

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate February 2019

News From StateWide Senior Action

Part 2

By Jeanne Williams Bennett, retiree from Mohawk TA

Make sure that Medicare will cover Durable Medical Equipment (DME)

DME includes walkers, wheelchairs, hospital beds, and back/knee braces. DME is mainly used in the home, and there is usually a copayment. In 2018, there were a limited number of mandated contractors who had to accept Medicare patients. On January 1, 2019, all of this went away. Patients may now use any contractor they wish, BUT there will be both participating contractors and nonparticipating contractors. Participating contractors must accept assignment as full payments. Nonparticipating contractors have no limit at all to their charges, so there is no protection for the patient. Prescriptions are mandatory. Your Medicare-enrolled Dr. will write an order for DME when medically necessary. Only a Medicare-approved supplier can bill Medicare. Call 1-800-MEDICARE (1-800-633-4227) to find a supplier.

Beware of anyone who calls and offers DME for “free” and then wants your Medicare number. Suppliers cannot make unsolicited sales calls. Watch out for any calls or visits from people saying they represent Medicare. Don’t respond to TV ads; get your doctor to write a prescription and take care of it.

MEDICARE WASTE

This material was presented by Jean Stone, New York State Senior Medicare Patrol (NYS SMP) volunteer.

Waste in the Medicare program accounts for nearly 10% of Medicare’s overall spending. In 2017, Medicare lost \$36.2 billion from improper billing, fraud, errors, waste, etc. Medicaid lost \$36.7 billion.

There are 3 Types of Waste:

1) **Fraud** - occurs when one *intentionally* deceives or makes misrepresentations to obtain money or property. Examples include:

- ◆ you are billed for services you didn’t get,
- ◆ you returned a wheelchair and are still being billed for it,
- ◆ you are billed for a doctor’s office visit when you weren’t there,
- ◆ your card was used without your permission, or
- ◆ marketing fraud.

2) **Abuse** - occurs when a healthcare provider commits a pattern of unintentional errors. The provider is experiencing a lack of training and education. This could include unnecessary medication and services.

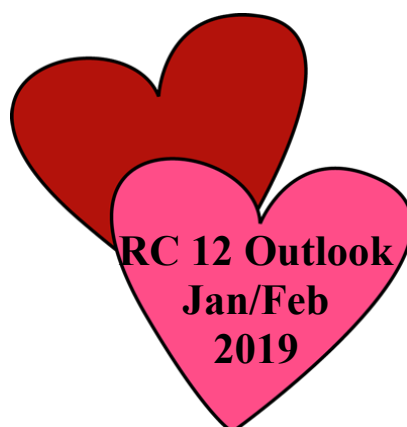
3) **Errors** - the most common error is insufficient documentation. There can be honest errors as well as intentional deception. Some examples are duplicate claims or billing errors.

Be sure to immediately straighten out any problems. If you don’t, claims could be rejected in the future because something was already “covered”.

The 5 R’s to stop waste are:

1. **Record** appointments and services.
2. **Review** services provided.
3. **Read** through your Medicare statements for mistakes and compare them to your personal records.
4. **Remember** to protect your Medicare number as you would a credit card. Never share it with anyone except your doctor, other health care providers, plans approved by Medicare, and insurers who pay bills on your behalf.
5. **Report** any errors immediately! (To report MEDICARE FRAUD, WASTE, or ABUSE, call 1-800-333-4374.)

If your Medicare card is lost or stolen, report it right away. Call Social Security at 1-800-772-1213.



From the President's Desk... Stacey Caruso-Sharpe

Happy New Year to all. It looks like this is going to be a very interesting year politically. While things have gotten slightly better for educators and unions with the turn of congress and the state senate, there still are many battles ahead. One of those battles deals with healthcare and prescription costs. Some of the currently announced candidates for president have come out in favor of Universal Healthcare or Medicare for All. Other candidates state that such a program would not be fiscally responsible. There has been advocacy for this type of plan in NYS for several years. The Capital District chapter of NYSARA has sponsored many informational sessions about single payer healthcare.

The question has been asked if NYSUT endorses a single payer healthcare system. A resolution about Expanding Healthcare for All was submitted to the NYSUT Representative Assembly last year. The discussion that ensued highlighted some concerns with single payer healthcare on both sides of the issue that members have expressed. The result is that "NYSUT's interest in universal health care is multi-layered. All workers support universal access to quality health care services and affordable prescription medication." While members support quality healthcare for all, there is concern by many members that their current health benefit may be diminished by passage of such a program. To that end, "NYSUT will continue work with the New York State Legislature to enact the New York Health Plan (which was proposed a couple of years ago) so that all NYSUT members will be provided health care that does not diminish the current services and benefits they are currently receiving."

Last month, several members of the RC 12 executive board attended a workshop at NYSUT on union history storytelling. The focus is to help retirees learn how to tell their union story to newer union members so that they have an idea of the history, the fights, and the earned benefits gained by union advocacy. NYSUT will be encouraging local presidents to take advantage of the historical knowledge of their retirees. This will help to retain a local's history while at the same time allowing for newer members and retirees to share experiences and to help those newer members engage in our union.

Last summer was the first time NYSUT instituted the MOI – Member Organizing Institute. Members and retirees volunteered to go through training and then knocked on the doors of members just to chat and to offer members the chance to speak with someone from their state union affiliate. The program was very well received, and there was a lot of positive feedback from the members who were visited. Because of the success of the program, it is going to be extended this summer. More in-service and retiree members will be trained and will then knock on the doors of other members to visit with and make a connection with those members. Please consider attending the training and then spending some time getting to know fellow NYSUT members and spreading the news of positive benefits of union membership and engagement! (There is compensation for this.)

Finally, I would like to remind everyone that school board budget votes and school board elections will be upon us soon. I encourage you to be informed, be involved and to vote. Volunteer with your local to make phone calls, put information together, stuff envelopes, etc. There are many ways that we, as retirees, can be of assistance to education in our communities and to our brothers and sisters who are still in-service. I would also seriously encourage you to think about running for the school board in your home district. Your background and experience make you a potential candidate with an insider understanding of how our schools function. If this is something you are considering or may consider in the future, NYSUT can help you with information on how to get started, how to run a campaign and how to make connections to build alliances. NYSUT is currently running "The Pipeline" program to help members considering running for any office – school board, local, county and state positions. If you think you may like to offer your time, contact your in-service local president or me. I'm looking forward to seeing everyone at the March 14, 2019, general membership meeting.

In solidarity, Stacey

The Outlook

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Immediate Past President

Jeanne W. Bennett (315) 895-7063

Past Presidents: Karen Wojcik-Hess Judy Schultz Don Griffith Bill Schultz Jim Marquit

Directors

Tracey W. Allen - Herkimer
Joseph F. Bernocco - Schoharie & Otsego
Margaret Dafeldecker - Schoharie & Otsego
Susan Naple - Fulton & Montgomery
Vickie McGowan-Horan - Schenectady
SRP Director—Susan Proctor

Newsletter Staff Phyllis VanSteenburgh
Carolyn Darkangelo, Jeanne W. Bennett

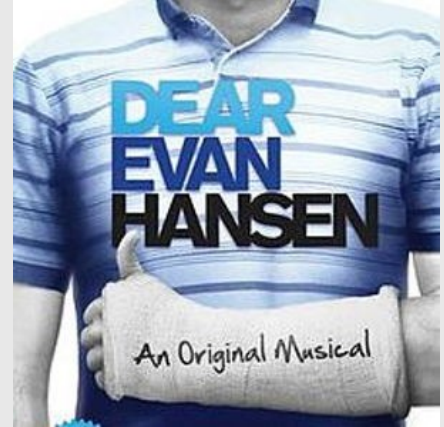
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NYSUT Retiree Services Consultant:
Jennifer Shaad-Derby (518) 783-7977

***RC 12 Trip to See
“Dear Evan Hansen”
in NYC on April 24, 2019***

The total cost of the trip is \$170. This will cover your front mezzanine theater ticket (there is no elevator to the mezzanine), transportation, and driver tip. The total amount is due April 10, 2019. A deposit of \$120 can be sent prior to that.



For more information, go to Website: RC12.ny.aft.org

Name(s) _____ Phone # _____
Address _____ Cell # _____
_____ Email _____
Number attending @ \$170 each _____ Total enclosed _____
Balance due _____

Pick-up site: Circle one: Amsterdam or Schenectady

Send this registration form by April 10, 2019, to: (Check payable to NYSUT RC 12)
Kathlene Lyman, 254 Riverside Place, Alplaus, NY 12008
No refunds after April 10, 2019

ELECTION NOTICE



for Directors of the NYSUT RC 12 Executive Board

Six (6) Directors + One (1) SRP Director

Term: July 1, 2019 – June 30, 2021

The election will be held at 10:15 am on May 16, 2019, during the NYSUT RC 12 General Membership meeting at the Glen Sanders Mansion, Schenectady, NY.

All NYSUT RC 12 members, including SRP's (School Related Professionals), are eligible for office based on the NYSUT RC 12 membership list provided by NYSUT in February 2019. Only SRP's are eligible for SRP Director.

To vote, you must be an RC 12 member and present at the time of the election. You are not required to stay for the entire meeting nor purchase lunch in order to vote. There are no nominations from the floor.

Nomination forms can be obtained from and returned to election chair, Phyllis VanSteenburgh, pvanst123@gmail.com at 117 Easterly St. , Gloversville, NY 12078-1111. 518-725-4172

Self nomination forms must be US Mail postmarked or emailed dated no later than **March 22, 2019.**



Benefits designed exclusively for NYSUT members

NYSUT members and their loved ones have access to dozens of endorsed shopping, travel & personal programs available through NYSUT Member Benefits, including discounts on hotels & vacations; car & truck rentals; international group tours; sports & concert tickets; theme parks & attractions; and more.

Whether you are participating in one of our shopping/entertainment/travel offerings; auto, homeowners or life insurance plans; or financial or legal services, NYSUT members have the "Power of the Union" behind them ready to serve as their advocate.

The following is just a sample of the endorsed programs available to NYSUT members:

Bose -- NYSUT members receive special educator pricing on high-end, high-quality electronics such as music systems, headphones and bluetooth speakers. You must contact Bose toll-free at 877-709-2073 and mention "educator pricing" to receive this exclusive pricing.

Orlando Employee Discounts -- NYSUT members save up to 30% on unforgettable Orlando, FL excursions to Disney World, Universal Studios and many other attractions.

Grand Circle Travel -- NYSUT members can enjoy a number of unique travel deals on international river cruises and other travel opportunities with Grand Circle's small ship cruise tours, river cruises and land tours.

Member Appreciation Month is back!

One of our most popular annual events is set to return this February. The 2019 Member Appreciation Month celebration will be filled with a series of prize drawings for items donated by NYSUT Member Benefits and our endorsed program providers -- including gift cards, iPads, Echo Dots and more!

As a MAP Alert member, you are eligible to win prizes every single day throughout the month of February.

All MAP Alert members are already entered to win; if you have colleagues who would like to be eligible to win, they simply need to sign up for our MAP Alert service on the Member Benefits website. Prize winners will be listed daily on the Member Benefits website.



To learn more about Member Benefits-endorsed programs & services, visit memberbenefits.nysut.org or call **800-626-8101**.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.

Jan.Feb. 2019

Retiree Council 12 Contribution Form July 1, 2018 - June 30, 2019

Name _____ County _____

Address _____ City _____ Year Retired _____

State _____ Zip _____ Phone _____ Email _____

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

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

Check this box if there has been a change in your contact information

\$15.00 yearly contribution requested. Send to
Dolores Talmadge 206 Main Street, Fort Plain, NY 13339

Make check payable to NYSUT Retiree Council 12.
Any questions, please call (518) 993-2854 .



“What Exactly is Palliative Care?”

Phyllis VanSteenburgh Oppenheim-Ephratah Teacher Retiree

That is a question I would like to answer here. First of all, palliative care is different than hospice care in that hospice only begins after treatment of the disease is stopped and when it is clear that the person is not going to survive the illness.

“Palliative care includes **comfort care** which is any number of interventions that may be used to keep you comfortable and manage pain while abiding by your other treatment wishes. It is specialized medical care for people with serious illnesses and focuses on providing people with relief from the symptoms and stress of a serious illness. The goal is to improve quality of life for both the person and the family.”¹

Next, I would like to let you know that palliative treatments which may include “getting pain medications, being fed ice chips to soothe mouth dryness, and avoiding invasive tests or treatments.”² Also, these treatments could be written out in your living will in words such as these: “I direct that treatment for alleviation of pain or discomfort should be provided at all times even if it hastens my death.”³

Finally, “palliative care is provided by a specially trained team of doctors, nurses, social workers, and other specialists who work together with the individual’s other doctors to provide an extra layer of support. It is appropriate at any age and at any stage in a serious illness and can be provided along with curative treatment.”⁴ I hope this has helped everyone understand exactly what is palliative care.

1 <https://getpalliativecare.org/whatis/> 12/30/18
 2 (<https://www.mayoclinic.org/healthy-lifestyle/consumer-health/in-depth/living-wills/art-20046303>) 12/30/18
 3 http://www.caringinfo.org/files/public/ad/New_York.pdf 1/3/19
 4 <https://getpalliativecare.org/whatis/> 12/30/18



RC 12 General Membership Meeting at the Otesaga



Help Your Heart !!

By Carolyn Darkangelo, retiree from Mayfield TA



Following are some tips to help your heart stay healthy:

First, include more plants in your diet. Plants give us vitamins and minerals, fiber, and antioxidants that our hearts need. Many are low in calories, serve as food for probiotic bacteria in our body, and reduce inflammation that is related to heart disease. “We should all strive to consume **5 cups of fruits and vegetables per day!**”¹

Secondly, we should aim to decrease animal fats and increase the fats found in olive oil and nuts. Moderation in diet is the key. Processed carbohydrates, butter, and red meat should be a smaller portion of our daily portions. Moderation in drinking alcohol is also a way to reduce likelihood of heart disease.

Number three is reduce or stop smoking. This message is getting through. “Only 15.5 % of adults in the US smoked in 2016.”² This one change reduces chances of stroke, blood clots, and heart disease within a short time.

A fourth method includes standing more often and getting exercise regularly. It is more the lack of moving than the sitting that affects your overall health including your heart. Sitting too much can be linked to heart disease, diabetes, and early death.

Another item you can work on is reducing stress in your life. Chronic stress can lead to high blood pressure, inflammation, and unhealthy changes. Look into meditation, yoga, and breathing exercises to help keep your body and your heart calm. Other ideas include reducing electronics and social media or taking a walk in the woods.

The final method I have for you is to maintain your close relationships and work to become more socially involved. “Researchers have discovered that people who were satisfied with their relationships at fifty were the healthiest at 80.”³

Source of quotes—“*Keeping your Heart Healthy*” by Lisa Lombardi and Jamie Ducharme from *Time Health* fall 2018



Travelers, Don't Miss the March 14 Meeting of RC 12!!

New RC 12 trips will be announced and registrations will be available.

Save the Date

- | | |
|-------------------|--|
| April 24, 2019 | RC 12 Trip to <i>Dear Evan Hansen</i> NYC |
| May 16, 2019 | RC 12 annual meeting, election, and NYSUT Conference at the Glen Sanders |
| June 2 - 10, 2019 | RC 12 trip to Nova Scotia, |