of mind in the event I needed to see doctors. Since that time, I learned a great deal about it and have used that knowledge to advise and inform our Medicare-eligible members.

This year we can expect a lot of members to become Medicare-eligible. My experience has shown that many in this group, as well as long-time Medicare-eligible members, were like me initially: unfamiliar with how Medicare works. Consequently, I decided to write about Medicare, giving just the basics at this time.

Medicare is a federal health insurance program in the United States, primarily designed for individuals aged 65 and older, but also available to certain younger people with disabilities and those with End-Stage Renal Disease.

### **Medicare is divided into four parts: A, B, C, and D.**

**Part A (Hospital Insurance)** – for most people, the premium is \$0

- Inpatient Hospital Care. If a doctor has you admitted to a hospital, Part A covers you completely for the first 60 days, partially for the days 31 - 90, and not at all beyond 90. The good news is that the CSA Welfare Fund covers you completely (except for a \$300 deductible, which the CSA Welfare Fund partially covers) for 360 days.
- Skilled Nursing Facility (SNF) Care. After a 3 or more day stay in a hospital, you may be sent to a SNF for additional services, which include rehab, administering medicine or changing bandages. Part A covers days 1-20 in full & partially from days 21–100. You pay full after that. Again, there is good news: BlueCross BlueShield covers days 21–100 in full. Unfortunately, you pay in full beyond 100 days.
- Hospice Care. Part A will cover hospice care if a provider certifies the need for such services.

· Home Healthcare. Part A may cover home healthcare if you need skilled care and are home bound. Skilled care generally requires a licensed or medical person to carry out the services.

**Part B (Medical Insurance)** – covers doctors' services, outpatient care, medical supplies, and preventive services. Part B requires a monthly premium, which can vary based on income. Once again, we have good news: the city reimburses the premium in full.

**Part C (Medicare Advantage)** – is an alternative to Original Medicare (Parts A & B) that is offered by private insurance companies. These companies must be approved by Medicare. Advantage plans can have different rules, costs, and coverage restrictions compared to Original Medicare.

**Part D** – helps to cover the cost of prescription drugs and vaccines. Part D plans are offered by private insurance companies approved by Medicare and have separate premiums. For Medicare-eligible members the premium is covered by the High Option Rider, which costs \$120 per month per person, \$240 per family. This amount is deducted from the pension check. Some Medicare-eligible members also pay an additional amount (IRMAA) depending on their income. Unfortunately, the Part D premium is not reimbursable.

Navigating Medicare can be very daunting due to the various parts and coverage options. Fortunately, there are lots of resources you can consult for further information.

## 2. Question of the Month

Q. I want to apply for 2023 IRMAA but misplaced my 2022 benefit verification SSA letter. How can I get a copy?

A. There are three ways: 1) visit your local Social Security office and request the SSA letter 2) call SSA and ask them to mail you the letter, OR 3) download a copy from the SSA website - [www.ssa.gov](http://www.ssa.gov) this will require your having an online SSA account. If you don't have an account, you can open one on the SSA website by just following the prompts.

## Informational Update Vol 15 #6 June 20, 2024

### 1. Empire BlueCross BlueShield Name Change

On January 1st, 2024, Empire BlueCross BlueShield (Senior Care hospital) was renamed to Anthem Blue Cross and Blue Shield. It is only a name change; your hospital benefits remain the same.

This past week, you should have received your new Anthem Blue Cross and Blue Shield I.D. card for hospital care. You should immediately use this card for hospital care. Continue to use your Emblem Health I.D. card for all medical care (Part B) you receive outside of a hospital.

Make sure that your personal information on this card is correct. If there is an error, or you have any questions, contact the Anthem Customer Service number on the back of the card. The Service is open from Monday through Friday, 8 a.m. to 6 p.m.

To get more details on your hospital benefits, open an account on [Anthem.com/NYC](http://Anthem.com/NYC). You will be able to search for providers, check costs for care, and update your profile information, including your communication preference and email address.

## 2. Surviving Spouses/ Registered Partners

I continue receiving calls from members' surviving spouses/registered partners asking whether they are still entitled to the CSA Welfare Fund benefits. As a result of these calls and as a refresher, I am re-printing the article I wrote on this topic two years ago.

While the passing of a member is a very difficult time for the surviving spouse/registered partner, the good news is that the CSA Retiree Welfare Fund continues to provide him/her with supplemental medical coverage **WITHOUT COST** for 5 years from the date of the member's passing. The only condition is that the surviving spouse/registered partner must have a basic city health plan or the equivalent through another health plan to receive the Fund coverage. Also, the Fund's retiree benefits stop before the 5 years should the survivor remarry.

The Fund coverage includes but is not limited to, dental, optical, hearing aids, drugs, physical therapy, and home health aides. The whole list of benefits can be downloaded from the CSA Welfare Fund website.

Surviving spouses/registered partners are also entitled to the CSA Retiree Chapter supplemental benefits. However, to enjoy these extra benefits, the surviving spouse/registered partner must join the Chapter. While being a member of the Chapter has a monthly charge, it is money well spent since the Chapter benefits will greatly enhance the Welfare Fund benefits.

After 5 years from the member's passing, the Welfare Fund supplemental benefits automatically ends unless the surviving spouse/registered partner extends the benefits by paying a monthly COBRA premium. This extension will be necessary if the surviving spouse/registered partner belongs to the CSA Retiree Chapter and wants to continue to get their supplementary medical benefits.

## 3. Question of the Month

Q. How do I know if I am entitled to 2023 IRMMA reimbursement?

A. Do one of two things:

- Look at the 2022 November SSA verification letter. It will show what your standard premium is and, if applicable, your IRMAA surcharge. If there is a surcharge, you are entitled to an IRMAA reimbursement.
- Look at your 2023 1099 SSA letter. In 2023 the standard amount was 164.90 per month or \$1,978.80 a year. If the amount listed on the letter is greater than the yearly amount, then you paid an IRMAA surcharge and are entitled to an IRMAA reimbursement.

**Stay current. Check out our website!**



**<https://www.csaqueens.org>**