



CSA Northern New Jersey Retiree Unit

<https://www.csannjretirees.org/>
csannjretirees@gmail.com



Tara R. Edmonds, Publisher

Fall Edition 2024

A MESSAGE FROM LARK MORRISON OUR REGIONAL UNIT LEADER

Officers

Lark Morrison
Unit Leader
Marlene Leader
Assistant Unit Leader
Rosemarie Kolb
Secretary
A. Robert Guzzio
Treasurer

Executive Board
Tara Edmonds
Newsletter
Michael Mirakian
Former Unit Leader
Cynthia Rodriguez
Website Coordinator
Sunjilee Pegram
Collin Wolfe
Executive Committee
Members

Dear Retirees,

The Executive Board of Northern New Jersey wants to thank you for attending the Opening Social of '24 ~ '25 on Wednesday, 11th September at Segovia Mesón in Carlstadt. After honoring the victims of 9/11, the afternoon was spent enjoying the ambience, chatting and partaking of the delicious hors d'oeuvres. Everyone agreed it was a lovely affair. Therefore, the Executive Board has decided we will do it again, every year!! To thank the members that participated, a raffle was held at the closing of the afternoon. Cynthia Mullins~Simmons was the winner and was awarded a free invite to the next Unit's social to be held in December.

*Some of you have suggested that we, the members, meet here in New Jersey, visit different restaurants, eat and have some fun, entertaining activities for all to participate in and to attract new members as a strategy to help make the Unit stronger. The Executive Board heard you...We feel that it is important to continue to learn, be engaged with others to support a rich retirement. There is a plan to have "Zip Code Meetings" to inform new and hear from former retirees what is of interest to you. **Come on, let's do it!!***

General Membership Meeting

*Our General Membership Meeting will be held in the Fellowship Hall, Community Baptist Church, 224 First St., Englewood, NJ on **Monday, 7th October at 12pm.** (Lunch will be served...Please RSVP to: csannjretirees@gmail.com with your intentions of attending so we may prepare for you.) The guest speakers will be a New Jersey attorney representing Feldman, Kramer and Monaco (the Legal Service Law Firm serving the Union along with Steve Kramer, Partner of the Firm), and Jarita Walker, a representative from Social Security of New Jersey. You are invited to come join us whether you are a member of the Unit or not. If you are*



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Lark's message - cont.

not a member, this is a great opportunity to join our unit. Dues for re- enrollment or new membership can either be mailed or paid on the 7th of October.

Dues

*Your dues go toward defraying costs to various events and the Unit's expenses. The dues entitle you to: Two (2) General Membership Meetings; two (2) informative Newsletters; discounted cultural, social, and educational activities; informative emails and the opportunity to socialize with old colleagues and make new friends. (A Membership Application is attached for your convenience. If you are reading this letter on the Website, look under **EVENTS** for an application.)*

Cost of Living Adjustment

The cost-of-living adjustment (COLA) for September 2024 ~ August 2025 is 1.8% (applied to the first \$18,000 of the maximum retirement benefit or \$27 per month) for eligible retirees. To be eligible for COLA, you must be:

- *62 and retired at least 5 years; or,*
- *55 and retired at least 10 years; or,*
- *A retiree receiving a NYC TRS disability benefit for at least 5 years, regardless of age; or*
- *A surviving spouse of an eligible retiree receiving a lifetime benefit. (By law, the spouse receives an increase equal to one-half the COLA the retiree would have received.)*
- *Retirees who become eligible for the COLA after September will receive the adjustment when first eligible.*

Retiree Chapter Regional Election

This is an election year. Every 3 years, CSA conducts elections for all elected positions. In addition to the election of CSA Retiree Chapter officers and Executive



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Lark's message - cont.

Board, Regional officers (Unit Leader and Treasurer) will also be elected. Would you like to utilize your proven innate leadership skills here in Northern New Jersey? Providing you are in good standing, simply SELF NOMINATE for either or both positions. (More information to follow.)

Activities ~ Please mark your calendar for Events of 2024

- | | | |
|-----------------|----------|---|
| October | 7 | NNJ Unit General Membership Fall Meeting |
| November | 2 | CSA Annual Conference at the Hilton Hotel in Manhattan (Cost - \$125 for the entire day. Will be subsidized by the Unit.) Breakfast free for retirees. |
| December | 4 | NNJ Holiday Celebration – Venue TBA (Will be subsidized by the Unit.) |

WELCOME TO ALL... We look forward to seeing you at the **General Membership Meeting on Monday, 7th October at 12:00pm.** (The space in the Fellowship Hall allows for social distancing)

Lark Morrison
Unit Leader



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Update from Norm Sherman from the CSARC Florida Liaison and Outreach Coordinator

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.



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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.



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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. 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.

INFORMATION UPDATES

Health Benefits Program Fall Transfer Period for Retirees – Open Enrollment - NYC Office of Labor Relations

The Fall 2024 Annual Health Benefits Program Transfer Period for retirees begins November 1, 2024, and ends November 30, 2024. Health plan changes requested



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during the Transfer Period will be effective January 1, 2025, and the new pension deduction will begin with the retirees' pension check in January 2025, if applicable. Retirees who wish to make a change must complete the **Health Benefits Program Retiree Application**. Completed applications should be submitted to the NYC Health Benefits Program by November 30, 2024.

Medicare Advantage Update

May 21, 2024, the Appellate Division affirmed the Supreme Court's decision to block the city from switching current municipal retirees to Aetna's Medicare Advantage plan. The city is appealing the decision, and another related case is pending in the NYS Court of Appeals.

Aetna Medicare Advantage Plan

Visit to learn more about the Aetna's Medicare Advantage plan. Finding your doctor and hospital: At the website above, click on the link that reads "Find your doctor or hospital" and then continue as a GUEST. The search tool works with zip code, specialty, and/or doctor/provider name.

Attending an Aetna webinar: At the website above, scroll all the way down to "Webinars and meetings" for a complete schedule. On the Aetna website, you will also find their list of prior authorizations and a summary of their plan, including information on prescription drugs with a lookup tool.

Susan Barone is the Administrator of the CSA Welfare Fund. Together with Glenda Harry, Assistant Administrator and the entire Welfare Fund team they are here to serve members and are available to address all questions and concerns from 8:30 AM – 4:30 PM, Monday through Friday at (212) 962-6061 or through a contact form, use the following link <https://www.csawf.org/contact-us/>.



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SCENES FROM THE 2024 CSA NNJ RETIREE ANNUAL SOCIAL



On September 11, 2024, Members and Friends of the CSA NNJ Retirees Unit enjoyed the Annual Social at Segovia Meson in Carlstadt, NJ. A good time was had by all.



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MEMBERSHIP DUES October 1, 2024 to September 30, 2025

Please make your check payable to: CSA Northern New Jersey Retiree Unit

Mail dues (with this form) to:

**A. Robert Guzzio, Treasurer CSA Northern NJ Retiree Unit
29 Cheshire Lane
Ringwood, NJ 07456**

First Name _____ ***Last Name*** _____

Address _____

City _____ ***Zip code*** _____

Home phone _____ ***Cell phone*** _____

Email _____ ***DOB Month/Date:*** _____

Last Position Held _____

My spouse / significant other would also like to join and be eligible for unit member benefits.

First Name _____ ***Last Name*** _____

Last Position Held _____ **CSA Member: No** ___ **Yes** ___

You get two informative newsletters a year; two general membership meetings with relevant information for retirees; discounted cultural, social and educational activities; and the opportunity to share with old colleagues and make new friends! All this and more for only \$15.00 a year!



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GOOD AND WELFARE

Wishing those who celebrate Rosh Hashanah - HAPPY NEW YEAR!!!

What's New with You?

Do you have some news that you'd like to share with your fellow NNJ colleagues in our Newsletter and on our website? Birth of a new grandchild, nuptial, starting a new business, publication, a move to Florida, obituary or even a divorce. If you want us to know then we want to know! Please send it to Mike Mirakian at mmiraki@msn.com and we'll do the rest.

IN MEMORIAM

Our condolences to all families who may have lost a family member and/or a loved one during this time. Our thoughts and prayers are with you.

IMPORTANT WEBSITES

Councils of School Supervisors and Administrators Website - csa-nyc.org

NNJ Retiree Unit (our Unit) - www.csannjretirees.org

American Association of Retired Persons. In addition to benefits, they offer games, activities, community events, etc. - aarp.org

Center for Disease Control – <https://www.cdc.gov>

Medicare – medicare.gov

Social Security – www.ssa.gov

Teachers Retirement System of the City of NY – TRSnyc.org