osarc

newsletter.

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MAY-JUNE, 2000

The next scheduled meeting of the OSA/OSART Retirees Club (OSARC) will be Wednesday, September 13, 2000 at 12:30 at the OSA office, 220 East 23rd Street, Suite 709. (Note the 1/2 hour later starting time.) This is our first meeting of the year and you are all REQUIRED to be there. Well maybe not required, but desired.

WE WELCOME ALL NEW RETIREES

MAY LUNCHEON ATTENDEES... Alice Allen, Leslie Allen, Jean Anmuth, Renee Bash, Elizabeth Borden, Ken Burton, Gloria D'jaha, Tom Gorse, Stanley Granat, Paul Henry, Flora Jones, Roslyn Jones, Sam Kornblatt, Jean Krampner, Irving Kreindler, Richard Kucera, Joel Leichter, Jim McKeon, Dan Morgan, Melba Neeley, John Ost, Edna Riley, Anna Vives and Richard Walters.

JUNE GALA LUNCHEON ATTENDEES... Hakima Al-Zahra, Alice and Leslie Allen, Jean Anmuth, Hanacho Atako, Charles Baroo, Renee Bash, Liz Borden, Yvonne Broughton, Kenneth Burton, Patricia Burton, Ida Chin, Jim and Joyce Cleary, Gloria D'jaha, Vincent Digesu, Tom Gorse, Sheila Gorsky, Shirley Gray, Richard Guarino, Betty Henderson, Alan Hiss, Azeeza Hurston, Flora Jones, Roselyn Jones, Sam Kornblatt, Richard Kucera, Judith Layzer, Joel Leichter, Hank Mandel, Jim McKeon, Dan Morgan, Mary Murphy, Sheldon Oliff, John Ost, Anthony Penel, Bill Pfister, Edna Riley, Ina and Abraham Schwartz, David and Grace Smallwood, Jeanette Springle, Anna Vives and friends Olga and Tony, and Richard Walters, All those that attended the meeting will find themselves in the CENTER FOLD!

ELECTION OF OFFICERS...

CO-CHAIRPERSONS...
AND
TREASURED

TREASURER......
SECRETARY.....

DAN MORGAN ANNA VIVES IDA CHIN MELBA NEELY

MAY MEETING AGENDA...

PARTICIPATION IN OSARC... A general discussion was held about the over 500 retirees' participation in OSARC, and in particular the participation of those activists to run for Office, and/or help with the monthly set up of the luncheon.

It is understood that many retirees live far far away from New York City, and can't come to monthly meetings. They enjoy the monthly newsletter which gives them much information.

It is important also, to encourage new retirees to come to the meetings. In the past we telephoned members by breaking down the list among the activists. Each one called 10 retirees. Please call your "old" friends from work, and invite them to the September meeting. We'll give out the list at the meeting.

LUNCHEON COMMITTEE... The luncheon committee chose a wonderful restaurant downtown near City Hall, Peirno at 105-107 Reade St. 212-513-0610.

Repeat from April Newsletter:

CHANGE OF MEETING DATE AND TIME:

There was discussion around changing the monthly meeting day to accomodate the members of COMRO who have to attend an earlier meeting and then come to the OSARC meeting. The general consensus was to keep the meeting day - 2nd Wednesday of each month - and change the time from 12:00 p.m. to 12:30 p.m.

Repeat from April Newsletter:

MONTHLY LUNCHEON: Volunteers are needed to help Ana Vives prepare the lunch. Shirley can no longer assume this responsibility due to her own job obligations. (Ed. Ana comes to the office the day before to buy and order the food. The volunteers would have to come at least by 11 A.M. if not earlier on the day of the meeting. The OSA staff prepares the

tables and chairs, the sodas, cake and coffee. Others are needed to prepare the food on trays and basically make sure everything is going right.

The alternative is just to have coffee and cake or bring your own lunch. Please don't let the wonderful monthly meetings deteriorate to that level. You can volunteer once a year. There are only 9 lunches. If we are on an outing one month, then it is only 8 lunches. If we had three OSARC members for 8 lunches, we would only need 24 people. We have more than that at every meeting. Pick your time and stick to it and tell Ana when you are available. It's the least we can do.)

COMRO REPORT...

o COLA... Jim McKeon attended the rally in Albany on 5/9/00 in support of a Permanent COLA. The rally was well attended with approximately 5,000 to 10,000 people. Teachers had 70+ buses, DC 37 had 7 buses and there was a good showing from Upstate. Persons who have been retired the longest will receive the greatest benefit. Permanent COLA will begin this year - 2000. (Please watch for your bulk mailing from OSA, to arrive in mid September, it will have further details on the COLA.)

The COLA will be locked in for all retirees. There is evough money for the "True COLA" to be given-\$116 billion. The idea is for a full permanent COLA adjustment every year.

o MEDICARE PART B... This issue was discussed at the COMRO meeting on 5/10/00. Intro 580 by the Pinkett Committee calls for full reimbursement. Peter Vallone is a key figure regarding this issue.

A round of applause for the work and representation that Jim McKeon, John Ost, and Edna Riley are doing at COMRO!

ROUND ROBIN...

Renee Bash shared that there is a trial vaccination for Shingles that can prevent the illness. Volunteers are needed. The process involved taking an injection (medication or placebo) once per month. The volunteer does not know which injection s/he is receiving during the study.

Richard Kucera stated that people approaching age 65 will be going on Medicare. Enrollment is automatic upon receipt of Social Security benefits. Medicare will become the primary insurance coverage and GHI will be secondary. (Ed. Part A is automatic and free, but Part B is a voluntary enrollment and costs \$45.50 per month at present. See information on Medicare on back sheet of photos copied from "Guide to Social Security and Medicare" printed by William M. Mercer 462 So. 4th Ave, Suite 1500, Louisville, Kentucky 20404-3431 502-561-4541).

Ana Vives elicited a discusson on Long Term Care and asked if any persons had been contact since the presentation at the April meeting when 4 or 5 persons signed up for more information. Needs are individually tailored and cost approximately \$1700 annually.

Irving Kreindler stated that Francis Megair represents LTC underwriters. One receives \$100 a day for any type of LTC. It costs about \$1500 per year. An escalator of 5% is usual. There is a 20% discount for husband and wife. or relative sharing the same household.

Jean Krampner reminded the group that we need to galvanize people to get involved in the political process. She stressed the importance of voting - getting people to participate. She also expressed complements to the COMRO representative.

ACTIVE MEMBERS OF THE ORGANIZATION OF STAFF ANALYSTS RETIREES CLUB

Hakimah Al-Zahra Carmen Alfaro Alice Allen Clifford Allen Leslie Allen Marsha Ambrose Paul Anderson Jean Amuth Florence Appelstein James Arangio Henry Armendinger Hanacho Atako Robert Backes Don Baharay Malkit Bains Mary Barlow Charles Baroo Ted Barra Renee Bash Barbara Batts Charles Beckinella Rose Beer Judith Beiss Ruth Bell Joanna Belt Diana Benitez Marilyn Bernard George Bernett Yidyadhar Bhide Helen Blecher Elizabeth Borden

Yeronica Bright Bertha Mae Brown James Bucchino Theresa Burke Patricia Burton Dorothy Bryd John Campobasso Burton Carlin Patricia Caruso Lana Cherry Estelle Chodosh John Clark George Cohen Marlene Connor

Marilyn Reed Borquaye Carmine Borzelli Joyce Bronstorph Herbert Brown Shirley Brugman Kenneth Burton Joseph Buster Eugene Calvert Milton Campbell Phyllis Carr Janice Cerra Ida Chin Marilyn Cirrone Joyce Cleary Elsie Colon James Corleto

THE ORGANIZATION OF STAFF ANALYSTS RETIREES CLUB ACTIVE MEMBERS

Hannibal Coscia Peter Costa Stanley Cutchins Liz D'Aversa Marilyn Daitsman Bolores Daniels Pratip Dasqupta Ralph Delise John Dellecave Germaine Diamond Roc DiCristofalo Vincent Difesu Tony DiLeonardo Gloria Djaha Jack Dobrow Sheila Donohue A. William Douglas Ed Douglass Carla Drije James Duffield Walter Dugan Martina Elam May Engler Linda Erickson Joyce Eversley Camille Fatto William Fellows Joan Fillot Harold Fowler Branda Fox Beverly Freierman Manuel Friedman Ella Gales Dianne Gaertner Lorraine Gewirtz Shirley Gilliam Mary Giraldi Myrna Gonzalez Pedro Gonzalez Joan Gordon Sheila Gorsky Eli 6ottlieb Sybil Gowdy Stanley Granat Shirley Gray Audrey Green Susan Greenhouse Stepehn Gregor Ira Greinsky Gilbert Grennie Joel Grill Mary Gropp Marcia Grossberg Martin Grower Frank Gulino Tilak Gupta Phyllis Hailstock Yvonne Hajjar Claire Hall Robert Hansen Frances Hapaz Marion Harnik John Hastey Eliz. Henderson Jacq. Henderson Paul Henry Solomon Himelfarb Joseph Holdampf Azeeza Hurston Maria Ibanez Haydee Inclan Evelyn Jackson Margaret Jackson Pearl Jackson Pauline James Edwina Jenkins Gloria Jimenez Elizabeth Johnson Marilyn Johnson Flora Jones Roslyn Jones Hal Jorgensen Amy Kahn Mel Kalmanowitz Jeffrey Keller John Kobelski Marian Konstan Henry Korobelnik Jean Krampner Irving Kreindler Richard Kucera Adele Kwaw Jeanette Langone Anne Lauria Judith Layzer Jeannette Lee Joel Leichter Micholas Lesanti. Andrew Lewis Charles Lieberman Joy Liechenstein James Linhart Lillie Lockhart Leopold Loher Eileen Lovett Flora Lucchese Marvin Lutemberg Rose Maconi. Hank Mandel Angela Marino Donald Marshall Ralph Martinez Dorothy Mason Peter Mastropolo

Weltha McCant Thomas McEnery Thomas McGann Camilla McGuire Jim McKeon Yelma Mclaughlin Elaine McPartland James McOuade Pearlie Mennell Margarita Mercado Brenda Mereu James Meyer Joseph Hickens John Milat Caroline Miles Helen Mitchell Sallie Monk Barbara Mont Chals Montalbano Dan Morgan Susan Mullgray J.J. Hurphy Mary Murphy Michael Murphy John Mash Melba Neely Jack Miznick Procession Obra Cath. O'Connell John O'Fee Thomas Ogden Sheldon Oliff Murray Olsen Henry Opad John Ost Larry Pappert Anita Payne **Delores Peloso** Sara Perry Mary Ellen Phifer Jack Pilchman Arlene Pitt Yincent Polimeni Peter Prestia Alma Puqliese Mimi Raimondi Patricia Rashkin Thomas Reed Jeanette Reid Claus Reinisch Laura Reisman Jack Reubens Dolores Rice Edna Riley Gwendolyn Riley Arnaldo Rodriquez John Rose

Norman Roth Anna Rudbarg Ed Ruettiger Lorraine Russo Anahid Sarkissian Marc Sawyer Theresa Shano David Schapiro Elaine Schirmer Ina Schwartz Peter Schweitzer Thomas Seelye Ida Sessa Wilma Shiffman Anita Shleifstein John Siddons Edna Sieber Sheila Silver Lois Sims Ina Sinclair Milton Sirota Frederico Sityar Catherine Slade David Smallwood Edward Smith Charlotte Spiegel Janette Springle Fred Steinberg Barbara Stewart James Stewart Cele Stolzenberg Penelope Stubbs Thomas Tallarico Tuly Tanenbaum Jean Taylor Marian Taylor Barbara Thompson Arthur Thomsen Irene Toler John Toman Roberta Yan Laven Ana Yives Yida Wagner Richard Walters Herbert Wasserman Jacquelyn Watson Joanne Webb Albert Webster Olga Weiss R. Weiss-Fischler Eric Werner Alvce White Grace White Margaret Williams Bettye Wilson Kay Wilson Geraldine Wooden Simeon Wright

JUNE GALA LUNCHEON 2000

What a wonderful luncheon OSARC had on June 14th of this year! We were at a new restaurant for us - Pierno at 105-107 Reade Street in lower Manhattan, near where many of us worked in the past.

The menu was wonderful, offering choice of 4 entrees – grilled salmon, tortellini with shrimp, chicken breast or rigatoni bolognese. There were appetizers, many extra pre-meal snacks, and fantastic creme brulee or sorbet for dessert. And OSA bought us wine which we imbibed with great smiles on our faces – all 47 of us who attended. Thanks again, OSA; you always take good care of us! All this for \$20 for members and \$30 non-members. OSARC paid the difference.

We also thank the OSARC committee who located this place - mainly Edna Riley - and recommend the food to our friends and others.

Lots of smiling faces in the centerfold photo shots are saying - Come join us next year as a very good time was had by all!

8 Medicare

Medicare is the federal health insurance program for persons age 65 and over, and certain disabled persons. Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance).

Part A of Medicare pays some of the costs of hospitalization and limited nursing-home care. Part B primarily covers doctors' fees, most outpatient hospital services, and certain related services. Both Parts A and B cover many home health services. Medicare does not cover long-term nursing home care.

Medicare beneficiaries can receive healthcare services either under the Original Medicare Plan, or from a Medicare Managed Care Plan.

The Original Medicare Plan is a fee-for-service plan. It is available anywhere in the U.S. Under Original Medicare you can go to any doctor or hospital that accepts Medicare patients. The patient or the patient's other insurance is responsible for deductibles and copayments. Original Medicare does not cover most prescription drugs. The large majority of Medicare beneficiaries are in Original Medicare. Most of them have supplemental coverage from an employer or union-sponsored

retiree plan, or from one of the standard Medigap Plans.

Many Medicare beneficiaries opt to receive healthcare services from a Medicare Managed Care Plan instead of Original Medicare. These are available in many, but not all, areas of the country. A person must first be enrolled in Medicare Parts A and B before enrolling in a Medicare Managed Care Plan. Most managed care plans require plan members to visit only those hospitals, doctors and other healthcare providers that are approved by the plan. Many of these plans offer additional benefits such as prescription drugs, but they usually charge an additional monthly premium. Even so, out-ofpocket expenses are often lower and more predictable under a managed care plan.

Who Pays For Medicare

Part A is financed primarily by payroll taxes on covered work and is premium free for nearly all beneficiaries.

About one-fourth of Part B is financed by monthly premiums (generally, \$45.50 in 2000) from enrollees and about three-fourths by the general revenues of the federal government.

When It's Available

Medicare is available at the beginning of the month you turn 65, whether you are retired or still working. This age is not scheduled to rise, even though the full retirement age for Social Security gradually rises from 65 to 67. Medicare

also becomes available after you have been entitled to Social Security disability benefits for two years, and generally if you have end-stage renal disease (kidney failure). Certain members of your family with kidney disease may also qualify.

You automatically apply for Medicare when you apply for Social Security benefits. If you plan to work past age 65, you can apply for Medicare separately when you turn 65.

If you have coverage under an employer-sponsored plan based on your or your spouse's current employment, you will usually want to wait until you retire to apply for Part B. This is because the employer plan may be the primary payer, and Medicare Part B may offer little, if any, additional coverage to justify paying the Part B premium. Also, the six-month open-enrollment period to enroll in a Medigap plan begins with the first month that you are age 65 or over and enrolled in Part B.

Your spouse can qualify for Medicare Part A at age 65 based on your work record if you are eligible for monthly Social Security benefits, even if you are only age 62-64, or if you are receiving Social Security disability benefits. Almost everyone in the U.S. can enroll in Part B at age 65.

Enrolling in Medicare

When you enroll in Part A of Medicare, you also automatically enroll in Part B, unless you tell the Social Security Administration that you don't want it.

If you enroll in Part B at the earliest opportunity, you pay premiums of \$45.50 per month in 2000. These premiums are deducted from your Social Security benefits, if you get them. The monthly premiums are adjusted every January.

If you enroll late, or if you drop out and enroll again, you may have to pay higher premiums. You will pay 10% more for each full twelve months that you did not participate when you were eligible. You don't include any months when you weren't enrolled in Part B while covered by an employer-sponsored group insurance plan based on your or your spouse's current employment.

Coordination of Benefits

If you are eligible for Medicare at age 65 or older and are working for an employer with 20 or more employees, you are entitled to the same employer-sponsored health-care benefits offered to younger employees. If you have such coverage and are working, Medicare is the "secondary payer," paying only for some charges not covered by your employer-provided plan. These rules apply to your spouse at age 65 or older if you are working for such an employer, regardless of your age.

These rules also apply to any disabled Medicare beneficiary (under age 65) who is covered by an employer-provided healthcare plan as a currently working employee or as a family member of an employee. However, this applies only if an employer with 100 or more employees sponsors the plan. Special rules apply to persons with end-stage renal disease.

Medicare is also the secondary payer if medical costs can be paid under any liability policy, such as auto insurance.



