Timely Health Information
By Peg Corbett, RC 8 Past President

Each fall we receive mail advertising Medicare policies for those retirees 65+ years of age. Retirees need to be reminded that these advertisements do NOT pertain to the majority of retirees who have Original Medicare. These policies are for people who need to buy a Medicare Part D prescription plan or a Medicare Advantage policy. I emphasize that most of us do have our school district health insurance policy as a secondary one to Medicare and have no need of these private policies. You should receive a letter from your district that your coverage is “creditable” by mid-November, eliminating any need to purchase a private policy. We have many districts, so an exception is possible. I urge you to contact your district and/or union president if you have any doubt about your retiree coverage. Every district has different negotiated agreements and those are followed to the letter!

Some 2020 Medicare Changes:
1. Part B Cost—$144.60
2. Deductible—$198.00

The future of health care in the US is unknown. 1. The Affordable Care Act (Obamacare) is still law. The tax law eliminated the mandate to have insurance (or pay a penalty), but elements remain that help us all. Examples are removal of maximum coverage caps and pre-existing condition clauses, administration of some tests with zero co-pay, and keeping young people on parents’ policies until age 26. 2. A number of different ideas for future health insurance changes are being discussed by various presidential candidates. Dialogue is good, but we don’t know enough about any of them now, and detailed information will be necessary to make decisions. Remember, decisions made on a federal level WILL affect all of us. We cannot sit by and think about how good our present plans are. Utmost vigilance will be necessary during the next 12 months!
3. The President’s budget proposal cuts Medicare by $845B over the next 10 years!
4. The Executive Order on health care, issued by the President in September, is extremely vague. No conclusions can be drawn now, but experienced people in the field of health care see problems with the following:

a. Language appears to be a push toward market based, private health insurance programs. For example, 95 percent of doctors do participate in Medicare and accept the fees accordingly. Private contracting proposals would change that.
b. The language also is of concern because there can be a growing imbalance between Original Medicare and Medicare Advantage. Presently two-thirds of the eligible population is on Original Medicare, the government administered program.

At this time, it is doubtful if the President will push this agenda or will try again for the repeal of the ACA. In an election year the impact of these decisions would not go over well during campaign time. These points are apt to surface much more strongly after the election.

As we remind you in every article pertaining to health insurance, “Stay alert, learn what is in your district’s plan, and ask questions of your local officers!” Changes do come, and knowledge is power. Contact your RC 8 officers and representatives when necessary. We are here to help!
Interested in Running for Office?

The next election for the officers of the Retiree Council 8 of New York State United Teachers will be held at the spring luncheon. If you are interested in running for an office, please complete this nomination form and return it to the NYSUT office in care of Florence Wood, Election Committee Chair.

The form should include a 100-word statement about your qualifications and reason for running.

Additional nominations of the same person for the same position will not be recognized by the Election Committee.

NOMINATION FORM FOR RC 8 2020-2023 TERM

PRESIDENT, VICE PRESIDENT, SECRETARY, TREASURER,
DELEGATE, 2 REPRESENTATIVE ASSEMBLY DELEGATES and
1 REPRESENTATIVE ASSEMBLY ALTERNATE DELEGATE

Name of person being nominated_______________________________________________________________

Nominee’s address__________________________________________________________________________

Nominee’s telephone number__________________________________________________________________

Nominated for office of_______________________________________________________________________

Local that nominee retired from________________________________________________________________

Nominee’s signature_________________________________________________________________________

Signature and local of person nominating_________________________________________________________

ALL NOMINATIONS MUST BE RECEIVED BY WEDNESDAY, JANUARY 22, 2020

MAIL NOMINATION FORM AND 100-WORD STATEMENT TO:
Utica Regional Office
ATTN: Florence Wood, RC 8 Nominating Committee
7 Ellinwood Court
New Hartford, NY 13413

Retiree Council 8 election of officers will take place at the spring luncheon in May. You do not have to have lunch to vote, but you must be a NYSUT RC 8 retiree in good standing and be at the restaurant at 11:30 a.m. to cast your ballot.

The $5 participation fee each retiree contributes to Retiree Council 8 goes a long way to making our communities a better place. Here are all the 2018-2019 donation recipients:

<table>
<thead>
<tr>
<th>Donation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>College Works</td>
<td>$280</td>
</tr>
<tr>
<td>Making Strides</td>
<td>100</td>
</tr>
<tr>
<td>Food Bank of CNY</td>
<td>200</td>
</tr>
<tr>
<td>Feed Our Vets</td>
<td>550</td>
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<tr>
<td>CNY Labor Council Basket</td>
<td>100</td>
</tr>
<tr>
<td>Camp Lookout</td>
<td>350</td>
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<tr>
<td>Labor-Religion Coalition</td>
<td>$100</td>
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<tr>
<td>Food Bank of CNY</td>
<td>$300</td>
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<tr>
<td>CNY Labor Council</td>
<td>100</td>
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<tr>
<td>CNY Veterans Outreach</td>
<td>$1200</td>
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<tr>
<td>Operation Sunshine</td>
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BACKUP HELP NEEDED for Newsletter Editor and Webmaster: Individuals with strong Microsoft Publisher and/or Squarespace.com platform skills to serve as newsletter editor’s and webmaster’s backup. Assistance will be needed on an on-call basis. Stipend provided. If interested please contact Janet at jmf1964@hotmail.com or Ken at kdrake01@twcny.rr.com.
Creditable Coverage—A Medicare Reminder

Creditable drug coverage is, on average, as good as or better than the basic Part D benefit. You should receive a notice from your employer or plan around September of each year informing you if your drug coverage is creditable. If you have not received this notice, contact your human resources department, drug plan, or benefits manager. Be aware that this information may not come as a separate piece of mail; it can be included with other materials, such as a plan newsletter. Several types of plans offer creditable drug coverage, including:

- Veterans Affairs (VA) benefits
- TRICARE for Life (TFL)
- Federal Employee Health Benefits (FEHB)
- Some job-based and retiree plans

If you are considering delaying Part D enrollment because you already have prescription drug coverage, make sure to find out if your coverage is considered creditable. Maintaining enrollment in creditable drug coverage means you will not incur a late enrollment penalty (LEP) for delaying Part D enrollment. Additionally, having creditable coverage means that if you learn that you are going to lose such coverage and you want Part D coverage, you will have a two-month Special Enrollment Period (SEP) to enroll in a Part D plan.

If you have no drug coverage, or have drug coverage that is not creditable, Part D may help you. Even if you do not take prescription drugs, it is important to enroll in Part D so that if you later need to access prescriptions you do not face penalties or gaps in coverage.

Remember, if you decide to delay enrollment in any part of Medicare, keep a record of your insurance until you enroll in Medicare. You may need this documentation in order to sign up for Medicare later.

Source: Medicare Watch email, April 5, 2018 | Volume 9, Issue 14

If you haven’t received your Letter of Creditability by December, contact the district from which you retired. Districts are required to send these letters EVERY year. If the letter isn’t dated, be sure to keep the envelope too.

Community Donation

Each year Retiree Council 8 donates to the Labor-Religion Coalition of New York State. In response, the following letter was received. “I want to thank you for your generous contribution to the Labor-Religion Coalition of NYS. Your support enables our work to unite faith, labor and community in a movement for social, racial, and economic justice in New York. Whether it is organizing the Poor People’s Campaign, holding educational programs in congregations, leading statewide movement-building gatherings, or campaigns for worker justice, immigrant rights, universal healthcare and a just state budget—we always have lots to report on how your investment is being put to work and how you can continue to be involved.

This work would not be possible without supporters like you.”
Rev. Emily McNeill
Executive Director

2019-2020 Participation Fee

IMPORTANT: Retirees from Adirondack, Canastota, Central Square, Clinton, Holland Patent, Oneida, Oneida/Herkimer/Madison BOCES, New Hartford, Oriskany, Pulaski, Remsen, Sauquoit Valley, Stockbridge Valley, Utica, VVS, Waterville, Westmoreland, and Whitesboro do not have to send $5 since the Participation Fee is contributed via retiree dues by your chapter. Rome Retirees may add the Participation Fee to their RTA local dues.

ATTENTION ALL OTHER RETIREES NOT BELONGING TO THE ABOVE-MENTIONED LOCALS; please fill out the form below.

Name ____________________________________________
Street Address _________________________________ City/State/Zip __________________________
Retiree School District _______________________ Phone ___________________________
E-mail address __________________________________

PLEASE COMPLETE THIS FORM AND A $5 CHECK MADE PAYABLE TO “RETIREE COUNCIL 8” AND MAIL TO: Wanona E. Carey, RC 8 Treasurer, 8623 Turin Road, Rome, NY 13440-7523.
NEW Endorsed Program

Get ready to Access ... big savings!

NYSUT Member Benefits is pleased to announce the launch of our newest endorsed program -- **Member Benefits Discounts & Deals provided by Access Development!**

This money-saving benefit is available exclusively to NYSUT members and features the nation’s largest private discount network.

These deals can be accessed either online or from the palm of your hand through Access Development’s MB Deals mobile app. Visit mbdeals.enjoymydeal.com to learn more.

Register your account on the Access website with your NYSUT ID number using the URL above. You will then be able to enjoy exclusive access to savings of up to 50% on shopping, restaurants, movie tickets & entertainment, travel, oil changes & vehicle maintenance, and much more.

**Have a favorite local business?**
One of the best features of the MB Discounts & Deals program is the ability to recommend your favorite local business, restaurant, coffee shop, etc. to potentially join the Access Development network.

Register your account on the Access website by March 31, 2020 to be eligible to win prizes -- visit the Member Benefits website for more information!

Learn more by calling 800-626-8101 or visiting memberbenefits.nysut.org.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.