

RETIREE

# news & views

A PUBLICATION OF LOCAL 237 RETIREE DIVISION

VOL. 26, NO. 5, SEPT./OCT. 2020



## Nancy B. True: A Tribute to a Legend

(1952-2020)

**I**t is with the heaviest of hearts that we announce the passing of **Nancy B. True**, after a 2-year battle with cancer. Nancy was surrounded by her loving family in her final moments. She truly embodied the spirit of the union, helping retirees and all of those around her. She was a presence at many parades and rallies singing, "We are the Teamsters, the mighty, mighty Teamsters, everywhere where we go people want to know who we are". She truly captured the hearts of many.

Nancy B. True was the director of Local 237's 11,000-member Retiree Division, a position she was appointed to in 1993 after serving for six years as the division's first retiree assistance coordinator and one year as assistant director. The Retiree Division offers retirees a wide range of social work services; benefits assistance; and neighborhood membership meetings. Through the Retiree Division, retirees remain involved unionists, participating in voter registration, rallies and political activities. The Retiree Division also offers comprehensive retirement planning programs, including pension counseling, for members considering retirement.

In 1993, True initiated the Teamsters Local 237 Oral History Project to preserve the history of the union. The project involves interviewing retired members, founders and builders of the union and collecting union artifacts. Today, the Local has a significant archive of union memorabilia and photos as well as thousands of recorded (and transcribed) interviews of members about their lives on the job as members of Teamsters Local 237. Oral histories have been published in the Local's newsletters and are posted on the union's website ([www.local237.org](http://www.local237.org)). In 2015, the Oral History Project began working in Puerto Rico. This expansion of the project provided an opportunity to capture the histories of our Puerto Rican membership, as well as the experience of the Puerto Rican diaspora who worked for many years in New York City and then made a U-turn to the island in retirement. The Oral History Project published its first book *Memoria de boricuas peregrinos* (in Spanish), anthologizing the interviews that were completed in Puerto Rico.

As Retiree Division director, Ms. True produced a large, annual Founders Day event to honor the founders and builders of the union, as well as conferences and special events in Puerto Rico and Florida. Under her leadership, the division presents an annual program for Black History Month, Martin Luther King Jr.'s birthday, Women's History Month Latino heritage, Italian heritage and other events. In 2010, True played a major role in the coalition that organized event celebrating the 75th anniversary of Social Security. The program that she spearheaded, in East Harlem, was the largest Social Security event in the country.

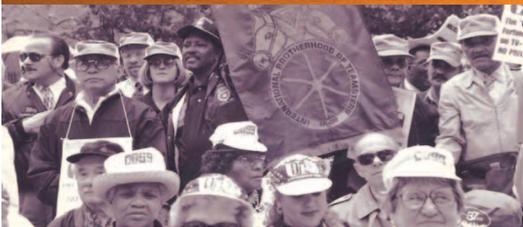
In 2011, Ms. True coordinated Hoops for Haiti a fundraising event for the victims of the hurricane that devastated the country in January 2010. The event was initiated by the Retiree Division's Sunshine Club and evolved into a union-wide activity that also involved community partners. The project raised nearly \$23,000 for the Registered Nurses Response Network, a 501(c)3 charity, to continue their work in Haiti.

As part of her union responsibilities, Ms. True represented Local 237 President Gregory Floyd as a designated trustee of the New York City Employees Retirement System and as a delegate to the New York City Central Labor Council.

A 33-year Teamster, Ms. True received her B.A. from Tufts University and her M.S. from Columbia University School of Social Work. A recognized expert on balancing work and retirement with eldercare responsibilities, she spoke at conferences, appeared in teleconferences, and published articles on this topic. An AFL-CIO video on Work & Family featuring True and Local 237 retirees, on the topic of eldercare, was shown at the AFL-CIO's 1991 convention.

True was a fellow of the Brookdale Center on Aging of Hunter College, adjunct faculty member of the Columbia University School of Social Work and a field instructor for Adelphi University School of Social Work and Hunter College School of Social Work.

*Nancy was adored by many and will truly be missed by her Local 237 family, friends, and retirees.* ■





by **Gregory Floyd**

President, Teamsters Local 237  
and Vice President-at-Large on the  
General Board of the International  
Brotherhood of Teamsters

The Pew Research Center recently issued a report that found 6% of American adults — equating around 15 million people — attended summer rallies to protest racial injustice. That finding falls in line with a Washington Post/ABC News poll, conducted in mid-July, that found that 70% of Americans believe that Blacks and other minorities are not treated equally with whites in the criminal justice system. These findings fly in the face of what President Trump termed, “a symbol of hate”, referring to a Black Lives Matter mural. Of course, the fact that it was painted directly in front of Trump Tower may have pushed the issue, but with this President, left-leaning protesters are anarchists. To him, they represent mob rule. And, he delights in stoking the fear of whites with warnings (although unproven) of caravans of Hispanics trying to enter this country and Muslim terrorists infiltrating our communities. His senior advisor, Stephen Miller, even appeared on the Tucker Carlson TV show to justify a federal crackdown on protesters in Portland, Oregon, by saying

## a message from the president

# BE A PROTESTER – VOTE!

the often brutal actions by law enforcement was about the “survival of this country.” Right-wing extremists—such as the KKK and QAnon have been given a free pass. He says that there are “good people on both sides”. In fact, in the recent Presidential debate, Trump refused to condemn white supremacists, and said that if the election results are not immediately decisive (or, in other words, it appeared that he may not win) the Proud Boys, a far-right hate group, was to: “Stand back and stand by.”

But this Administration is not the first to use the weapon of fear to intimidate its citizens. As the New York Times Journalist Charles Blow tells us, founding father Benjamin Franklin, concerned that the British would try to reconcile with the colonists after the Revolutionary War, and “sought to inflame passions of the colonists and embarrass the British by concocting a report of packages containing 8 large scalps taken by the Senneka Indians from inhabitants of the frontiers of New York, New Jersey Pennsylvania and Virginia”, including scalps of women, boys and infants. Stoking white fear continued throughout American history with spikes during Reconstruction, the Great Depression, the Civil Rights movement, to the current day. Sometimes its expression was more subliminal, like the Willie Horton presidential ad George Bush used in his 1988 campaigns, to the more violent showings in Trump ads of looters vandalizing local businesses and bashing police officers, admonishing voters that chaos will reign if Biden wins, making the untrue claim that Biden wants to defund law enforcement.

The question of by-passing or skirting truth

and morality to win or succeed in any context, has been a matter of debate throughout the ages. The concept that “the ends justifies the means” is attributed to Niccolo Machiavelli, who authored *The Prince*, which was published in the first half of the 1500s. Today’s political climate is drenched in the debate. Which way to go to win? The Michelle Obama adage “when they go low, we go high” is often dwarfed by the cruelty of an Administration which uses every chance to instill fear in the citizenry. Frame and defame, is the current tactic. No one is too sacred. War heroes like John McCain, Gold Star parents like the Khans and dedicated, long-time career civil servants like Alexander Vindman and Marie Yovanovitch are demonized and discarded.

If you don’t like what you see, what are you to do? VOTE!

By so doing, your voice is heard. Your ballot is a picket sign. Your protest is felt.

And don’t be put off by lies that the vote is rigged; or that the voting process is fraudulent. Clearly, this pandemic crisis presents many obstacles. Traditionally, Republicans prefer in-person voting, at 54%, and Democrats prefer to vote by mail or early voting, at 71%. But, by whatever means you need to use, get beyond the hype and the manipulation. Get into the game. Request a mail-in ballot or personally pull the lever. Very often we’ve heard the warning that this election is the most important one in a lifetime, with its outcome impacting future generations. This is not just a debatable warning like calorie contents on a label... do you eat the cupcake anyway? This warning, if not heeded, can poison you. ■

## a message from the co-directors

### Routine medical exams are important now more than ever

The Covid-19 pandemic has impacted our day-to-day activities beyond what we have imagined. Covid-19 pandemic is also impacting the way we are managing our healthcare needs. For most, there is an overall fear of being in an overcrowded space or the fear that we too can become infected with the virus by virtue of leaving our homes. This can truly impact how we seek medical care — do we go to the doctor now or wait it out? It is truly a scary time for all of us; however, routine medical exams with your primary care physician are essential to keeping us healthy during the pandemic. Many doctors’ offices are offering a limited patient schedule, staggering office hours, or providing telehealth/ telemedicine. What is telehealth? The Mayo Clinic defines telehealth as the use of digital information and communication technologies, such as computers and mobile devices, to access healthcare services remotely and manage your healthcare. Tele-

health allows the doctors to monitor your healthcare through a secure online web application or telephone calls right from your own home. If you decide on a telehealth appointment, the doctor’s office will provide you with instructions on how to download the web application.

Whatever you decide, it is important to maintain your routine exams with your doctor. Your doctor can help you with managing your overall wellness and discussions around how to maintain a strong immune system, especially in the time of the pandemic. Maintaining a healthy immune system is extremely important right now more than ever before.

Another area that is important is fall prevention. Because we are home and not exercising as much as we once were, the possibility of falls at home are much greater. Falls are the leading cause of serious injuries in older adults. Many people think falls are a normal part of aging. The truth is, they are not. Most falls can be prevented. If you fall, it is important to let your doctor know as soon as possible. Risk factors for falls at home are slippery rugs, poor lighting, bathroom mats not working properly, uninstalled shower bars as well as medical issues. These are just a few factors, however there are many factors as to why someone may have a fall at home, so having a conversation with your doctor can help address some of these issues. The doctor needs to know what led to the fall. Did you trip over something, did you feel dizzy and lose your balance? These are important pieces of information the doctor needs when treating you. Let your doctor know if you started taking a new medication or even



by **Susan Milisits, LCSW** & **Julie Kobi, LMSW**

Co-Director of the  
Retiree Division



Co-Director of the  
Retiree Division

something over the counter. Your doctor may recommend certain exercises for balance you can do at home, cane or walker or physical therapy. Exercise has been shown to decrease falls and is highly recommended for balance. Keeping your home safe is very important as well. Here are a few suggestions: Make sure your hallways are well lit, remove loose carpeting; add grab bars in the bathroom and a mat for the tub or shower, and wear firm shoes with good grips on the bottom. The common fall areas are in the bathroom or walking to the bathroom.

If falling becomes an issue and you live at home alone, you may want to consider products like the medical alert system. Most medical alert systems have an installation and monthly fee, however services could be lifesaving. The system includes a pendant you wear at all times, including when you are in the shower. If you fall — you press the bottom and the system will assist you. Many of these systems are discounted around the holiday season.

For more about Covid-19, please visit the Center’s for Disease Control and Prevention (CDC) website <https://www.cdc.gov/coronavirus/2019-ncov/>

For more information about Falls Preventions visit the National Council on Aging website <https://www.ncoa.org/healthy-aging/falls-prevention/> ■

## RETIREE news & views

Retiree News & Views (USPS 013028) is published Bi-Monthly by the Retiree Division of Local 237, International Brotherhood of Teamsters. Periodicals Postage is paid at New York, NY. **POSTMASTER:** Send address changes to Retiree News & Views at 216 West 14th Street, New York, NY 10011-7296. 212-807-0555, [retirees@local237.org](mailto:retirees@local237.org), [www.local237.org](http://www.local237.org)

**GREGORY FLOYD**  
President

**JEANETTE I. TAVERAS**  
Recording Secretary

**RUBEN TORRES**  
Vice President

**JULIE KOBİ**  
Managing Editor

**DONALD ARNOLD**  
Secretary-Treasurer

**PHYLLIS SHAFRAN**  
Editor





## Understanding your Prescription Drug Coverage for 2021

by Mitch Goldberg

Director of the Retiree Benefit Fund

Like many things in life, prescription drug benefits can be very difficult to understand. In this article, we will discuss your prescription drug benefit plans in a broad way. The benefit works differently for Pre-Medicare and Medicare Eligible retired members.

Retired members who are NOT Medicare eligible (younger than 65 years of age) have three cards for prescription drugs. For those who need diabetic medications, the Health Insurance card (for example GHI, HIP, etc.) covers these medications. The PICA card from the City of New York, is used for injectable drugs and Chemotherapy. All other medications are covered with the Aetna card and are covered under your Retirees' Fund Benefit.

The Non-Medicare cap or MAB (Maximum Annual Benefit) for this plan is \$2500 per family per year. The copays, if purchased at a retail location, are \$15 for Generic Drugs and \$25 for Brand Name Drugs. Any 90 day supply is a double copay of \$30 for Generic and \$50 for Brand Name. If you choose to use Aetna's mail order service the cost for a 90 day supply is \$15 for Generic and \$25 for Brand Name prescriptions. Injectable drugs are not covered under the plan.

Medicare eligible retirees (65 years of age or eligible based on disability) are entitled to the Retirees' Benefit Fund Creditable Coverage Plan. Creditable coverage means that our plan is "equal to or better than" a Medicare Part D plan. Medicare eligible retirees have only one card for prescription drug coverage.

Retirees enrolled in GHI/CBP participate in the

union's plan (AETNA). The maximum allowable benefit for the union's plan will be \$23,500 per family per year, this amount will become effective on January 1, 2021. Injectable drugs are not covered under the AETNA plan.

Those members who are enrolled in the HIP Medicare Plan (which includes the enhanced Rx rider) are NOT eligible for the union's drug plan. Local 237 retirees who enroll in the HIP Medicare Plan are mandated into the Enhanced Rx Plan. A monthly premium for this benefit is deducted from pension checks. Every six months, the Retirees' Fund provides partial reimbursement for the cost of the rider. The current rate of reimbursement is \$144.00 for an individual and \$216.00 for two Medicare eligible individuals.

Medicare eligible retirees are only allowed to have one drug plan under Federal law.

Understanding pharmacy benefits can be complicated. This article is an outline of the basic structures of your coverage. Most retirees use their pharmacy benefit without difficulty. However, if you do experience any issue with your pharmacy benefit, please call the Fund office and let our staff assist you. The Fund office receives calls from 8:30 A.M. until 5:00 P.M. Monday thru Friday. The phone number for assistance is (212) 924-7220.

Your President, Gregory Floyd and the Local 237 Executive Board are committed to ensuring that our slogan: "Retired from Work, Not from the Union" is reflected in the delivery of quality services to our retired members. The staff of the Retirees' Benefit Fund are here to help. ■



by Mary E. Sheridan, Esq.

Director of Local 237  
Legal Services Plan

## Are you eligible for a rent freeze?

If you live in a rent regulated apartment in New York City, you may be eligible for a rent freeze. There are two programs available for qualifying persons under the NYC Rent Freeze Program - Senior Citizen Rent Increase Exemption (SCRIE) and the Disabled Rent Increase Exemption (DRIE). Qualifying under one of these programs will result in your rent being frozen at either your prior rent or 1/3 of your monthly income, whichever is greater.

Tenants over the age of 62, and qualifying disabled individuals over the age of 18, can apply for these programs. You must live in one of New York City's five Boroughs in a rent regulated apartment. Rent regulated apartments include: rent-stabilized, rent controlled and Mitchell Lama apartments. Neither program applies to NYCHA apartments, Section 8 voucher apartments, nor to non-regulated apartments.

In order to qualify for either of these programs, the applicant must be the primary tenant, have a combined household income under \$50,000 and spend more than one-third of his/her monthly income on rent. In addition, to qualify for the DRIE program, one must have been awarded SSI, SSD or a VA disability pension.

Income is calculated after deducting Federal, State and Local taxes, along with Social Security.

In order to apply, you will need to provide required proof of age, income and your apartment lease. There are other documents required in some circumstances.

Many people worry that a landlord can prevent them from applying for SCRIE or DRIE. You do not need your landlord's permission! If you qualify, then you will be granted the benefit. If someone in your household already has SCRIE or DRIE, you can not apply for either SCRIE or DRIE.

The landlord receives a tax credit under both of these programs. You do not receive a check for your rent. If you are approved, the approval is retroactive to the date you applied.

Your approval under both programs has an end date and that date will be on your approval letter. You should receive a renewal notice 60 days prior to the expiration date. If you still qualify for one of the programs, you will have to renew the benefit. Further, if you move to a new apartment and that apartment is a qualifying apartment under the program, you must apply for a transfer of your benefit.

Please remember that neither of these programs prevent a tenant from being evicted for nonpayment of rent or some other breach of lease.

To apply under the NYC Rent Freeze Program, you can call 311 or go to [www.nyc.gov/rentfreeze](http://www.nyc.gov/rentfreeze)

You can reach your Legal Services Plan at (212) 924-2000. ■

## HEALTH INSURANCE OPEN ENROLLMENT

A Health Benefits Transfer Period is held every two years on the even-numbered years. During this period, all retirees may transfer from their current health plan to any other plan for which they are eligible. The transfer period will start on November 1 through November 30, 2020. All changes will become effective on January 1, 2021. Please check the Local 237 website for material on open enrollment.



## Keeping Our Pets Happy During Quarantine

by Luz Nieves-Carty, MPA

Assistant to the Director, Retiree Division

Hello retiree pet parents! The past six months have been challenging for humans as we stay indoors. We try to find creative ways to stay busy, but our pets also need to be engaged and kept busy. The ASPCA offers enrichment ideas to keep our pets happy, healthy, and hopefully on best behavior.

Dog owners can keep their pets mentally stimulated by hiding treats throughout the house or in the backyard. Puzzle toys can be stuffed with peanut butter, yogurt or their meals for a fun and delicious challenge. If you don't want to purchase a puzzle toy, then use cardboard boxes, paper towel rolls or a plastic jug.

Dog owners can also set up scavenger hunts to put their pet's noses to the test. You can hide treats in boxes or in partial view. If you have a yard, simply toss the treats into the grass. Being indoors is also a great time to teach dogs new tricks. Finally, you can create a food puzzle. You can use a muffin tin and put doggy treats in each cup. Then cover each muffin cup with a toy ball or toy. Your dog will enjoy sniffing and removing the toys to find the treat!

For our cat owners, you can stimulate our kitties by offering food also in puzzle toys. Give your kitties objects to explore such as cardboard boxes, packing paper, bottle caps and paper bags

without the handles. Cats are also nosey. Place bird or squirrel feeders outside the windows so the kitty can watch other animals. You can also use your computer or smart phone to play videos of birds and mice to engage your kitty cat. They love this!

Our pets are part of our family. They give us companionship. They give us support. They give us comfort in times of pain and sadness. They also love to respond joyfully when we are feeling happy. Taking the time to play with our pets and set up creative fun games, will help both pet parents and our pet kids. We live in a different world, but our pets help us make it better. For more information or ideas visit [www.ASPCA.org](http://www.ASPCA.org) ■

# De sonatas y recuerdos: Nancy B. True en mi memoria

*Nada muere, todo vive; la transformación de la materia es nuestro máspreciado abono. Nosotros somos de tierra. NMI*

**Por Néstor Murray-Irizarry**  
historiador y gestor cultural



Néstor Murray-Irizarry  
Photo by George Malave

## I El encuentro

Era de día. Hacía un sol estupendo. Era verano. Puro verano. El viejo San Juan estaba repleto de mucha gente. Muchos turistas; era el día en que llegaban los cruceros. Nos encontramos en el Cuartel de Ballajá. Yo les mostré una exitosa exposición, que organicé sobre de los instrumentos tradicionales musicales de Puerto Rico, en el Museo de las Américas que denominé Mi música. Estaba acompañada de uno de sus compañeros de oficina, Winston George, subdirector de la División de Retirados del Local 237 de la Teamsters de Nueva York. Era Nancy B. True, que en ese momento, dirigía esa sección de la Unión. Queríamos conocernos. Tato Laviera, el afamado poeta boricua, nuestro mutuo amigo, le había comentado a Nancy, que, si quería que durante el almuerzo le ofreciera, a los participantes del próximo Encuentro de los jubilados, en Puerto Rico, que se reunirían durante el mes de diciembre, en el Hotel Caribe Hilton, a un estudianto... "que le dictara una buena charla sobre las máscaras o caretas del Carnaval de Puerto Rico", llamara a este servidor. Así lo hizo y de esa forma nos conocimos. Al finalizar nuestro recorrido por la Exposición, Nancy y Winston me invitaron a almorzar en un restaurant vegetariano en el casco histórico de la Capital del país. El día antes de que Nancy saliera para NYC me llamó y me invitó a una cena, junto con su sobrino, en otro restaurant vegetariano que esta localizado en la casa que vivió el patriota Pedro Albizu Campos, también en el viejo San Juan. Nos despedimos, ellos regresaron a su trabajo y yo a Ponce. Nos continuamos comunicándonos a través del correo electrónico y el teléfono.

## II San Germán

El segundo encuentro de trabajo se llevó a cabo en la Ciudad de las Lomas, como se le llama a San

Germán. Es de las pocas ciudades en Puerto Rico que conserva un sabor muy tropical-caribeño. Es una verdadera joya arquitectónica del Caribe. Una pena que la mayoría de los puertorriqueños no conocen nuestra historia y menos a San Germán. Después de visitar la antigua e histórica ciudad, nos fuimos a almorzar en uno de sus buenos restaurantes. Durante almorzábamos Nancy me preguntó que si me interesaba unirme al proyecto de historia oral que ella había organizado hacia muchos en la División de Jubilados en la Teamsters Local 237 de Nueva York. Acepte con mucho gusto. Semanas más tarde se inició una intensa comunicación a través del teléfono entre Nancy, Winston George y este servidor. Me enviaron la lista de varios jubilados boricuas que ya se habían mudado para Puerto Rico. Empezamos, rápidamente a visitar a los jubilados en sus residencias y hasta el día de hoy que continuamos con esa ardua pero valiosa labor.

## III Las entrevistas

Recuerdo que los primeros entrevistas fueron José Antonio [Tony] Meléndez Vázquez en Aguada y Babel Ruiz Bonilla en Rincón. Quizás fueron de las entrevistas más largas que he realizado hasta hoy. Admiro la lucha de todos los seres humanos que entreviste y que me recibieron con tanto cariño y admiración. Muchos pensaron que sus narraciones históricas no tenían ningún valor para la historia de la Local. A veces no fue muy fácil que nos comprendieran, pero como soy testarudo y con la ayuda de sus respectivas esposas logramos nuestro objetivo. Está muy claro que frente a cada hombre esta una mujer. Una de las historias más fascinantes me la narró Luis Manuel Carrasquillo Morales de Carolina quien antes de ingresar a la Local fue cartero. Un buen mientras repartía las cartas en el buzón de Ja con tanto cariño y Jacqueline Kennedy Onassis su perrito mordió a nuestro

jubilado. La cosa se puso muy interesante, al final de esos días y la ex primera dama de los EE. UU. tuvo que pedirle excusas a Carrasquillo. Sería muy bueno imaginarse que hubiese pasado si en vez de ser el perrito de Doña Jacqueline hubiera sido la familia Trump. De las 37 artículos y entrevistas nació un primer libro.

## IV El Libro

Como hemos comentado en otras ocasiones, en esta misma columna, se pudo publicar, gracias al esfuerzo de Nancy, el libro Memorias de boricuas peregrinos y que presentamos en 2019 en un hotel de San Juan como parte de la reunión anual de jubilados que se celebra en Puerto Rico. La publicación muy bien ilustrada e impresa, debe considerarse, no tan un buen trabajo de equipo, si no uno de los muchos cariñitos que la muy querida Nancy nos dejó como parte de su gran legado por la tierra.

## IV Confesión

Muy pocas veces he tenido el privilegio de trabajar y compartir con un ser humano de la capacidad intelectual y afectiva de DOÑA NANCY B. TRUE. Su corazón siempre estuvo con su familia, su gente y sus amigos. Jamás escuché de sus labios una frase hiriente o sarcástica sobre nadie. Amó a su familia intensamente. Supo vivir su vida con una gran conciencia social. Fue justa y amorosa. Fue siempre fiel a sus principios. Fue siempre Nancy. Y ahora que el silencio se convierte en soledad pienso que Nancy siempre se merece una gran sonata.

Una sonata para Nancy porque sus recuerdos tienen tres o cuatros movimientos: que nacen y se desarrollan en las profundidades del mar Caribe, acariciado por el Canal o Pasaje de La Mona y que también baña el islote de Desecheo en el oeste de Puerto Rico. ¡Salve mujer ejemplar! ■



by Lynn Johnson

US Department of Veterans Affairs, VA NY Harbor Healthcare System Outreach Specialist, VA Work Study Supervisor and the VA NY Harbor Minority Veteran Coordinator.

## Happy Veterans Day IBT Local 237 Veterans

The United States Department of Veterans Affairs honors the service of our men and women who gave their all for this country Veterans Day November 11, 2020. This year's commemoration will mark the anniversaries of the 75th of the end of WWII, the 70th of the beginning of the Korean War, and the 30th of both the end of the Panama invasion and the beginning of Desert Shield. The featured branch of service will be the US Navy.

## Veterans and Wellbeing

The daily stress of COVID-19, whether a Veteran is affected or isolated, may enhance other mental health challenges. Veterans can call the Veterans Crisis Line 24 hours, 7 days a week. (800) 273-8255, press 1 for Veteran Text 838255 or live chat [www.veteranscrisisline.net](http://www.veteranscrisisline.net)

# YOUR BENEFITS AS A VETERAN

## Blue Water Navy Vietnam Veterans

The Blue Water Navy (BWN) Vietnam Veterans Act of 2019 (PL-116-23) was signed into law on June 25, 2019 and took effect January 1, 2020. This law authorized VA to extend presumptive diseases (certain diseases that can be related to a Veterans military service) of herbicide exposure, such as Agent Orange to Veterans serving in offshore waters of the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975.

## Veterans Affairs Home Loan changes in 2020

- No VA Loan Limits. If you apply for a home loan using your VA benefits, you can apply for a loan for the most expensive home you can afford, and the VA guaranty of the loan is 25% of the loan amount with *no down payment*.
- House Resolution 299 dictates those who still serve on active and were awarded the Purple Heart are now exempt from paying the VA Loan Funding Fees. VA also offers a foreclosure assistance program for veterans facing economic hardship to keep them in their homes or condo.

## Veterans Affairs Caregiver Program Strengthened

Veterans of WWII through Vietnam requiring caregiver assistance can apply for the VA Caregiver Program, starting October 1, 2020. Under the new rules, veterans with a single or combined service-connected disability rating of 70% or higher and served before 1975 are eligible to apply.

## Veterans Affairs Healthcare Services Information

Veterans who are experiencing medical concerns are asked to call the VA Nurses Helpline, which is staffed with live clinicians 24 hours 7 days a week to answer COVID-19 related questions at 1(800) 877-6976. VA Video Connect uses technology to conduct live video visits between Veterans and their doctors via use of a laptop, smartphone, or computer.

Free hearing aids, eyeglasses, aid and attendance for housebound Veterans, LGBTQ services, mental health, substance abuse services, women's health, \$12 30-day supply medication (all types) are available to all eligible Veterans.

## VA National Cemetery Pre-Burial Determination

You can apply to find out in advance if you, or your spouse can be buried in a VA national cemetery. This is called a pre-need determination of eligibility, and it can help make the burial planning process easier for your family members in their time of need.

Interested in finding out if you qualify for these VA benefits as an IBT 237 Local Veteran? Contact your local NYC VA Outreach Program at [www.outreachnyhhs@va.gov](mailto:www.outreachnyhhs@va.gov)

or call (212) 686-7500 ext. 4218 to meet with the Local VA Outreach Specialist Mr. Lynn Johnson. ■



## Staying Physically Active After Retirement

by Edith Johnston, LCSW

Assistant Director, Retiree Division

September 30 is National Women's Health and Fitness Day, but when I read about it, I thought how important physical activities are for everyone, not just women. There are multiple benefits of staying active for men and women. However, I think about our retiree members and how easy it can be to slow down physical activities after retirement. Making exercise part of your new daily routine is a must in order to stay healthy and prevent some of the most common health problems.

A Fact Sheet from the Office of Women's Health states some of the most common benefits of staying physically active.

"Getting regular physical activity is one of the best things you can do for your health. Regular physical activity can help:

- Lower blood pressure and cholesterol
- Improve depression
- Improve sleep
- Lower your risk of diseases such as breast cancer, colon cancer, type 2 diabetes, heart disease, and stroke
- Lower your risk of dying early."

The benefits mentioned above are a good incentive to start moving if you're not already doing it. It's important to check with your Primary Care Provider (PCP) before starting any new exercise routine.

The amount of exercise recommended by the experts is least two and half hours per week, which can include, but is not limited to, jogging, walking, aerobics, and weight training. Given the current situation with COVID-19, it's best to exercise outdoors, for example in a public park, or in the safety of your home. Technology can be very helpful if you would like to exercise from home. You can enlist your kids or grandkids to help you find exercise videos for older adults online. Here is link to an article and a guide to exercises that are best for older adults <https://www.seniorlifestyle.com/resources/blog/7-best-exercises-for-seniors-and-a-few-to-avoid/>

The last few months have been very difficult for all of us, and given the current situation with COVID-19, staying physically active may be very low in everyone's priorities. However, I have spoken with members who have made some changes in their routine to benefit from the current situation. One member mentioned that since he is unable to go out to do the things he used to do like going to theaters, museums, libraries, or to meetings with friends, he has started to walk about four miles every day and he is very happy with the results. It has helped him mentally and physically.

Today I would like to encourage you to review your priorities and try to incorporate some physical activities in your daily routine, but please remember to check with your PCP first. Small changes can make a big difference! ■

## Mantenerse Físicamente Activo Después de la Jubilación

El 30 de septiembre es el Día Nacional de la Salud y el Acondicionamiento Físico de la Mujer, pero cuando lo leí esta información pensé en lo importante que son las actividades físicas para todos, no solo para las mujeres. Existen múltiples beneficios de mantenerse activo para hombres y mujeres. Sin embargo, pienso en nuestros miembros jubilados y en lo fácil que puede ser ralentizar las actividades físicas después de la jubilación. Hacer que el ejercicio sea parte de su nueva rutina diaria es imprescindible para mantenerse saludable y prevenir algunos de los problemas de salud más comunes.

Una hoja informativa de la Oficina de Salud de la Mujer establece algunos de los beneficios más comunes de mantenerse físicamente activa.

"Hacer actividad física con regularidad es una de las mejores cosas que puede hacer por su salud. La actividad física regular puede ayudar:

- Reducir la presión arterial y el colesterol
- Mejora la depresión
- Mejora el sueño
- Reducir el riesgo de enfermedades como cáncer de mama, cáncer de colon, diabetes tipo 2, enfermedades cardíacas y accidentes cerebrovasculares.
- Reduzca el riesgo de morir prematuramente."

Los beneficios mencionados anteriormente son un buen incentivo para comenzar a moverse si aún no lo está haciendo eso. Es importante que consulte con su médico primario antes de comenzar una nueva rutina de ejercicios.

La cantidad de ejercicio recomendada por los expertos es de dos horas y media por semana como mínimo, esta rutina pueden incluir, pero no está limitada a, trotar, caminar, aeróbicos y entrenamiento con pesas. Dada la situación actual con COVID-19, es mejor hacer ejercicio al aire libre, por ejemplo, en un parque público o en la seguridad de su hogar. La tecnología puede ser muy útil si desea hacer ejercicio desde casa. Puede reclutar a sus hijos o nietos para que lo ayuden a encontrar videos de ejercicios para adultos mayores en línea. Aquí hay un enlace a un artículo y una guía de ejercicios que son mejores para adultos mayores <https://www.seniorlifestyle.com/resources/blog/7-best-exercises-for-seniors-and-a-few-to-avoid/>

Los últimos meses han sido muy difíciles para todos nosotros, y dada la situación actual con COVID-19, mantenerse físicamente activo puede ser una prioridad muy baja para todos. Sin embargo, he hablado con miembros que han realizado algunos cambios en su rutina para beneficiarse de la situación actual. Un miembro mencionó que como no puede salir a hacer las cosas que solía hacer, como ir a teatros, museos, bibliotecas o reuniones con amigos, ha comenzado a caminar alrededor de cuatro millas todos los días y está muy contento con los resultados. Le ha ayudado mental y físicamente.

Hoy me gustaría animarle a que revise sus prioridades y trate de incorporar algunas actividades físicas en su rutina diaria, pero recuerde consultar primero con su médico. ¡Los pequeños cambios pueden hacer una gran diferencia! ■



by Anny Rosario Diaz

Assistant District Manager,  
Social Security in Downtown Manhattan

## New Benefit Verification Letters

We are excited to announce the release of a new, standardized Benefit Verification letter.

People receiving Social Security or Supplemental Security Income (SSI) benefits can obtain their letter by using their personal my Social Security account. You can use the letter as proof of income for loans, housing assistance, mortgage, and other verification purposes.

Please create your personal my Social Security account to access your new Benefit Verification letter online in a safe, quick, and convenient way without needing to contact us. People not receiving benefits can use their account to get proof that they do not receive benefits, or proof that benefits are pending, in the same standardized letter. Individual representative payees can also use the new my Social Security Representative Payee Portal to access the new Benefit Verification letter online for themselves or their beneficiaries.

You can access your Benefit Verification letters at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). If you don't want to use your personal my Social Security account, you can call our National 800 Number to speak with a representative or to use the Interactive Voice Response system. You can also contact your local office. ■



## Access Social Security from Just About Anywhere



You can access our programs and services from just about anywhere with your personal and secure my Social Security account. It's easy to sign up for one, and it will give you access to important information you can't find anywhere else. With your personal my Social Security account, you can:

- Use our Retirement Calculator to compare future benefit estimates for different dates or ages to begin receiving benefits.
  - Check the status of your application or appeal for benefits.
  - Review your work history.
  - Request a replacement Social Security card (in most States).
- If you already receive benefits, you can also:
- Get a benefit verification or proof of income letter.
  - Set up or change your direct deposit.
  - Change your address.
  - Request a replacement Medicare card.
  - Get a Social Security 1099 form (SSA-1099).

You can even use your personal my Social Security account to opt out of receiving certain notices by mail, such as the annual cost-of-living adjustments and the income-related monthly adjustment amount notice. These notices are now available in your Message Center when you sign in to your account. Please let your friends and family know that they can create their own my Social Security account today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). ■

on a personal note...

## Congratulations

Daniel Gross, retired from the NYC Parks Department celebrated 67th wedding anniversary, on May 17, 2020. Happy Anniversary!

## RETIREE'S CORNER

### Culinary Creations



by **Betty Willis-Harris**

Retired School Safety

Mrs. Willis- Harris took a culinary class at New York City College of Technology/ CUNY. CUNY offers discounted classes for seniors. During the quarantine she practiced the skills she learned and created the following delicious meals for her husband. ■



## RETIREE news & views

216 West 14th Street  
New York, NY 10011



Affiliate of



SEPTEMBER/OCTOBER 2020

PERIODICALS  
POSTAGE  
PAID AT  
NEW YORK,  
NY

# Who's who in the welfare fund

Let's introduce you to some members of the welfare staff who answer many of your questions about Local 237 benefits. Here are a few staff members who are working diligently on your Local 237 benefits:

*Please note: Some of the welfare staff are not in the picture. They are:*

**Ayana Ali** Director, Social Services (Active members)

**Sabrina Castillo** Main switchboard

**Troy Cornelius** Mail Clerk

**Darryl Denizard** Membership

**Mitch Goldberg** Director, Welfare Fund

**Serron King** Analyst, Prescriptions

**Jessica Marquez** Enrollment

**Lakeisha Milton** Enrollment dental, optical

**Len Proctor** Deputy Director, Welfare Fund

**Devin Rohena** Receptionist

**Natalie Rosario** Disability

**Emma Ruiz** Administrative Assistant

**Melisa Slater** Assistant Director, Welfare Fund

**Wanda Turner** Membership Manager

**Ruben Viera** Mail



**Jean C. Stokes**  
Director of Collections  
and Membership



**Jose Rodriguez**  
Assistant Director, Collections



**Midersi Martinez**  
Member Service Manager



**Milagros Ortega**  
Assistant Member Service Manager



**Sally Achong**  
Retiree Enrollment and  
Prescription, backup  
Disability



**Jordan Gray**  
Analyst



**Rudy Martinez**  
Disability



**Juan Perez**  
Death, Cobra and Prescriptions

# Thank You Veterans

On behalf of Co-Directors Susan Milisits, Julie Kobi and staff

We thank all our nation's veterans for their sacrifices and especially to our retirees who proudly served to keep us safe.