

Welcome EW RETIREES

The Retiree Division staff would like to congratulate you on your retirement. You join the Local 237 Retiree Division Family with over 11, 500 retirees and counting. The Retiree Division staff are here to assist, support, and

Retirement comes with benefits as a member of Teamsters Local 237. To assist with the transition into retirement life, we offer

new retiree orientation twice a year as well as a new retiree orien-

tation online. This orientation is available to access at your convenience. Log on to the Local 237 website www.local237.org, click on retirees and the new retiree orientation is there for you. If you do not have access to a computer, you can call the Retiree Division staff at 212-807-0555 and a Retiree Division staff member will review benefits and provide you with information on the next new retiree orientation to be held in

quide you through this new chapter of your life.

October 2022.

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**William Martinez** Maintenance Worker at Roosevelt Houses

**Bruce Samuels** Housing Supervisor of Caretakers



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**Edward Lopez** 

Housing Plasterer

**SSA Willie Haynes** 



Though Labor Day has passed it is important to take an opportunity to express our gratitude to all of you for all of your contributions and road maps you have paved for future members. We honor those past, present and future. Thomas Perez said it best, "Each year, Labor Day gives us an opportunity to recognize the invaluable contributions that working men and women make to our nation, our economy and our collective prosperity. It gives us a chance to show gratitude for workers' grit, dedication, ingenuity and strength, which define our nation's character."

Celebrating the Social and Economic Achievements of Workers



## by Gregory Floyd

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

here was a time, not long ago, when the Democratic Party was considered the political party of the working class and the Republican Party was aligned with big business and the wealthy. Yet a recent New York Times/ Sienna poll — for the first time ever — revealed results that indicated a reversal. The Republican Party is trending toward a multi-racial workingclass coalition, while the Democrats had a larger share of support among white college graduates. Many wonder what conclusions can be drawn. Do we now have an establishment progressive party and an anti-establishment conservative party? Making matters even more complicated are recent findings that many voters are not affiliated with either major party, with polls indicating that 62% of Americans favor having a third party.

# A Message From The President The More Things Change...

All of this should make for a very interesting 2024 Presidential election! Questions abound: What will the candidates look like? What will they need to espouse to get our vote? With so many of the usual guidelines and guardrails gone, what's the pitch? And how will it be communicated? That has changed too. Stump speeches on the back of a railroad car are a relic of the past. Even huge, televised rallies have their limitations - great for optics, but mostly "preaching to the choir" without really picking up many new converts. Twitter and other social media platforms are the bumper stickers of today... less costly, no car needed, and having the ability to reach millions with one click of a cell phone by influencers who make adding followers into a game. And, with baby boomers, who now dominate the politically savvy voting population, starting to decline in number, this medium of choice will become a legitimate, powerful tool — a king- or queen-maker.

But with so much change—and so much of it, of questionable positive value, there is one change that offers some real hope for the future. After years of declining numbers, union membership is now on the rise. Currently, there are many examples of workers in industries throughout the nation previously thought to be un-organizable or showing little interest in the union movement—from Amazon to Starbucks to McDonalds — now signing-up members. And the union drive comes from within. Workers talking to their fellow workers. They know the problems. They see the solutions. And their co-workers listen. Talk about "influencers"!

So, perhaps in this great time of change this time of altered dictionary definitions and role reversals - labor unions, which have remained steadfast in what they represent, are now presented with a path from which they had lost their way, and a newly created vacuum they can fill. We span all the demographics, political ideologies and have the communications network and skills-new and old-to make impact. As the old adage says: "The more things change, the more they remain the same". When applied to labor unions, that says it all. We have endured the union bashers, the union busters, the unfavorable court rulings and anti-labor appointees, but workers instinctively know that we're on their side. Our task ahead is to make all Americans know it too and that the current slogan, "Union strong", is one definition that will never change.



by Julie Kobi LMSW Director of the Retiree Division

## A Message From The Director

September is *Healthy Aging Month*, which is recognized as a time to celebrate life and positive aspects of growing older. According to the US Census, older adults are projected to outnumber children under age 18 for the first time in U.S. history by 2034. The older adult population continues to grow, and we are living longer lives. As we age, we become more aware

> Maintain a Healthy Diet

• Most of us are

guilty in this area,

but this an area that can always be

improved. Small changes matter.

that our physical and mental health changes over time. It's never too late to take charge of your well-being. Here are a few tips:

#### Be active

• Exercise is really important whether it's a brisk walk or taking an exercise class. Speak to your health care provider before starting a new exercise routine. Listen to your body and modify activities based on your specific needs. Do what you like and have fun! The more fun you have, the more likely you are to continue that activity.

### **RETIREE news**&views

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• Overeating can lead to obesity and increase the risk of diabetes and heart disease.

• Eat a variety of fresh fruits and vegetables, and have them make up half of your plate.

#### Stay Connected

- Try something new! Maybe you have been interested in learning a language or art but never had the time.
- Use technology like Zoom or Facetime to maintain relationships.

### Balance your body and mind

- Keep your mind active by reading or doing puzzles or perhaps learn a language. Try Duolingo- it's a free web application you can download on your phone or computer. Studies have shown learning something new plays an important role in brain health.
- Keep your body active through stretching and gentle exercises.
- Part of balancing the mind is also acknowledging when you are stressed or feeling down. It's okay to speak to your doctor about stress and lack of interest in doing things.
- Don't forget all your routine regular checkups, physicals, health screens, eye exams and dentist appointments too.

For more information on healthy aging, check out the following websites: *Center for Disease Control* 

https://www.cdc.gov/chronicdisease/resources/infographic/healthyaging.html

National Institute on Aging

https://www.nia.nih.gov/health/what-do-we-know-about-healthy-aging

### Betty Friedan said it best:

"Aging is not lost youth but a new stage of opportunity and strength."

Be Active. Maintain a Healthy Diet. Stay Connected. Balance your Body and Mind.



# **Flu Season Reminder**

by Edith Johnston, LCSW Deputy Director, Retiree Division

The flu season is upon us and with all the other health-related issues happening around it's easy to forget that the flu is still a big risk and it's important to get your flu vaccine. When you think about the flu virus, you may assume that it only strikes in the winter. While it's true that flu season can peak in the winter, you can get the flu in the fall and spring, too. Some people get seasonal flu as early as October, with infections continuing through May. Here are some things you need to know about the flu.



- 1. The flu is contagious before symptoms start. The flu is highly contagious partly because it's possible to pass the virus on before you become sick. According to the Centers for Disease Control and Prevention (CDC)Trusted Source, you can infect someone with the virus one day before your symptoms start. You're most contagious within the first three to four days of becoming ill, although you may remain contagious for up to seven days after you become sick. It's important to avoid close contact with others to prevent passing the illness to another person.
- **2. Flu symptoms can start abruptly.** The onset of flu symptoms can happen rapidly. You may feel fine one day and be unable to do anything one or two days later due to your symptoms. Sometimes, the onset of symptoms occurs as early as one day after exposure. In other cases, some people don't show symptoms until four days after exposure to the virus.
- **3. You need a new flu vaccine every year.** The predominant flu viruses circulating this season will differ from last year's viruses. This is because the virus undergoes changes each year. Therefore, you'll need a new vaccine every year to protect yourself.
- 4. The flu vaccine doesn't cause the flu. One misconception is that the flu vaccine causes the flu. One variety of the flu shot does include a severely weakened form of the flu virus. It doesn't cause real infection, but it allows your body to develop necessary antibodies. Another variety of the flu shot only includes dead, or inactivated, virus. Some people do experience mild flu-like symptoms after getting a vaccine. This can include a low-grade fever and body aches. But this isn't the flu and these symptoms typically only last one to two days. You may also experience other mild reactions after getting the flu vaccine. This includes brief soreness, redness, or swelling at the injection site.
- **5. The flu can cause life-threatening complications.** The flu vaccine is especially important if you're at risk for flu-related complications. Complications are more likely to occur in certain groups, such as:
  - people who are at least 65 years old
  - young children, especially those under 2 years old
  - pregnant women and women who are up to two weeks postpartum
  - people who have a weakened immune system
  - people who have chronic conditions
  - Native Americans (American Indians and Alaska Natives)
  - people with extreme obesity, or a body mass index (BMI) of at least 40
- **6. You can still get the flu after a vaccination.** Be mindful that it's possible to get the flu after receiving a vaccination. This can happen if you become infected with the virus before your vaccine is effective, or if the flu vaccine does not provide adequate coverage against the predominant circulating virus. Additionally, you can become sick if you come in contact with a strain of the virus that's different from the one you were vaccinated against. On average, the flu vaccine reduces the risk of illness by between 40 to 60 percent.
- **7. People with egg allergies can still receive a flu vaccine.** There's a belief that you can't get a flu vaccine if you're allergic to eggs. It's true that some vaccines contain an egg-based protein, but you may still be able to receive the flu vaccine. You'll just need to talk with your doctor before getting a shot. Your doctor may administer a vaccine that doesn't contain eggs; or consult with a doctor that specializes in allergies administer the vaccine so they can treat any potential reaction.

**The takeaway**. The flu can range from mild to severe, so it's important that you recognize symptoms early and start treatment to avoid complications. The more you understand about the virus, the easier it'll be to protect yourself and your family.



# Who do you call when you need assistance?

### by Mitch Goldberg Director of the

Retiree Benefit Fund



#### HEALTH INSURANCE Office of Labor Relations/ Employee Benefits Office

22 Cortlandt Street, 12th floor, New York, NY 10007, 212-513-0470. Call them regarding health insurance coverage, when you plan to change your health insurance plan or about the Medicare Part B reimbursement.

### **RETIREES' BENEFIT FUND**

If you are having an issue with your Aetna pharmacy benefit, please call Aetna directly at the dedicated Teamster customer service line 855-352-1599. As our Pharmacy Benefit Manager, Aetna should be able to resolve most issues with a phone call. Standard Operating Hours for Aetna's customer service are Monday – Friday: 7:00am to 11:00pm Eastern, Saturday: 7:00am to 9:30pm Eastern, Sunday: 8:00am to 6:00pm Eastern

If you have questions about how to locate a dental provider or dental specialist you can call Healthplex at 800-468-0600. Healthplex can also assist you with claims issues. If an issue goes unresolved, sometimes it's necessary for further intervention by the Fund office. If this becomes your situation, please call the Retirees' Fund 212-924-7220.

For those residing in the NY metro area, the optical vendor provider is CPS or Comprehensive Professional Systems 212-675-5745. If you live outside the NY Metro area, General Vision 800-847-4661. Whether you are trying to obtain plan information, find a provider or verify eligibility, a call to either provider depending on where you live can usually get you the information you need to receive your optical benefit.

### **OTHER IMPORTANT PHONE NUMBERS**

If you experience any issue with your pharmacy benefit, optical or dental benefits and need further explanation, please call the Fund office and let our staff assist you.

#### **Teamsters Local 237 Retirees' Benefit Fund**

(prescription benefits, dental, optical benefits, hearing aids and supplemental medical expenses for DME (durable medical equipment) 216 West 14th St., 3rd Fl., New York, NY 10011, 212-924-7220 (M-F 8:30am – 5:00pm)

#### Teamsters Local 237 Retirees' Benefit Fund

(activities for retired members, social work support, membership and cultural activities, neighborhood meetings, benefits, education and more!) 212-807-0555 (M-F 8:30 am – 5:00 pm).

# Extending hope and help to the victims of Hurricane Fiona.

More than 2 million people in Puerto Rico, the Dominican Republic and nearby islands are without power, running water, adequate food, and other essential products and services.We encourage you to contact the agencies below, or another organization of your choice, to help.

Remember: One of the greatest things you can ever do is to let people in need know they are not alone!

Hispanic Federations: 844-432-9832 www.hispanicfederation.org/fionahelp PRxPR Relief and Rebuild Fund www.prxpr.org



**Extendiendo esperanza y ayuda a las víctimas del huracán Fiona.** Más de 2 millones de personas en Puerto Rico, la República Dominicana, y las islas cercanas están sin electricidad, agua potable, alimentos adecuados y otros productos y servicios esenciales. Le recomendamos que se comunique con las agencias a continuación, u otra organización de su elección, para ayudarlos. *Recuerda: Una de las mejores cosas que puedes hacer es informar a las personas necesitadas es que, jno están solos!* 

## Top Five Fraud and Scam Prevention Tools



### by Thomas McMahon

District Manager, Social Security in Downtown Manhattan

With the right anti-fraud information, you can help protect those you love. Here are the five most important resources about Social Security scams that you should know about:

Find out how to spot fake calls and emails and what to do if you get one on our Protect Yourself from Social Security Scams page at **www.ssa.gov/scam**.

Learn about phone scams and how to report them on our Office of the Inspector General's Scam Awareness page at **oig.ssa.gov/scam**.

Read about protecting your Social Security number from identity theft at <u>blog.ssa.gov/</u> <u>protecting-your-social-security-number-</u> from-identity-theft.

Create your personal my Social Security account at **www.ssa.gov/myaccount** to help you keep track of your records and identify any suspicious activity.

Visit our Fraud Prevention and Reporting page at **<u>www.ssa.gov/fraud</u>** to understand how we combat fraud.

Please share these resources about scams with your friends and family — and help us spread the word on social media.

# Trabajar, trabajar, trabajar...

### www.casapaolipr.com

Un periodista le preguntó al cantautor catalán Joan Manuel Serrat, cuál era la razón principal de su gran éxito a nivel mundial y él le dijo: "Trabajar, trabajar y trabajar..." Y a esa misma razón se le debe aplicar a la sindical Teamsters Local 237 de Nueva York. A todo se liderato y a sus eficientes y buenos trabajadores le dedico esta columna de hoy.

En todas las culturas el trabajo es un signo de eficiencia, de progreso material y espiritual, y también, para muchas, forma parte de sus valores. Puerto Rico y muchos de los estados, particularmente los sureños, tuvieron en común, la agricultura; particularmente las plantaciones de algodón. En Puerto Rico el cultivo del algodón estuvo vinculado a la exportación. Acaba de salir al mercado un libro muy importante, una investigación de mucha valía de Soraya Serra Collazo, publicado por la editorial Los Libros de la Iguana, sobre la producción de algodón en Puerto Rico, el caso de la Hacienda La Esmeralda (1840-1880). Con este libro inició una serie de varios artículos del histórico espacio que tienen algunos productos agrícolas entre EE.UU., Puerto Rico y el Caribe. En esta ocasión la mayoría de los materiales del mencionado, los he tomado del libro de Serra Collazo.

La llamada homogeneidad del Caribe, no es del todo cierta, además, de la caña de azúcar, café, tabaco, y frutos menores, también se sembró arroz, algodón y jengibre, entre otros.

Las plantaciones de algodón del sur de los Estados Unidos de América, dice la autora, basadas en mano de obra esclavizada, proveyeron el algodón que se hilo en Europa para convertirse en telas. Para el final de la década de 1850 esas fincas proveyeron el 80% de los 1,209 millones de libras de algodón que se utilizaron en las fábricas textiles de Inglaterra, Francia, Alemania, y Rusia. Al comenzarla guerra civil en 1861, el mercado de algodón perdió a su principal suplidor provocando lo que se denominó la "hambruna" de algodón en Europa. Como consecuencia los precios de esa materia prima aumentaron.



Por Néstor Murray-Irizarry historiador y gestor cultural murraynestor@gmail.com

Por su parte en la década de 1860 la Corona española dio estímulo y premio a los agricultores en Puerto Rico a cultivar algodón. Así se fueron iniciando y desarrollando pequeñas haciendas en el sur de Puerto Rico, como La Esmeralda. La necesidad de esa materia prima en Europa fue la razón principal para el desarrollo de ese cultivo en nuestro país. Por lo tanto, continúa la autora,, en el barrio Jauca de Santa Isabel , donde ubicaba la hacienda La Esmeralda,, y muy probablemente en otros barrios del sur y oeste de la isla, existió el conocimiento del cultivo, cuidado y procesamiento de algodón. Las siembras y la infraestructura básica formaron parte del paisaje cultural regional y los balotes de algodón se movieron por los caminos hasta los puertos. Puerto Rico, además, de sembrar y cultivar la caña de azúcar, tabaco, café, aunque en un periodo muy corto, también tuvo plantaciones de algodón.

La verdadera historia de Puerto Rico y su relación directa con el proceso de planificación, siembra, cosecha y exportación de sus productos agrícolas, todavía no se ha finalizado. Queda mucho por investigar, estudiar, analizar y escribir.

Es muy importante analizar que nos ocurrió, de ser un país eminentemente agrícola (agricultura de exportación) a convertirse a través de los años en un país de agricultura de importación. No podemos olvidar que la conquista y colonización de Puerto Rico de manos de los europeos usó como base para sus cultivos los terrenos que ya habían utilizado los indígenas que tuvieron conocimiento de la agricultura.



# **From the Office of Labor Relations**

**RETIREE CLIENT SERVICE CENTER UPDATE:** The Retiree Health Benefits Program is pleased to announce that it has overhauled its Direct Customer Service Department in order to improve the call center and re-establish the walk-in center as follows:

Effective Immediately: Retirees can speak with a Client Service Representative between 10am and 4pm, Monday through Friday, except holidays, by calling (212) 513-0470. Additional staff have been added to assist callers.

**Effective November 2022:** The Health Benefits Retiree Client Service Walk-in Center will open in November by appointment only. It remains closed to walk-in visitors at this time. Please check back for updates on how you can make an appointment and for further information on the OLR website at <u>www.nyc.gov/hbp</u>



# **Your Union** Legal Services Benefit

by Mary E. Sheridan, Esq.

Director of Local 237 Legal Services Plan

ow many Local 237 retirees are unaware of their free legal services benefit? More than I would have guessed. Most people in the United States pay thousands of dollars to a private attorney when they need legal assistance. As retirees of the largest Teamsters' local, you have a free attorney available to you for



many of your day-to-day legal issues. Should you reside outside of the 11 New York State covered

counties and need a lawyer for a matter covered by the Legal Services benefit, you may be entitled to a reimbursement toward some of your private attorney fees. If you live in one of the covered New York State counties, then you have the same benefit you had as an active member.

The covered legal matters include domestic relations (custody, visitation, orders of protection, some child support proceedings, prenuptial agreements, divorce, and separation), purchase and sale of primary residences (co-op, condo, 1- and 2-family homes), wills, powers of attorney, health care proxies, some private adoptions, credit and consumer problems, tenant rights and bankruptcies. Representation involves consultation, legal research, drafting of documents and pleadings, negotiation, and trial work. A lawyer is provided to you at no cost. Not only are you provided with a free attorney, but your Welfare Fund also provides you with \$500 toward your litigation expenses after you pay a \$150 deductible.

If you leave the covered area after retirement and have a legal matter described above, you may receive a portion of those fees back. For instance, if you buy a primary residence in Florida, you would hire a Florida real estate attorney. After the transaction is complete and your private attorney paid, you can submit the claim form and receive a check toward the attorney fees spent.

We can be reached at (212) 924-1220.



# The Doctor Says....

2

by Elaine Williams, LMSW Assistant Director, Retiree Division

curious patient is a healthy patient, says the doctor.

Doctors want patients to be educated and proactive when it comes to their medical care. You have the right to question your medical provider. When you go to the doctor, it's typically for a specific problem, such as a cold, a stomach pain, or other issues that you want to be resolved, but often in haste to be cured, patients fail to ask their doctors questions about their health conditions.

In a recent study conducted by FIERCE Healthcare 3 in 4 Americans leave the doctor confused about their health. Nearly 1 in 4 Americans also do not feel comfortable asking their doctor certain health questions, the survey found.

As it turns out, there are so many questions that doctors wish their patient would ask. Here is a list of questions doctors wish their patient would ask during their visit.

- 1. Why should I be taking this medication? Is it a treatment, is it a cure, or is this to control symptoms?
- 2. Why is this test being done? Will this test help to confirm specific diagnoses?
- 3. When should I follow up? What is the easiest way to get in contact with you?
- **4.** Based on my age, what are some of the preventative testing I should be doing? e.g., cancer screenings, vaccinations.
- 5. How does my family history affect my health risk?

Participating in your own care has many advantages. Your doctor, nurse and other health care providers welcome your involvement, we encourage you to be fully informed about your health... a curious patient is a healthy patient, says the Doctor.



## **ARE YOU PREPARED?** by Luz Nieves-Carty MPA

Assistant to the Director, Retiree Division

n today's world, there are many types of emergencies and disasters. We have seen hurricanes drown cities, tornadoes level towns, and the Covid virus put the world on pause. Are you prepared for an emergency in your city? According to <u>www.ready.gov</u>, an official website of the US Department for Homeland Security, there are 3 basic action steps to get ready.

Step 1: Be informed of what potential disasters or emergencies may affect your region. Is your region affected by floods, tornadoes, earthquakes, etc.? Find out what local notification systems are in place, and enroll to receive notifications. For example, in New York City you can sign up for notifications by calling 311. You can also download the mobile app for FEMA and get weather alerts for up to 5 different locations anywhere in the United States. Be aware of safety shelters, and evacuation sites in your neighborhood.

Step 2: Create a plan and share it with caregivers, family, and your support network. Think about any special assistance you may need, who can assist you, and practice with them. If you go to a clinic or hospital for regular treatments, find out what their emer-gency plans are in case of disruption. If you have a communication-related disability, note the best way for others to communicate with you. Include in your plan where your family will meet, items in your safety kit, where your medications are, and don't forget the plan for your pet!

It's important to know where you can take your pets. Many shelters will not allow them. Set-up a buddy system with someone, so they can evacuate your pet if you are unable to do it. Have your pet's vaccination records and have your pet micro-chipped. Keep the contact information for the animal control center handy in case you get separated from your pet. Also, have a photo of you and your pet with you.

Step 3: Prepare an emergency kit for both you and your pet. Make sure you have an extra key to your home and keep it in a safe place. You should have a large kit for the home and a small one to take with you. The emergency kits can include medications, water, nonperishable food, cleansing wipes, flashlight, an extra cell phone battery, cell phone charger, first aid kit, whistle, pet food, pet medications, blankets, extra change of clothes and emergency contact numbers. A list of items for emergency kits and more information on being prepared can be found at www.redcross.org, www.ready.gov, www.FEMA.gov and www.seniorliving.org. You can also request emergency prepared-ness guides by calling 311 in NYC, the Red Cross at 1-800-733-2767, and FEMA at 1-800-621-FEMA (800-621-3362). AARP also has information on their website, www.aarp.org.

From the staff at the Retiree Division: "Be safe, be happy and be well!" 🔳

Each year, NYCERS make an annual Cost-of-Living Adjustment (COLA) to the retirement allowance of eligible retirees. Here are three things you should know about COLA:

### 

- COLA is an annual adjustment based on the Consumer Price Index (CPI).
- If eligible, your 2022 COLA payment is 3.0% of your Annual Maximum Retirement Allowance (AMRA) or \$18,000, whichever is less.
- See COLA Fact Sheet #707 on www.nycers.org for a list of eligible retirees who will receive COLA.

If you're eligible to receive COLA, it will be reflected in your September 30, 2022 pension payment.

Have you registered for a MyNYCERS account? MyNYCERS account holders can manage many aspects of retirement online - updating address and Federal tax withholding, accessing the latest correspondence from NYCERS, and submitting forms and documentation. Register for/log in to MyNYCERS at www.nycers.org.

NYCERS

# on a personal note... In Memoriam

To the family of retiree Charles D. Alston, retired from NYCHA, who passed on 12/26/2021, we extend our deepest sympathies.



We send our condolences to retiree **Ronald** Peebles, who recently lost his wife, Catherine Peebles, on July 25, 2022.

Wishing you all courage to face the days ahead and loving memories to hold in your heart forever.



## PLEASE BE SURE TO CALL 212-807-0555 **IF YOUR PHONE NUMBER OR** ADDRESS HAS CHANGED.

In addition to notifying the union, please contact the Social Security Administration, your pension system, and the Office of Labor Relations. You do not want to miss important information.

# **RETIREES CORNER**

Reunited and it feels so good...



Retired School Safety Agents meet for a meal every first Monday in Staten Island, and they have been doing so for the last 20 years.

## **RETIREE news**&views

216 West 14th Street New York, NY 10011





SEPTEMBER/OCTOBER 2022

# Are you a Local 237 Retiree iree 237 Retiree Dillision who is experiencing loneliness or feeling isolated?

We would like to hear from you.

# Tiendly Caller Proof Having a friendly voice to talk to can make a difference.

Sign up for a monthly call from a Retiree Division staff person to say hello.

# Call Elaine Williams 646-638-8635



Every October, the nation observes National Breast Cancer Awareness Month. Breast cancer is a disease that affects both men and women and is among the most common cancers. According to the National Breast Cancer Foundation, 1 in 8 women will develop invasive breast cancer in her lifetime. Next year, new breast cancer diagnoses are expected to number more than 200,000 for women and more than 2,000 for men.

This month www.benefits.gov is raising awareness of preventative measures and helpful resources that may help you and your loved ones beat the odds.

PERIODICALS POSTAGE PAID AT NEW YORK, NY