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# Retiree Organizer

A NEWSLETTER FOR NYSUT'S RETIREE LEADERS

## Is it time to review and update your council's constitution or bylaws?

Does your council's constitution, or bylaws, mirror your council's practices? For example, if your council operates with co-presidents or co-officers, has your constitution been updated to reflect this change?

Heed this cautionary tale: In the not-so-distant past, a Retiree Council co-president passed away and the other co-president was not eligible to fill the vacancy because the RC's constitution required that the vice president assume the role of the president, rather than the co-president.

Other questions to consider include:

■ Does your constitution, or bylaws, contain language for dealing with an elected officer who becomes gravely ill while holding office?

If any of your officers become seriously ill or incapacitated, can your council continue to effectively function?

■ Does your constitution, or bylaws, dictate that the RC president must serve as first delegate? At the inception of the ED 51-53 structure currently in place,

NYSUT's president's office recommended that council constitutions, or bylaws, be updated to reflect that the RC president serves as first delegate.

■ Does your constitution, or bylaws, contain language to enable a timely transition for the succession of officers?

### Is your council well prepared for each of the scenarios below?

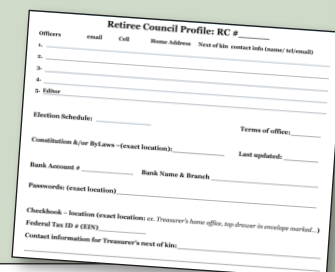
- Leader dies unexpectedly
- Leader becomes ill or incapacitated
- Leader is unable to fulfill duties due to caregiving responsibilities for a spouse or family member
- Leader is grieving the loss of a loved one
- Leader has other (non-RC) priorities that interfere with the smooth and consistent flow of council business
- Leader is dealing with an out-of-town family emergency for an extended period of time
- The aging process is impeding the RC leader's full functioning

***If you answered no to any of these scenarios, it's time to review and update your constitutional, or bylaw, language.***

## New and coming soon ... NYSUT Retiree Leadership Resource Kit

All Retiree Councils must be prepared for planned or unplanned leadership transitions. A new NYSUT Retiree Leadership Resource Kit, a Retiree Services initiative, provides online resources to help RC leaders carry out their responsibilities, including preparing for leadership transitions.

Retiree Services developed an RC profile to help RC leaders record and secure vital council information in an easy-to-access format.



**Retiree Council Profile: RC # \_\_\_\_\_**

Officers: email, Cell, Home Address, Next of kin, contact info (home, cell, email)

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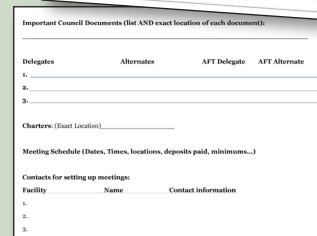
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**Important Council Documents (list AND exact location of each document):**

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# The Retiree Organizer

is published periodically  
for NYSUT's retiree leaders. Locals,  
chapters and retiree councils may  
reprint all *Organizer* content.

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## NYSUT Retiree Leadership Resource Kit (continued from page 1)

Designed as a one-page, double-sided document in Word format, the profile can be downloaded and edited to meet the needs of each RC. This document is meant to be a starting place for RCs to gather information about the officers, bank accounts, TAX ID numbers and other important information. Please fill out this form and feel free to adapt it to the special circumstances of your RC. It is important to keep more than one



Paul Pecorale,  
—NYSUT Second  
Vice President



copy of this document, to make it available to all officers and to keep the RC profile in a secure location.

“The useful information in the new Retiree Leadership Resource Kit will help you manage leadership transitions with ease.”

## RECENT AND UPCOMING EVENTS

RC 43 .....	Feb. 5, 2019
RC 10 .....	May 7, 2019
RC 4, 46 .....	May 13, 2019
RC 1,2,3 & 44 .....	May 14, 2019
RC 12 .....	May 16, 2019
RC 9 (P&Q) .....	May 20, 2019
RC 11 & 45 .....	May 22, 2019
RC 7 & 8 .....	May 29, 2019

### NYSUT Representative Assembly dates

March 19, 2019 — Local and Retiree Council Presidents  
Conference registration deadline; Housing registration deadline;  
deadline for Election Certification Report.

May 3–4, 2019 — NYSUT RA, Albany, NY



# Reprint from RC 7 February 2019 Newsletter

*Courtesy of Loretta Donlon, RC 7 President and ED 52 Director*

*This edition's guest columnist is Ed Blake, VOTE-COPE Regional Coordinator for Central NY – Utica. Ed is an RC 8 member and a Whitesboro Retiree.*

I was making phone calls recently as part of the NYSUT phone banks funded through VOTE-COPE. One member that I called allowed the call to go to voicemail until she heard who I am. I gave my name and stated I am a NYSUT member; then she picked up and told me, “we don’t want anything to do with politics so please don’t call us.”

I can understand her frustration, considering the number of calls I receive at home. However, the “we don’t want anything to do with politics” disturbed me considerably. Having worked as a VOTE-COPE coordinator for over 30 years and being a NYSUT member for much longer than that, it has become second nature to me that politics is very much a part of any member’s existence.

Do you want your pension to remain intact? Do you appreciate the COLA (Cost-of-Living Adjustment) to your pension? Is Social Security important to you? How about Medicare? Each of these benefits provided to you can be changed by congress or by the state Legislature. We are immersed in politics whether we want to be or not.

The fact that a small number of retirees, like the good people who represent your local associations as part of a Retiree Council, carry the burden for the masses should not go unappreciated. These are the local militias who guard your rights and benefits and stand up to those who

would like to take them away. Where would we be without them?

The calls I made were in support of our endorsed candidates for office this past November. We endorse those individuals, whether Democrat or Republican, who support our “political agenda” in Albany and Washington. When someone says “we don’t want anything to do with politics” does that mean “let someone else take care of that for me?”

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## **NYSUT is US. WE are NYSUT!**

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Would you be disappointed if a cut was made to your pension or if your COLA was eliminated? Is the deficit that is building in Washington as a result of the tax cut, really an intended rationale for eliminating Social Security and Medicare? That’s OK. Don’t you worry about these issues, someone else will take care of it for you — unless they don’t.

Then you’ll complain that NYSUT doesn’t do anything. NYSUT is US. WE are NYSUT! Yes, now I’m on a rant.

Having identified myself by name and stating I am a NYSUT member, it would seem the caller could simply have allowed me to leave a message or taken

the call and thanked me for my efforts on her behalf. Maybe she would rather we not take any action to elect friends to public office. That huge pool of money that guarantees pensions in New York State could be borrowed against and used for other purposes and then when it is gone, and the pension program is no longer fully funded — Whoops! — sorry about that. Should we be another Detroit? Sorry, we are out of money and have to cut your benefits by 50 percent. Or maybe we could follow Wisconsin’s record of limiting collective bargaining.

Nobody has to agree with our endorsements, but we make them for very good reasons based on educational issues. Local leaders are given an opportunity for input in the decision. All of us depend on the outcome, both retirees and active members.

We must get involved in politics whether we like it or not. In the future, consider volunteering for a phone bank and be sure to give to VOTE-COPE.

**GIVE TO  
VOTE  
COPE**

# Medicare Parts A and B 2019 premiums and deductibles

The Centers for Medicare & Medicaid Services (CMS) released the 2019 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

## Medicare Part B premiums/ deductibles

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment and certain other medical and health services not covered by Medicare Part A.

The standard monthly pre-

mium for Medicare Part B enrollees will be \$135.50 for 2019, an increase of \$1.50 from \$134 in 2018. An estimated 2 million Medicare beneficiaries (about 3.5 percent) will pay less than the full Part B standard monthly premium amount in 2019 due to the statutory hold harmless provision, which limits the increase to certain beneficiaries' Part B premium to be no greater than the increase in their Social Security benefits. The annual deductible for all Medicare Part B beneficiaries is \$185 in 2019, an increase of

\$2 from the annual deductible of \$183 in 2018. Premiums and deductibles for Medicare Advantage and Medicare Prescription Drug plans are already finalized and are unaffected by this announcement.

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These Income-Related Monthly Adjustment Amounts (IRMAA) affect roughly 5 percent of people with Medicare Part B. The total premiums for high income beneficiaries for 2019 are shown in the following table:

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00	\$135.50
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$54.10	\$189.60
Greater than \$107,000 and less than or equal to \$133,500	Greater than \$214,000 and less than or equal to \$267,000	\$135.40	\$270.90
Greater than \$133,500 and less than or equal to \$160,000	Greater than \$267,000 and less than or equal to \$320,000	\$216.70	\$352.20
Greater than \$160,000 and less than \$500,000	Greater than \$320,000 and less than \$750,000	\$297.90	\$433.40
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$325.00	\$460.50

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# Medicare Parts A and B 2019 premiums and deductibles

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Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

<b>Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses:</b>	<b>Income-related monthly adjustment amount</b>	<b>Total monthly premium amount</b>
Less than or equal to \$85,000	\$0.00	\$135.50
Greater than \$85,000 and less than \$415,000	\$297.90	\$433.40
Greater than or equal to \$415,000	\$325.00	\$460.50

## Medicare Part A premiums/deductibles

Medicare Part A covers inpatient hospital, skilled nursing facility and some home health care services. About 99 percent of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment.

The Medicare Part A inpatient hospital deductible that beneficiaries will pay when admitted to the hospital will be \$1,364 in 2019, an increase of \$24 from \$1,340 in 2018. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2019, beneficiaries must pay a coinsurance amount of \$341 per day for the 61st through 90th day of a hospitalization (\$335 in 2018) in a benefit period and \$682 per day for lifetime reserve days (\$670 in 2018). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$170.50 in 2019 (\$167.50 in 2018).

**Part A Deductible and Coinsurance Amounts for Calendar Years 2018 and 2019  
by Type of Cost Sharing**

	<b>2018</b>	<b>2019</b>
Inpatient hospital deductible	\$1,340	\$1,364
Daily coinsurance for 61st-90th Day	\$335	\$341
Daily coinsurance for lifetime reserve days	\$670	\$682
Skilled nursing facility coinsurance	\$167.50	\$170.50

Enrollees age 65 and older who have fewer than 40 quarters of coverage, and certain persons with disabilities, will pay a monthly premium in order to voluntarily enroll in Medicare Part A. Individuals who had at least 30 quarters of coverage, or were married to someone with at least 30 quarters of coverage, may buy into Part A at a reduced monthly premium rate, which will be \$240 in 2019, an \$8 increase from 2018. Certain uninsured aged individuals who have fewer than 30 quarters of coverage and certain individuals with disabilities who have exhausted other entitlements will pay the full premium, which will be \$437 a month, a \$15 increase from 2018.

For more information on the 2019 Medicare Parts A and B premiums and deductibles (CMS-8068-N, CMS-8069-N, CMS-8070-N), please visit <https://www.federalregister.gov/public-inspection>.

Source: cms.gov



# Member Organizing Institute for NYSUT retirees

**Calling all NYSUT retirees!** We want YOU to be a part of the plan to build the strongest union in history! Join the NYSUT Member Organizing Institute.

With attacks on public education coming at both the state and federal level, it's sometimes challenging to have your voice heard and to make a difference. That's why NYSUT founded the Member Organizing Institute. Launched in the summer of 2017, we are rapidly building our statewide network of member organizers who will take a leading role in the campaign to promote our members' rights and fight for educational justice!

## Program Requirements:

Successful applicants should feel comfortable having one-to-one conversations with colleagues at their homes and at work. These conversations aim to be deeply engaging and to build a long-lasting relationship between members and their union.

The NYSUT Member Organizing Institute program requires participants to commit to all aspects of the program. In particular, all participants will be expected to:

- Complete either 12 or 18 house visit shifts (four hours each) over the duration of the program.
- Attend a two-day training session at one of the following locations:
  - April 15–16, 2019 – NYSUT HQ
  - April 29–30, 2019 – Long Island, NYSUT Nassau RO
  - April 30–May 1, 2019 – Western New York, Williamsville RO
- Accept observation and constructive feedback from, and maintain regular communication with, their assigned mentor throughout the program.
- Be comfortable with the basic navigation of a smartphone.
- Be on their feet walking for some of their shift. Driving between houses and work sites may be required as well.

## Shifts and stipends:

Members accepted to participate in the NYSUT Member Organizing Institute will receive \$1,800 (18-shift option) or \$1,200 (12-shift option) as well as reimbursement for transportation expenses. Lodging and meals are provided during the training.

## Apply today:

The deadline for applying for the Retiree Member Organizing Institute is April 1.

## Link to Apply:

<https://tinyurl.com/RetireeMOIApplication>

## Questions?

Please email [mobrien@nysutmail.org](mailto:mobrien@nysutmail.org)



# Cost-of-Living Adjustment (COLA) information for 2019

Social Security and Supplemental Security Income (SSI) benefits for more than 67 million Americans will increase 2.8 percent in 2019. The 2.8 percent Cost-of-Living Adjustment (COLA) will begin with benefits payable to more than 62 million Social Security beneficiaries in January 2019. Increased payments to more than 8 million SSI beneficiaries began on Dec. 31, 2018. (Note: Some people receive

both Social Security and SSI benefits.)

The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$132,900.

The earnings limit for workers who are younger than “full” retirement age (age 66 for people born in 1943 through 1954) will increase to \$17,640. (The government deducts \$1 from benefits for each \$2 earned over \$17,640.)

The earnings limit for people turning 66 in 2019 will increase to \$46,920. (The government deducts \$1 from benefits for each \$3 earned over \$46,920 until the month the worker turns 66.)

There is no limit on earnings for workers who are “full” retirement age or older for the entire year.

*Source: ssa.gov*

## NYSUT retirees enjoy the ‘power of the union’

No matter what type of NYSUT Member Benefits-endorsed program you participate in, NYSUT retirees have the “Power of the Union” behind them. What does this mean? For starters, it is the power of knowing NYSUT Member Benefits serves as your advocate for any endorsed program you participate in.

NYSUT retirees have access to dozens of endorsed shopping, travel and entertainment programs available through Member Benefits, including discounts on hotels and vacations; car and truck rentals; international tours and cruises; sporting events and concert tickets; theme parks and attractions; and more.

With the Abenity Discounts program, NYSUT retirees can save on tickets to the most amazing theme parks, museums and attractions, movies and theater events, concert and sporting events, zoos and aquariums,

restaurants, and much more. In addition, the Abenity app for your iPhone or Android smartphone puts these exclusive discounts right in the palm of your hand.

The Orlando Employee Discounts program offers NYSUT members savings of 30 percent on tickets to Disney World, Universal Studios, Sea World, Discovery Bay, Aquatica and other Orlando area attractions; up to 60 percent off at select Orlando hotels; and a variety of hotel and theme park ticket travel packages designed to provide your loved ones with wonderful lasting memories.

Meanwhile, if international travel is on your wish list, the Grand Circle Travel program offers NYSUT members special savings opportunities on international river cruises and other unbelievable excursions throughout Europe, Asia, North America and South America. Each of Grand Circle’s small

ship cruise tours, river cruises and land tours include full-service accommodations featuring tours, exclusive discovery series events and more.

Visit the Member Benefits website at *memberbenefits.nysut.org* or call 800-626-8101 to learn more about these endorsed programs along with many other savings opportunities.

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

