

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate

January 2013



From the President's Desk...Jeanne W. Bennett

What Can RC 12 Do For Me?

Recently, my 93-year-old aunt, who looks and acts like she is 70, awakened on a Sunday morning and found that she could not move her legs. An ambulance was called, and she was rushed to a local hospital. When I arrived several hours later and asked what was wrong, I was informed that there still was no diagnosis and that numerous tests were being done. My second question was, "Has she been admitted, or is she under observation status?" I found that it was difficult to find someone

who could give me a definitive answer to this question.

On Tuesday morning, we were informed that the diagnosis was stenosis of the spine, that my aunt was an in-patient, and that the best place for her to be was in a skilled nursing or rehab center. My cousin (her son) has spent his entire adult working life in the insurance agency. Therefore, I tried to tactfully ask him if he was aware that my aunt needed to stay three nights in the hospital in order for Medicare Part A to cover her expenses. My cousin told me that although he had worked in insurance, it wasn't "that kind of insurance" and that he was unaware of these things. Fortunately, my aunt's medical condition required her to be hospitalized for a couple more days as a physical therapist needed to do an evaluation, and a neurosurgeon needed to be involved. My aunt was then transferred to a skilled nursing home for a couple of weeks followed by a rehabilitation center for another six weeks. She has now been released to her home shortly before the end of the 60 day benefit period.

Where did I learn this information about Medicare? When this emergency and stressful situation arose, it was comforting to know that because of RC 12, I did have background knowledge and information.

RC 12 Resolution Concerning Medicare —The Board of Directors of RC 12 has submitted a resolution entitled "Patient Rights: When You're In the Hospital, Ask if You've been Admitted (Improving Access to Medicare Coverage Act of 2011). Basically, it addresses the problem of "Observation Status" vs. "Inpatient Status" and seeks legislation that would reduce or eliminate the 3-day inpatient hospital requirement.

Federal Budget Negotiations — Edward F. Coyle, Executive Director of the Alliance for Retired Americans, commented, "Conservatives in Congress now want the middle class and the poor to pay for all additional deficit reduction, by cutting Social Security benefits, Medicare, and Medicaid while refusing to raise one dollar by closing tax loopholes and tax breaks for millionaires and big corporations. We must remain vigilant."

Remember: Social Security is under attack even though it has nothing to do with the budget or the deficit. The need to be politically active in this continuing battle to eliminate Social Security has existed ever since Social Security was created in the 1930's.

Fix the Debt is a group of business executives and onetime legislators who advocate reining in the federal deficit. Close to half the members of Fix the Debt's board and steering committee have ties to companies that have engaged in lobbying on taxes and spending, often to preserve tax breaks and other special treatment. Recently, Fix the Debt started a new national advertising campaign calling on President Obama and Congress to revise the tax code and reduce long-term spending on Social Security, Medicare, and Medicaid.

What Else Can RC 12 Do For You and Me? Ilana Raskind, from the Medicare Rights Center in New York City, will be traveling to the Crystal Palace in Cobleskill on Wednesday, March 13, 2013, for our next RC 12 general meeting. Ilana Raskind is the Help Line and Volunteer Coordinator at the Medicare Rights Center. She has counseled and presented to hundreds of beneficiaries and professionals throughout New York City and New York State on various Medicare topics. She holds an M.Sc. in International Development from the London School of Economics.

I had the opportunity to hear Ms. Raskind speak at a meeting in Albany in October. She is a vibrant and energetic presenter who explains things clearly and concisely. She will provide us with an overview as well as an update on Medicare. Her presentation will include a question and answer period. During lunch, Ilana has agreed to also answer questions if anyone wishes to talk privately with her.

The Crystal Palace is a newly opened restaurant very near Howe Caverns, and we have heard rave reviews about the food and the facility. Please consider attending. This type of information can be invaluable, as I learned, when a loved one, a friend, or you yourself have a medical issue.

The Outlook

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Retiree Council 12 Contribution Form July 1, 2012 - June 30 2013

Name _____ County _____

Address _____ City _____ Year Retired _____

State _____ Zip _____ Phone _____ Email _____

Original Union Local _____ You may share my email with AFT _____

My Assemblyman _____ My NY State Senator _____ My US Representative _____

I would be willing to work for my fellow retirees in the area of: ___ Legislation ___ Social Committee ___ Newsletter

\$15.00 yearly contribution requested send to John Mazur, 176 West Bush Rd, Gloversville, NY 12078 518-773-7180

Make check payable to NYSUT Retiree Council 12

Thank You for Your Contributions!!

Listed below are the names of those who have made their annual \$ 15 contribution to NYSUT Retiree Council 12 for the 2012 – 2013 year. An asterisk by your name indicates that you have paid for a future year. Two asterisks mean you have paid for the 2013 – 2014 and 2014 – 2015 years. Our fiscal year runs from July 1 to June 30. This list should be accurate through December 21, 2012. If you think I have made an error, please call me at 518-773-7180 or e-mail me at jmazz@nycap.rr.com.

Thanks for your continued support of RC 12. **John J. Mazur, Treasurer**

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Six Directors to be Elected at RC 12 Annual Meeting

All 6 director positions are now open for the period of July 1, 2013 to June 30, 2015. Members interested should contact Judy Schultz at mainemate@aol.com or 518 399-4957. You will be asked to complete a questionnaire that will be published in the spring issue of *The Outlook* for the election at the May 30, 2013 general meeting. Again, nominations may be made from the floor. Please consider serving your colleagues. Your Election Committee is Judy Schultz, Chair, Jim Marquit and David Sammons.

Save the Dates

Mar. 13, 2013 **General Meeting & Luncheon**
Caverns Palace in Howes Cave

Mar. 4-5, 2013 **Committee of 100**

May 16, 2013 **NYSUT RC 12 Regional**
Conference at the Glen Sanders

May 30, 2013 **Annual Meeting and Election**
at the Riverstone Manor

Election for RC 12 Director

An election for one RC 12 Board Director to serve through June 30, 2013, will be held during the morning business session at the March 13th General Meeting at Caverns Palace in Howes Cave. Nominations may also be made from the floor.

Kathlene A. Lyman has been nominated for the position. She was a member of the Niskayuna Teachers Association who retired in 2004. She served as NTA Vice President, NTA representative to the Board of Education meetings, building representative to the NTA, District Liaison Committee, Chairman and Co-Chairman of the Building Liaison Committee, and the Middle School Redesign Committee.

She always knew that she wanted to be a teacher. Future Teachers of America was her home in junior high and high school. Niskayuna Middle Schools (Iroquois and Van Antwerp) were her home for thirty-four rewarding years. Since retirement, she returned as a substitute for seven years. Currently, she is involved with the RC 12 Social Committee and co-chairs the Niskayuna Teachers Association Retirees Steering Committee.

NYSUT RC 12 Mid-Winter General Membership Luncheon Meeting
Wednesday, March 13, 2013

at Caverns Palace 2938 State Route 7, Howes Cave, NY (4 miles east of Cobleskill)

Ilana Raskind from Medicare Rights Center
will make a presentation followed by question and answer period

AGENDA

- | | |
|-----------------------|-------------------------------------|
| 9:30-10:00 am | Registration, Coffee and Tea |
| 10:00-11:00 am | General Membership Meeting |
| 11:10-Noon | Speaker(s)/ Program |
| 12:15-1:15 | Buffet Luncheon |



Buffet --Chicken Marsala, Beef Kabobs, Salmon, Baked Penne Marinara and Roasted Red Potatoes, Salads, Vegetable Blend, Strawberry Shortcake, Coffee and Tea **Cost per person \$22.00** (RC 12 will subsidize \$2.00 per attendee.)

Please complete and mail to Margaret Dafeldecker, 368 Tinkley Hollow Rd. Warnerville, NY 12187 **Phone: 518- 234-2086**

Name(s) _____ Make checks payable to **NYSUT RC 12**

Address _____ **Deadline - March 5, 2013**

Phone # _____ e-mail _____

Contributions to victims of Superstorm Sandy will be collected. Make checks payable to: **NYSUT Disaster Relief Fund.**

Legal & financial plans available to NYSUT members!

NYSUT members can get quality legal and financial assistance for themselves and their families by purchasing the Member Benefits Trust-endorsed Legal Service Plan or Member Benefits Corporation-endorsed Financial Counseling Program.

Legal assistance when you need it!

For an annual fee, the Legal Service Plan -- provided by Feldman, Kramer & Monaco, P.C. -- offers legal expertise on a variety of personal legal matters such as dealing with a speeding ticket or handling estate planning.

With the base plan, you'll get access to unlimited, toll-free legal advice from plan attorneys. In addition, when you enroll in the plan, you'll receive two, free, hour-long consultations with a plan attorney.

The plan also provides for one Simple Will or update at no charge each year, along with a Durable Power of Attorney, Living Will and Health Care Proxy -- important documents to have in place before the need for them arises.



NYSUT members can purchase the Legal Service Plan at the special cost of \$85 per year or \$55 per year for retirees; an Elder Law Rider and/or Business Protection Rider are available for an additional fee.

Participating locals can also take advantage of further savings through payroll or pension deduction.

***Please note that if you belong to a local association that provides a group legal service plan through the local or its Benefit Fund, remember to take advantage of the plan's benefits.*

Financial expertise customized for your situation

The Financial Counseling Program -- provided by Stacey Braun Associates, Inc. -- offers unbiased, objective advice customized to your specific financial situation.

Through the program, you'll learn how to properly invest your assets to build a college savings or retirement fund; what to look for when purchasing or financing a home; and tips for getting your credit under control.

This full-service program provides you with up to six hours of objective toll-free telephone consultations with a certified financial planner or registered investment advisor.

In-person consultations are available at least once

per calendar year at each NYSUT Regional Office as well as at Stacey Braun's New York City office. The program also includes access to Stacey Braun's password-protected website and a 24-hour email helpdesk for basic financial questions.

NYSUT members can purchase the Financial Counseling Program for an annual fee of \$260. A 403(b) Limited Plan is also available for an annual fee of \$185.

Participating locals can also take advantage of further savings through payroll or pension deduction.

Learn more about either of these endorsed programs by contacting Member Benefits at 800-626-8101 or visiting memberbenefits.nysut.org.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

Jan/Feb. '13

