



On November 7th Vote NO to a Constitutional Convention



by **Gregory Floyd**

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

Although the New York State Constitution is 50,000 words, only about 50 words of it are crucial to union members, especially public employees. In Article V, Section 7, it reads: *“Membership in any (public) pension or retirement system...shall be a contractual relationship, the benefits of which shall not be diminished or impaired.”* Also, Article XVI, Section 5, states: *“All salaries, wages and other compensation, except pensions, paid to officers and employees of the state and its subdivisions shall be subject to taxation.”*

For union members, it is vital that those words be preserved. They guarantee benefits for us and our families that are now in jeopardy.

On November 7, 2017, when voters go to the polls to cast their ballot for candidates of various elective offices, including the Mayor, there’s another part of that ballot—toward the end—that may affect them as much, if not even more. It’s a question on the ballot, which comes up every 20 years and which seems innocent enough: “Should there be a convention to revise the constitution and amend the same?”

The wrong answer can prove deadly for union members, and in particular, public sector union members. **We need to vote “NO”**, and here’s why:

Our benefits — the envy of so many — are protected by the current state constitution. In today’s political climate, where union bashing and union busting is rampant, when union membership has fallen to an all-time low (nationwide it is only 11%) and with 28 states having already passed so-called “Right to Work” laws which, contrary to its name, allows “freeloader” employees in unionized

workplaces to receive the same advantages as union members without paying dues — we DO NOT want to create a mechanism for wholesale alterations to the New York State Constitution.

We need to vote “NO” to the Constitutional Convention!

Union members are not the only ones who would be negatively affected by a Constitutional Convention. Many others are too. According to a recent Siena College poll, 89% of New Yorkers have heard little or nothing about the upcoming Convention. But the political insiders and lobbyists are well aware of it and view the Convention as a great opportunity to rewrite the current Constitution to their own benefit, while making a huge profit in the process. The Constitutional Convention takes place over several years—while the taxpayers, you and I, are footing the bill for the Delegates’ election and salary— at an estimated cost of \$200 million. To make things even worse, there is no time limit for how long the process can take. The vote to have a Convention (or, hopefully, not) takes place in 2017; in 2018, there would be the election of Delegates to the Convention and in 2019, the Convention would convene. Any approved amendments will not take effect until at least 2020 and beyond. Delegates will be paid a salary of \$80,000 a year (in addition to their other income). Since Delegates are elected to their position, many will be elected officials or politically savvy insiders who are familiar with the techniques and demands of the political process, such as fundraising and campaigning. The argument that the Convention provides an opportunity for “fresh eyes” and “outsiders” to participate in government is not the reality. Instead, the reality is that a Constitutional Convention would be controlled by well-funded special interests, like the Koch brothers, and career politicians, and will put the “foxes in the hen house.”

New Yorkers from all sectors of employment and socio-economic backgrounds have rejected the call for a Constitutional Convention since 1967. And with good reason. Then and especially now in this politically-charged climate, there is concern that long-standing guarantees will be destroyed. Among them, clean air and water, preserving recreational parkland, caring for the needy, mentally ill, and elderly, and providing free public schools — just some of the mandates protected by the



On September 21, the Retiree Division held a training session on the Constitutional Convention to help retirees better understand the issues at stake. Patricia Stryker, Director of Legislation and Political Action and the Recording Secretary on Local 237’s Executive Board (at the head of the table, right) presented vital information retirees can use to make a powerful argument, when informing others, why a “NO” vote is in their best interest.



Retirees and staff members of the Retiree Division joined Director, Nancy B. True (back row, third from the right) in the Labor Day Parade and used the opportunity to urge voters to vote “NO” to the New York State Constitutional Convention.

current Constitution. Along with workers’ rights, issues like pensions, prevailing wage rates, collective bargaining and workers’ compensation could all be on the chopping block, if we allow a Constitutional Convention.

It is important to note that there is a path for beneficial change. If there are changes that can improve our lives and livelihoods, the legislature can amend the Constitution at any time with specific proposals. In fact, there have been 222 amendments to the 120 year-old documents, changes achieved through legislation. And, as the Assembly Speaker Carl Heastie cautions: “My concern is there can be a lot of outside money influencing what would be the election of 180 or so temporary legislators... I think we should be very, very careful in exposing the constitution to the whims of someone from outside the state who can decide to spend millions to put forward their position.”

In other words: **Just vote “NO” to the Constitutional Convention and avoid the Con-Con con.** ■



by **Nancy B. True**

Director of the
Retiree Division

We are Family – pulling together in a difficult time

Throughout the year, the thread of family has been sewn throughout programming, correspondence and service to retired members. This is part of a longstanding tradition in the Retiree Division to celebrate our union family. In honor of the union's 65th birthday our focus continues to be on the connection we have to each other. In the words of retired cook, Ken Fox, "We respect each other, we feel a connection, and we learn from each other, we are united."

Hurricanes Harvey, Irma and Maria have brought great challenges to our retiree family. In Texas there are fifty two (52) Local 237 retirees and their dependents who live in the state; Ten (10) retired members and their dependents live in Louisiana and four hundred and thirty retirees and their dependents live in Puerto Rico. Five retirees and their dependents live in St. Thomas and one retiree and his dependent lives in St. Croix. The hurricane season of 2017 has had an effect on all of their lives.

While Texas, Louisiana and Florida are recovering from the impact of the storms, the impact of Hurricane Maria on Puerto Rico and the U.S. Virgin Islands has been universally devastating. Federal aid to the three states in the continental U.S. has been significant. The same cannot be said for the island of Puerto Rico and the U.S. Virgin Islands. This, despite the fact that all areas are populated by American citizens. Puerto Rico is currently without water, electricity and has extreme food shortages. It's very possible that electricity and water will not be restored for up to six months. The words of President Trump are not confidence inspiring, "This is an island sitting in the middle of an ocean. And it's a big ocean; it's a very big ocean. And we're doing a really good job."

3.4 million United States citizens live in Puerto Rico. They deserve the same swift response that states in the continental United States receive in the midst of disaster. A recent poll published in the New York Times found that only 54% of Americans know that Puerto Ricans are US Citizens. This despite the fact that Puerto Ricans have served in the military since WWI and can travel freely to and from the continental US. Puerto Ricans have United States passports.

What can we do?

To start, everyone can call their U.S. Congressional Representative and U.S. Senator and let them know that you expect them to support the recovery of Puerto Rico

in all ways possible. Speak out on behalf of the U.S. Virgin Islands. And, tell them that you want them to put politics aside and act swiftly on behalf of the Americans of Puerto Rico and the U.S. Virgin Islands who are in the midst of unprecedented suffering. **The phone number of the Capitol Switchboard is 202-224-3121.** Express your disapproval that the Administration has ended a 10 day waiver of the Jones Act which had prohibited non-U.S. ships from bringing goods and aid to Puerto Rico. Insist that the waiver be made permanent.

There are many organizations working to help the people of Puerto Rico. They include: Save the Children, UNICEF, United for Puerto Rico (spearheaded by the First Lady of Puerto Rico), the Hispanic Federation, Amicares, the American Red

Cross and more. EMS and Firehouse stations across NYC are accepting critically needed items to distribute to the people of Puerto Rico. At this time, they are only accepting diapers, baby food, batteries, first aid supplies, feminine hygiene products. Choose an organization to support.

Many of us, and our friends and relatives, have been unable to reach our loved ones and our fellow retirees in Puerto Rico and the Virgin Islands. Take time to call friends and relatives who are anxiously awaiting news from Puerto Rico. Tell them that you love them and that you are there for them, should they need you. These simple and loving actions will mean a lot.

We are family. Somos familia. ■

TEAMSTERS CARE

As you know, Puerto Rico has suffered tremendously as a result of Hurricane Maria. No electricity, no water, a broken communication system are the current norm on the Island. Teamsters Local 237, in collaboration with Joint Council 16, is aiding the people of Puerto Rico in their time of need.

Over 400 Local 237 retirees and their families live in Puerto Rico.

If you would like to contribute to the Relief Fund for Puerto Rico please make your check payable to Teamsters Disaster Relief Fund, c/o International Brotherhood of Teamsters, 25 Louisiana Ave. NW, Washington, D.C. 20001. Please write "Puerto Rico" on the notes portion of your check.



Celebrating 65 years of Local 237

In his own words:

Steven Cawley, retired NYCHA Resident Building Superintendent, shared this story:

"My first day with the NYCHA started October 10, 1979 at Central Office, 250 Broadway. I recall being interviewed by a Mr. Egan from the Personnel Department. In this particular room was a blackboard with a number of projects listed on it, all of the 5 Boroughs. Of course, living in Queens I was eyeing those locations – Queensbridge, Pomonok, etc. Each of the fellows made their picks in order of their number on the list (I think). Well, the Queens locations went and then I thought, Brooklyn isn't far from Queens that would do. Well that didn't happen! And, neither did any of the conventional locations in the other 3 boroughs. Now I looked at Mr. Egan and asked 'Now what happens?' He said 'I have a location for you.' Wow was I happy to hear that – I needed a job!

He asked if I had sufficient carfare and handed me directions and an address in the South Bronx. The address said – NYCHA In-Rem-CB-4, 1152 College Ave. I asked him 'What the heck is an In-Rem?' His reply: "those are rehabs, give it a shot." I was able to navigate my way by subway to the 161st Grand Concourse – all the while wondering what the hell is a Rehab? And was not about to ask too many questions.

I came up from the subway. This...was the Bronx Court Houses – lawyers, offices, etc. – very

busy. I asked a Police Officer where this address was. He looked at me kind of odd and gave me directions but not before asking what business I might have there. Two blocks from the courthouses, I knew why. Real estate was looking poorer and poorer and there were no tall project buildings in sight. I kept walking and then I paused. I thought, maybe this is not such a good idea AND THEN out of nowhere this middle aged man comes up to me and said "Are you Steve?" I really didn't have to ask who he was. NYCHA was on his hat and coat.

He said 'follow me.' 'All the guys were told to look out for you.' We went into a huge first floor apartment in an old, deserted tenement. Now I knew what Rehab was. When I walked in I was met by a 6'4" gentleman, a firm handshake and a smile that truly made me feel welcomed. His name was Charlie Pawson, Superintendent; my first of many mentors I would have over the many years I enjoyed in the Authority. But, I must say Charlie was the best. He showed me the way to the Superintendent title.

Now we walked to the rear of the apartment. It was a workshop, locker area, parts and materials, and a large lunch area. On top of the lunch table was lunch fit for a King – Pasta, meatballs, sausage, salad, and yes cold beer (it was payday). Charlie said 'Let's eat guys' and so Charlie Pawson, Richard Campbell, Kirk Wetter, Tito Ortiz and yours truly sat and had my first of many lunches with these brothers. Thank you Mr. Egan. ■

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The 2017 Labor Day Parade

A Parade Like None Other

At Teamsters Local 237, we understand the necessity of unity and the power of its strength. We also know that workers' rights are unquestionably intertwined with civil rights. We cannot have one without the other. That is why we joined the union. Labor Day and the parade to commemorate it should be looked at as a persevering symbol of the long-lasting presence and indestructible power of the labor movement, despite the ever-increasing efforts to do us in—whether in the guise of a Constitutional Convention or the countless other moves by the union bashers, union busters and their big money campaigns to discredit, dishearten and diminish labor's importance. That is why we march. Recently, Local 237 retirees and active members joined over 50,000 other proud union members from throughout New York City and Long Island in this year's Labor Day Parade, which is unlike any other parade in the City. It is not a protest rally or political demonstration. It is not cultural heritage on display. There are no turkeys or Rockettes either. Instead, this parade features men and women marchers of all ages, races, religions and orientations, who are united by one common denominator: Belief in the power and potential of labor unions. We march together because we know that unions give working families and retirees a strong voice...an unflinching advocate...and our children and grandchildren, hope. We march together to send a message to our elected officials and the public at-large: "Support unions. They count. You should count yourself in!" ■

Retirees and staff of the Retiree Division, along with the Director, Nancy True, at the 2017 Labor Day Parade.



Focus on Local 237 Retiree: George Malave

Capturing the joys of childhood



"Making faces." by George Malave

"In a generation, Brooklyn has gone from being the Borough of Homes and Churches to the Land of Hipsters and High-Rises. Neighbor-

hoods like Williamsburg and Bushwick went from ruin to reinvention, with gleaming towers and millennial-friendly hotspots. Even East New York, once the city's homicide capital, is being touted as a hot neighborhood as real estate speculators swoop in for bargains," according to a New York Times article of September 6, 2017 that featured a new exhibition at BRIC Arts. The exhibition, entitled "Brooklyn Photographs" captures the transformation in Brooklyn spanning over a half century. Elizabeth Ferrer, a vice president at BRIC HOUSE and a self-described "witness" to the transformation, organized the 11-person group show that runs through October 29. Among the exhibitors is retiree, George

Malave, 71, featuring his earliest work, done when a teacher told him to photograph his neighborhood in the late 1960s. The loving look at kids in his neighborhood playing on a bombed-out urban block show a human warmth that transcends the grim-looking streets and challenges the usual portrayal of poor neighborhoods. As George noted, "I went through what these kids did when I was their age, on the very same street." He said, "I knew their brothers and mothers because we all grew up together. I wanted to show the joy of childhood and focus on the positive things. They don't see the environment the same way we do. They see the activities that they are doing in it." ■

Latino Heritage Celebration



Memorabilia featuring military keepsakes



El Comité Latino with the 2017 King and Queen



Veterans Anthony Cottone; Wilfredo Velez, Sr.; Wilfredo Velez, Jr.; and Rocco Brienza



Retired Deputy Director Winston George participates in the program



Latino 237 retiree veterans



King Donaldo Castellar and Queen Theresa Davis with Nancy True and CJ Walker



Olga Vasallo Perez, member of El Comité Latino, speaking about Latino Women and the Military



Leroy Nias and wife Elsa receive award presented by Luz Carty in honor of Mr. Nias' son who died after serving in the military

A Celebration of Latino Pride and Military Service

In his inaugural address in January of 1990, David Dinkins, the 106th Mayor of the City of New York and first African American to assume that high office, said: "I see New York as a gorgeous mosaic of race and religious faith, of national origin and sexual orientation." In 1977, when he ran for mayor of New York City, Mario Cuomo called the city a "magnificent mosaic." In the 1960s, New York Senator Daniel Patrick Moynihan famously wrote about our nation as "a great melting pot" and Jesse Jackson, over the years, has used the down-home image of a patchwork quilt to describe the American people. But, Mayor Dinkins, who actually first described the city as a mosaic when he ran for Manhattan borough president in 1985, said that he never liked the idea of denying cultural differences either. "I never liked 'melting pot,'" he said. "Our strength is not in melting together, but in keeping our cultures." The idea that, in New York, everybody from everywhere is blended into one big stew may seem charming but misses the great asset that the multiplicity of cultures brought by people from across the globe gives to the "salad bowl" model where our ethnic, racial and religious differences are not totally absorbed and obscured, but extolled and applauded. The Retiree Division of Local 237 recognizes that diversity is our greatest asset, and recently celebrated one example of the richness of our cultural differences, at the Latino Heritage Celebration in September. This year, the Retiree Division also used the opportunity to honor Latinos in the military. Among our retirees, there are men and women who served our nation with courage and valor. Some have family members who made the ultimate sacrifice. As Americans, we know that peace and peace of mind are achieved by that vigilant soldier fighting to maintain our way of life in far off corners of the world, as well as offering rescue and comfort here at home when natural disasters bring chaos into our lives. Latino military men and women have done their part to bring distinction to our armed forces, and we proudly acknowledge their role in keeping us out of harm's way. ■



Common Estate Planning Mistakes

by **Mary E. Sheridan, Esq.**
Director of Local 237
Legal Services Plan

Time and again I hear the same common mistakes people make when discussing estate planning. The most common is when a client says he doesn't have much, so why bother with a Will. It's amazing how many people will let State law decide how their property should be distributed rather than spell out their own wishes in a Will. If someone is married with children and dies without a Will, New York State law provides that a portion of the estate goes to the surviving spouse and a portion to the children. This could have unintended consequences such as leaving property to minor children. And, speaking of minor children, if you die and haven't named a guardian in your Will, you will leave family members to decide on who will care for your children.

Another common mistake I have seen is failing to review your beneficiaries named on life insurance policies, bank accounts or retirement accounts and understand the interaction of these assets with the Will. A Will cannot change the beneficiary you have already designated on a particular asset. Also, on most retirement accounts, not naming a beneficiary could have negative tax ramifications for your survivor, who instead takes through the Will where one cannot delay distributions over a lifetime and minimizing the tax consequences.

On many occasions I have been directed by a client to leave all assets to one person whom they trust to "do the right thing" by doling out assets to survivors. Too many times you hear about family fights and the one named person not doing the "right" thing. Your wishes should be spelled out in the Will, not left for someone else to decide after your death.

Finally, drafting your own Will is not a great idea. Too often there will be mistakes that could end up costing your survivors a lot of money during probate. Remember, you have a free Legal Services Plan available for a wide array of civil legal matters. Call us at (212) 924-1220. ■

ORAL HISTORY PROJECT IN PUERTO RICO-en Español

Narradores de historias de vida: Local 237 PR -I *[Primera parte de una serie de varios artículos]*

Por **Néstor Murray – Irizarry** | historiador puertorriqueño

La División de Retirados del Local 237 de los Teamsters de Nueva York hace tres años y cinco meses extendió a Puerto Rico el Proyecto de Historia Oral que ya había iniciado en La Ciudad de los Rascacielos en 1994.

El objetivo del Proyecto es hacer un acopio de los aspectos más importantes de las historias de vida de la mayor cantidad de jubilados puertorriqueños de nuestra Unión: sus experiencias en sus respectivos trabajos, su vida familiar y su vinculación directa con la Unión y sus funcionarios.

A través de sus narraciones de sus experiencias personales, grabadas en audio, nuestros jubilados aprenden, al igual que nosotros, a contar sus propios cuentos. La suma de sus experiencias forma parte de su cultura y de la historia de la Local 237. Preferimos grabar a los unionados en el sitio donde viven. De esta manera conocemos su entorno social inmediato y compartimos con sus familiares más cercanos.

Hemos recorrido parte de la Isla, grabadora y cámara en mano, entrevistando con mucho entusiasmo y alegría a veinticuatro (24) participantes que nos refieren de la División de Retirados. Se han visitado barrios rurales y zonas urbanas de los pueblos y ciudades representativas de la ubicación geográfica de los jubilados (veintiun hombres y tres mujeres): Añasco, Rincón, San Juan, Camuy, Aguadilla, Cayey (2), Patillas, Bayamón, Ponce, Fajardo, Arroyo, Moca (2), Canóvanas, Florida, Dorado, Manatí, Carolina (2), Lajas, Caguas y Hatillo. En Nueva York entrevistamos a dos miembros de la Local 237 que residen allí.

Nuestra experiencia con los jubilados ha sido muy enriquecedora. Todos los entrevistados son personas muy amables y nos han tratado como parte de su familia. Tienen un gran espíritu emprendedor y mantienen preciosas y amplias residencias llenas de mucho amor y compromiso con su familia y comunidad. El placer de servir a los demás seres humanos es el norte de la mayoría de los visitados. Tienen un apego muy especial por el cultivo de la tierra, la que complementan con la cría de animales. La presencia de elementos de la flora es un signo vital en sus hogares. Allí se respira mucho respeto y cariño para todos los seres vivientes.

Su compromiso con la Local 237 es insobornable. Sienten un agradecimiento muy particular por su Unión. Al hablar de la Unión siempre reflejan en sus caras la



presencia de una sonrisa ya que forma parte de sus vidas. La mayoría de sus esposas le agradecen al sindicato, y a sus funcionarios, la defensa que siempre ejercieron por los derechos y privilegios de los trabajadores. En la actualidad, ya jubilados de sus antiguos trabajos y bajo un techo que los cobija, disfrutan de los beneficios de sus pensiones. Ellos saben que sus pensiones no están sujetas a los vaivenes de los tiempos. Atesoran su seguro médico y el apoyo que hoy tienen de los funcionarios de la División.

Entre las curiosidades que adornen a este grupo muy nutrido de jubilados se destacan las siguientes: la mayoría se retiraron cuando tenían alrededor de 55 años de edad; tienen muy buena condición de salud física y mental; su actitud ante la vida es muy positiva; reflejan muy buenas relaciones con su pareja y familia; su situación económica es muy estable y muchos fueron construyendo sus viviendas con los ahorros que fueron acumulando en Nueva York y que mes a mes enviaban a sus familiares o amigos a Puerto Rico para esos fines; otros heredaron de sus familiares propiedades que reconstruyeron con sus grandes ahorros; la Local 237 le proveyó un excelente plan médico que le permitió, y hoy le permite, recibir servicios de gran calidad. Esta ventaja le permite continuar disfrutando de una buena salud mental. Además, todos admiten que sus experiencias laborales con su sindicatos no compara con otras uniones que ellos conocieron en otros trabajos en Nueva York.

Uno de ellos Ramón Cardona Domingo, quien nació el 4 de abril de 1932 en Aguadilla e ingresó a los 30 años en nuestro sindicato en 1960, fue supervisor en Housing en Brooklyn y tuvo a su cargo 16 personas, se jubiló a los 53 años de edad. Es Diácono en la Iglesia Católica. Sobre sus familiares y el sindicato expresa:

"Mi hermano mayor trabajó un tiempo en Housing y perteneció a la Unión. Dejó de trabajar allí y regresó a Puerto Rico. Otro hermano mío también trabajó allí y perteneció a la Unión, le comenzó el parkinson y decidió regresar a

Puerto Rico. [...] Otro hermano también trabajó en Housing en Manhattan. Fuimos seis hermanos y tres mujeres."

Sobre los primeros pasos en La Gran Manzana comenta:

"Llegué a Nueva York en 1954. Comencé a coleccionar el desempleo. Después busqué trabajo en diferentes fábricas y logré conseguir trabajar en unas cuantas de ellas. En 1959 estudié clases de inglés durante ocho meses. Quise estudiar Administración Comercial pero no pude hacerlo por que el dinero que recibía del Army no me daba."

Más adelante en la entrevista señala que:

"Ese mismo año, después de tomar varios exámenes empecé a trabajar en Housing ... " Mi trabajo consistía en barrer, mapear los edificios asignados."

Sobre los beneficios que ofrecía la Unión indicó:

"Teníamos un plan médico, si trabajaba el fin de semana tenía días libres en la semana. La Unión logró que nos pagaran por trabajar los sábados y domingos y los días de fiesta. También se logró que se nos pagara tiempo y medio en esos días. El Local 237 consiguió un seguro de vida para los unionados. Se retiró en 1985 a la edad de 53 años." [Ramón Cardona Domingo. Entrevista personal. 18 de mayo de 2015]

Alberto De La Torre Sáez, quien nació en Arroyo el 8 de septiembre de 1926, fue criado por su hermana mayor y aprendió inglés con las maestras estadounidenses que eran contratadas por el gobierno para la enseñanza en inglés de varias materias. En 1947 llegó a Nueva York. A los 20 años comenzó a trabajar en Housing. Se jubiló a los 53 años de edad:

"Yo trabajé 30 años con Housing. En mis últimos siete años yo comenzaba a las siete de la mañana y abría la puerta y entraba a mi oficina. Salía a las cuatro o a las cinco. Viajaba 30 o 35 minutos de casa a mi trabajo. Me iba a mi casa en la 17 y 4ta. Avenida. Tengo una carta que dice que llegué siete veces tarde en treinta años..." [Alberto De La Torre Sáez. Entrevista personal. 11 de mayo de 2015.]

Los retirados que viven en Puerto Rico se reúnen regularmente en las residencias de sus propios miembros varias veces al año bajo el liderato de José Antonio Meléndez Vázquez.

En el próximo artículo comentaremos sobre las historias de vida de varios jubilados que también son jubilosos.

20/08/2017 ■

on a personal note...

Congratulations...



To **Simone Robinson** on earning her Masters' Degree in Telecommunications from Pace University. Her proud mother is **Venehisa Ayala**, a retired North Central Bronx Hospital Police Officer.

To retired NYCHA Leased Housing Authority Inspector, **Antonio L. Galsim** and his wife, **Hilaria Galsim**, who celebrated the graduation and marching ceremony of their son, Anthony Galsim, an Air Force Police veteran who graduated from the Keller Graduate School of Management with a Masters Degree in Business Administration.

Happy Birthday wishes to retired Hospital Police Officer **Nicholas Sarnicola**, who celebrated his 70th birthday on a cruise to Spain, Italy and France with his wife of 44 years, Sherrie.

Condolences...

To **Donna Savarese**, retired NYCHA Manager of Bronxdale Houses on the passing of her beloved brother Stephen.

To **Sheryl Hawkins**, a retired CUNY Police Officer, on the death of her cherished mother, **Dorothy Freeman**.

To the family of retiree, **Judy Chittick**, a NYCHA Manager of Section 8 at the Central Office. Retiree **Marie Castellano**, a Housing Assistant, described Judy as: "She was everything you could ask for in a Supervisor. She was intelligent, had great management skills, was organized and truly knew her job and had a great heart. I know Judy loved to take care of her mom. She often spoke of her sister Fern and the loving relationship they had. Her nieces and nephews were her pride and joy. It has been many years since I worked with Judy but I often think of her and have pleasant memories. She will be missed!"

RETIREE news & views

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Understanding your Prescription Drug Coverage

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 is \$8500 per family per year, this amount became effective on January 1, 2016 and remained the same for 2017. The MAB may change for 2018 but that has not been determined yet. 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. ■

Puerto Rico Community Group



Prior to Hurricane Maria, Puerto Rico "Community Group" met in Florida, Puerto Rico. Retiree Coordinator of meetings, Jose Melendez at far left (in group photo).