



THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate

February 2025

Helpful information for New York State Seniors

by Jeanne Williams Bennett

Senior Scam Awareness and Prevention: According to the Better Business Bureau, the age group most susceptible to fraud is 18 - 24 years old, not seniors. The most common scams for seniors involved investments and cryptocurrency.

Watch out for an email or text message that states, "A USPS package has arrived at the warehouse and cannot be delivered due to incomplete address information. Please confirm your address in the link within 12 hours..." **Do NOT click on the link.**

Online Purchase Scams: Please don't buy from Facebook or Instagram. Make sure you are on a safe website. The browser should say https. Look for spelling errors or other red flags. Always pay with a credit card as credit cards offer the greatest form of protection should you encounter a scam.

Beware of Phone Fraud: Scammers frequently target by phone. A scammer will claim to be a government agent or pose as a bank employee. Sadly, caller ID's can easily be spoofed. Government agencies DON'T make unsolicited calls.

When in doubt, hang up the phone and call the official source to verify unexpected or unusual claims.

You can check business profiles with the Better Business Bureau at BBB.org. To ask questions before hiring a company, if you need assistance filing a complaint, or to share your story, you can call the Upstate NY Better Business Bureau at (518)633-2227 or (800)828-5000. For the NYS Division of Consumer Protection, go to dos.ny.gov/consumerprotection or call (800)697-1220. You can also log on to the websites of the Better Business Bureau and the NYS Division of Consumer Protection if you want to see what the current scams are. You can reduce the number of unsolicited calls by registering your phone with the Do Not Call registry. If you are on the Do Not Call Registry and continue receiving calls, contact the registry and tell them. donotcall.gov (888)382-1222 (Federal Trade Commission/Do Not Call)

Medicare Fraud Alert: Last year, there was \$60 billion of fraud nationally, \$5 billion in New York State.

Beware of ads on TV concerning Medicare, Medicare Advantage plans, and other medical devices. For example, Joe Namath has been ordered not to repeat inaccurate information on TV ads. Medical ads cannot offer vague information; they must contain specifics. Be sure to thoroughly investigate any info you see advertised on TV.

NYS Senior Medicare Patrol Presentation on Medicare Card Scams: Scammers are calling, emailing and texting trying to convince beneficiaries that they can get a new Medicare card, and all they need to do is give them their Medicare number. **Scammers may tell you that:**

1. Medicare is issuing an updated or new card - a plastic one, metal one, one with a chip, or even a white and black COVID-19 card, and they need to verify their number
2. For a new Medicare card, they need to verify info - personal, medical, or financial information.
3. Current Medicare card is expiring, pay a fine if it is not renewed - the paper red, white, and blue card is the only card issued by Medicare.

Why are scammers doing this? They steal your personal information and use the information to get medical treatment, prescription drugs, surgeries, and durable medical equipment (such as wheelchairs, surgical supplies, catheters, and other health equipment) and bill Medicare. **A stolen medical identity is often more valuable than a stolen credit card!**

New York StateWide Senior Action Council has a **Patients' Rights Helpline, Medicare/EPIC Counseling Services**, and a helpline for **Medical Fraud**. The number to call is (800)333-4374. I can personally testify to the high quality and helpfulness of this helpline. Last year, I received a **bill for over \$1,000** for services that had previously been covered. I was also billed hundreds of dollars for a bottle of medication that was only partially used. I was leaving the next morning for a three-week ski trip to British Columbia, Canada. From Canada, I called the Helpline. I was willing to do the work, but I didn't know where to start: the hospital? Medicare? Blue Cross? Sarah answered the phone, listened, and offered to handle it! Three days later, Sarah telephoned. The bill was taken care of, and I owed nothing!!! If you have questions or need help, please call StateWide.

For those considering **Medicaid Spend Down:** The **benefits of funeral pre-planning** in New York State were presented by representatives from the NYS Funeral Directors Association. Hopefully, a discussion of pre-planning funeral arrangements is held at the time that consideration is being given to a Medicaid Spend Down. When one prepays funeral expenses, that person still owns the money which is held in a trust. The trust is held by a third party so there are legal guarantees.

A question was raised: What if a private funeral home goes out of business or is bought out? The representatives answered that the money that is held in the trust is transferred to another funeral home of your choice. There is legal recourse (through the District Attorney and NYS Attorney General) on the rare occasion that a funeral home absconds with the funds, or the third party absconds with the trust money. The trust money can be transferred to another state. You also have the right to change your mind even after setting up the policy - for example, you decide you want to be cremated instead of having a burial.

- *Personal note from Jeanne: Funeral costs have continued to rise. Be aware that in pre-paying for a funeral, there may not be enough money in the trust to cover all of the preferences that the owner of the plan originally wanted so that adjustments may need to be made (continued on page 3)*

NYSUT Retiree Council 12 *President's Message*

Happy New Year! I hope that everyone's year is off to a good start. I received feedback on my last column from people who agreed and from those who didn't. I thank everyone who took the time to read the column and to write and let me know their thoughts. I do appreciate the feedback!

Last week, I was happy to hear the governor's address with some of her pro education propositions from free breakfast and lunch for all public-school students to free community college for anyone aged 25 – 55. (For anyone over 60, you are able to audit classes at any SUNY school if there is an available seat and with the instructor's permission.) It will be interesting to see the governor's budget proposal and if she supplies a way to fund these programs. As a school board member, I am always concerned with funding and unfunded mandates. After last year's warning that save harmless may go away with an update to the state funding formula, some of our school districts may have to make up a large deficit. By the time you read this, we should know the governor's proposed budget. NYSUT will then begin its lobbying efforts for our union priorities. NYSUT RC 12 plans to participate in NYSUT the Committee of 100 lobby day in March.

It's that time of year to think about running for your local school board. Whether you were a teacher, an administrator, a bus driver, or an SRP, your background gives you insight into school operations that many people don't have. NYSUT has a pipeline program to help anyone interested in running for any office, be it local school board, town, city or state office. If you are interested, you can contact me or any RC 12 executive board member for the contact information of your NYSUT regional political organizer for more information.

In case you missed it, on Friday, the 17th of January 2025, President Joe Biden posted the following:

President Joe Biden, *"I have supported the Equal Rights Amendment for more than 50 years, and I have long been clear that no one should be discriminated against based on their sex. We, as a nation, must affirm and protect women's full equality once and for all. On January 27, 2020, the Commonwealth of Virginia became the 38th state to ratify the Equal Rights Amendment. The American Bar Association (ABA) has recognized that the Equal Rights Amendment has cleared all necessary hurdles to be formally added to the Constitution as the 28th Amendment. I agree with the ABA and with leading legal constitutional scholars that the Equal Rights Amendment has become part of our Constitution.*

It is long past time to recognize the will of the American people. In keeping with my oath and duty to Constitution and country, I affirm what I believe and what three-fourths of the states have ratified: the 28th Amendment is the law of the land, guaranteeing all Americans equal rights and protections under the law regardless of their sex."

However, we are not quite there yet. In order for the amendment to truly be added as the 28th amendment, *"The amendment would need to be formally published or certified to come into effect by the national archivist, Colleen Shogan — and when or if that will happen is unclear."* I, like many others, wish President Biden had done this a while ago. There are some questions that will undoubtedly wind up in court to be answered. Until such time that it is posted and fully recognized, we'll keep fighting!

Remember, if you are struggling and need help, please reach out for help. The NYSUT Peer Support line is free and confidential. You can reach the peer support line: 1. By Phone: For more information or to speak with someone at the Peer Support Line, call toll-free [844-444-0152](tel:844-444-0152), Monday through Friday, noon to 8 p.m. (EST). or 2. by text: Send a Secure private Message. Messages sent through this manner will be safely encrypted to protect your privacy.

"Do all the good you can. By all the means you can. In all the ways you can. In all the places you can. At all the times you can. To all the people you can. As long as ever you can." John Wesley

In solidarity, Stacey

The Outlook

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Help RC12 by running for a seat on our Board of Directors!

- 2 yr. term (July 1, 2025-June 30, 2027)
- Attend Executive Board meeting in person (lunch included!) or over Zoom
- Help out as needed with social events, elections, and community causes
- Make new friends!



RC 12 Election Notice



**All NYSUT RC 12 members in good standing are eligible to run.*

If interested in running for these positions, contact Phyllis VanSteenburgh, Co-Chair of Nomination/Election Committee, **by 3/7/25**

Email: pvanst123@gmail.com or

Call: 518-725-4172.

The election will be during the NYSUT RC 12 general membership meeting/ Regional Conference at **The Terrace at the Water's Edge, 2 Freeman's Bridge Rd., Glenville, NY on May 21, 2025 at 10:50 am.** To vote, you must be an RC 12 member in good standing and present at the time of election. You are not required to stay for the entire meeting nor purchase lunch in order to vote. **Nominations must be received by March 7, 2025.** (No nominations from the floor nor write-in candidates.)

Please check your records before sending a contribution. This will avoid duplicate contributions for the fiscal year July 1, 2024 – June 30, 2025. Multiple contributions in one year will be credited to the following year(s).

- If your name has an asterisk (*) after it, you are paid **up to** June 30, 2026.
- If your name has a plus (+) after it, you are paid **beyond** June 30, 2026

Thanks !

BANCROFT, Edward+	DUFRESNE, Ann Marie*	HUDAK, Rebecca	PFEIFFER, Kathleen A.+	STEWART, Willard
BRATE, Regine*	EDDY, Sharon	KING, Helen A.+	PHILLIPS, Conrad	SWAIN, Judith
BUCCOS, Claudia	FARRELL, Mary Alice+	LINDSAY, Joan+	REINHART, Harvey+	TESTO, Daniel
CAVALLARO, Donna	FISCHER, Carol	LATTANZIO, Mary P.*	ROBINSON, Cheryl	TESTO, Patricia
CHATNIK, Beth	FISHER, Robert E.+	MAYNE, Stacey*	ROE, Jane*	TINKER, Robert*
CHRISTOPHER, David	FOSTER, Jacqueline	MILLER, Emily	SAND Janet+	TINKER, Stephanie*
CLAPPER, Joan E.*	GAWLAS, Ray*	MORSE, Mary Jane	SANDS, Ida	TOWNE, Marlene+
COLLINS, Brett L.	GUDMUNDSEN, Sven*	OLSON, Joanna*	SLEEPER, Joyce E.+	WALSH, Kathy
CROSSMAN, Nettie S.	HAILE, Linda*	PARKER, Vickie	STEPHENS, Joan	WILCOX, Frank*
DARBY-KING, Chris	HARRELL, Michelle	PAVALOCK, Rose*	STEWART, Donna	

Mt. Teide

(Continued from Page 1)

Changes to Medicare from the Inflation Reduction Act (IRA)

Caps to Medicare Part D Out-of-Pocket Costs: All people with Medicare Part D coverage will have their out-of-pocket prescription drug cost limited to \$2,000 per year. **This out-of-pocket cap begins in 2025** and applies to people enrolled in both stand-alone prescription drug plans (PDPs) and Medicare Advantage drug plans (MA-PDs).

In 2025, a new monthly cost-sharing cap policy will allow people to choose to spread their out-of-pocket costs through the year. However, the cap does not include premiums you pay for plans, nor does it include drugs that are not covered by part D. The cap does not include drugs that are not on your plan’s formulary unless you get a formulary exception. **You can call StateWide to discuss your situation and get help with this. (800).333.4374.**

The **IRA expands no-cost coverage of vaccines for people with Medicare.** This includes all vaccines such as shingles, the flu shot, and COVID-19. It eliminates all deductibles for vaccines and all administrative costs.

Insulin is capped at \$35 with no deductible as long as insulin is on the plan formulary. However, if anyone is paying more than \$35, call StateWide at (800).333.4374 as there may be a billing error. Also, StateWide can help you find a better plan.

All NYSUT Retiree Council Newsletters are now available online.

Use this form anytime to continue receiving the newsletter by mail **after** June 2025.

Mail to: **Retiree Services, 800 Troy-Schenectady Rd, Latham NY 12110.**

Name _____ Phone (____) _____
 Address _____
 City _____ State _____ Zip code _____
 Email _____

You could opt-in online to continue receiving this newsletter by following the directions on the address panel of this newsletter.

Or you can send in your donation filling out the form on Page 4 and just check the box at the bottom of the form.

At the May luncheon meeting, in addition to voting for Directors, we **will be voting on proposed changes to the RC 12 constitution.**

Please be there to share your thoughts and ideas.

To see the proposed changes visit RC12.NY.AFT.org

Trip to Canary Islands Plus

By Carolyn Darkangelo

Last spring we travelled to Senegal, Morocco, the Canary Islands and Portugal with Overseas Adventure Travel. In Senegal, our hotel was on the shore with a wonderful garden and large pools where we spotted beautiful birds including kites. Street signs and sidewalks were rare, so our walks near the hotel were challenging, but we located The Lagoon restaurant to feast on Steen Bra fish. Our ship sailed through very rough seas to Morocco where we climbed the unique White Dune, participated in a Tea Ceremony, watched kite surfing in the Dakhla Lagoon, and visited a local market. The people were quite friendly and hospitable.

Next, we sailed to the Canary Islands. On the island of Tenerife our bus drove through cotton ball clouds at 8000 ft, to view the Mt. Teide volcano. We hiked the Las Rogues de Garcia trail to see beautiful structures nature had carved from an ancient volcano. We toured the rebuilt Garachico Harbor buried by a volcano in 1706 and saw a magnificent view of the ocean, coast, and Mt. Teide.



On the island of La Palma, we hiked for three hours on the ash which was spread by the volcano to view the steaming Tajogaite volcano which erupted in 2021. It was overwhelming to see the destruction firsthand. In 85 days, lava buried 3,000 buildings including 350 homes and most of the village of Todoque. Three years after the eruption most survivors are still without homes.

The most unique island was Lanzarote which resembles a moonscape in Timanfaya National Park (20 square miles). We also saw a unique method of growing grapes. They are planted in the center of ash formed in large divots by hand. The ash is very fertile, and it is sloped to catch moisture for the plants. Harvesting requires special skills to avoid damaging the plants. We tasted wine from these grapes. It was fantastic, but you can only buy it on the island. The artist, Cesar Manrique's, influence is everywhere on the island of Lanzarote. We visited his creations including El Mirador del Rio balcony, a huge cactus garden, and many huge sculptures. He created his home which includes three underground rooms built from volcanic bubbles in rock.

Our next stop was Madeira, a lush Portuguese island where we enjoyed exploring the old town, strolling along the shore, and riding a cable car. We visited a rum factory, botanical garden, and Quinta do Furo, a restaurant with sweeping ocean views. We flew to Lisbon where we toured the Tile Museum, the Belem Tower, the Discoveries Monument, and the Royal Palace. As we strolled through the city, we encountered a large vigorous women's rights protest and observed a group of well-dressed families attending a fancy movie premiere. North of Lisbon we toured Roman ruins, the University of Coimbra, a monastery, Cabo da Roca, the very windy westernmost point on the European coast, and Obidos, a medieval walled village.

This trip was an amazing experience. We learned about many cultures. The scenery was unusual and breathtaking on the Canary Islands and in Western Africa. (See more pictures on the website edition.)



Caldara Tejada Canyon on Grand Canaria Island



Obidos, Portugal—a medieval walled city in Portugal



View from Cable Car in Funchal on the Island of Madeira



A room inside a volcanic bubble in the house built by Cesar Manrique' on the island of Lanzarote.

Enjoy these benefits

NYSUT Member Benefits strongly believes in the importance of making quality benefits easily accessible to the NYSUT membership. You may be interested in the following options:

FOR FREE!

1. Premium Calm Subscription:

All in-service and retiree members receive unlimited free access to the popular Calm app's full library of sleep, meditation, and relaxation content. Members can add up to five dependents (age 16 or older) to receive their own premium Calm subscription.

2. Peer Support Line:

Whether you're facing a specific stressful situation or would just like to speak with a supportive voice, this confidential helpline is free to all NYSUT members and their families. Call toll-free 844-444-0152 to connect with a peer.

3. AD&D Insurance Benefit/ Travel Assistance Services:

All in-service and retiree members are automatically provided with a \$5,000 accidental death & dismemberment insurance benefit, along with free travel assistance services from AXA Assistance.

4. New Member Life Insurance:

All new members are eligible to receive a free term life insurance policy providing coverage for up to \$25,000 for one year, guaranteed renewable at the end of the year.

MARK YOUR CALENDARS:

Member Appreciation Event is back!

NYSUT Member Benefits is excited to announce that Member Appreciation Event will be held this March! This celebration will feature prizes donated by Member Benefits and our endorsed program providers. To be eligible to win, you must be a participant in our MAP Alert email service.

If you're not already a MAP Alert participant, simply scan the QR code, visit memberbenefits.nysut.org, or call 800-626-8101 to sign up. You'll then receive weekly updates about endorsed benefits, information about new programs, and be able to take part in special prize drawings such as Member Appreciation Event.

SCAN ME



MEMBER
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Working to Benefit You

January/February 2025



Retiree Council 12 Contribution Form July 1, 2024—June 30, 2025

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 _____

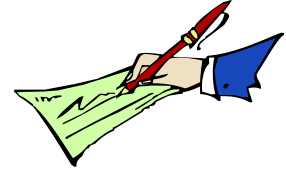
Check this box if there has been a change in your contact information

\$15.00 yearly contribution requested. Send to _____ Amount _____

Dolores Talmadge 206 Main Street, Fort Plain, NY 13339

Any questions, please call (518) 993-2854 .

Make check payable to NYSUT Retiree Council 12.



If you want to continue to receive Outlook in the mail check, here!!



RC 12
Outlook
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<http://rc12.ny.aft.org/>



Las Rogues de Garcia trail on
the Island of Tenerife in the Canary Islands

Save the Date

General Membership Meeting by Zoom **March 11, 2025**

RC 12 trip to George Clooney Play - **April 23, 2025 ***
on Broadway

NYSUT RC 12 Regional Conference **May 21, 2025**
and General Membership Meeting at The
Terrace at The Waters Edge in Glenville

RC 12 New Orleans trip - **Sept. 26 to Oct. 6, 2025***

* see website for trip details <http://rc12.ny.aft.org/>



Spring General Membership meeting by Zoom

March 11, 2025 9 am – 11 am

Join us via Zoom for an informational session on:
AI, Misinformation, Disinformation and how it
affects **you!**

To register email your name, year retired, and
district retired from.

To: RC12.NYSUT@gmail.com

**The meeting link will be sent closer to the
session date.**