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# Retiree Organizer

A NEWSLETTER FOR NYSUT'S RETIREE LEADERS

## NYSUT retirees need to talk Social Security for Nov. 8 election

Source: Social Security Works, Sept. 20, 2016

A new Public Policy Polling (PPP) survey covering five key Senate battlegrounds finds voters are strongly opposed to a number of changes that Republicans might pursue to Social Security if they get total control of the government after this fall.

Sixty-nine percent of voters say they're concerned about the changes Republicans might make to Social Security, and, by a 33-point margin, they say they're less likely to vote GOP this fall if they're informed about what changes Republican control could bring to the program.

In this closely contested election, Democrats should be talking more about Social Security, which could be a winning issue for them in these pivotal states. The survey included voters in Florida, Nevada, Ohio, Pennsylvania and Wisconsin.

### Respondents oppose Social Security privatization

Nearly 70 percent of voters oppose privatizing Social

Security by investing benefits in the stock market; 20 percent would support that tactic. There's bipartisan agreement with Democrats (83-13), independents (64-24) and Republicans (53-27) all strongly opposed to privatization.

Nearly two-thirds of voters, 63 percent, say they'd be less likely to vote for a candidate who supported investing Social Security benefits in the stock market.

### Respondents oppose Social Security cuts

A full 88 percent of voters oppose making any cuts to Social Security benefits. You'd be hard pressed to find any issue that Americans are in such strong agreement about. There's more than 80 percent opposition from independents (91-5), Democrats (90-6) and Republicans (84-4) alike. Eighty percent of voters say they'd be less likely to support a candidate who would cut Social Security benefits; only 5

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## The Importance of Voting



**"On Nov. 8 vote as if your future depends on it, because it does. And see that all eligible voters in your family vote, too."**

— NYSUT VP Paul Pecorale

(Visit [www.nysut.org/endorsements](http://www.nysut.org/endorsements) for a complete list of union-endorsed candidates.)



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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## **Social Security for Nov. 8 election ... continued from page 1**

percent would be more likely to support such a candidate.

### **Respondents oppose raising the retirement age**

More than 60 percent of voters oppose raising the retirement age, while 28 are in favor. Once again there is bipartisan opposition with Democrats (74-18), Republicans (54-34) and independents (47-40) all firmly opposed to raising the retirement age. By a 44-point spread, 58 percent to 14 percent, voters are less likely to support a candidate who would raise it.

### **Respondents oppose reducing Social Security annual COLA**

Sixty-two percent of voters oppose changing the formula that increases benefits for inflation, compared to 14 percent who support it. Democrats (69-11), independents (69-14) and Republicans (52-19) all stand together in opposing such changes.

### **Respondents worry about plans to change Social Security**

When informed that Republicans might pursue some of these policy changes if they end up with control of the White House, Senate, and House after the election, 53 percent of voters say that makes them less likely to vote for the GOP in November, compared to 20 percent who say it makes them more likely to support the party's candidates. Particularly notable is that among pivotal independent voters, 50 percent say

possible Republican changes to Social Security would make them less likely to vote for the party.

Sixty-nine percent of voters say they are concerned about changes Republicans might make to Social Security this fall, including 44 percent of voters who say that they're "very" concerned. Among those key independent voters, 62 percent say they're concerned overall, including 44 percent who put themselves in the "very" concerned column.

### **Social Security and the Nov. 8 general election**

Social Security has not been one of the more talked about issues in the election, but these numbers show that voters continue to be extremely opposed to the kinds of changes Republicans might try to make to the system if they have the power to do so next year.

A greater focus on this issue by Democratic candidates could help improve their prospects at the ballot box because there are a lot of in-roads to be made with independent voters when Social Security, and what the GOP might do to it, is higher on people's radars.

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PPP surveyed 856 registered voters in Florida, Nevada, Ohio, Pennsylvania and Wisconsin between Sept. 16-18 on behalf of Americans United for Change. The survey's margin of error is +/- 3.4 percent.

# Hillary Clinton and Democratic Party take a bold stand to expand Social Security system

Source: *Huffington Post*, Sept. 23, 2016

Hillary Clinton and the 2016 Democratic Party platform have taken a powerful pro-Social Security stand. Clinton and the Democrats recognize what most Americans know: Social Security is more important than ever. It is Americans' most important — and often only — source of retirement income, life insurance and disability insurance.

Clinton and her fellow Democrats understand that our nation is facing a looming retirement income crisis, where traditional pensions are disappearing and too many Americans fear they will never be able to retire with dignity and independence. These leaders recognize that our Social Security system is the nation's most efficient, universal, secure and fair source of retirement income, pre-retirement income in the event of disability, or support for dependent children in the case of parental death or disability.

That is why Clinton and the 2016 Democratic Party Platform

adopted strong language committed to fighting to expand Social Security. It is why Clinton and the Democratic Party platform oppose all cuts, which would only exacerbate the looming retirement crisis. They understand that expanding Social Security is a solution, not a problem for America.

In addition to expanding Social Security's cash benefits, Clinton and her fellow Democrats are fighting to restore an invaluable Social Security benefit that has been weakened for most Americans and lost altogether for many. That is the benefit of security, peace of mind.

Americans used to have confidence in the future of Social Security. In their recently released book, *Stronger Together*, Clinton and her running mate, Sen. Tim Kaine, astutely identify the culprit



that has stolen the invaluable benefit of security. Clinton and Kaine spotlight the “years of mythmaking claiming we cannot afford Social Security and that the only solution is to cut the benefits on which 90 percent of American seniors rely.” As the wealthiest nation in the world at the wealthiest moment in our history, the United States can not only afford our current Social Security system, but an expanded one. The debate over whether to expand or cut Social Security's modest but vital benefits is a debate about values and what kind of nation we want to leave those who follow.

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## Donald ‘the Deceiver’ Trump and Gov. Mike Pence policy positions threaten Social Security, Medicare and Medicaid benefits

Source: *National Committee on Preservation of Social Security & Medicare*, news release, July 14, 2016

Donald Trump promises not to cut Social Security and Medicare benefits. He, nevertheless, selected a running mate, Mike Pence, who, while serving as a Congressman, consistently voted to cut Social Security and privatize Medicare. Pence has also consistently blamed earned benefit programs for American's economic woes. Few members of Congress have an anti-seniors voting record as consistently strong as Mike Pence.

The Trump-Pence ticket supports Speaker Paul Ryan's 2016–17 budget plan to: privatize Medicare, turning it into a voucher system, called “CouponCare;” impose an income “means-testing” on Medical beneficiaries; and cut Social Security benefits by raising the retirement age and reducing the annual Social Security Cost-of-Living Adjustment (COLA). As Pence told

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CNN: “I am an ‘all of the above’ guy. I think we need to look at everything that’s on the menu.” Pence’s “voting record shows he has done just that by supporting every form of Social Security, Medicare and Medicaid benefit cut proposed in the past decade,” said Max Richtman, president and CEO of the National Committee to Preserve Social Security and Medicare in a news release.

Trump and his fellow Republicans state in their 2016 Republican Platform that Social Security’s “current course” [i.e., keeping our promises and paying the Social Security benefits that hardworking Americans have earned and deserve] “will lead to a financial and social disaster.” NYSUT members must continue to fight against these false myths.

## Retirees would lose out in big ways if Obamacare is repealed without a ready, viable replacement

If elected, Donald Trump promises to lead the way in repealing Obamacare shortly after taking office. As usual, Trump offers no specifics on what he would do to replace its provisions. Since the 2012 legislation was signed into law, the Congress has voted more than 60 times to repeal Obamacare without telling the public what they would change if successful.

**Sound familiar? Without a viable replacement, seniors, in particular, would face substantial health insurance challenges in at least three areas:**

### 1. Pre-existing medical conditions

Before the Affordable Care Act (a.k.a. Obamacare) became law, retirees faced rejection of individual health coverage for any one of 400 medical conditions. Insurance companies maintained a very long list of conditions that could trigger a coverage denial letter. Not only that, but they also had scores (if not hundreds or thousands) of underwriters who did nothing more than make decisions about applicants’ suitability for

coverage. If underwriters felt applicants might be a bad risk — in other words, might need medical care — the insurer could and often did send them rejection letters. Among the 400 common pre-existing conditions: *pregnancy*, cancer, heart disease, diabetes, HIV/AIDS, hepatitis, sleep apnea, mental disorders, multiple sclerosis and muscular dystrophy, to name a few.

If you get your health insurance through your employer, it’s not an issue, either now or before Obamacare (at least for most folks). Most group policies don’t discriminate against enrollees because of their age, gender or health status and never did.

A lot of people only found out that the pre-Obamacare individual health insurance market was different when they got laid off from work and lost their group coverage. Not only did they almost always experience sticker shock (no employer subsidy meant they had to pay the entire premium themselves), many of them found out they couldn’t buy coverage at any price because of a

pre-existing condition.

### 2. ‘Donut Hole’ gap in Medicare Part D prescription coverage

For years, retirees and seniors have lamented the gap in prescription drug coverage, a.k.a. “donut hole,” under Medicare Part D. Medicare Part D used to stop paying drug costs once a beneficiary reached an annual limit. The Medicare coverage would kick in once the beneficiary reached another threshold. Before Obamacare, Medicare Part D participants annually had to pay \$1,700 out of pocket for every \$4,550 in prescription drug costs, in order to receive the full benefit. With the adoption of Obamacare the out-of-pocket costs are being phased out, thereby saving each beneficiary potentially \$1,700 every single year.

### 3. Lifetime limits on health insurance spending

Before Obamacare was adopted into law, it was common practice for health insurance plans to set a lifetime limit — a dollar limit — on what they would spend for a client’s health-covered benefits during

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## Retirees would lose out in big ways ... continued from page 4

the entire time the person was enrolled in that plan. After the person had reached the spending limit, he or she would be required to pay all costs of all care exceeding the limit. The Obamacare law bans lifetime limits on most benefits for any health plan or insurance policy.

It is widely accepted that the Affordable Care Act is in dire need of repairing, not nixing. When reviewing the history of major social legislation in this country — the Social Security Act, Medicare, Medicaid, Title I, Americans with Disabilities Act — all needed significant modifi-

cations years after they were adopted into law. The same is true for the Affordable Care Act. To repeal the law outright with no specific plan to replace many of its most valuable provisions would render a crushing health care blow to retirees and seniors.



# Election Day is Nov. 8.

Visit <http://pledge.nysut.org> and take the Pledge to Vote.

### RECENT AND UPCOMING EVENTS

#### NYSUT Regional Conferences

RC 13 .....	Sept. 15
RC 9 (SAD/CVCR) .....	Sept. 22
RC 17–23 .....	Oct. 6
RC 9 (JLNCR/FSNUR) .....	Oct. 18
RC 5 & 6 .....	Oct. 25
RC 14–16 .....	Nov. 3
RC 43 .....	Jan. 17

**2016 Retiree Contiguous ED 51–53  
(At-Large) Meeting** ..... Oct. 19–20

**NYSUT Local & Retiree Council  
Presidents Conference (NYC)** ..... April 6

**45th Annual NYSUT Representative  
Assembly (NYC)** ..... April 7–8

#### Representative Assembly (RA) Deadlines

Retiree of the Year, “Not for Ourselves Alone,” Community Service, and Life Line award nominations .....	Jan. 13
Proposed Resolutions .....	Jan. 23
Proposed Amendments to Constitution and Bylaws .....	Feb. 6
Register for Pre-NYSUT RA Local & Retiree Council Presidents Conference .....	Feb. 21
Ken Kurzweil Social Justice Award nominations .....	March 17

# Why NYSUT Retirees Must Support Simplified Medicare Part B Enrollment

Source: Medicare Rights Center

Enrolling in Medicare Part B can be complicated: NYSUT retirees aging into Medicare each day are asking questions like these: Should I enroll in Medicare if I'm still working? What if my spouse is still working? Can I wait to enroll when I start Social Security benefits at age 66 or 70? NYSUT members new to the Medicare system who get these answers wrong can incur costly financial penalties as well as gaps in health coverage.

People receiving Social Security benefits are automatically enrolled in Part B, but today many NYSUT retirees, disproportionate to other public employee retirees, leave the workforce before they become eligible for Medicare at age 65. Many

NYSUT retirees work longer, sometimes longer than 65 (Medicare eligibility age), thereby deferring Medicare benefits. Many NYSUT retirees working past age 65 also have spouses and partners on health care plans of their former local, thereby possibly changing their Medicare enrollment date. These individuals must actively enroll in Medicare while taking into account varied and complicated rules.

The Beneficiary Enrollment Notification and Eligibility Simplification (BENES) Act is bipartisan legislation that would improve the Part B enrollment process through better notice and updated enrollment periods; it would also modernize enrollment rules written when

Medicare was first created more than 50 years ago.

The Medicare Rights Center, supported by NYSUT and more than 70 organizations representing older adults, people with disabilities, insurers, and health care providers are pressing Congress on support for the BENES Act.

NYSUT urges you to contact your congressional representatives to urge them to act now to simplify Part B enrollment rules. We want you to tell your Washington legislators to make sure every American gets accurate information about how and when to enroll in Medicare. Ask them to co-sponsor the BENES Act and improve the Part B enrollment process for the people aging into Medicare each day.

## 2017 NYSUT Social Justice Campaigns

by Sonia Basko, NYSUT special projects coordinator

### Social Justice and you!

Social justice is an important element of who we are as unionists. The NYSUT Civil and Human Rights Committee is committed to advancing the union's efforts to promote equity and social justice. We've recently unveiled three campaigns that we hope you will incorporate into your work as union leaders and into your retiree council activities, meetings and membership materials. For information about NYSUT Social Justice initiatives visit [nysut.org/socialjustice](http://nysut.org/socialjustice).

### 1. Ken Kurzweil Social Justice Recognition Award

This newly created award honors locals, chapters and retiree councils that support social justice causes throughout the year. Retiree Council 15 member Ken Kurzweil is a former longtime chair of the NYSUT Civil and Human Rights (CHR) Committee, former president of the Bedford Teachers Association and was a science/computer science teacher for 35 years. This award offers locals, chapters and retiree councils the opportunity to

be recognized at the NYSUT RA for their work on social justice.



Please visit [nysut.org/socialjustice](http://nysut.org/socialjustice) for more information about this award and to submit online. Submission deadline for 2017 recognition is March 17, 2017.



## Social Justice Campaigns ... continued from page 6

### **What you can do as a NYSUT retiree leader**

- Assign a designee in your retiree council to be responsible for leading a team of social justice activists in your organization through the process this year.
- Invite a member of the CHR Committee to talk this up at a meeting for your organization. Visit [nysut.org/resources/special-resources-sites/social-justice/civil-and-human-rights-committee](http://nysut.org/resources/special-resources-sites/social-justice/civil-and-human-rights-committee) for the online list of CHR members by region.
- Consider creating a Social Justice Committee in your retiree council so that you will have a team of people working on this each year. This is also a way for you to engage members in your local or chapter in the work of the union in a non-threatening way.

### **2. Why in Five**

NYSUT also unveiled 10 different “Why in Five” cards to give members five talking points for different social justice campaigns we are focused on. Cards address the following topics:

- Racial Equality
- Hunger and Poverty
- Women’s Rights
- Fair Trade
- Wage Equality
- Child Labor Protections
- Educational Justice
- Immigration Reform
- Labor Solidarity
- LGBTQ Solidarity

For more information about the “Why in Five” campaign, visit [www.nysut.org/Whyin5SJ](http://www.nysut.org/Whyin5SJ).

Please check the site often since we are continually updating this campaign.

### **What you can do as a NYSUT retiree leader**

- Educate yourself about each topic. As the website materials become available, please read through them and watch the videos so that you can help us educate others about the campaign.
- Order a set of cards for each of your members with literature from you explaining the importance of having one-on-one conversations with family and friends about these issues. Again there are ideas to help you with this on our website.
- Feature one or two “Why in Five” card topics (10 total) in your monthly newsletter next year; be sure to include why the topics are important to NYSUT retiree union members.
- Invite a member of the Civil and Human Rights Committee to attend a meeting for your organization to present the campaign and teach your members about the 10 topics and how to use the cards.

### **3. Start the Conversation**

The “Start the Conversation” campaign provides the tools to begin safe discussions about racial diversity, equality and tolerance at school, on campus and in the community. Visit [www.nysut.org/starttheconvo](http://www.nysut.org/starttheconvo) for more information about the campaign. Check the site often; we are con-



tinually growing this campaign and creating new materials.

### **What you can do as a NYSUT retiree leader**

- **Become a trainer.** We are hosting a training in January to help get a cadre of NYSUT members trained to present this campaign to locals, chapters and retiree councils.
- Request a “Start the Conversation” guide for locals, chapters and retiree councils and host a conversation about racial equality **within your own executive committee.**
- Help inform the members of your local or chapter about the “Start the Conversation” campaign and the importance of it to us as unionists and educators.

For more information about these three campaigns, contact the member of the Civil and Human Rights Committee from your area or Sonia Basko at [sbasko@nysutmail.org](mailto:sbasko@nysutmail.org).

All three of the campaigns outlined above were created by the NYSUT Civil and Human Rights Committee. Visit [www.nysut.org/resources/special-resources-sites/social-justice/civil-and-human-rights-committee](http://www.nysut.org/resources/special-resources-sites/social-justice/civil-and-human-rights-committee) to read more about the CHR Committee.

# Newly endorsed medical alert service launches

The NYSUT Member Benefits Corporation is excited to announce the endorsement of Tunstall Medical Alert.

Medical alert systems are emergency communication systems that have proven to be crucial if you or a loved one is living alone, dealing with medical/health issues or simply looking for peace of mind if something were to happen.

According to the National Council on Aging, one-quarter of adults age 65 and older experience a fall each year — making it all the more important to have a quality medical alert system in the event of an emergency.

Established in the United Kingdom in 1957, Tunstall is a leading provider of health care

communication technologies with a U.S. base of operations. The majority of Tunstall's products have a lightweight, waterproof activator that can be worn around the neck or wrist.

Tunstall offers personal emergency response systems for both traditional landline and cell phone users that directly connect with the Tunstall Emergency Response Center when the activator button is pushed.

As an additional layer of security for individuals who have had a fall or are at risk of falling, Tunstall offers an intelligent pendant with fall detection that automatically detects a fall and signals to the Emergency Response Center that the user may be in need of assistance.

Special pricing for NYSUT members and their families starts at \$25 per month, up to a 16 percent discount off Tunstall's standard monthly pricing. Each new subscriber also receives a free lock box (which attaches a key to the front door in case of emergency).

For more information, please call toll-free 844-996-9788 or visit [memberbenefits.nysut.org](http://memberbenefits.nysut.org).

*For information about this program or 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.*

