

# RETIREE news & views



A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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## Ready for Summer Sunshine

Retirees are on the move exploring the boroughs and the beauty of the outdoors. It was great to hear many stories from retirees talking about park history or remembering going to the park with their parents and families. For some it was the first time venturing to other parks of the boroughs. Retirees spent time taking and encouraging each other getting to meet new retirees and connecting with friends. Pictures below are retirees participating in the Local 237 Community Groups, Caregiver Workshop and our Walking Group.

The Retiree Division would love to know how you are spending your summer. Please share your pictures with us via email at [retirees2@local237.org](mailto:retirees2@local237.org)



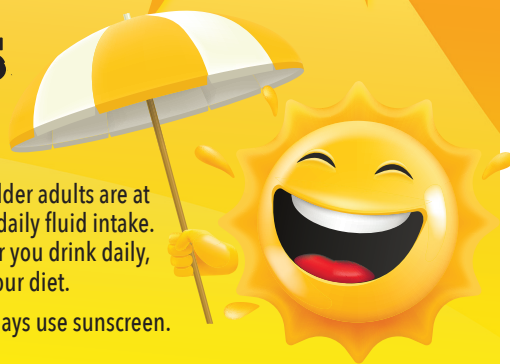
Join us! See the full list of Events and Classes at: [Local237.org/retirees](https://Local237.org/retirees)

## Summer Days

As the weather is becoming warmer just a reminder of few things to keep in mind when enjoying the warm/hot summer days.

- 1** Stay hydrated, sometimes it's easy to forget to drink enough water when you are enjoying a day out. Older adults are at a higher risk of dehydration due to reduce ability to conserve water, decrease in thirst and decrease in daily fluid intake. To stay hydrated, make sure you monitor your water intake. For example, keep a log of how much water you drink daily, that will remind you to drink enough. Keep drinks accessible and incorporate fruit and vegetables in your diet.
- 2** Always use sunscreen as it one of the easiest ways to protect your skin from sun burn. Even on cloudy days use sunscreen. It's easy to do it and it will help you avoid sunburns, skin cancer and premature aging.
- 3** Protect your eyes. Wear sunglasses that block 100 percent the UV light and find a pair of sunglasses that fit well and wrap around the face, providing protection to the eyes and eyelids.

New York City opens cooling centers when the National Weather Service issues a heat advisory with a forecasted heat index of 95 degrees or higher for two or more days or 100 degrees for any period. Cooling centers are air-conditioned facilities that offer people relief from the heat. Cooling centers include libraries, community centers, senior centers and NYCHA facilities. To find the nearest calling center contact 311.





by **Gregory Floyd**

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

**A**cross our nation, in the Spring and Summer months from Memorial Day to Labor Day, including Flag Day, Juneteenth, Father's Day and Fourth of July, there are countless celebrations where the word "hero" will be applied. That word will be the underlining theme of speeches, TV shows, parades, fireworks, barbecues, marathons and sales throughout America.

We celebrate heroes. It's our custom. Even though today, the actions of some of our hero standard-bearers are now being reexamined, there are still plenty to go around.

The Webster dictionary defines the word "hero" as "a person who has special achievements, abilities, or personal qualities and is regarded as a role model or ideal." In classic mythology, a hero was someone who is thought to be godlike — a talented warrior—a chieftain with special strength, or an immortal being.

Today, we tend to think of our heroes in a more down-to-earth way—still very noble—but a mortal among us who has done things—big and small—that makes a difference in our lives. Everyday heroes: The Little League coach. The motorist who stopped to help you fix your flat tire. The

## A Message From The President

# A Simple Word. A Complex Meaning.

neighbor who saved a child in a burning building. The person who found and returned your lost dog. Your dad.

Several celebrities weigh-in on what defines a "hero", among them, Whoopie Goldberg, who once asked: "Who amongst us doesn't want to be a hero?" Mariah Carey suggested "If you look inside yourself and you believe, you can be your own hero." While Maya Angelou defined a hero as "any person really intent on making this a better place for all people." Perhaps it was Arthur Ashe who summed it up best. "True heroism is remarkably sober and very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost."

And a hero doesn't need a specific classification or category to qualify. In fact, that could actually limit the accomplishments. Morgan Freeman reminds us that "Martin Luther King Jr., was not a Black hero. He is an American hero."

So, whether it's the countless men and women in the military who bring dignity and valor to the uniform they wear in defense of our freedom, or the School Safety Agents who provided students with free prom gowns, or the NYCHA worker who makes sure that the flowers are in full bloom by the benches where the elderly ladies sit, we take special



Tuskegee Airman and Local 237 member the late **Dabney Montgomery**.

pride in knowing that many Local 237 members selflessly help others. To them we say, "Thank You".

Among them is the late Tuskegee Airman Dabney Montgomery. Dabney was a NYCHA Housing Assistant for 14 years, who distinguished himself as an exemplary soldier known for his bravery in World War II, yet was denied the right to vote when he got home. Although he was among the security detail for Dr. King on his historic march from Selma to Memphis, it took nearly 60 years after World War II ended for him to be awarded the Congressional Gold Medal. Now, the heels of his shoes from that march are on display in the first-of-its-kind National Museum of African American History and Culture in Washington, D.C., and a street sign in Harlem bears his name. Wow! How many unions can boast of having a Tuskegee Airman among its members?

Clearly, the word hero applies to the highly acclaimed and the virtually unknown. Men and women who rise to the situation but may not get a parade to honor their accomplishments, medals to wear on their chest, trophies for the mantel or news headlines. Just everyday heroes whose reward is knowing that they made a difference. Many are Local 237 members and retirees. To all of them we say, "Thank You". ■

## What we can do for you

**T**he Retiree Division receives many calls and often times we hear "I didn't know the Retiree Division offers that service". Here is a brief overview of the Retiree Division services.

**RETIREMENT PLANNING:** Pre-retirement seminars held twice a year, which provide a great deal of information on the retirement process and how to get started. Programs include:

- Pension counseling, by appointment, for pre-retirees and recent retirees.
- Information and updates on pension options.
- Brief overview on health insurance and what happens when a member or spouse becomes medicare eligible.
- NYCERS provides information about your pension plan, buying back service, how to sign up for a *mynycers* account, new online features available at [www.nycers.org](http://www.nycers.org), and much more.

**CONSULTATION AND ASSISTANCE:** Wherever retirees live, the Retiree Division, in coordination with other sections of the union, answers questions and helps resolve problems and concerns related to:

Making the transition from work to retirement, relocation, family concerns, caregiver support, health insurance/Medicare, use of leisure time, community resources such as homecare, transportation, counseling, recreation, housing, or support programs, assistances with Local 237 benefits, and more!

**NEIGHBORHOOD COMMUNITY MEETINGS:** In Bronx/Westchester, Brooklyn, Queens, and on Long Island held four times per year.

## A Message From The Director

**CLASSES:** Classes are held two times per year, Spring and Fall, in subjects such as introduction to painting, introduction to chess, crochet, painting, T'ai chi, Salsa, and Afrofit.

**RECREATIONAL ACTIVITIES:** Including theater trips, museum outings, walking tours and day trips.

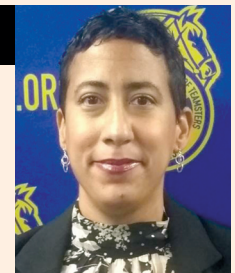
**ANNUAL EVENTS:** Including Founders Day, a celebration of the founders and builders of Local 237, summer picnic, "Fall Foliage" outing, tribute to Black History Month, Latino Heritage Month, Italian Heritage, Women's History, and others.

**COMMITTEES:** El Comite Latino, Italian Heritage Committee, Black History Committee, Veteran's Committee are open to all retirees.

**THE ORAL HISTORY PROJECT:** An ongoing effort to record and preserve the history of the union.

**RETIREE NEWS & VIEWS:** The Retiree Division publishes an award-winning monthly newsletter to provide up-to-date information and analysis.

Whatever your needs are, I encourage you to reach out to the Retiree Division for guidance. The Retiree Division staff collectively have many years of experience in the field of geriatrics. ■



by **Julie Kobi LMSW**  
Director of the  
Retiree Division



**Mitch Goldberg** and  
**President Gregory Floyd.**

## The sun sets on the end of a career

by **Mitch Goldberg**  
Director of the Retiree Benefit Fund

By the time you read this article I will have ended my time as the Director of Benefit Funds for Teamsters Local 237. I joined the staff in 2012 and have truly enjoyed my time as Director. Along the way, I have met many retirees at community meetings both here in the NY Metro area, Florida, and Puerto Rico. As Director these meetings became special to me as they took me back to a time when I first started in the union business 36 years ago as a Business Agent. My daily contact with the membership as a Director at Local 237 was limited due to the daily duties of being the Administrator of your benefits. Many of my favorite memories were at these meetings where I was able to interact with and have those face-to-face conversations I so enjoyed as a Business Agent in my early years of employment. I met many of you who would on occasion reach out via phone calls and letters to discuss problems or just to say hello.

I am grateful to President Gregory Floyd and all the different Boards of Trustees for the Funds I have represented for the incredible opportunity it afforded me. I learned something new each day during my years at Teamsters. Most importantly it allowed me to try to improve everyone's opportunity to realize their benefits. Sometimes, making changes can be difficult for some, so finding the best changes for improvement and making those recommendations to the Boards, is a balance of budget and the impact improvements can have on the lives of all.

In closing, I would like to thank all of those along the way who have helped and supported me throughout my time at Teamsters Local 237. I have made many friends. As the sun sets, I bid you all the best of health and happiness in your retirement, which is what I am seeking for myself. Always remember Nancy True and what she preached, "Retired from Work Not from the Union". ■

*On behalf of the Retiree Division, we thank Mitch Goldberg for being such a fountain of knowledge for many years. Congratulations on your retirement. Now enjoy your time as a Local 237 retiree.*

## RETIREES CORNER

*Congrats  
to a New  
Retiree!*

**Howie Rodney**, CUNY Peace  
Officer. Thank you for your  
26 years of service at York College.



## El agua, refresca, es vida...

Por **Néstor Murray-Irizarry**

Historiador y gestor cultural

murraynestor@gmail.com | www.casapaolipr.com



I El agua

Durante el verano cuando disfrutes del maravilloso líquido que conocemos como agua recuerda que estás disfrutando de la vida.

*Origen y vehículo de toda la vida.*

Hay un refrán que nos comunica que podemos vivir, generalmente, sin electricidad, pero no sin agua.

El agua, según el *Diccionario de los Símbolos* de Jean Chevalier y Alain Cheerbrant (1991), para muchos en Asia, es la forma sustancial de la manifestación, el origen de la vida y el elemento de la regeneración corporal y espiritual, el símbolo de la fertilidad, la pureza, la sabiduría, la gracia y la virtud. Es fluida y tiende a la disolución; pero también es homogénea y tiende a la cohesión, a la coagulación. El agua es la materia prima. Según el Génesis el Soplo o el Espíritu de Dios se incubaba en la superficie de las aguas. Tienen un poder cósmico.

II Otros símbolos ...

Símbolo de la dualidad de lo alto y lo bajo: aguas de lluvia, aguas de los mares. La primera es pura, la segunda es salada. Símbolo de vida; pura, es creadora y purificadora. Los ríos pueden ser corrientes benéficas, o dar abrigo.

Las aguas en calma significan la paz y el orden. En el folclore de algunos países, la separación hecha por Dios, en el momento de la creación, de las aguas superiores y las aguas inferiores designa la división de las aguas macho y las aguas hembra, que simbolizan la seguridad y la inseguridad, lo masculino y lo femenino (si analizamos la poesía Río Grande de Loíza de la poeta puertorriqueña Julia de Burgos, encontrarás unos versos donde la poeta nos habla del "...único hombre que ha besado todo mi cuerpo...", refiriéndose al Río .

III Los ríos que también van al mar...

Los ríos descendiendo de las montañas, serpenteando a través de los valles, perdiéndose en los lagos o en los mares, el río simboliza la existencia humana y su flujo, con la sucesión de los deseos, de los sentimientos, de las intenciones y la variedad de sus innumerables rodeos.

IV El mar ...

El mar, cuyo simbolismo general se acerca al del agua y del océano, desempeña un gran papel en todas las concepciones tradicionales célticas.

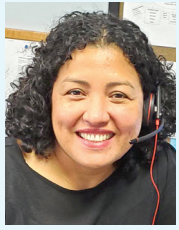
VI La fuente de vida...

El simbolismo de la fuente de agua viva es especialmente expresado por el manantial que surge en medio del jardín, al pie del Árbol de la Vida, en el centro del paraíso terrenal, dividiéndose luego en cuatro ríos que corren hacia las cuatro direcciones del espacio. Es también la fuente de la enseñanza. Es fruto de una tradición constante que la fuente de juventud nazca al pie de un árbol. Por sus aguas siempre cambiantes la fuente simboliza, un perpetuo rejuvenecimiento.

VII Puerto Rico

En Puerto Rico se conocen varios nombres de cuerpos de aguas o municipios que llevan su nombre ...

Aguas Buenas (Quebrada y municipio); Aguas Blancas, Barrio de Yauco; Aguas Claras en Ceiba; Aguas Largas, Quebrada, Coamo; Aguas Minerales, Coamo y Ponce; Aguas Prietas, Fajardo. (Diccionario Geográfico de Puerto Rico, Salvador Arana Soto, 1978) ■



## Challenges of Caregiving

by Edith Johnston, LCSW  
Deputy Director, Retiree Division



A few years ago, I read a book by Roz Chast. In her book Ms. Chast describes her struggles as a caregiver for her parents. She was managing a highly demanding full-time job and her family in addition to her caregiving responsibilities. Her parents really needed her help but often refused or resisted it. “I was not good at caretaking, but they were not good at being cared for.” In my many years of working as a social worker with the homebound population, I met many well-intentioned caregivers who struggled to provide the care because the care recipient had difficulties receiving the care. Being a caregiver can be emotionally and physically draining and can present some unforeseen challenges.

It is important to keep in mind that the care recipient still has a will of their own which can make it more difficult for the caregiver to provide the care. At some point or another many people become caregivers. It can be for an aging parent, a spouse, a good friend, or a child with special needs. Regardless of your circumstances, if you are a caregiver, it's very important to be aware of your feelings, and the feelings of the care recipient.

Caregiving can present some challenges that go beyond what you might expect. I have learned a lot from the caregivers and the care recipients I've worked with. For example, if you take care of an aging parent, there can be a power struggle. The roles are now reversed and you as the caregiver must make decisions for your parent. It is important to keep in mind that the care recipient is still your parent, whenever possible, keep them involved, discuss with them what you're doing and why, ask for their input and treat them with respect. Often, people who are sick and/or in need of help with their Activities of Daily Living (ADLs) can be short tempered. Just imagine for a while how you'd feel if you suddenly could not take care of yourself and needed someone to help you with your personal care, including bathing, changing your underwear and other things you used to easily do on your own. In addition, how you would feel if that someone was your child. If your loved one becomes upset, disrespectful, or just mean in general, don't take it personally. As people age their cognition changes and leads to behavioral changes. Discuss the changes with the health care providers as they may be able to help you with a medication or strategies to deal with the behavioral changes.

Help is available if you know where to look. A good place to look for help is the Department of the Aging. They have a very robust caregivers' program and can connect you with resources to help you with your caregiving responsibilities. There is also support for specific illnesses, such as the Alzheimer's Association. They have very good resources if you're caring for someone with any type of dementia.

In addition, you can always contact Local 237 Retiree Division and we will be happy to provide support and connect you to local resources. ■



## New York State's Good Cause Eviction Law

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

On April 20, 2024 New York's new “good cause” eviction law went into effect. The law extends certain protections to unregulated tenants facing eviction or rent increases. The law applies to NYC covered units and in towns and villages across the state where they opt into the law.

Tenants who have a rent stabilized, or rent controlled, apartment are not covered under the new law since those tenants have existing protections. Further, the following housing accommodations are not covered under the new law:

- Premises owned by a small landlord.
- Owner occupied buildings with no more than 10 units.
- Units where the unit is a sublet and the sublessor is seeking possession for their own use.
- Units where the rent is more than 245% of FMR (in 2024 that is \$6,004 for a one-bedroom unit).
- Unit that is solely incident to employment and the employment is terminated.
- Units covered under income specific levels.
- Units in coops or condos.
- Units built after January 1, 2009 for 30 years.

A small landlord is defined as owning no more than 10 units in the state. So, although a particular building may have less than 10 units, if the same landlord owns other buildings that adds up to the landlord owning 11 or more total units, than the landlord is not considered a small landlord and thus not exempt from the law. The website Just Fix (<https://whoownswhat.justfix.org/en/>) has a search engine for looking up what your landlord owns in NYC.

If you are a tenant covered under this new law, then rent increases on your apartment are limited. The increases can be between 5% and 10% based on a formula that considers inflation. This is called the reasonable rent increase. The state will publish a year's numbers by August of each year. If a landlord increases your rent above the published amount, then the increase must be justified under a set of criteria. An example might be substantial repairs were done or some other great expense.

A big change is the requirement that landlords must have “good cause” to evict tenants in covered units. Prior to April 20, 2024, a landlord could evict the tenant at the end of a lease, or if no lease, after proper notice terminating the month-to-month tenancy. A reason to evict was not needed and a tenant could have been evicted even if she had always paid her rent. Now the landlord must have “good cause” to evict which may include:

- Non-payment of rent
- Violating a substantial obligation of your lease by: operating a business out of your apartment; making alterations to your apartment without permission; using appliances such as washing machines that are prohibited in your lease; failing to provide reasonable access to your apartment for repairs or for your landlord to show the apartment for rent or sale; being a nuisance or engaging in illegal activity; selling drugs; constant noise coming from the apartment; violent behavior; cluttering your apartment to the point that it is a hazard; or, paying your rent late on a chronic basis.
- Cases where the landlord, or landlord's family member, will be using the unit.
- Cases where the landlord is taking the unit off of the market.
- Cases where the whole building is being torn down.
- Cases where the tenant fails to sign a lease renewal.

If you are already in court with your landlord on a case commenced prior to April 20, 2024, then the new law will not apply. Remember, you have a Legal Services Plan and should call (212) 924-1220 with any questions or representation requests. ■





## Delicious Salads to Enjoy Year Round

by **Luz Nieves-Carty MPA**  
Assistant to the Director, Retiree Division

The warm weather is upon us. It's the season of plentiful, affordable, delectable fruit. These simple recipes are simple, delicious and will make your taste buds explode! If you follow a vegetarian diet, simply substitute the suggested proteins with grilled tempeh or tofu.

### Watermelon Feta Salad

- 4 cups loosely packed mixed green lettuce
- 6 medium fresh basil leaves, slivered or to taste
- 3/4 ounce reduced-fat, crumbled feta cheese, divided
- 2 tablespoons all-natural, reduced-fat balsamic vinaigrette
- 4 ounces large, peeled and deveined chilled, steamed shrimp
- 3 ounces (about 1/2 cup) 1/2-inch cubes watermelon

In a medium mixing bowl, toss the greens, basil and about two-thirds of the feta with the dressing until well combined. Mound the salad on a plate and top it with the shrimp and the remaining feta. Place the watermelon evenly around the edge of the plate. Serve immediately.

### Arugula Sweet Cherry Goat Cheese California Walnut Salad

- 3 cups (loosely packed) arugula leaves, coarse stems removed
- 8 cherries, pitted and halved
- 3/4 ounce (about 3 tablespoons) crumbled goat cheese
- 2 tablespoons chopped California walnuts
- 1 tablespoon light champagne vinaigrette, or more to taste
- Sea salt and fresh black pepper, optional
- 4-ounce lean grilled chicken breast, salmon fillet, tofu or tempeh (optional)

Mound the arugula on a dinner plate or salad bowl. Place the cherries around the outer perimeter. Sprinkle the goat cheese and walnuts over the top. Drizzle the dressing over the top. Sprinkle with salt and pepper, if desired. Toss, if desired.

### Thai Beef Papaya Salad *(It has more ingredients but oh the flavor!)*

- 1/4 teaspoon olive oil
- 4 ounces trimmed top round steak, preferably grass-fed
- 1 teaspoon all-natural salt-free Thai seasoning
- 2 tablespoons freshly squeezed lime juice
- 1 1/2 teaspoons grated fresh lemongrass stalk
- 1/2 teaspoon all-natural fish sauce
- 1 teaspoon coconut sugar
- 1/3 cup thin, bite-size strips fresh papaya
- 1/2 medium cucumber, seeded and cut into matchsticks
- 1/4 cup red onion slivers
- 1 tablespoon chopped fresh mint leaves, or more to taste
- 1 tablespoon chopped fresh cilantro leaves
- 2 teaspoons finely slivered fresh red chile peppers (Note: For a less spicy salad, seed the chile. If you prefer a spicier salad, don't seed it.)
- 3 cups mixed baby greens

Preheat the grill to high. Rub the oil evenly over the steak, then do the same with the seasoning. Let the steak stand until the grill is hot. Meanwhile, in a small bowl, whisk together the lime juice, lemongrass, fish sauce and coconut sugar. Grill the steak for 1 to 2 minutes per side for medium rare. Transfer to a plate, tent with foil, and let sit for 10 minutes while the juices redistribute. In a large serving bowl, combine the papaya, cucumber, onion, mint, cilantro and chiles. Slice the steak and add it to the bowl. Add the lime juice dressing and toss until well combined. Spread the greens evenly over a dinner plate. Mound the steak mixture in the center, atop the greens.

All of these recipes should be prepared and served immediately. For more information visit [aarp.org](http://aarp.org). Happy eating! ■



## Dodging Your Biggest Health Risk after age 60

by **Elaine Williams, LMSW**  
Assistant Director, Retiree Division

Ageing increases the risk of chronic disease, the increase in the number of older adults in the United States is unprecedented. In 2019, 54.1 million US adults were 65 or older representing 16% of the population ([www.cdc.gov](http://www.cdc.gov)). AARP looked at 5 top killers of people in their 60s, according to the Center of Disease Control and Prevention (CDC), the below list made up the biggest health risk that we should think about.

#### Risk #1

**Cancer:** Get the cancer screening you need now. Late 60s is the age where cancer starts to pop up says Nigel Brockton, vice president of research at the American Institute for Cancer Research (AICR) and two-time cancer survivor. Getting screened is more important than ever. The screening that is right for you will depend on your family history and your lifestyle.

#### Risk #2

**Heart Disease:** Three in four people will experience a cardiovascular incident after age 60. One person dies every 33 seconds in the U.S. from cardiovascular disease. The most common age for the first heart attack is 65 for men and 72 for women, cardiovascular disease isn't something you can or should avoid thinking. Know your blood pressure numbers and glucose levels. A calcium score is also another important test that provides information about any plaque around the arteries of your heart.

#### Risk #3

**Respiratory Illness:** flu and pneumonia are also illnesses that pose health risks. Between the age of 65 and 74 your chances of dying from a respiratory disease are six times higher than for those in their 40s according to CDC statistics. It's not that viruses are getting stronger, it's because your lungs and immune system are getting weaker. With age our immune cells become less capable of recognizing the difference between a life-threatening infection and something minor, so viruses can slip through unnoticed. To help prevent respiratory infections, those over 60 should discuss influenza, COVID, pneumonia, pertussis, and respiratory syncytial virus (RSV) vaccines with their doctor.

#### Risk #4

**Unintentional Injuries:** When you think of deaths cause by "unintentional injuries," your first thought is probably car accidents, but according to the CDC data the most likely cause of accidental death is from overdoses and drug interactions. From 2020 through 2021, adults 65 and over had the largest percentage increase in drug overdose death rates of any age group. It's a matter not just of addiction but also of the modern phenomenon called polypharmacy (being on multiple medication at the same time.) The older you get the more chronic medical conditions you may have and the more likely it is that you are on different meds, but individuals aren't always aware of how those drugs will interact with each other.

#### Risk #5

**Diabetes:** is scary, deadly, and often silent, nearly a third of us will develop glucose intolerance, a.k.a. diabetes. 30% of all adults over 65 have diabetes says the American diabetes Association. Most doctors will check blood glucose levels during an annual exam, "not all adults without symptoms will keep their regular checkups." A diet high in whole foods /plant base food, getting 7-8 hrs. of sleep, and walking for just half an hour daily is recommended. ■

SOURCE: [www.cdc.gov](http://www.cdc.gov) AARP The Magazine

## RETIREE news & views

216 West 14th Street  
New York, NY 10011



Affiliate of



PERIODICALS  
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PAID AT  
NEW YORK,  
NY

MAY/JUNE 2024

### IMPORTANT PHONE NUMBERS



#### TEAMSTERS LOCAL 237

216 West 14th St., 3rd Fl.  
New York, NY 10011

**Welfare Fund Number**  
**212-924-7220**

**Fax Number**  
**212-675-7861**

UNITED HEALTHCARE/DENTAL: 877-816-3596

AETNA RX/MEDICATION: 855-352-1599

CPS OPTICAL: 212-675-7861

GVS OPTICAL - ONLY OUTSIDE THE NYC TRISTATE:  
800-847-4661

OFFICE OF LABOR RELATIONS: 212-513-0470

NYCERS PENSION: 347-643-3000

BOARD OF EDUCATION RETIREMENT: 929-305-3800

We pause to  
honor retirees  
we have lost  
this year.  
Our thoughts  
and prayers  
are with  
their families  
and friends.  
Gone but never  
forgotten.



**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.



## What you can do if you have a Social Security or SSI Overpayment

by **Ravi Gopaul** Social Security Public Affairs Specialist

An overpayment occurs when Social Security pays a person more money in Social Security benefits or SSI payments than should have been paid. The amount of the overpayment is the difference between the payment received and the amount that was due.

Social Security is required by law to adjust benefits or recover debts when an overpayment occurs. If you receive an overpayment notice, it will explain why you've been overpaid, the overpayment amount, your repayment options, and your appeal and waiver rights. After receiving an overpayment notice, you can:

- Repay the overpayment in full or through a repayment plan by check, money order, credit card or by monthly reductions from your Social Security benefit. You may be able to make a full or partial repayment using [Pay.gov](https://www.pay.gov) or your bank's online bill pay option. We offer flexible repayment plans, including payments as low as \$10 per month.
- Appeal the overpayment if you don't agree that you've been overpaid, or you believe the amount is incorrect. You can request a non-medical reconsideration online or you can submit a completed SSA-561, *Request for Reconsideration*, to your local Social Security office.
- Request that we waive the overpayment if you believe you are not at fault for causing the overpayment AND you cannot afford to pay the money back

or it is unfair for some other

reason. You can ask for a waiver by submitting a completed SSA-632, *Request for Waiver of Overpayment Recovery*, to your local office. If your overpayment is \$1,000 or less, we may be able to process your waiver request quickly by telephone. You can contact your local office or call us at 1-800-772-1213, Monday through Friday, between 8:00 a.m. and 7:00 p.m.

- Request a different repayment amount if you are unable to meet your necessary living expenses due to the current repayment amount. If you are unable to repay the debt within 60 months\* due to the negotiated repayment amount, you will be asked to complete form SSA-634, *Request for Change in Overpayment Recovery Rate*. You can find the form at [www.ssa.gov/forms/ssa-634.pdf](https://www.ssa.gov/forms/ssa-634.pdf).

*\*This is a recent policy change. Previous policy required the completion of the SSA-634 if the overpayment could not be repaid within 36 months.*

To learn more about overpayments and our process, visit our Understanding SSI Overpayments webpage at [www.ssa.gov/ssi/text-overpay-ussi.htm](https://www.ssa.gov/ssi/text-overpay-ussi.htm), read our Overpayments fact sheet at [www.ssa.gov/marketing/assets/materials/EN-05-10106.pdf](https://www.ssa.gov/marketing/assets/materials/EN-05-10106.pdf), or watch our Overpayment video at [www.youtube.com/watch?v=pxYYcjqlFvM](https://www.youtube.com/watch?v=pxYYcjqlFvM). ■

