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OSARC newsletter

Understanding Alzheimer's: The Disease, Its Diagnosis and Treatment



Paula Rice
Caringkind NYC

Alzheimer's Disease is the sixth leading cause of death in the United States, according to the Centers for Disease Control. The disease is the most common form of dementia among older Americans. It is irreversible and progressive, slowly destroying memory and cognitive skills. For most with Alzheimer's Disease, the symptoms first appear in their mid-60s. Treatment can manage symptoms for some individuals but, at present, there is no cure.

At OSARC's January 9, 2019 meeting, members will hear from Paula Rice, the manager of African American outreach for Caringkind New York City (formerly the Alzheimer's Association of NYC). Ms. Rice will provide a brief overview of Alzheimer's Disease, its risk factors, the importance of an early diagnosis, existing treatments and the services available from Caringkind NYC to those suffering from the disease or caring for someone with the disease.

Ms. Rice began her association with Caringkind as a client and full time caregiver for a mother who was suffering from Alzheimer's Disease. Today, she works for the organization, educating potential caregivers about risk factors, warning signs and the importance of early detection. She engages in community partnerships and presents seminars and lectures on the disease.

Dementia touches the lives of many Americans. Be sure to attend this important meeting and learn more about this devastating condition.

YOUR OSARC DUES FOR 2019 ARE NOW DUE

Enclosed with this issue of the *Newsletter* is your annual membership renewal notice. We ask that you promptly mail a check or money order payable to "OSARC," along with the green membership form, back to the union in the envelope provided. By paying in January you avoid a reminder notice that goes to retirees in early February. A team of agile OSARC volunteers led by Treasurer Hattie Thomas, will work to process your dues. Remember that your dues are for the calendar year 2019, no matter when you pay them. The back page of this *Newsletter* contains a list of all those who were paid for 2018. Starting in February, the *Newsletter* will only print the names of those members current for 2019. A very small number of members have pre-paid their dues for 2019. We hope you remember who you are. We apologize if you are in this small group of fewer than 35 individuals, since we will be sending the dues notice to everyone, including you. If you know that you have already pre-paid for 2019, there is no need to pay again as you are already credited in our database.

Next Organization of Staff Analysts' Retirees Club Event
Wednesday • January 9, 2019 • 12:30pm - 2:30pm

Understanding Alzheimer's

Guest Speaker: Paula Rice, Outreach Manager, Caringkind NYC

OSA Union Office • 220 East 23rd Street • 7th Floor (Between Second and Third Avenues)

OSARC Officers 2018-2019

Chairs.....Sybil Allen, Edmond Husbands
 Vice-Chairs.....Lillian Ngai, How About YOU?
 Treasurer.....Hattie Thomas
 Secretary.....Theodore White
 COMRO Representatives.....Joan Garippa, Mark Lewis, Jay Warshofsky



Newsletter Editor/Writer/Photos.....Rob Spencer
 Reporter/Writers: Ted White, Joyce Cleveland • Art: Ted White

We'll Be Seeing You In All The Old Familiar Places

Fifty-eight (58) OSARC members and friends attended the December holiday luncheon:

Mike Barbarotto, Andrea Behrens, Vidyadhar Bhide, Renee Boyce, Colleen Cox, Orphia Crump, Bonnie Dermack, Bill Douglas, Delois Evans, Joan Garippa, Tom Gorse, Eli Gottlieb, Joan Harrison, Elizabeth Henderson, Mary Hillman, Ed Husbands, Rabha Jabour, Roslyn Jones, Walt Lans, Kaye Lee, Rosanne Levitt, Mark Lewis, Patricia Lynch, Doug Melville, Alan Naider, Olivia Parker, Dolores Parson, Eileen Pentel, Michael Plant, Ed Platt, Fred Ranzoni, Margarette Rousseau, Nancy Russell, Marc Sawyer, Michael Schady, Joan Scholvin, John Scrofani, Lorraine Rose Scrofani, John Sellers, Andrew Sessa, Marilyn Sessa, Velma Small, Tomi Smith, Sallie Stroman, Apinya Sukpanichnant, Hattie Thomas, Kelly Thomas, Loretta Thomas, Ruth Verbit, Nona Volk, Dorothy Wallace, Jay Warshofsky, Regina Weiss, Teddy White, Eric Wollman, Linda Young, Leola Zeigler.

In addition, **Rosalie Friend, Clarice Kjerulff, Frank and Nancy Moccaldi, and Heather Wood**, all members of the New York Folk Music Society, joined us for the afternoon's entertainment.

We look forward to seeing *you* at our next event!



Delois Evans and Dolores Parson

In Memoriam

With sadness, we report the deaths of six retirees. **Joseph Giglio** retired in 1994 as an Associate Staff Analyst at the Human Resources Administration. **Ronnie Darragh** retired in 2000 as an Associate Staff Analyst at the Administration for Children's Services. **Tarlochan Sehmi** retired in 2002 as a Staff Analyst at ACS. **Steven Klar** retired in 2018 as a Staff Analyst at HRA. **Evelyn Gomez** retired in 2013 as a Senior Management Consultant at the Health and Hospitals Corporation. **Melvin Parker** was a retired member of the Marine Engineers Beneficial Association at the Department of Transportation.

We apologize for a typo in the last issue of the *Newsletter*. We regret an error in the name of late member **Ina Schwartz** who retired in 1992 as an ASA at the Department of Housing Preservation and Development.

The Newsletter extends its condolences to the families and friends of our brothers and sisters.

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February Will Be A Taxing Meeting – So Come!

Mark your calendars for Wednesday, February 13, 2019, when OSARC will have a two-part program. First, OSARC Co-Chair Ed Husbands will make his third annual short presentation in honor of Black History Month. His prior outings have been fascinating and covered little-known aspects of the black experience. Also in February, we plan to offer a presentation by a tax preparation expert, who will explore the new developments in federal and New York State income tax rules. This is the first year that New Yorkers will be filing taxes in the aftermath of the Trump administration's "Tax Cut" legislation of late 2017. Be sure to attend and bring your questions.



Colleen Cox and OSARC Secretary Ted White

Then, on March 13th, our guest presenter/demonstrator will be Noam Gamady, an instructor in the Feldenkrais Method of movement therapy. Mr. Gamady will discuss holistic methods of mind/body treatment and demonstrate a version of Feldenkrais targeted at the senior population.

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Welcome: Recent OSA Retirees

We welcome the following recent retirees to the post-employment world and encourage them all to join the OSA Retirees Club, if they have not done so already.

Attend our upcoming meetings and events and please consider becoming active in your Club. The meetings are fun and informative and a way to stay in touch with your union brothers and sisters.

DOHMH	Shawn Dwyer	Associate Staff Analyst
DCAS	Robert Granick	Administrative Staff Analyst
NYPD	Darlene Page	Administrative Staff Analyst
HRA	Judith Perkins-Austin	Staff Analyst
ACS	Elliott Sussman	Administrative Staff Analyst
HRA	Terry White	Administrative Staff Analyst
DOC	Gearin Wilkinson	Staff Analyst

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Saluting OSARC's Collage Creators

For much of OSARC's 26-year history, late retiree and OSARC treasurer Jean Anmuth put together a collage of the members attending the annual June holiday luncheon. Jean passed away early in 2018.

This year, in honor of her memory, two OSARC members worked diligently on versions of the collage, hopefully capturing all of the nearly 100 members who attended this year's bash at Tony's DiNapoli restaurant on the Upper East Side.

Sincere thanks to member Ed Birch for his hard work on a first draft of the collage and special thanks to OSA Executive Director Sheila Gorsky for the final version.

The collage is included as a separate insert with this issue of the *Newsletter*. If you were there you should be there. It's an 11 x 17 glossy sheet folded in half.

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Wassup With The Newsletter Pictures?

Your editor has received a number of questions over the years (and several recently, prompting this explanation) about why photos of OSARC members taken at the previous monthly meeting dominate the illustrations in the *Newsletter* and are spread throughout a given issue – even though they do not directly “illustrate” the subject of a particular article. The simple answer? OSARC is a membership organization and we like to feature those of you participating and attending meetings. We try to include as many OSARCers as possible for whom we have decent photos in each issue.

Many of the articles are on healthcare, the social safety net, the labor movement and political issues of concern to seniors. Somehow, we do not believe that illustrating every issue with a photo of a hospital, Social Security card, union picket line and/or political leader would be an improvement.

Meantime, the front cover is always illustrated by images somehow related to the subject of the next meeting and the coverage of the last meeting has images of the guest speaker and audience members. Our pages have also been graced recently with the art of Secretary Ted White who has submitted work for publication in almost every issue over the past few years. That's our story and we're sticking to it.



Regina Weiss

OSARC's Merry Little Holiday Celebration

by Ted White, OSARC Secretary



Artwork: Ted White

Wednesday, December 12th was a bright and cheerful day. I was glad that I was able to quickly compose myself after a vigorous senior aerobics class that morning and park in the CitiField commuter parking lot for the 7 train ride into Manhattan.

The OSA office was buzzing with excitement as OSARCers socialized and enjoyed the sumptuous buffet. This year, the buffet featured meat and vegetable lasagna, eggplant parmigiana, paella, roast chicken, italian bread and salad. Fresh fruit, cookies, a holiday cake, wine and other beverages complemented the main courses nicely.

Sincere thanks and praise to OSA staffer Carol Moten and the hospitality committee. The assembly hall was nicely decorated and the good vibes fortified our weary bodies.

By the way, OSARC is looking for a few new members of the hospitality committee. Your role, should you decide to accept it, is to arrive early on the day of the meeting (about 10:30 - 11am), help set up the room, help put out the food, help serve the luncheon and help clean up, eight times a year. We already have a few good men and women, but we could use your help too. Interested? Approach one of the officers at the next meeting.

Co-chair Edmond Husbands went into high gear and welcomed the attendees. He reported that his co-chair, Sybil Allen, was not in attendance due to the death of her older sister. We sent our thoughts, prayers, and condolences to her as she was miles and miles away. A sympathy card will be mailed to Sybil on behalf of OSARC.

I missed hearing the holiday music of former OSA officer Bill Douglas this year. Bill has often played his electric guitar for OSARCers during the holiday meal. Though he was in attendance, he was not feeling one hundred percent and so did not entertain. OSARCers gave him a round of applause.

Once everyone had a chance to eat, it was time for a summary of that morning's monthly COMRO meeting delivered to us by Mark Lewis and Jay Warshofsky. Coverage of the December COMRO meeting appears elsewhere in this issue of the *OSARC Newsletter*.

Okay, lights, camera, action! Time for the holiday entertainment! Eileen Pentel, OSARC member and a board member of the Folk Music Society of New York, was really good as she stepped up to get us started, even asking if anyone present wanted to entertain, but hadn't let her or the OSARC officers know their intent. Eileen introduced the Society members who went on to delight us at the party. First, we heard a cappella from Heather Wood, doing a song about the workplace problems facing workers in the cotton mills of England at the turn of the 20th century.

Eileen and company had passed around song sheets to enable group participation! Eileen was asked by the musicians if she would do the next song, so she obliged with "Light One Candle," written by Peter Yarrow, one-third of the famed folk trio Peter, Paul and Mary.

Next, it was time for Frank and Nancy Moccaldi, a husband and wife team who have been kind enough to step up to the OSARC microphones several years in a row.

Frank spoke first, praising unions and their role. They shared with us that their son lives in South Carolina, a state notorious for not having much of a union presence. He



Frank and Nancy Moccaldi performing John Denver's "Back Home Again."

expressed a hope that unions could become a bigger presence there.

Frank had his unique banjo strapped on; Nancy, who completes the duo, had her signature acoustic guitar and took the vocal lead on "Back Home Again," by the late singer/songwriter John Denver. The crowd really liked the song and the sea shanty, "The Lady Mary Sails," that followed. If they don't sound like Peter, Paul, and Mary, I don't know who does. OSARCers joined in on the chorus.

Clarisse Kjerulff introduced herself just as I grabbed a second glass of wine. Accompanied by Nancy Moccaldi on guitar, she delivered a message about the pitfalls of greed, so prevalent in the US these days: "A Satisfied Mind," written by Red Hayes and Jack Rhodes and covered by many country artists.

That melody was followed by Clarisse and Heather, to emphasize the nuances of harmony. They rendered "Adieu Sweet Lovely Nancy" a cappella, telling the story of a sailor leaving his girlfriend for the sea.



Frank & Nancy Moccaldi (with instruments), Eileen Pentel, OSARC Secretary Ted White and Treasurer Hattie Thomas.

Then, our dear friend and OSARC member Rosanne Levitt took the stage and entertained us with a spoken word version of a 1959 Malvina Reynolds song, "There'll Come A Time." Her poem rhymed and prophesied a scary future of challenges that hit home with some apocalyptic thoughts!

Returning to song, we were treated to another a cappella tune by Heather, a solo taking us to the birth of Jesus, but laced with humor. As it concluded, I interrupted the show when I was informed by Colleen Cox that Bill Douglas was about to depart. I gave him his due on the microphone and every one of the entertainers let him know they loved him and missed his performance this year. Bill said he loved us all and looks forward to restored health and the ability to perform next year.

That applause was followed by many singing "Silent Night," especially Hattie Thomas, our new OSARC treasurer, accompanied by Nancy and Frank's enchanting guitar and banjo. Heavenly!

The Woody Guthrie labor song, "Union Maid," was done next with some modernized verses and the club was urged to use their song sheets and sing along. Before it was time to



Nancy and Frank Moccaldi, Eileen Pentel, Heather Wood, Clarisse Kjerulff and Rosalie Friend in song.



Rosanne Levitt reads the lyrics of Malvina Reynolds' 1959 song "There'll Come A Time."

cut the cake and plunge into all sorts of desserts, the musicians led us in the familiar Guthrie "This Land Is Your Land," including some verses that are not so frequently performed.

Eileen again gave sincere thanks to the members of the Folk Music Society and did a quick commercial for their upcoming events. As the irresistible aroma of dessert permeated the room, the group launched into "This Little Light of Mine."

Now it was time for a big number: "The Twelve Days of Christmas." As the group got organized with the song sheets, many folks got dessert. As you probably are well aware, "Twelve Days" takes about 12 minutes to do! Even truncated slightly, it still is a long song. Lots of fun. The giggles and smiles lit up the entire room! A finale was decided off the cuff: "Good King Wenceslas."

Ed Husbands acknowledged the different faiths present at the party and wished everyone a safe and enjoyable holiday season.

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COMRO Report - December Meeting

The Coalition of Municipal Retiree Organizations (COMRO) meets monthly and brings together representatives of the retiree sections of municipal unions, including OSA. The following coverage is based on minutes provided by COMRO Secretary Stu Eber. Mark Lewis and Joan Garippa attended the December meeting for OSARC.

December's COMRO guest speaker, Nancy Romer, retired after 42 years as a psychology professor at City University of New York's Brooklyn College to focus on climate change. She continues to be an activist with her union, the Professional Staff Congress/CUNY. She is pleased to be a part of the movement encouraging a rational approach to tackling climate change. Even though environmental conditions



Mary Hillman prepares to cut the holiday cake.

are critical, she doesn't feel discouraged because of the great activists in the movement.

Romer said that the recent Intergovernmental Panel on Climate Change report was produced by a conservative group of scientists who, even so, concluded we have only 12 years to shift the entire world economy off of dependence on fossil fuels. We're reaching the tipping point of polar ice melting, rising sea levels and drought in the global South.

Romer observed that we are facing a huge population shift that is creating political crises. People living in coastal areas are the primary victims. Global warming is just part of climate change. Ten of the past 12 years have been the hottest on record.

She said we are passing on a massive set of crises to our grandchildren. However, the climate movement is growing in response. She urged union participation in the Green New Deal (GND).

Sunrise, a group of people under 30 years old, took over House Minority Leader Nancy Pelosi's office. Congressperson-elect Alexandria Ocasio-Cortez is leading the congressional movement. We need to mobilize like we did in the Great Depression and World War II to face the economic problems that climate change will create over the next ten years. A transitional jobs program is part of the GND. We want good union jobs to help rebuild the union movement while we address the environmental challenges. Romer observed that people under 35 are now more pro-union than people over 35.

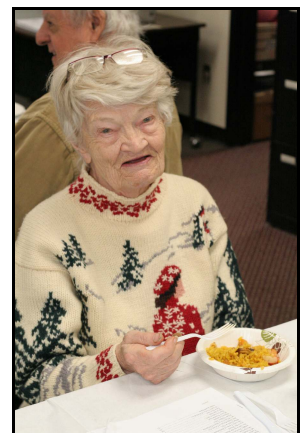
With the Democrats now controlling the New York State Senate, Romer argued that the Climate and Community Protection Act (CCPA) should now be enacted.

NYRenews, a coalition of labor unions, community groups, environmental organizations, faith communities and environmental justice advocates, is mobilizing in support of the bill. More information is available at www.nyrenews.org. The CCPA calls for 100% renewable energy by 2050, no more fossil fuel for infrastructure projects and making the polluters pay for the damages they have done to poorer communities. NYRenews wants to create good paying union jobs that uplift the community.

All five New York City pension funds have agreed to disinvest their funds from fossil fuels, in part because they are no longer performing as well as other investments. This is a long term process in which the money



Linda Young



Nona Volk



OSARC delegates to COMRO Mark Lewis and Jay Warshofsky report on the COMRO meeting in December.

is redirected in a responsible way.

A bill is moving through the City Council that will authorize the NYC Department of Buildings to ensure that all buildings 25,000 square feet and larger must be retrofitted by 2050 to reduce carbon emissions by 80%. Most buildings in the City are over 25,000 sq ft and 70% of carbon emissions in the City come from buildings, 30% from vehicles. There are rent protections in the bill to prevent landlords from doing the work on the back of the tenants, as well as protections for workers.

The Blue Green Alliance, which started in Seattle in 1999, unites America's largest labor unions and its most influential environmental organizations to solve environmental challenges in ways that create and maintain quality jobs and build a stronger, fairer economy. Union workers in the fossil fuel industry can earn \$150,000 a year. These two million fossil fuel workers deserve a just transition to new jobs, but this has to be weighed against the seven billion people on the planet who suffer the consequences of carbon emissions.

The Professional Staff Congress has created an Environmental Justice Committee. Other unions have similar groups. Union participation enhances the political clout of the environmental justice movement.

One COMRO member talked about Food & Water



Bill Douglas and Doug Melville

Watch as an example of a national group with an active New York City chapter which focuses on corporate and government accountability on food, water and other related issues.

Another COMRO member recommended that individuals look at their own personal investment portfolios, divest from fossil fuel investments, and encourage everyone they know to do the same. Investment houses are beginning to respond to investor pressure. Members should encourage their unions to reinvest the union's portfolio if they are invested in fossil fuel investments.

OSARC representative Mark Lewis said that he had personally switched to the Green Mountain Energy utility last year. He said we need to be aware of the effects off-shore wind turbines can have on fishing and our sea beds. Guest speaker Romer responded that the North Atlantic Fishing Association, a group of self-employed fishermen, are concerned with these issues, but they are also concerned with the corporate trawlers that are more destructive to the ecosystem.



Andrea Behrens, Olivia Parker & Margarete Rousseau

PSC's Environmental Justice Committee plans to soon have an online webinar on the issues.

Another COMRO representative talked about the "elephant in the room"—overpopulation. This growth creates more demand for fossil fuels. He urged investments in women's groups and education emphasizing the need for family planning.

The COMRO Health Care/Drug Costs Committee (which includes OSARC's Joan Garippa) pondered the fact that the resolution COMRO passed and AFSCME approved earlier this year in favor of single payer healthcare is at odds with AFSCME 37's opposition to the New York Health Act. It was noted that the NYC pension funds were asked to divest from Big Pharma stocks the way they are doing with fossil fuel investments, but that didn't fly because pharmaceutical stocks have been "high flying." Finding an equally profitable replacement is difficult. COMRO's committee said the pension trustees should also consider the effect on the City and its employees/retirees of ever-rising drug prices.

April is the date for COMRO's Big Pharma demonstration which it is labelling "The Cost of Drugs Is Too Damn High." StateWide (Senior Action Council) is interested in participating.

The second COMRO committee, on Pensions/Pension Counseling/Related Benefits (which includes OSARCer Jay Warshofsky) will be contacting the Senate and Assembly Pension Committee chairs to schedule a meeting.

Meantime, the City Council passed a resolution calling on the state legislature to pass and the Governor to sign A.4738-A/S.4840-A, legislation that would establish the New York Health program, a universal single payer health plan for all New York State residents. At the moment, DC 37 and the MLC oppose the present features of the program. Other unions, especially the healthcare unions, are in support.

Warren Lewis, Jay Warshofsky and Stu Eber worked on a COMRO Analysis and Abstract of the Comptroller's report on the Five Public Pension Funds of the City of New York. For the fiscal year ending June 30, 2018 (FY'18), the five public pension funds paid \$13.579 billion in benefits to 315,000 beneficiaries, an increase of \$0.624 billion over FY'17. The total value of the net assets of the five funds increased to \$175.6 billion for FY'18, up from \$163 billion in FY'17, an increase of \$12.6 billion or 7.75%. This compares to an 11% increase in assets from FY'16 to FY'17.

The combined revenues of all five pension funds decreased in FY'18 to \$29.44 billion from \$33.23 billion in FY'17, due mainly to a decrease in the fair market net valuation of investments.

The two charts from their summary appear on page 14 of this issue of the *Newsletter*.

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The Benefits Of OSA

By OSARCer Joyce Cleveland

As we promised, coverage of the November presentations on OSA Welfare Fund benefits follows in this issue. Your editor greatly thanks former OSARC Secretary Joyce Cleveland for jumping in to provide a synopsis of the vision and dental benefit presentations made by OSA staff members Pam Kolpan and Michelle Rivas at that meeting, as well as co-chair Ed Husbands opening comments.

Co-Chair Ed Husbands began the November meeting with remarks about PTSD (post-traumatic stress disorder), a condition often associated with military service. However, said Husbands, himself a veteran, "PTSD affects not only the military, unfortunately it also affects our youth, especially our teenagers. Because of bullying, they can feel their life is no longer worth living. Like service members...



Joan Garippa

(some) end up committing suicide."

"When you're in battle you see horrific things. We civilians (sometimes) see horrible things, such as the taking of a life or somebody being maimed – whether it's a family member, loved one, friend or acquaintance. One may respond to these things with a serious mental disorder that may arise along with anxiety and depression... There are efforts being made to reduce the severity of these effects." Ed said "for instance, there is research being conducted at Fort Hood, Texas to find a speedier recovery for those suffering from PTSD."

Ed said, "A while back, I started doing 22 pushups a day in recognition of those 22 service members a day who are allegedly committing suicide. This morning just happened to be the 922nd consecutive day of my doing 22 pushups. My goal is to reach a thousand days. I do a video and post it on Facebook. Those of us who are trying to deal with PTSD don't have to do this alone. We are here to talk with you. But know, especially, that we care."

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The first guest speaker in November, Pam Kolpan, is the OSA Welfare Fund vision benefits coordinator. She was followed at the podium by dental benefits coordinator Michelle Rivas.

Kolpan explained that Davis Vision (DV) is OSA's Welfare Fund vision benefits provider. DV is an insurance company and DV contracts with a wide network of thousands of vision providers all across the country. The benefit year begins on March 1st of each calendar year and goes to the end of February of the following calendar year. Within that yearly time period, members are entitled to an eye exam and one pair of eyeglasses or contact lenses – if you visit a participating provider.



Andrew & Marilyn Sessa



OSA Welfare Fund vision benefits coordinator Pam Kolpan



John Sellers

If you use a participating provider for glasses and choose a frame from the “tower collection” in that provider’s store, there will be no out-of-pocket expense for you. If you choose a frame that is not in the “tower collection,” you will only receive a \$14 credit toward the frame cost. You are entitled to an eye exam by the optometrist in the store, as well.

You can also choose contact lenses at no cost, as long as the contact lenses are part of DV’s contact lens collection. If you choose a pair of contact lenses from the provider’s own supply,

only a \$94 credit is allowed. The optician will provide a contact lens fitting. The number of boxes of contact lenses provided to you depends on the manufacturer of the contact lenses you choose (usually two to four boxes).

“I highly recommend,” said Kolpan, “that you stay within the DV network so you don’t have an out-of-pocket expense, and select from the DV tower collection frames or DV contact lenses.”

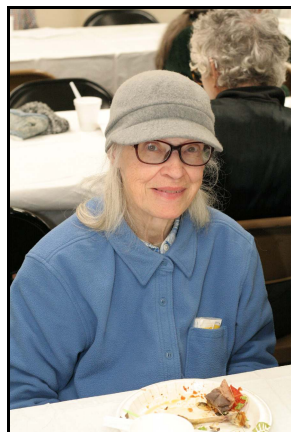
If you need to locate a participating provider, contact DV, who maintains the latest listings. You may go online to www.davisvision.com or call them at 800-999-5431. There is a link to the DV website on the union’s website on the OSA Welfare Fund Benefits page.

If you call, let the DV representative know that you are an OSA retiree. You will be asked for your ID card number or your Social Security number and date of birth. If you do not yet have a DV identity card and prefer not to use your Social Security number, contact DV or Kolpan at the union office. You will be sent a DV identity card within a week.

Kolpan recommended that you stay within the network of plan providers unless you absolutely can’t find glasses suitable to your taste. Since some participating providers have a wider selection of frames in their “tower collection” than others, she recommended that you first visit the store you plan to use and see which frames they have in the “tower collection.” If you don’t like what they have or you

don’t like the staff, move on to another participating provider. There are thousands of DV providers across the country and often a number of providers within a specific zip code. Remember that once you have your eye exam and they put you in their computer, you’re committed to getting your glasses or contacts from that provider.

Kolpan also recommends that you go to a DV store when your eyes are not dilated so that you can see well enough to select the frame you want.



Betty Henderson

When ordering eyeglasses, you can get bifocals, trifocals, scratch resistant coatings and photosensitive lenses, among other features. Anti-reflective coatings are included on lenses from the factory. You shouldn’t have to spend a penny unless you have some unusual lens prescription.

Non-participating providers are a bit different. If you choose to use a non-participating provider for your eyeglasses, you can get lenses every year, but a frame only once every two years.

To claim payment for eyeglasses from a non-participating provider, submit a reimbursement claim form which lets you recoup up to \$150, including the exam, frame and lenses. Kolpan reminded OSARCers that eyeglasses can cost hundreds of dollars, depending upon how fancy you want to get. So, staying with a DV participating provider and the tower collection of frames could save you a great deal of money.

All plan eyeglasses and contact lenses are warranted against breakage for a year at no additional expense. They will be repaired or replaced. Frame style, lens style and/or lens material are warranted for 30 calendar days from the dispensing date. During that time, eyewear may be returned to your provider for a change to the frame or lenses chosen.

Your optical provider may make any prescription change necessary to ensure the best possible vision within 90 calendar days for plan eyewear lenses or 30 calendar days for plan contact lenses.

In the event that you develop a medical problem with your eyes, such as cataracts, after you’ve used your benefit for a given plan year, you may request an exception to the once-a-year lens rule to obtain proper lenses for your altered vision without waiting until the following plan year begins the next March 1st.

Kolpan suggested that members call her at the union office at 212-686-1229 with any questions they may have.

OSARCers asked Kolpan a few questions after her presentation. Many of those questions centered on problems the members had in accessing services and Kolpan explained the possible solutions to those problems.

Q. Do all participating DV providers carry the same exact frames?

A. Some stores have more frames in their tower collection than others. DV has associates who visit the stores to check that every store has a certain minimum number of frames to choose from. However, the stores select the frames and they do differ. If you are unhappy with a given store’s frames, try a different plan provider.



Apinya Sukpanichnant

Q. I went to a store and they told me I put in a claim form. Within two to four weeks I got a check for \$150.

A. Yes, if you choose a non-participating provider, you must submit a reimbursement claim form. That provider will complete the form and submit it to DV and you will receive a reimbursement of no more than \$150 per claim.

Q. I've been to a number of stores that advertised DV, but when I got there they didn't take our union plan. Is it true that not every provider that accepts DV takes OSA's plan?

A. It's OSA with Davis Vision. You have to mention the union when you call or visit. I recommend before you go to a store you call DV at 800-999-5431 and have a live person verify that the store you intend to visit is in the OSA network. Just because it says Davis Vision doesn't mean it's Davis Vision for us.

Q. The eye exam itself is covered under the Welfare Fund benefit?

A. Yes. You are entitled to an eye exam and one pair of eye glasses or contact lenses per year. Remember that there are several specialties of vision care. One is ophthalmology, which is covered by your basic City healthcare plan. If you are having vision problems of an unknown cause, you would visit an ophthalmologist to determine the diagnosis and plan for treatment. Optometry, on the other hand, is the measurement of your vision. It is optometry exam service that the Welfare Fund benefit covers.



Dorothy Wallace

Q. Is the vision coverage available to spouses?

A. Yes. The coverage is available to any dependent enrolled on your Welfare Fund benefits.

Q. I find that when I ask a DV provider for my prescription, they give me a hard time.

A. When you get your eye exam at a DV provider, be sure to ask them for a copy of your prescription. You are entitled to it. If you have a problem, call Kolpan.

Q. Is there a master list of DV providers that accept OSA's vision benefit?

A. DV maintains lists of providers by zip code. Contact DV on the web or by phone at 800-999-5431. Tell them the zip code in which you are looking for a provider. Be sure to verify that a given provider is still part of the OSA DV plan. Call before you go. Participating providers change from time to time.

OSARC's second guest speaker in November was Michelle Rivas, a long-time OSA Welfare Fund employee who coordinates the union's dental benefits. Rivas explained that the OSA Welfare Fund provides a very generous dental benefit of up to \$4,000 per covered person per year for all services, such as cleaning, exams, x-rays, crowns and implants. The dental benefit year runs from July 1 of one calendar year to June 30 of the next calendar year. The \$4,000 annual per person limit applies to covered OSA members and anyone within their family covered by the Welfare Fund. In addition, there is a lifetime covered per person limit of \$4,000 for orthodontics, in addition to the annual dental benefit.



OSA Welfare Fund dental benefits coordinator
Michelle Rivas.

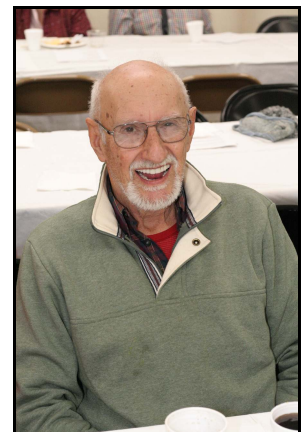
Plan services are delivered by providers (dentists) who agree to deliver services and accept payments based on a fee schedule determined by OSA's plan administrator SIDS (Self-Insured Dental Services). The fee schedule is based on a percentage of industry standard. Participating providers agree to limit what they charge to the plan fee schedule for a particular service. On the other hand, for non-participating providers, the fee schedule is not the basis for charges. There is no limit to what a non-participating dental provider can charge you. In some cases, they may offer you a credit line for whatever dental work they propose.

The OSA Welfare Fund can't challenge the services or costs of a non-participating provider. Dental work is expensive, said Rivas. For non-participating providers, Rivas suggested getting a pre-treatment estimate in writing. Should you run into a problem with them over the bill, collection efforts or other matters, there is nothing the Welfare Fund can do for you.

Rivas noted, "I understand that many people have a family dentist they want to stay with, but remember we have no say when it comes to issues with a non-participating dentist."

Rivas said, when accessing expensive dental services, the Fund recommends you try very hard to stay within the network and get a pre-treatment estimate. A pre-treatment estimate is good for a year. You're not bound to that dentist. It is still good if you go to another dentist. You're not bound to the original dentist – unless you start the work.

OSARC members asked a range of questions:



Fred Ranzoni

Q. What is the maximum lifetime benefit?

A. There is no maximum lifetime benefit for a covered person. There is a \$4,000 per year maximum. There is, however, a \$4,000 lifetime maximum for any course of orthodontic treatment, including diagnosis, evaluation and pre-care (in addition to the annual \$4,000 plan limit) for each covered person.



Bonnie Dermack

Q. I have not had a good experience with a participating provider. They told me that I needed unnecessary work. What can be done?

A. File a complaint with SIDS. Participating providers are under contract, so we have more control over them. SIDS has a complaint process. When they get a complaint (which should be made in writing), they will contact the dentist and review your file: what was done; was it done correctly; what went wrong. SIDS has a panel of dentists on staff who review the file. If the complaint is justified, SIDS will recommend a refund. The panel can also remove the dentist as a participating provider and bar them from the plan network. There are rules that guide how much participating providers can charge. If you don't know or aren't sure, call OSA's dental coordinator (Rivas) at the union office or call SIDS. Otherwise, the provider may take advantage of what you don't know. Don't give up – call.

Q. If I get no response from a participating provider when I show him/her a second opinion, I can call you at OSA or SIDS directly and they have to respond?

A. Yes. SIDS has to respond. But, I would also suggest that if any dentist is recommending work that isn't needed and that makes you uncomfortable, don't return to them. Tell them you don't want to have the work done. It's your body and your health - whether you call me or SIDS to complain - don't let them touch you.

Q. What if I need to have implants and they want to charge me \$6,000?

A. The maximum SIDS will pay in one plan year for all services is \$4,000. If you max out, you will be responsible for the difference, whether the dentist is participating or not. One solution is to split the work between two plan years. If you plan it correctly



Eli Gottlieb

and work it out with your dentist, you may have no out-of-pocket costs. Otherwise, price the work at a different dentist.

Q. Is there a lifetime limit on the number of implants you can have?

A. No, as long as you stay within your maximum annual \$4,000 limit.

Q. A provider said I needed an implant, but the procedure would also require a bone graft for which I would have to pay \$2,000 the day of the procedure. I thought that was bizarre.

A. Get it in writing and contact SIDS before you do the work.

Q. I need to replace caps and I understand that the SIDS limit is \$450 per cap. I went to a participating dentist who told me that he charges \$1,450 per cap and I'm responsible for the rest. Do I talk to you about this?

A. Yes, or call SIDS and tell them the name of the doctor you're dealing with. SIDS will call him and remind him that he is in violation of his contract.



The holiday luncheon was festive.

Q. I found that dentists will say “your insurance will pay for crown A, but I do a much better crown which is crown B.” I have encountered this sort of bait and switch at some participating dentists.

A. Report those doctors to me and to SIDS. There are those doctors who try to skirt their contract. They are supposed to stay within the plan limitations. So, if they ask you for any money whatsoever, stop the conversation and contact me or SIDS. If they tell you something's not covered, get it in writing. Don't hand over money. Later, even if the provider is wrong, getting that money back will not be easy. Give me a call.

Q. If you go to a non-participating dentist, do you have to get a pre-authorization for major work - say for implants?

A. Yes. Pre-authorizations are required for major work.

Q. What is pre-authorization?

A. Have the dentist complete a claim for the work they're

planning to do ahead of the start of the work and submit it to SIDS so they can tell you what will be covered and what you are responsible for.

Q. If I lose a cap, am I covered for that tooth? Is there a five year limit on replacements?

A. There is a five-year limit on caps. For dental procedures where there is a time limitation, such as a lost crown or a broken bridge, you can appeal to the OSA Welfare Fund Board of Trustees. Contact the OSA dental coordinator (Rivas) for details about the appeals process. This will include submissions from the treating dentist and the patient for review by the Trustees. They may waive the waiting period. Board approval is less likely when there is no credible reason for getting the work. See page 8 of the Welfare Fund Benefits booklet for a listing of dental procedures with limitations.

Copies of OSA's Welfare Fund Benefits booklet are available by calling Vojna Stanic-Geraghty at (212) 686-1229 or by downloading the booklet from the union website at www.osaunion.org. Go to Member Services and then OSA Welfare Fund Benefits.

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Avoiding Tax-Related Scams

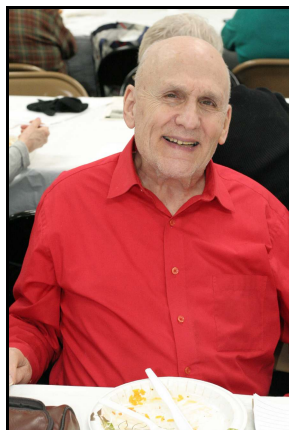
A mid-December column by tax expert Barry Lisak in the civil service newspaper, *the Chief*, made several useful recommendations on avoiding tax-related identity theft. Lisak describes the crime as using a stolen Social Security number to file a tax return under your SSN, seeking a fraudulent tax refund for the scammer. Lisak notes that, often, victims first find out about the identity theft when they try to file their actual tax return and are informed that a return has already been filed under their Social Security number.

Lisak recommends that you guard your Social Security number carefully and do not carry your Social Security card with you. He suggests you provide your number only to those you know for purposes that are absolutely necessary.

He reminds readers that the IRS does not call taxpayers to demand immediate payment or to discuss tax matters without a prior statement being mailed to you. He suggests you be especially wary of phone calls threatening legal or other action from individuals claiming to work for the IRS.

If you've lost your Social Security number and/or think you are a tax-related ID theft victim, report it to the police and contact the credit bureaus to place a credit freeze on your account.

After you file a police report, complete an IRS Form 14039 Identity Theft Affidavit and mail



Ed Platt

How Can You Help Your Club & OSA Retirees?

- Make a suggestion for a program or guest speaker you would like to see OSARC host.
- Tell us where you would like to go for our annual April trip this year or sometime in the future.
- Volunteer for one of the OSARC committees: Mailing, Hospitality, Travel/Trips, Member Recruitment, or Dues Processing.
- Volunteer for one of the officer positions. (We are presently looking for at least one vice-chair.)
- Write an article for this *Newsletter* on any issue of retiree interest.

OSARC depends on the voluntary commitment of our members. If you have ideas for programs or trips or wish to volunteer for any of the committees or to consider being an officer now or down the line, speak to an officer at any meeting or email *Newsletter* editor Rob Spencer at robspencer@osaunion.org.

or fax it according to the instructions. Pay your taxes and file your tax return as normal. The IRS will verify your identity and mail you a letter saying the IRS is monitoring your account. Lisak says "if a taxpayer reports that they are a victim of ID theft or the IRS identifies a taxpayer as being a victim, they will be issued an Identity Protection Personal Identification Number. The IP PIN is a unique six-digit number that a victim of identity theft uses to file a tax return."

•••••

Growth in Assisted Living Facilities Found to be Safety Threat to Dementia Patients

A new report from *Kaiser Health News* in mid-December found that the recent explosive growth in assisted living facilities has led to an unexpected side effect. Originally intended for seniors who were largely independent but needed assistance in a few activities of daily living like bathing or eating, they are now increasingly home to patients with dementia. In fact, according to *Kaiser*, four out of ten assisted living residents have some form of dementia. Assisted living facilities are not set up in general to provide skilled medical care or therapy. Neither Medicare nor Medicaid covers occupancy.

Kaiser reported that while the facilities are increasingly marketing themselves to those with Alzheimer's and other forms of dementia, the necessary safety precautions for such residents are often lacking.

Assisted living facilities are not overseen by the federal government and are regulated at the state level. According to *Kaiser*, only 19 states have specified minimum staff-to-resident ratios; the rest allow totally flexible staffing.

Kaiser's investigation turned up unsafe conditions in assisted living across the country. Regulators cite the facilities for such problems as a failure to ensure that



Orphia Crump

residents don't wander or that staff have adequate training to deal with dementia patients.

Kaiser adds that overworked staff without proper training often use psychotropic drugs to calm aggressive residents, noting such use is often unjustified and dangerous.

The federal government does not publish quality measures for assisted living facilities as it does for nursing homes. Inspections are less frequent, and fines are generally lower.

According to a New York Times article on the Kaiser report, assisted living residents are "older and frailer than assisted living residents were a generation ago. Within a year, one in five has a fall, one in eight has an emergency room visit and one in 12 has an overnight hospital stay, according to the Centers for Disease Control and Prevention. Half are over 85."

A former executive for the Alzheimer's Association was quoted by the Times saying, "Assisted living was created to be an alternative to nursing homes, but if you walk into some of the big assisted living facilities, they sure feel like a nursing home."

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Delaying Medical Care Because of Cost Is The American Way

Approximately 30% of Americans decided to delay needed medical care in the past year because of high cost, according to a new Gallup poll. A majority of these were uninsured but fully 25% of those who delayed treatment were on Medicare or Medicaid.

Earlier research showed that about a quarter of older Americans had skipped a doctor's visit, treatment, refilling a prescription, and/or skipped medication doses due to cost in 2017.

Prescription drug prices are of particular concern as the costs of the 20 most commonly prescribed drugs for seniors rose 12% over the past five years, about 10 times the average annual rate of inflation. According to the AFL-CIO affiliated Alliance for Retired Americans, "out-of-pocket costs have also skyrocketed, with the yearly average rising 40% from 2011 to 2015 for Medicare Part D beneficiaries."

The Alliance notes that there are estimates that Medicare enrollees are expected to spend an average of 50% of their Social Security benefits on health care by the year 2030.

The Alliance called on lawmakers to "ensure that all Americans have access to quality, affordable healthcare and expand Social Security to keep up with the rising cost of living."

.....

President Makes Federal Employees Pawns In Border Wall Game

In December, when President Trump could not get his way with Congress as he sought its approval of billions of dollars for a border wall with Mexico, he forced a partial government shutdown. As this issue of the Newsletter goes to press in early January, the shutdown has lasted more than a week and does not show signs of a speedy resolution.

The shutdown, coming at the time of the end-of-year holidays, forced 800,000 federal employees to be furloughed or to work without pay. The impact on federal civil servants has been significant and promises to become more severe if the shutdown drags on.

Meantime, in a case of kicking civilian servants further when they are down, Trump issued an executive order on December 28th that freezes pay for federal civilian workers in 2019. The pay freeze was first proposed by Trump in the executive budget he sent to Congress in February of 2018. In August, he sent a similar letter to Congress indicating he intended to cancel planned pay increases.

The pay freeze would affect two million civilian workers. Military personnel pay is governed by a separate military spending bill that Trump signed last summer. They will receive a 2.6% increase in 2019.

Existing federal pay rules would have increased civilian employees' pay automatically in January by two percent if neither the president nor Congress took action. Meantime, the Senate had passed a 1.9% pay increase earlier in 2018, but the House had not followed suit. This provided the gap in which Trump was able to act on his pay freeze.

Quoted in the New York Times, Senator Chris Van Hollen (D-MD) said, "Our federal work force protects our nation, ensures the safety of our food and medicine, delivers Social Security and veterans' benefits, and carries out countless other responsibilities on behalf of our citizens. But President Trump is poised to give them the gift of a pay freeze if Congress fails to act."

If Congress approves a pay raise and the president signs it, federal civil servants might still get a 2019 pay increase. Given that the Senate already passed the 1.9% raise and the new House will be led by Democrats, if the government funding is restored, a pay raise vote is likely.

Meantime, Trump again demonstrated that he could care less about ordinary working people, using them as pawns in his border wall battle.

J. David Cox, president of the American Federation of Government Employees, the union which represents many civilian federal workers, said, "there is no economic or budgetary justification for the president's freeze." Cox said that requiring workers to work without pay is "nothing short of inhumane."

As of January 1st, AFGE had



Velma Small

filed suit against the Trump administration, accusing the administration of illegally forcing some 400,000 federal workers to work without pay.

While about half of the 800,000 affected federal workers in nine agencies have been furloughed, the other half, deemed “essential” have been required to come to work to perform “emergency work involving the safety of human life or the protection of property.” The class action lawsuit demands that those in that situation be paid wages they are owed for their work. Examples of such jobs are law enforcement officers, firefighters and border patrol agents.

The law firm working for AFGE noted that although they were not being paid, “essential” workers were nonetheless having to lay out commuting costs and the costs of child care and other work-related expenses.

The same law firm sued the government during a prior shutdown in 2013 over the Affordable Care Act, contending the failure to pay wages violated the Fair Labor Standards Act. The court held in that case that employees were



Mike Barbarotto

required to be told when they would receive their paychecks. The court ordered damages of twice the amount due the workers. About 25,000 affected workers have yet to receive their money five years later.

According to news reports, if the government closure lasts past Friday, January 5th, all “essential” employees who have not received a salary will be eligible to join the action against the government.

The laid off or “furloughed” workers who are seen as “nonessential” and work for the Departments of Commerce, Transportation, and Housing and Urban Development, as well as the National Park Service and IRS. Furloughed workers cannot claim lost wages.

Trump’s Office of Payroll Management, meantime, tweeted out suggestions on how furloughed federal civil servants might deal with going without pay, including offering their landlord unpaid in-kind work like painting in lieu of the monthly rent payment. Jack Holmes, writing in *Esquire* magazine, said, “It’s almost like he does not care at all about these people, an idea his administration seems eager to drive home... It must be so gratifying to work for the United States federal government for years only to be thrown under the bus and, when you peek out from under the wheels, be told you should work out an indentured-servitude agreement with your landlord to play your part in the president’s Big, Beautiful Con.”

Happy Birthday to OSA Retirees Born in January

Hassan A. Abdelbaky, Sallie W. Adams, Deborah Aiken, Timothy G Alapo, Leslie Allen, Kenneth Alleyne, Adrienne Alpert, Brenda M. Andrews, Joan M. Antelman, Bosah Azikiwe, Steven Balicer, Moradeyo Bamigbade, Filippa Barcia, Jo Ann Basham-Germain, Maxine Batie, Denise Bell, Joanna Belt, Barbara Berg, Michael Bermudez, Deborah Bershad, Michael S. Bharose, Kamel P. Bishay, Andrea Bloom, Carmine Borzelli, Salwa Boutros, Marlene A. Bowen, Paul Bowen, Barbara Bragg, Gwendolyn Bright, Hyman Brodt, Tina Brooks, Carolyn Brooks, Michella C. Brown, Gloria J. Brown, Rosemary O. Brown, Donna Brown, Linda Brown, Shirley Brugman, Manuel Bu, Anna M. Budd, Roxana M. Calinescu, Azalia Cancela, Barbara E. Canning, Eve Charlack, Johnsie Cheatham, Gladys E. Chong, Himangshu Chowdhury, Margaret Clay, Joyce L Cochran, Anne Cody, George Cohen, Sheldon Cohn, Rosalee Coleman, Exum Coley, Othon R. Collado, Gloria Colon, David L. Conlon, Maria Copps-Butler, Maria I. Cordero, Robert Crawford, Maria L. Crisci, Daniel T Cruz, Sadie Culler, Maureen B. D’Amato, Frank D’Ercola, Donald Dagress, Marilyn Daitsman, Lillybeth Davila, Gail J. Davis, Marie Davis, Edward Davis, Gary De Liberto, Henry Delgado, John Dellecave, Mary Eileen DePiero, Sybil DeVeaux, John DiFilippo, Philip J. Dinanzio, Jr, William A. Douglas, Christine Dudley, Nancy Dueno, Dorothy Duncan, Loyola T. Eleutiza, David M. Emert, Gail M. Evans, Mary Josephine Fahy, Carrie B. Fair-Smith, Michael Feller, Philip B. Flaum, Jacquelyn Fleming, Barbara A. Ford, James L. Freaney, Grace Gabrielsen, Elizabeth Gacek, Jayne M. Galletta, Teresa K. Galvin, Joseph G. Garber, Joan Garippa, Boushra Ghaly, Calvin L. Gibson, Felicia R. Gironda, Joan Gittens, Jeffrey Goldstein, Manuel A. Gonzalez, Eli Gottlieb, Sherman Gould, Jeffrey N. Gralto, Robert M. Granick, Marie Greco, Maureen Greeley, Aida Gress, Monica Grima, Howard L. Gross, Luciano Guerriero, Frank Gulino, Claire Hall, Robert C. Henke Jr, Elena Holmes, Michael Howard, Maria A. Ibanez, Mourad Y. Ibrahim, Janet Isaac, Camille Isaacs, Mohammed Tazul Islam, Ramkumar S. Iyer, Carolle Jacques, Pauline M. James, Edwina Jenkins, Clifford Johnson, Elizabeth Johnson, Eileen V. Jordan, Patricia Jordan, Linda Kavanagh, Jane A. Kelly, Delmira Kelly, Anne M. Kessler, Sheldon Kier, Ezard Knight, Nicholas Koulouris, Bruce F. Krueger, Deborah A. Kuha, Teresa B. La Neve, Jerry LaMura, Yvonne A. Laws, Joel Leichter, Michael Leinwand, Barry Levy, Laura Limuli, Stephen L. Lincke, Ramona S. Loftis, Irene F. Louie, Michel L. Louis, Janet Luke, Wayne Mackie, Daniela Marcune, Theodore Marcus, Nicholas Mardikos, Paul C. Margolis, Marshall H. Marroquin, Norma E. Mason, Eloise McDuffie, Michael McKenna, Krishan G Mehra, Velarie F. Melvin, Antonio Mendez, Louis Michel, Linda A. Miller, Ruth Mingoia, Mary T. Mitchell, Thomas P Monahan Jr., Thomas E. Monahan, Charles Montalbano, Donna Mulgrave, Frida Myaskovsky, Sara A. Nanton, John F. Nash, Madeline Nazario, Frances D. Nelson, Edmarie B. Nicholas, Edgar Nogueroles, David O’Brien, Michael T. O’Toole, Franklin Ortiz, Rati R. Panchal, Eugene Parker, Doris L. Parker, Olivia Parker, Renee Patterson, Carol Ann Payne, Antony Penel, Nauford C. Phipps, John M. Picariello, Diane Pierre-Vaughn, Judie Pierre-Louis, Jack Pilchman, William Platzek, Lee E. Pleva, Dorothy Ragin-Primus, Peter Reese, Oswald Rivera, Maria Rodriguez-Matos, Pablo Rodriguez, Cora L. Ross, Scott Rothman, Leon Rozenbaum, John R. Ryan, Benjamin Salisbury, Cheryl L. Samuels, Earl Savery, Marc H. Sawyer, John P. Sellers, David Serrano, Larisa Shikhman, Arlene Siegel-Fishman, Ina E. Sinclair, Karen A. Smith, Maureen L. Somma, Eric Sorenson, Janette M. Springle, Louis C. Starkey, Joan E. Sternberg, Adoracion Tolentino, Ervin Torres, Nelly Varnyan, Edelmira Ventura, Reina Vera, Carlos M. Viguera, Narciso Villafuerte, Sally Rofofsky Waldman, Carolyn Walton, Trujue Wang, Joseph P. Warfield, Saul Weber, Juan Wilkins, Dolores Wilson, Francis Wilson, Spencer L. Wong, Thomas Woods, Annette J. Wyre, Russell Yates, John Yoshida, Robert T. Zappala, Phyllis M. Zito, Zeth Zuniga



Status of New York City's Five Public Pension Funds - FY 2018

By Warren Lewis with Stu Eber and Jay Warshofsky

TABLE 1
COMRO -Council of Municipal Retiree Organizations
Analysis and Abstract of the Comptroller's Report on the
Five Public Pension Funds of the City of New York
Fiscal Year Ending June 30, 2018 [FY 18]

Report issued 12/3/18

Pension Fund	Net Assets (\$billions)	Active Members	Retirees Receiving Benefits	Benefit Payments (\$billions)	*Revenues = contributions + earnings (\$billions)
<i>NYCERS</i>	\$ 65.207	(not reported by Comptroller....)		4.883	9.0572
<i>TRS</i>	\$ 54.532	...see table "2")		4.3519	10.42
<i>BERS</i>	\$ 4.673	--"		0.2616	0.8481
<i>POLICE</i>	\$ 37.959	--"		2.774	6.6109
<i>FIRE</i>	\$ 13.267	--"		1.308	2.507
Totals	\$ 175.638			\$ 13.5785	\$ 29.4432
<i>prior year</i>	<i>163.026</i>			<i>\$ 12.95450</i>	<i>\$ 33.2350</i>
<i>net change prior FY</i>	<i>7.7%</i>			<i>4.82%</i>	<i>-11.41%</i>

* Revenue sources include members contributions, employer contributions and investment income.

Source: The City of New York, Comprehensive Annual Financial Report of the Comptroller for the Fiscal Year Ended June 30, 2018. Scott Stringer, Comptroller.

	FY ending 6/30/16 (fy16)	FY ending 6/30/17 (fy17)	FY ending 6/30/18 (fy18)	most recent year to year \$ change	most recent year to year % change
Benefit Payments (\$billions)	\$ 12.555	\$ 12.955	\$ 13.579	\$ 0.623	4.813%
Net Assets (\$billions)	\$ 146.918	\$ 163.006	\$ 175.638	\$ 12.632	7.749%
Revenues (\$billions)	\$ 15.171	\$ 33.235	\$ 29.443	\$ (3.792)	-11.409%

<i>Active Members making contributions</i>	<i>see table 2</i>	<i>see table 2</i>	<i>see table 2</i>
<i>Retirees Receiving Benefits</i>	<i>see table 2</i>	<i>see table 2</i>	<i>see table 2</i>

For the Fiscal Year ending June 30, 2018 (FY'18), New York City's five public pension funds paid \$13.579 billion in benefits, an increase of \$0.624 billion over the amount paid in FY'17. (See Table 1.)

The total value of the net assets of the five (5) funds increased to \$175.6 billion for FY'18 from \$163 billion in FY'17 an increase of \$12.6 billion or 7.75 %. This compares to the increase in assets in FY'17 to \$163.0 billion from \$146.9 in FY'16 (+11%).

The combined revenues of all five (5) pension funds decreased in FY'18 to \$29.44 billion from \$33.23 billion for FY'17, due mainly to a decrease in the fair market net valuation of investments.

We conclude once again that the City's pension systems, while not fully funded, remain in sound financial condition.

TABLE 2

COMRO - Council of Municipal Retiree Organizations
Analysis of Data of the Audit Reports of each Fund

Five Public Pension Funds of the City of New York
Schedule of Active Members and Retirees & Survivors
data as of June 30, 2016 per

Notes to Financial Statement by NYC Comptroller

Pension Fund	Active Members making contributions	Retirees and Survivors Receiving Benefits	Average annual benefit allowance (estimated)
<i>NYCERS</i>	188,481	147,514	\$ 33,102
<i>TRS</i>	118,201	84,093	\$ 51,751
<i>BERS</i>	25,864	16,937	\$ 15,445
<i>POLICE</i>	35,961	49,151	\$ 56,438
<i>FIRE</i>	10,951	16,647	\$ 78,573
Totals	379,458	314,342	
Average			\$ 43,197

Source:

Comprehensive Annual Financial Report (CAFR) of each listed NYC Pension Fund

by Warren Lewis with thanks to Stu Eber and Jay Warshofsky

OSARC MEMBERS FOR 2018 [continued from page 16]

Lorna W. Lettman
 Gloria Levan
 Fred Levine
 Stephen H. Levine
 Leonid Levit
 Yury Levit
 Rosanne Levitt
 Lewis S. Levy
 Barry Levy
 Mark Lewis
 Susan Lew-lee
 Janet Liberman
 Fred Lieber
 John E. Liebmann
 Michael R. Light
 Laura Limuli
 Manrao Lin
 Maria Linares
 Stephen L. Lincke
 Barbara Linder
 Clare Linnie
 Mary Listekski
 Marilyn Liveric
 Joyce Livingston
 Moon-Chuen Lo
 Lillie R. Lockhart
 Leopold Lohrer
 Brenda Lomax
 Mary C. Longo
 Christopher F. Longueira
 Usa J. Loren
 Cirino Lucas
 Irene F. Louie
 Rosa Lovejoy
 John Lowchy
 Ohn Sau Lu
 Josep L. Lucas
 Hattie L. Lucas
 Grace Lucas
 Flora Lucchese
 Flora Luvigsen
 Linda S. Lukas
 Alex K. Lukose
 Paul F. Lurie
 Marvin Lutenberg
 Cheryl Luwisch
 Patricia J. Lynch
 Edna M. Lyons
 Olga Lyubavina
 Janneft Mack
 Sharon S. Mack
 Allison Mackey
 Rose M. Maconi
 Leo Maher
 Richard C. Maher
 Albert C. Malapit
 Shafiq Mahmud
 Gloria C. Mancino
 Nilisa Mangual-Rios
 Michael J. Manzollilo
 Bernice S. Marcelo
 Daniela Marcune
 Nicholas Mardikos
 Michael Marino
 Angela E. Marino
 Anthony Marino
 Carol Marker
 Steven J. Markowitz
 John M. Maroney
 Claire Maroney
 Marshall H. Marroquin
 Esie Martes
 Claire N. Martes
 Eberne Martineau
 Ralph Martinez
 Eve Martinez
 Octavio R. Martinez Jr
 Mary Lou Martucci
 Josh N. Maryles
 Robert Mascali
 Maritza Masny
 Shirley E. Masny
 Dennis B. Massey
 Jeffrey G. Massey
 Carmela Mastrofrilli
 Raymond Matias
 Carmen Matias
 Luis A. Matias
 Eric P. Matusewicz
 Constance G. Maxey
 Leiliana Maxwell
 Anita Maya
 Morris Mayo
 Karen A. Mayo
 John R. Mazzarella
 Doris L. McCall
 Weltha McCant
 Michael E. McCray
 Sean W. McDermott
 Kathleen T. McDonough
 Eloise McDuffie
 Thomas McEnery
 Stephen J. McGarry
 Maria L. McGhee
 Jannie M. McGill
 Charles McHugh
 Blanche McIvor
 Deborah McKeever
 William McLane
 Velma R. McLaughlin
 George W. McLean
 Keith McLean
 Amelia McNeil-Jones
 James J. McQuade
 Carolyn McQueen
 Matthew Meagher
 Bruce Mednick
 Ronald Meekins
 Jeanette Megna
 Krishan G. Mehra
 David Mei
 Marianne E. Mellio
 Antonio Mendez
 Frances Mendiz
 Runie C. Mensche
 Margarita Mercado
 Samuel G. Merston
 James A. Meyer
 Linda Meyer
 Thomas G. Meyer
 Lillith E. Meyers

Thomas F. Mezzatesta
 Louis Michel
 Ann Michelle
 Joseph Mickens
 William Miller
 Charles P. Miller
 Sabrina Miller
 Mark S. Miller
 Deborah A. Millman
 Natalie Milner
 Brian M. Mizoff
 Fiona Minry
 Ruth Mingolia
 Michael Minis
 Paula Mintz
 Rachel Miranda
 Alice Mitchell
 Stephanie Mitchell-Cloud
 Geraldine M. Mitchell-Jones
 Aaron Mittelman
 Maggie Moats
 Nayem Mohammed
 Alice Moise
 Irma Mojica
 Michael J. Molinari
 Thomas E. Monahan
 Ralph P. Mondella
 Louise Mondry
 Nicholas Monello
 Barbara Mont
 Charles Montalbano
 Roger Montesano
 Theresa Montoya
 Helen D. Moody
 Annette Moore
 Patricia Morafais
 Jose L. Morais
 Liza Morcos
 Grace Morcos
 Dominic J. Morelli
 Daniel Morgan
 Felice Morris
 Perla Morris
 Barbara J. Morris
 Shernette A. Morrison
 Euston Mortley
 Philippe Mouran
 Mohamed Moussa
 Nemer Mufaddi
 Barbara Y. Muhammad
 Kim T. Mulcahy
 Donna Mulgrave
 Richard L. Muller
 Susan B. Mulligrav
 Anita Mullin
 Anne Mulqueen
 Robert A. Mullari
 Margaret N. Munnelly
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 Thomas M. Walsh
 Rits B. Walsh
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 Carolyn Walton
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 Yih-Lu Charlie Wang
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 Roschel Holland Ward-McKee
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 Ava Washington
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 Martin A. Weinschenker
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 Jacqueline L. Williams
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 Herbert William
 Isz Williams-Darlington
 Dianne Williamson
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 Marva Wilson-Garnes
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 Nga F. Wong
 Bassant Wong
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 Judith Woods
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 Roger Bachrach
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