



**Volume 7 Issue 2
Spring 2024**



CSA RETIREE CHAPTER QUEENS REGIONAL UNIT



FROM THE QUEENS REGIONAL UNIT LEADER

Colleagues,

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Assistant Regional Leader

Andrea Dapolito

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Assistant Treasurer

Jack Schwarz

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Dining Club

Deborah King-Dorman – c

Steven Duch

Joseph D. Rosenberg

Hospitality/Publicity

Dr. Rosa Smith-Norman

I am happy to report that the Queens Regional Unit is continuing to grow and thrive! On April 16th we held our annual general membership meeting at *The Inn At New Hyde Park*. Our guest speakers were Henry Rubio, President, CSA and Daren Wilkes, Queens District Attorney’s fraud and scams coordinator. With almost 90 members in attendance, everyone had a wonderful light buffet upon arrival followed by the guest speakers as well as greetings and information from the Chair and the Director. It was especially wonderful that CSA President Henry Rubio not only spoke and brought greetings but acknowledged members individually. Please note - our annual luncheon meeting has already been booked, it will again be at *Terrace On the Park*, on Wednesday, October 9, 2024, so save the date!

Our events and activities committee has been busy scheduling monthly activities. The next one is a tour of *Cedarmere House* and grounds. The former home of William Cullen Bryant in Roslyn Harbor, Long Island. Members received the flier with all of the details. This tour is scheduled for Monday May 6th at 10:30 A. M. The committee will be scheduling other events in the future, just check your email and or our website – www.csaqueens.org.

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’ve been keeping members informed about current matters via email. Informational updates are posted frequently so make sure to check it periodically.

If you haven’t renewed your 2024 Unit membership please do so now. A membership renewal form can be downloaded from our website.

Legislative

Dee-Dee Goidel - c
Mary Covington
Lillian Garelick

Outreach

Irwin Shanes – c
Fannie Smiths
William Isaacson

Events & Activities

Andrea Dapolito - c
Lilian Garelick
Florence Klein
Kathleem M. Murphy

c = coordinator

I want to encourage you to socialize with family and friends whenever and where ever possible. Attending our various events is an excellent opportunity to reconnect with former colleagues and make new friends. Human interaction has been a proven way to maintain mental sharpness.

Be well and stay safe!

Fraternally,

Len

Leonard B. Sterman
Queens Regional Unit Leader

CSA

President

Henry D. Rubio

Executive Vice President

Rosemarie A. 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



**JOIN FORMER COLLEAGUES & MAKE NEW FRIENDS
AT OUR MEMBER ONLY EVENTS:**

TRIPS TO CULTURAL INSTITUTIONS

BOOK CLUB YOGA CLASSES BRIDGE

VIRTUAL PRESENTATIONS WALKING CLUB LUNCHEONS

ANNUAL MEMBERSHIP MEETING

**STAY INFORMED OF LEGISLATIVE ISSUES AND INFORMATION REGARDING YOUR
PENSION, HEALTH BENEFITS AND WELFARE FUND**

THE ANNUAL FEE OF \$15 ENTITLES YOU TO ALL OF THE ABOVE & MORE

REGISTRATION/RENEWAL FORM AVAILABLE AT: WWW.CSAQUEENS.ORG

UPDATES

CSA QUEENS RETIREE UNIT

Upcoming Activities and Events

**CEDARMERE MUSEUM AND GROUNDS
PRIVATE TOUR**



Monday, May 6, 2024

10:30 a.m.

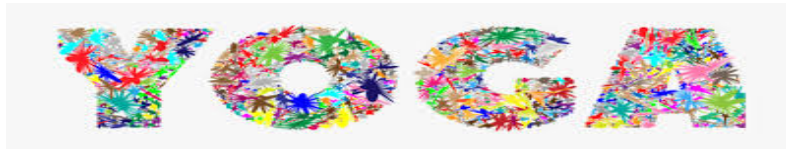
CEDARMERE, THE COUNTRY HOME OF PROMINENT 19TH-CENTURY POET, NEWSPAPER EDITOR, AND CIVIC LEADER WILLIAM CULLEN BRYANT.

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**BRIDGE FOR ADVANCED BEGINNER &
INTERMEDIATE PLAYERS**



Lessons will be conducted by
Lilian Garelick (master bridge player)
April 30th , May 7th , 21st , & 28th (Tuesdays)
9:30 a.m. to 11:00 A.m.



**Chair Yoga w/Suzanne continues every
Wednesdays at 10 AM**

April 3, 10, 17
May 8, 15, 22, 29

**ADDITIONAL INFORMATION REGARDING ALL ACTIVITIES MAY BE
FOUND AT:
[HTTPS://WWW.CSAQUEENS.ORG](https://www.csaqueens.org)**

**Gentle Chair Yoga for Seniors
Improve your strength, flexibility, and balance.
Yoga Poses for Your 50s, 60s and 70s — and Beyond.**

Read more from AARP here: <https://tinyurl.com/3jm9r35x>

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CSA QUEENS WALKING CLUB

WE MEET AT CUNNINGHAM PARK THE 1ST FRIDAY OF EACH MONTH AT 10:00 AM

UNION TURNPIKE AT 196TH PLACE QUEENS (NEAR PARKING LOT)

PLEASE CONTACT KIM ADAMS (718) 525-0325 FOR WALKING CLUB INFO.



Studies find exercise improves your mood, helps depression and eases anxiety.

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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 – Irwin Shanes - 917-549-7016.

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Legal Info and Medicare Info (from Susan Barone, Welfare Fund Director)

Now is a good time to review CSA's legal benefits program.

The plan, through Feldman, Kramer, and Monaco, P.C., covers all CSA members -- retired and in-service -- as well as spouses and children who are still covered by Welfare Fund benefits.

Here's an overview:

- Telephone advice and consultations with highly experienced attorneys are free of charge.
 - Members and dependents are entitled to three free in-office sessions per calendar year concerning any new legal matter with a National Legal Office attorney or local referral attorney.
 - Attorneys will write as many legal letters or make as many telephone calls as necessary to assist the participant in matters such as consumer protection and credit resolution.
 - Attorneys will review documents such as apartment and auto leases, promissory notes, retail sales agreements, and other contracts.
 - Members are entitled to prepare a will, living will, health care proxy, and power of attorney annually without any additional charge. Trusts are prepared with certain limitations.
 - Reduced flat fee per real estate closing.
 - Traffic Matter Assistance. Traffic violation consultation with a plan attorney.
 - Finally, one of the most exciting features of the plan is assistance with student loans.
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Members can speak with a student loan counselor and receive a comprehensive review of their student loans with the goal of reducing the member's monthly loan payments and possibly receiving public student loan forgiveness. To get started, call FKM at (800) 832-5182. You can also find more information at the Welfare Fund website at www.csawf.org

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Adapted from the Florida Chapter Newsletter

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. 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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In Memorium

CSA Queens Regional Unit is saddened by the loss of our friend and colleague, Kathleen Nocera, who was an active and dedicated Executive Board Member for several years. Kathleen was a kind and caring colleague; we will miss her on the team. We extend our heartfelt condolences to her loved ones.



Update from Norm Sherman

Informational Update Vol. 15 #3 April 1, 2023

1. Home Health Aide

This month I have received several inquiries regarding the CSA Retiree Welfare Fund Home Health Aide benefit. This benefit is important because people often need an aide after a hospital stay or become incapacitated resulting from injury or illness. Home health aides provide special care assisting these people with their personal care including, but not limited to, eating, bathing, grooming, toileting and dressing.

How Does the Benefit Work?

After an annual \$100 deductible, the CSA Welfare Fund will reimburse you 80% of your cost up to the \$10,000 annual maximum, lifetime \$30,000. In addition, the CSA Retiree Chapter will reimburse you in a separate check an additional 20% of what the Fund reimburses you.

For example, suppose at the start of the year, you used an aide that cost \$500. After a \$100 deductible, the Fund will reimburse you \$320 (80% of \$400). The Fund sends you this amount in a check. About 2 to 3 weeks later, the Retiree Chapter will send you a check in a seamless operation for an additional \$64 (20% of \$320). Your total reimbursement is \$320 + \$64 or \$384. If you needed an aide again during the same year, there would be no deductible, so you would be reimbursed 80% of the full amount.

If you maximized the annual benefit each year that you use it, the \$30,000 lifetime benefit would be depleted after 3 years. However, you can spread the use of the benefit over more than 3 years by not using up the full annual benefit. For example, suppose you collect only \$5,000 of the benefit in a given year. The \$5,000 left will then roll over so that you now have \$25,000 left in the lifetime benefit, which will require more than 2 years to deplete.

How do You File a Claim?

To file a claim, submit the following to the CSA Retiree Welfare Fund (nothing is needed for the CSA Retiree Chapter)

- A completed Home Health Aide claim form. This form contains a section that a physician must fill out. You can obtain a blank form from the CSA Welfare Fund.
- Proof of certification for each home aide used. The certification is submitted only once. Certification can be obtained from the agency that is supplying the aides
- A log of dates and times the aide provided service.
- A copy of the bill and proof of credit card or check payment. Cash payment is not acceptable.

2. Acupuncture

A member recently asked if I would include in my next update an article on the coverage of acupuncture. So, here it is:

CSA first covered acupuncture (18 visits) through its supplemental medical benefits on January 1, 2017. In 2019, the 18 visits per year were enhanced to 36 per year. And then, in 2021, Medicare stepped in and covered 12 visits in a 90-day period. This is how it all works:

Medicare will cover the 12 visits in a 90-day period for chronic lower back pain providing:

- The pain is lasting 12 weeks or longer
- The pain is not related to spreading cancer, inflammatory or infectious disease
- The pain is not associated with pregnancy or surgery.

Medicare will also cover an extra 8 sessions if your doctor indicates that your chronic back pain shows improvement. If the doctor indicates there is no improvement or your condition is getting worse, then Medicare will not cover the additional sessions. Medicare covers no more than 20 treatments yearly. These treatments may only be used for chronic lower back pain.

Once you have exhausted your allotted 20 (12 + 8) treatments, you can turn to the CSA Retiree Welfare Fund and CSA Retiree Chapter for additional coverage.

v CSA Retiree Welfare Fund – You are allowed a maximum of 36 visits a year. The maximum allowable charge for reimbursement is \$100 per visit, although the acupuncturist may charge more than the \$100. After an annual \$100 deductible you will be reimbursed 80% of the cost.

The provider must be legally certified to practice acupuncture under the provider's state license. If the state does not have a state license then the provider must have a certificate from the National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM).

To file a claim, submit the bill, proof of payment, and on the first claim, the provider's state license or certification.

CSA Retiree Chapter – You will get an additional 20% reimbursement of whatever the Fund reimburses you. You do not have to apply for it as the process is a seamless operation. The reimbursement should come about 2 weeks after the Fund reimbursement.

3. Question of the Month

Q. I am a retired CSA supervisor on Medicare. I understand that if my out-of-pocket expenses reach \$8,000, I no longer pay for prescription drugs for the remainder of the year. Is that true?

A. Yes, it is. Under the Inflation Reduction Act of 2022, which President Biden signed into law, those on Medicare will not have to spend more than \$8,000 on prescription drugs in 2024. Actually, it could be even less. Here is how:

To reach the \$8,000 limit, you had to spend time in the donut hole, also known as the coverage gap. If you were taking a brand-name drug and the manufacturer offered a discount, the discount amount counts towards the \$8000. For example, if you take a brand name drug that costs \$200, but you pay only \$100 because the manufacturer offers a 50% discount, you still get the \$200 credit. Overall, and depending on what drugs you take, the \$8,000 out-of-pocket expense could be less.

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



**CSA Queens Website
www.csaqueens.org**