

RETIREE

news & views



A PUBLICATION OF LOCAL 237's RETIREE DIVISION

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BLACK HISTORY MONTH

Celebrating Black History Month with Local 237

The 2025 Black History Month theme is "African Americans and Labor"

Read about our proud retirees who played an important role in labor history in the Teamsters Local 237 Oral History Book, "Solidarity, Pride, Struggle"

Scan the QR code to the right or visit www.local237.org/retiree-stories



Remembering Dr. Martin Luther King, Jr.

Here are just a few of the many Dr. Martin Luther King, Jr. memorials around the world.



Washington, DC



Boston, MA



Westminster Abbey, London, England



Uppsala, Sweden



NEW HAPPENINGS IN 2025

We are excited to bring you a new Spanish section within Retiree News & Views. The Retiree News & Views is a great way to share information. It is also a great way to share your story. Send us your photos, special occasions and accomplishments, etc. We would love to hear from you. Email the Retiree Division at retirees2@local237.org



A Message From The President

Dr. Martin Luther King, Jr. Keeping The Dream Alive

by Gregory Floyd

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

It is around this time of year that many people pause to consider the true legacy of Dr. Martin Luther King Jr. Some will conjure up his nearly endless wisdom-packed, insightful and prophetic words as evidence of his greatness: *“You can kill the dreamer but not the dream,” “The impossible just takes a little longer,”* or perhaps, in retrospect, his most chilling words, uttered at the Mason Temple in Memphis over 54 years ago, where he spoke on behalf of striking sanitation workers protesting their meager wages of \$1.65 an hour and deplorable working conditions. It was there that he said: *“I may not get there with you. But I want you to know tonight, that we, as a people, will get to the Promised Land.”* He was assassinated the next day.

Indeed, civil rights, voters’ rights and workers’ rights are intertwined. Dr. King knew this and ultimately died fighting for equality and dignity in the workplace. As we celebrate his birth and prepare for February Black History Month commemorations, we must consider the obvious question: How far have we really come in turning Dr. King’s momentous 1963 “I Have a Dream” speech at the National Mall into a reality? Some would say the answer is just as obvious as the question—not far enough. Regrettably, there have been many telling examples of this through the years. One that stands out among them is the April 3, 2018 commemoration of the 50th anniversary of the assassination of Dr. King, an adorable little 9-year-old girl came to the mic, standing on a box to reach it. She was greeted with thunderous applause as an overflowing crowd waited to hear what she had to say. Little Yolanda King, standing in the very same spot her grandfather stood 54 years before, did not disappoint. Referring to her grandpa’s famous “I Have a Dream” speech, she told the crowd that she had a dream of her own. She said: *“This should be a gun-free world. PERIOD!”* From

the stage, she could see thousands of people, many of them not too much older than her. They carried signs reading “Enough Is Enough” and “Stop Killing Us”. Yolanda then went on to lead the crowd in the roaring chant: *“Spread the word. Have you heard? All across the nation, we are going to be a great generation.”* Later, in an interview on CNN, Yolanda was asked what her grandfather would have thought about other current protest movements such as “Black Lives Matter,” “Me Too” and “DACA”. She said her grandfather would be so amazed to see all these people coming together.

It is interesting to note that with all three major TV networks at the time (ABC, CBS and NBC) airing Dr. King’s speech, and although he was already a national figure by then, it was the first time many Americans—reportedly including President John F. Kennedy—had heard him deliver an entire speech. Kennedy was assassinated less than three months later, but his successor, Lyndon Johnson, would go on to sign into law the Civil Rights Act of 1964 and the Voting Rights Act of 1965, marking the most significant advances in civil rights legislation since Reconstruction.

With so many challenges confronting us today—some new ones and others still lingering for decades, an assessment of Dr. King’s true legacy is obscured and made even more difficult to accurately define. Obviously, hate and hostility have not gone away—some might even argue that they have escalated as a national norm. From political campaigns to school board meetings, vitriol is spewed with few or no recriminations. The old admonishment: “We can disagree without being disagreeable” seems no longer to apply. There is, however, one theme of



The “I Have A Dream” speech in front of 250,000 people at the National Mall in Washington, DC, August 28, 1963.

Dr. King’s teachings that does bind all his accomplishments together and serves as an important “next step” in the civil rights movement: To inspire people to do what’s right when they have been wronged. He taught us to draw upon the best instincts of each generation and work past the noise and distractions. Some forget, minimize—or ignore—that while his actions and protests used civil disobedience and peaceful demonstrations to get their message across, violence was ever-present. Yet, people still came together and continue to do so today. Dr. King’s inspiration keeps the dream alive. Yolanda was right. He’d be amazed at how many people—from so many different backgrounds—are tuned in and turned on to trying to make the impossible happen. ■

Teamsters Local 237’s Executive Board 2025



(l-r) Trustees Cathy Rice; Benny Carena; Curtis Scott; Recording Secretary Jeanette Taveras; Board Attorney, Susan Davis; President Gregory Floyd; Vice President Ruben Torres and Secretary Treasurer, Donald Arnold.

Having won by an overwhelming vote by the members, Teamsters Local 237’s Executive Board was sworn-in on January 23, 2025 for another 5-year term. Susan Davis, Board attorney, officiated. **President Floyd** thanked the Board members for their dedicated service and said that he looked forward to continuing working with them on behalf of the membership, noting that “at Local 237 we are not just union brothers and sister...we are like family with a common goal of taking care of one another.” ■

RETIREE news & views

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A Message From The Director

Frequently Asked Questions

The Retiree Division has you covered



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

For this issue, I would like to answer a few frequently asked questions from retirees. My hope is that this will help retirees who may be thinking about the same questions. Your questions are extremely important to us and we learn from all of you on a daily basis.

I have questions regarding my pension.

Example: I have moved. I want to change to direct deposit or change bank accounts. My pension was suspended.

You must contact the pension system either NYCERS 1-347-643-3000 or BERS 1-929-305-3800. Note: if your pension was suspended and has now been restored, it is important to inform the Welfare Fund to reinstate benefits. The Welfare Fund can be reached at 1-212-924-7220.

Who should I call if I have health insurance related questions?

Examples: I have changed health insurance plans. I need to add or drop dependents. I have a change of address.

Your City health insurance coverage is administered by the Office of Labor Relations. The office can be reached at 212-513-0470, or email healthbenefits@olr.nyc.gov. For general questions, please feel free to reach out to the Retiree Division at 212-807-0555 or email at retirees2@local237.org.

I will be Medicare eligible soon, what should I do?

How do I enroll in the Medicare Part B reimbursement?

Medicare Part B reimbursement comes from the City of New York's Office of Labor Relations. Retirees AND their Medicare eligible spouse are eligible for this. To receive your Medicare Part B premium reimbursement from the City of New York, copies of Medicare Cards must be submitted to the Office of Labor Relations. Also, to be eligible for the Medicare Part B reimbursement through the City, the retiree and spouse **MUST BE ENROLLED IN A CITY HEALTH PLAN**. If you have waived coverage, you are ineligible for Medicare Part B reimbursement.

You must inform BOTH the union and the Office of Labor Relations of your Medicare eligibility.

- Mail a copy of your Medicare card to:
The Office of Labor Relations, 22 Cortlandt Street, 12th Floor, NY, NY 10007
or submit electronically via secured portal <https://nycemployeebenefits.leapfile.net>
- Mail a copy of your Medicare card to:
Local 237 Welfare Fund, 216 West 14th Street, 3rd Floor, New York NY 10011
or send via email to: welfareinfo@local237.org

When should I expect to receive the Medicare Part B Reimbursement?

Medicare Part B reimbursement usually goes out in the month of April. The funds are issued in the way you receive your pension. For example: if you receive your pension via direct deposit, Medicare Reimbursement will be issued via direct deposit. If you receive a paper check, the Medicare Part B will be a paper check.

It's important to give the reimbursement a little bit of time. Several hundred retirees are being reimbursed around the same time. If you do not receive the funds by the end of April or early May, retirees should reach out to the Office of Labor Relations at 212-513-0470.

We are here to help you.

Please call the Retiree Division with any questions at 212-807-0555 or email retirees2@local237.org

Seeing OMNY everywhere, what does it all mean?



What is OMNY?

OMNY is the new contactless fare payment system for the MTA. You can get an OMNY card at many train stations, in fact, you may start seeing many stations doing away with the old MetroCard machines. To pay your fair you can use your contactless credit or debit card, smart phone, wearable device, or an OMNY card to tap your card on the OMNY reader screen and go.

OMNY is accepted across subways, buses, paratransit, and other regional services. The MetroCard system will eventually be phased out.

OMNY for Reduced-Fare

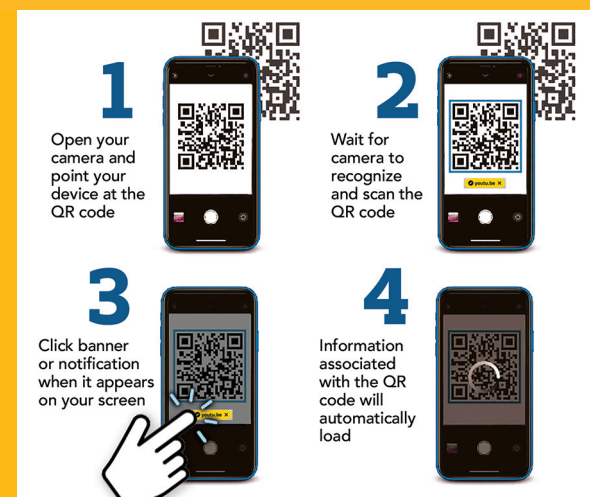
For those new to the reduced fare. The new cards are now OMNY cards. Eventually all reduced fare cards will transition to Omny cards. Please be sure to keep the card in a safe place. For now, keep using your Reduced-Fare MetroCard in the meantime.

For more information watch this great YouTube video on OMNY



<https://www.youtube.com/watch?v=JYIWP9nPCw>

Quick Notes on QR Codes



Un Nuevo Libro Sobre Arturo Alfonso Schomburg



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

Haydee E. Reichard de Cardona, reconocida historiadora y gestora de una importante obra de investigación realizada en su pueblo de Aguadilla, Puerto Rico, nos regaló un nuevo libro sobre los orígenes de Arturo Alfonso Schomburg. Como sabemos Schomburg, afrodescendiente que dedicó gran parte de su vida a investigar, estudiar, coleccionar, archivar y difundir la cultura negra en el mundo, particularmente en Nueva York, USA, llegó a reunir cientos de documentos y objetos africanos y sobre sus descendientes. Teniendo a la vista, y consciente de ese valioso acopio, el sistema público de bibliotecas de la Ciudad neoyorquina mantiene a uno de los más grandes centros de estudio de las valiosas aportaciones al mundo de la cultura africana.

El libro, editado en inglés y español, Arturo Alfonso Schomburg, Identidad racial y afirmación cultural afrocaribeño (edición de la autora/ Amazon, 2023): "esclarece importantes datos históricos-biográficos que han permanecido por años en pugna sobre la controversial figura del intelectual negro, incluyendo: su origen o nacimiento, genealogía equivocada, primeros años de su juventud en San Juan, formación educativa, vicisitudes y experiencia o travesía migratoria, desde St. Thomas a San Juan de Puerto Rico y de ahí a Nueva York, juegos identitarios y su integración al Club Dos Antillas con líderes de la gesta de la revolución cubana y a los grupos de intelectuales negros."

Es una amena y seria investigación minuciosamente documentada que contiene certificados bautismales, listas de pasajeros en barcos, actas de matrimonio, minutas de reuniones de clubes y logias, cartas, actas de defunción, referencias a pruebas genéticas realizadas a familiares.

Entre los académicos e investigadores que se han expresado sobre este gran libro se destaca el profesor emérito de la Universidad de Florida, Efraín Barradas, quien ha dicho que la autora intenta establecer una conexión entre el desconocido joven tabaquero socialista y el más tarde famoso bibliófilo de la cultura neo-africana en las Américas con nuestro pueblo. Otra vez más, su pasión por la genealogía lleva a la doctora Reichard a explorar actas de bautismo, certificados de matrimonio y declaraciones de defunción para iluminar un interesante dato de la historia de su pueblo, nuestro pueblo.

UN POCO DE HISTORIA

Según Haydee E. Reichard-De Cardona la migración puertorriqueña y los afrodescendientes y a principios del siglo XX que arribaron a Nueva York, a finales del siglo XIX, se ubicaron en la zona entonces conocida como San Juan Hill, donde hoy se ubica el Lincoln Center. En esta área existían clubes de jazz, pianistas reconocidos de la raza negra, billares y gran actividad de movimientos de estos grupos minoritarios. Asimismo, se establecieron iglesias metodistas, episcopales y católicas. En la jurisdicción se encontraban asociaciones comunitarias, los Masones y los Elks de la raza negra. Arturo Alfonso fue miembro de esa comunidad y cuando su madre Mary Joseph llegó a Nueva York en 1892 se domiciliaba en la calle 63, 212 W muy cerca de su hijo que residía en la misma calle 62, pero en el 220W.

murraynestor@gmail.com | www.casapaolipr.com



Mientras más sabe...

Por **Diana Nappi**

Directora del Fondo de Beneficios para Jubilados

¿Qué son los beneficios complementarios legales y los de Formulario W-2 del IRS?

Cada año, a fines de enero, la Oficina de Administración de Nóminas emite W-2 a todos los jubilados.

Están disponibles para usted los beneficios de servicios legales a través de la División de Servicios Legales establecida por los Fideicomisarios del Fondo. Este beneficio ha sido establecido para brindar una amplia gama de servicios legales sin costo para usted. Según la Sección 61 del Código del Servicio de Impuestos Internos, los Beneficios Complementarios del Servicio Legal se consideran ingresos sujetos a impuestos federales sobre el empleo (Ingresos, Seguridad Social y Medicare). En consecuencia, el monto de este beneficio debe incorporarse en una declaración de salarios e impuestos W-2. Para el año fiscal 2024, el costo calculado de los beneficios fue de \$ 74.71. En virtud de un acuerdo con la Ciudad de Nueva York, el Fondo reembolsa a la Ciudad los impuestos FICA y Medicare que se han pagado relacionados con este beneficio, como se informa en las casillas 4 y 6, respectivamente, en su Formulario W-2 IRS. Aunque esos impuestos han sido pagados en su nombre en virtud de nuestro acuerdo con la Ciudad de Nueva York, el valor de ese beneficio se considera ingreso y es por eso que recibió el W-2 y debe informarlo en su formulario de impuestos. Como recordatorio, el recuadro 12A representa el valor de los beneficios de salud que le proporciona la ciudad de Nueva York. Usted lo reconocerá porque la casilla tiene un código "DD" y una cantidad en dólares. **Es un pago de beneficio que se reporta en dólares en la casilla 12A es solo para fines informativos y no tiene ningún efecto en sus impuestos.**

Recordatorios valiosos del plan de beneficios:

Actualización de beneficios de medicamentos recetados: A partir del 1 de enero de 2025, se modificó la asignación máxima anual de medicamentos recetados para los jubilados elegibles de Medicare.

1. Los jubilados que son elegibles para Medicare, usted y su cónyuge elegible para Medicare, tendrán un beneficio máximo anual individual de \$60,000.
2. Para un cónyuge y/o hijo no elegibles para Medicare, un beneficio máximo anual de \$20,000 para los dependientes no elegibles para Medicare del jubilado elegible (cónyuge y/o hijo), si corresponde

Beneficio oftalmológico: CPS Optical es su proveedor de servicios oftalmológicos para jubilados que viven en el área metropolitana; su número de contacto es 212-675-5745. **Los Servicios Generales de Visión (GVS) son solo para jubilados que residen fuera del área metropolitana.**

Beneficio dental: Una vez que se convierta en jubilado, se aplicará el máximo anual de \$1,250 y los nuevos límites del plan. Las autorizaciones previas abiertas obtenidas como miembro activo deberán volver a ser enviadas. Confirme siempre con su proveedor que está dentro de la red. Si tiene preguntas, le recomendamos que se comunique con **United Healthcare al 877-591-1789** o visite www.myuhc.com diseñado para mayor simplicidad y accesibilidad las 24 horas del día, los 7 días de la semana. ■



RECORDATORIO

SI SU NÚMERO DE TELÉFONO O DIRECCIÓN HA CAMBIADO LLAME AL 212-924-7220

Además de notificar al sindicato, comuníquese con la Administración del Seguro Social, con su sistema de pensiones y con la Oficina de Relaciones Laborales. Seguro que no querrá perderse información importante.

Un Mensaje de la Directora

Preguntas Frecuentes

La División Jubilados lo tiene cubierto



by Julie Kobi LMSW

Directora de la División Jubilados

En este ejemplar, me gustaría responder algunas preguntas frecuentes de los jubilados. Mi esperanza es que esto ayude a los jubilados que puedan estar haciéndose las mismas preguntas. Sus preguntas son extremadamente importantes para nosotros y a diario aprendemos de todos ustedes.

Tengo preguntas sobre mi pensión:

Ejemplo: Me he mudado. Quiero cambiar a depósito directo o cambiar de cuenta bancaria. Mi pensión fue suspendida.

Debe comunicarse con el sistema de pensiones, ya sea NYCERS 1-347-643-3000 o BERS 1-929-305-3800. Nota: Si su pensión fue suspendida y ahora ha sido restaurada, es importante informar al Fondo de Bienestar para restablecer los beneficios. Puede comunicarse con el Fondo de Bienestar al 1-212-924-7220.

¿A quién debo llamar si tengo preguntas relacionadas con el seguro médico? Ejemplos: He cambiado de plan de seguro médico. Necesito agregar o dar de baja dependientes Tengo un cambio de domicilio.

La cobertura de seguro médico de su ciudad es administrada por la Oficina de Relaciones Laborales. Puede comunicarse con la oficina al 212-513-0470, o enviar un correo electrónico a healthbenefits@olr.nyc.gov. Para preguntas generales, no dude en comunicarse con la División Jubilados al 212-807-0555 o enviar un correo electrónico a retirees2@local237.org.

Pronto seré elegible para Medicare, ¿qué debo hacer? ¿Cómo me inscribo en el reembolso de la Parte B de Medicare?

El reembolso de la Parte B de Medicare proviene de la Oficina de Relaciones Laborales de la Ciudad de Nueva York. Los jubilados Y su cónyuge elegible para Medicare son elegibles para esto. A fin de recibir el reembolso de su prima de la Parte B de Medicare de la Ciudad de Nueva York, se deben enviar copias de las Tarjetas de Medicare a la Oficina de Relaciones Laborales. Además, para ser elegible para el reembolso de la Parte B de Medicare a través de la Ciudad, el jubilado y su cónyuge deben estar inscritos en un plan de salud de la ciudad. Si ha renunciado a la cobertura, no será elegible para el reembolso de la Parte B de Medicare.

Debe informar TANTO al sindicato como a la Oficina de Relaciones Laborales sobre su elegibilidad para Medicare.

- Envíe por correo una copia de su tarjeta de Medicare a:
Oficina de Relaciones Laborales, 22 Cortlandt Street, 12th Floor, NY, NY 10007
o envíela electrónicamente a través del portal seguro <https://nycemployeebenefits.leapfile.net>
- Envíe por correo una copia de su tarjeta de Medicare a:
Local 237 Welfare Fund, 216 West 14th Street, 3rd Floor, Nueva York NY 10011
o envíela por correo electrónico a: welfareinfo@local237.org

¿Cuándo puedo esperar recibir el reembolso de la Parte B de Medicare?

El reembolso de la Parte B de Medicare generalmente se realiza en el mes de abril. Los fondos se otorgan de la manera en que usted recibe su pensión. Por ejemplo: si recibe su pensión mediante depósito directo, el reembolso de Medicare se emitirá mediante depósito directo. Si recibe un cheque en papel, la Parte B de Medicare será un cheque en papel.

Es importante darle un poco de tiempo al reembolso. Cientos de jubilados están siendo reembolsados casi al mismo tiempo. Si no recibe los fondos a fines de abril o principios de mayo, el jubilado debe comunicarse con la Oficina de Relaciones Laborales al 212-513-0470.

Estamos aquí para ayudarle.

Llame a la División de Jubilados si tiene alguna pregunta, al 212-807-0555 o envíe un correo electrónico a retirees2@local237.org

Gracias, Mary



En nombre de la División Jubilados, agradecemos a Mary E. Sheridan, abogada, por haber sido tan rica en conocimientos durante treinta y cinco años. Felicidades por tu jubilación. Ahora disfruta de tu tiempo como jubilada del Local 237.

(de izquierda a derecha) **Mary Sheridan con el presidente del Local 237, Gregory Floyd.** ■



Nos vemos pronto

Por Jennifer Hudson Abog.

Directora del Plan de Servicios Legales, Local 237

¡Saludos! Me siento emocionada de tomar el relevo de la maravillosa abogada Mary E. Sheridan, como directora del Plan de Servicios Legales Local 237 de Camioneros. Soy una creyente de toda la vida en la importancia de los sindicatos y estoy encantada de trabajar en nombre de los miembros activos del sindicato y los jubilados que han dedicado sus carreras a esta gran ciudad. Criada en el hermoso Noroeste del Pacífico, he convertido a Nueva York en mi hogar durante los últimos veinte años. He sido abogada de planta de Servicios Legales de Camioneros Local 237 durante diez años, donde pude trabajar con los mejores clientes que un abogado podría pedir. Me fui a trabajar como abogada supervisora en el Grupo de Asistencia Legal de Nueva York, ayudando a los neoyorquinos a permanecer en sus hogares. Después de trabajar allí durante 5 años, volví a Camioneros Local 237 y espero trabajar con clientes nuevos y familiares. Aunque Mary Sheridan es una figura difícil de reemplazar, espero continuar haciendo que sus servicios legales sean desplegados por nosotros con éxito, como uno de los mejores "bufetes de abogados" de la Ciudad. Lucharé por todos los miembros activos y jubilados que necesiten nuestra ayuda, utilizando mis años de experiencia en leyes de la ciudad de Nueva York.

Si necesita ayuda del Plan de Servicios Legales, llame al 212-924-1220. ■

Thank You Mary



On behalf of the Retiree Division, we thank **Mary E. Sheridan, Esq.** for being such a Wealth of knowledge for thirty-five years. Congratulations on your retirement. Now enjoy your time as a Local 237 retiree. (l-r) **Mary Sheridan with Local 237 President Gregory Floyd.** ■



Looking forward to meeting you

by **Jennifer Hudson, Esq.**

Director of Local 237 Legal Services Plan

Greetings! I am excited to be taking over for the wonderful **Mary E. Sheridan, Esq.** as Director of Teamsters Local 237 Legal Services Plan. I am a life-long believer in the importance of unions and am thrilled to be working on behalf of the active union members and retirees who have devoted their careers to this great city. Raised in the beautiful Pacific Northwest, I have called New York home for the last twenty years. I was a Staff Attorney with Teamsters Local 237 Legal Services for ten years, where I got to work with the best clients an attorney could ask for. I left to work as a Supervising Attorney at the New York Legal Assistance Group, helping New Yorkers stay in their homes. After working there for 5 years, I returned to Teamsters Local 237 and look forward to working with new, as well as familiar, clients. Although Mary Sheridan is a hard act to follow, I hope to continue to make your legal services successfully fulfilled by us—as one of the best “law firms” in the City. I will fight for all of the active and retired members who need our assistance, using my years of New York City law experience.

If you should need assistance from the Legal Service Plan please call 212-924-1220. ■



How Older Adults Are Changing America

by **Elaine Williams, LMSW**

Assistant Director, Retiree Division

“The negative stereotype of the aged vanishes when the old are educated, affluent, and healthy.” (1980 The Gerontological Society of America) We live in a country where the number of workers 65 and older has skyrocketed by 117 percent in the span of 20 years as stated by AARP. According to the US Bureau of Labor Statistics, employment of individuals aged 75 and older has increased. Because of these growing numbers, and our enduring vitality, the American economy, culture, society and politics are being influenced by this surge. Last year, Americans held about \$18 trillion in IRAs and 401K retirement accounts—more than triple the figure from 2005 according to the Investment Company Institute. Households headed by people aged 65 to 74 held a median of \$164,000 in retirement accounts in 2019, an increase from \$60,000 in 1998, according to the Federal Reserve. The accumulated savings overtime, allowing for greater financial security and freedom, which trickles down to older adults enjoying more time with family and grandchildren, fosters stronger bonds and a sense of community. A feeling of positive aging is thereby provided to all.

More than previous generations, older people today want to be as active and healthy as possible. Treadmills, elliptical trainers and weight machines designed for older adults are showing up in gyms and retirement community fitness centers. Nearly 300 hospitals at home program are operating in the US. These programs offer health care at the convenience of your home for medical conditions offering services that include nurses, physical therapist, supplemental oxygen, intravenous antibiotics, intensive wound care and more, to people who would have had to be socially isolated because of minor illness. As people age, they also develop a more accepting attitude towards life, focusing more on gratitude and appreciation in the present moment.

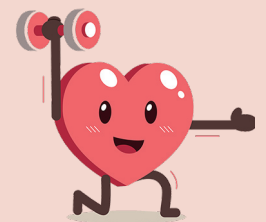
There is absolutely no doubt that older Americans are changing America in more ways than one. The negative stereotype of the aged is vanishing, making room for a more positive perspective on aging. ■



Show Your Heart Some Love

by **Luz Nieves-Carty MPA**

Assistant to the Director, Retiree Division



February is National Heart Month. According to the CDC, heart disease is the #1 killer in the U.S. Several factors raise a person’s risk for getting heart disease. However, there’s a lot you can do to help prevent heart disease and, in certain cases, reverse it. “Lifestyle changes are difficult for everyone,” says Sabra Lewsey, M.D., a cardiologist and assistant professor of medicine at Johns Hopkins Medicine. “But they are profoundly important and can make lifesaving gains in your health.”

HERE ARE 10 HABITS TO CHANGE FOR A HEALTHIER HEART.

1. Being a couch potato

Jump off the sofa and get moving! Inactivity has been linked to cognitive decline, more frailty and even an increased risk of death. Start with easy activities such as walking in place, dancing and swimming.

2. Drinking too much alcohol

Drinking too much alcohol can raise blood pressure, cause irregular heartbeats, lead to heart failure or a weakening of the heart. Monitor your consumption. If you think you have a drinking problem and need help stopping visit Alcoholics Anonymous at www.aa.org.

3. Skimping on sleep

Not getting your seven or more hours of sleep will slowly damage your health, including your heart. So, go to bed!

4. Eating unhealthy foods

A heart-healthy diet includes a combination of fruits, vegetables, lean protein, nuts and whole grains. Swap sodas for water. Reduce your consumption of fried, processed and sugary foods.

5. Living a lonely life

It’s so important to have friends and family to lean on. Connect with others by calling or doing activities together. The Retiree Division offers many activities to engage with fellow retirees. In your community, check out libraries, senior organizations, gyms and malls.

6. Smoking tobacco

Tobacco is terrible for your health. It can cause cancer, damage blood vessels and cause blockages in your heart vessels. If you need help stop, call 1-866-NY-QUITS (866-697-8487)

7. Mind your mental health

Stress and anxiety can raise blood pressure. Reach out to the Retiree Division staff if you need to talk. Also, YouTube has many videos on meditation, yoga and relaxation.

8. Waiting to lose weight

Obesity is a risk factor for heart disease. Being overweight can spike your cholesterol levels, your blood sugar, your triglycerides and your blood pressure.

9. Neglecting your teeth

Believe it or not, poor oral health can mean poor heart health. Gum disease is associated with heart disease, and bacterial infections and inflammation appear to play a part, too.

10. Giving up too soon

Don’t lose hope. It’s not easy changing old habits. However, anything worthwhile takes time. Start with small changes, jot down your progress and celebrate small wins! Then do it again, again and again. ■



The More You Know...

by **Diana Nappi**
 Director of the Retiree Benefit Fund

What are Legal Fringe Benefits and IRS form W-2?

Each year at the end of January the Office of Payroll Administration issues W-2's to all retirees.

Legal service benefits are available to you through the Legal Services Division established by the Trustees of the Fund. This benefit has been established to provide a wide range of legal services at no cost to you. Under Section 61 of the Internal Revenue Service Code, Legal Service Fringe Benefits are considered income subject to Federal employment taxes (Income, Social Security and Medicare). Accordingly, the amount of this benefit must be incorporated into a W-2 Wage and Tax statement. For tax year 2024 the calculated benefit cost was \$74.71. Under an agreement with the City of New York the Fund reimburses the City for the FICA and Medicare taxes they paid related to this benefit as reported in boxes 4 and 6 respectively on your W-2 IRS Form. Although those taxes have been paid on your behalf under our agreement with the City of New York the value of that benefit is considered income and that is why you received the W-2 and must report this on your tax form. As a reminder, Box 12A represents the value of the Health Benefits provided to you by the City of New York. You will recognize this because the box has a "DD" Code and a dollar amount. **It's important to know this dollar amount in Box 12A is for informational purposes only and has no effect on your taxes.**

Valuable Benefit Plan Reminders:

Prescription Benefit Update: Effective January 1, 2025, the annual maximum prescription drug allocation for Medicare Eligible Retirees has been modified.

1. Retirees who are Medicare eligible, you and your Medicare eligible spouse, will have an individual annual maximum benefit of \$60,000.
2. For non-Medicare eligible spouse and/or child, a \$20,000 annual maximum benefit to Medicare eligible retiree's non-Medicare eligible dependents (spouse and/or child) if applicable

Vision Benefit: CPS Optical is your vision carrier for retirees living in the metro area, their contact number is 212-675-5745. **General Vision Services (GVS) is only for retirees who reside outside of the Metro Area.**

Dental Benefit: Once you become a retiree, the annual maximum of \$1,250 and new plan limits apply. Open prior authorizations obtained as an active member will need to be resubmitted. Always confirm with your provider that they are in-network. We encourage you to contact **United Healthcare** at 877-591-1789 for questions or visit www.myuhc.com designed for simplicity and 24/7 accessibility. ■



"Hold On To Your Hat!"

by **David Bonington, CFP®**
 Financial Planner, Stacey Braun Associates, Inc.

If you grew up in New York City and are now of retirement age, from early childhood memories you might recall seeing lots of signs with this recommendation. The signs belonged to an earlier time, maybe years between 1920-1960, when most of the men, ladies, and even schoolboys of Gotham wore hats. Most have been removed since (to be sure, the hats as well as the signs!).

In really hazardous zones, like the subway, signs were everywhere—trying to protect everything from a newsboy's cap to a man's fedora to a lady's finest from being lost to the press of air from an approaching train or the vacuum behind a departing one.

At a young age, my grandparents took me on a Staten Island Ferry ride. Signs were posted in the terminal and on the boat. Just minutes after setting out, a boy of maybe 10 standing near us had only time to cry out, "My hat!" as a cruel gust lifted it and tossed it into New York Harbor. (P.S. The ferry didn't stop.)

For a time, "Hold On To Your Hat" was used as a general expression of advice and caution for a variety of "roller coaster" situations—but I haven't heard it in quite some time, and I bet you haven't either.

So why bring it up now? Winds of change may blow strongly in 2025 on a number of financial fronts, including one with significant implications: personal income tax rates! Current federal rates and brackets were set by 2017 legislation – but with a "sunset" feature that causes them to expire this December. If Congress does nothing we go back to the previous arrangement, but it's likely Congress will act. It may extend or only tweak today's structure, or it might do something else entirely. We just don't know.

And that is the point! Retirees are in a phase of life where Social Security will supplement pensions with additional, federally taxable income (although this, too, might possibly change). Required Minimum Distributions from pre-tax Retirement Accounts will generate even more taxable income. And yet the rates of tax which will be levied upon all this money aren't yet known.

The post-2025 landscape should be visible in a few months, and will help everyone plan ahead—or even take precautionary action in late 2025 if it's advisable. Before it gets too late into 2025, a meeting with a Stacey Braun planner might help you evaluate your retirement income sources and investments in the context of potential tax changes by roughing out at least an "Okay, If-This, Then-That" type of game plan.

Remember, it's not only your hat you want to hold on to – it's your wealth, too! If you are caught unready and off-guard by a cruel tax gust, the ferry won't stop. ■

Free, confidential telephone or Zoom sessions with a Stacey Braun planner can be arranged by calling 1-888-949-1925. No financial products are sold and there is no sales pressure.



General Enrollment Period for Medicare Part B

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

If you did not apply for Medicare Part B (medical insurance) within 3 months before or after turning age 65, you have another chance each year during the General Enrollment Period. The period runs from January 1 to March 31 every year.

If you didn't enroll in Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, visit our Medicare Benefits page at www.ssa.gov/benefits/medicare
 You may also read our Medicare publication at www.ssa.gov/pubs/EN-05-10043.pdf
 Please share this information with your friends and loved ones who may need it. ■

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: 877-591-1789

AETNA RX/MEDICATION: 855-352-1599

CPS OPTICAL: 212-675-5745

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

on a personal note...
In Memoriam



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

RETIREES CORNER

*Congrats to
New Retiree!*



Congratulations to **SSA III Ernesto Rodriguez** who has begun his retirement after serving over 35 years of dedicated service to the NYPD School Safety Division. He served his final assignment as the SSA III of MS 368 in the Bronx West Command and an Honor Guard for the Division.

RETIREE news & views

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New York, NY 10011



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JANUARY/FEBRUARY 2025



The History of Valentine's Day

by **Edith Johnston, LCSW**
Deputy Director, Retiree Division

Valentine's Day is a holiday celebrated every February 14. This year Valentine's Day falls on a Friday. Across the United States and in other places around the world, candy, flowers, and gifts are exchanged between loved ones, all in the name of St. Valentine.

But who is this mysterious saint and where did these traditions come from?

There are several martyrdom stories associated with various Saints Valentine connected to February 14, including an account of the imprisonment of Saint Valentine of Rome for ministering to Christians persecuted under the Roman Empire in the third century. According to an early tradition, Saint Valentine restored sight to the blind daughter of his jailer. Numerous later additions to the legend have better related it to the theme of love: tradition maintains that Saint Valentine performed weddings for Christian soldiers who were forbidden to marry by the Roman emperor; an 18th-century embellishment to the legend claims he wrote the jailer's daughter a letter signed "Your Valentine" as a farewell before his execution.

In the late fifth century, Pope Gelasius declared February 14 a day of remembrance for St. Valentine. The holiday became associated with romantic love in the 14th and 15th centuries. In 18th-century England, people began exchanging flowers, candy, and greeting cards to express their love. It is important to note that even though the origin of the Valentine's Day celebration is sad and involves sacrifice, presently, it is a day that celebrates love, commitment, friendship, and gratitude for the relationships that one has.

Regardless of whether or not you celebrate Valentine's Day, it is always good and important to remember to be nice to others and show love and appreciation for people around you, not only one day per year, but regularly. There are a few things that you can do to express appreciation that will not cost you any money.

- Say hello to someone. Being friendly to someone who may be having a distressing day costs nothing and can change the person's day.
- Leave a nice note to a friend or someone who has provided you with a service.
- Call someone and take time to listen. Listening can make people feel valued and understood, which leads to stronger relationships.
- Say thank you to a service provider, which is a simple yet effective way of expressing gratitude and it can uplift someone's mood.
- Do something good for the Earth, like recycling, composting, or helping clean a local park.
 - Last but not least, take time to be good to yourself. Do something that brings you joy.

Happy Valentine's Day!



REMINDER

IF YOUR PHONE NUMBER OR ADDRESS HAS CHANGED CALL 212-924-7220

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.