



THE CENTRAL NEW YORKER

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Your Best Friend's Birthday Celebration

How did you celebrate your best friend's birthday? Or, did you even try? The Central New York Chapter of the New York State Alliance for Retired Americans decided on a march on the streets of Syracuse on July 30, speeches from local representatives and a cake! If you weren't there, I hope you took time to celebrate Medicare on reaching 50!

If you've benefitted from Medicare as I have, you know it's your best friend. From doctor visits to hospital stays and medications, Medicare has been there for me, as it has for many of you.

A little history may be necessary. Medicare was signed into law on July 30, 1965, by President Johnson as part of his "Great Society" legislative program after 20 years of Congressional debate. Congressional Republicans and the American Medical Association decried it as "socialism". Even then, commentator Ronald

Reagan said such a program would cause Americans to lose their "Freedoms"! One pamphlet read, "Would socialized medicine lead to socialization of other phases of life? Lenin thought so."

Medicare today is very popular, and it's more efficient financially than private insurance with administrative overhead at about 2-3%. It's helped seniors stay healthy and out of poverty due to high medical bills.

Yet, even with its success and popularity, it, and social security, has its detractors. Witness the recent comments heard by contenders for the Presidency:

"Medicare needs to be phased out."

"Raise the age eligible for all entitlements."

"Means testing is needed."

"Social security should be stopped after retirement income hits \$200,000."



Even before this we have seen Congressional proposals which would turn Medicare into a voucher system for private insurance. This would cause spiraling medical costs for seniors.

Don't fall for the detractors. This is the richest country in the world. We should be able to take good medical care of our citizens. Keep Medicare not only for seniors but for the next generation and the next to come. Remember that Medicare is your best friend. Celebrate its birthday as those marchers did on July 30 when they chanted, "50 more years!" Thanks, old friend!

*~Bill Spreter, RC 7's 2nd VP
and Vote Cope Coordinator*

Active membership in Retiree Council 7 is open to every NYSUT retiree of any NYSUT represented group in Election District 7. ED 7 is comprised of all units in Cayuga and Onondaga counties. Active members are those who have paid RC 7's participation fee of \$10 per year and, if required by the local, payment of local retiree fees. **Associate membership** is open to the spouses of active members. Participation fees are accepted at any time. **To be able to nominate your child or grandchild for one of our June 2106 scholarships you must pay your participation fee by December 31, 2015.**

Retiree Council 7 Membership Form 2015 - 2016	
Name	_____
Address	_____
City	_____ State _____ Zip _____
Phone	_____
Email	_____
District retired from	_____
Position	_____

Please mail form with your \$10.00 check payable to NYSUT RC 7 to:

RC 7
Membership Chair
NYSUT
4983 Brittonfield Pkwy
Box 247
East Syracuse, NY 13057

2015-16 MEETINGS

November 17- Elk's Lodge,
Camillus
see reservation form on page 3

December 15 - Bellevue CC
see reservation form on page 3

March 15 - NYSUT

April 19 - Hilton Garden Inn,
Auburn

May 17 - Lakeshore CC

June 21 - NYSUT

From the President's Desk...

Loretta K. Donlon

Overstuffed Mail Boxes - a Sign of Fall

October is a busy month - especially for retirees with checking out the house for the cold weather to come, switching clothes to those warm ones, and, this year, finding the RC 7 ice scraper for the unexpected crusted windshield on October 18th.

But there are many other items you need to do or remember this fall! An important one is to find and save your letter of creditability including the post mark from your district stating that your drug coverage "is equal to or better than" original Medicare's drug coverage. This evidence could save you from penalties for not having coverage, and those costs would be added to your monthly bill **for the rest of your life!** This "letter" may be in the form of a post card, newsletter article, or other notice from your insurer crammed into your mailbox.

Because October 15 – December 7 is the yearly open enrollment period for Medicare, your mailbox will be bombarded by ads from dozens of insurance companies telling how they can save you money if you enroll in their Advantage plan. But beware! Health insurance is a very complex undertaking these days and remember if you leave your district coverage, you will not be allowed to get that coverage later even if you find out that you made a mistake.

But help and advice is available from several sources, and, as we and our friends age, we should take advantage of these valuable resources for information. And if you are about to become Medicare eligible, it is a must!

Here are two fine sources to check out:

- **MEDICARE COUNSELOR HOTLINE** [1-800-333-4114](tel:1-800-333-4114) - daily 9 – 5 pm.
NYSUT has contacted with the Medicare Rights Center to provide members with this service.
- NYSUT's Social Services Department of Member Benefits which can help with counseling and referrals and health care and personal problems.

And of course these are free services to NYSUT Members.

Use NYSUT's print and web resources and attend your RC 7 meetings for other resources.

RC 7 Trips for 2016.

- Niagara on the Lake - May 18-19, 2016 •Bar Harbor, Maine - August 23 - 26, 2016
- Tioga Oktoberfest Express, Wellsboro PA - Oct. 22, 2016

Detailed trip information will be distributed at the RC 7 luncheons and will be published in the upcoming newsletters, on the website and on our Facebook page.
Or call Bella Tours at 315-652-0121.

In Remembrance....

Baldwinsville

Rosemarie Fabrizio
Lydia Fay
Marjorie Waldruff

West Genesee

Jean Macaluso

North Syracuse

John Capsello
Leo Crisp
Bertha Henderson
Eunice Ross

Jamesville-Dewitt

James Hogue

Onondaga Central

Myrle "Betty" Searle

Liverpool

Jean Richards
Robert Ross

Fayetteville-Manlius

Ann Lambert
Carolyn Richmond

East Syracuse-Minoa

Barbara Martin

OCC

Joan Policano

Tully

Lois Abbott
Joseph Leonard, Jr.+OCC
Ronald Robbins

Lafayette

Betty Jean Butkins

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NYSUT Retiree Council 7

NYSUT, AFT, NEA, AFL-CIO

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Loretta Donlon, ED 51 Director

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Remember... If you move, notify RC 7 and your school district. Without a correct address on file, you may miss out on important information.

Join Us on November 17, 2015 for the RC 7 Luncheon Meeting at
Elk's Lodge, 6117 Newport Rd., Camillus

\$20 per person

Registration at 11:30 • Meeting at Noon • Buffet Lunch at 12:30 • Program after Lunch

Enjoy a buffet luncheon including Baked Ham, Roast Pork, Roasted Chicken, Penne with homemade sauce, Hot Vegetables, Macaroni Salad, Chef Salad, Rolls and Butter, Apple Crisp, Coffee and Tea.

Patricia Urban, a certified Brain Gym® Instructor, will be our guest speaker. She will engage us with activities that will help us keep our brains active!

Directions: From Syracuse, take 690 W to 695 W to the Camillus/Warners exit. Turn right onto Newport Rd., County Hwy 36. Travel approximately 2 miles. Lodge is on the left. From Auburn, take Rt. 5W to Camillus via W. Genesee Tnpk. Turn left onto Newport Rd., County Hwy 36. Travel approximately 2 miles. Lodge is on the left. Enter toward the back right of the building.

Reservation Form RC 7 Luncheon - November 17 at Elk's Lodge

Name _____ Phone _____

Email _____

Number of reservations _____ at \$20. Amount enclosed \$ _____

Please send reservation form and a check payable to NYSUT RETIREE COUNCIL 7 to:

FRAN HUDSON, NYSUT Regional Office, 4983 Brittonfield Parkway, Box 247, E. Syracuse, NY 13057
Reservations must be received by November 1. No one can be seated without a reservation.

Join Us on December 15, 2015 for the RC 7 Luncheon at
Bellevue Country Club, 1901 Glenwood Ave, Syracuse

\$17 per person

Registration @ 11:30 • Meeting @ Noon • Lunch @ 12:30 • Program after Lunch

★VALET PARKING AVAILABLE★

Relax and listen to *Men of Note*, a men's chorus sponsored by Oasis, as they entertain us with seasonal classics!

Directions: Bellevue Country Club is located near the intersection of Bellevue Ave, Glenwood Ave, and Velasko Road. From the east, take Rte. 690W to West St. Turn right onto W. Fayette St., then left onto S. Geddes St., then right onto Bellevue Ave. Restaurant will be on the left. From the west, take Rte. 5E to Rte. 173S. Turn left onto Onondaga Blvd., then right onto Bellevue Ave. Restaurant will be on the right. From the north, take Rte. 81S to the West St. exit and follow directions above from the east. From the south, take Rte. 81N to exit 16A. Turn left on Brighton Ave., then right onto Rte 173N. Turn right onto Velasko Rd., turn left at Bellevue Ave. Restaurant will be on the left.

Reservation Form RC 7 Luncheon - December 15 at Bellevue Country Club

Name _____ Phone _____

Email _____

*All entrees include Garden Salad, Vegetable, Dessert, Coffee and Tea.
 Please indicate entrée choice below:*

_____ **Tilapia with crushed tomato relish, Oven Roasted Potatoes**

_____ **Chicken Marsala with mushrooms and marsala jus, Oven Roasted Potatoes**

_____ **Eggplant Parmesan over Angel Hair Pasta**

Number of reservations _____ at \$17. Amount enclosed \$ _____

Please send reservation form and a check payable to NYSUT RETIREE COUNCIL 7 to:

FRAN HUDSON, NYSUT Regional Office, 4983 Brittonfield Parkway, Box 247, E. Syracuse, NY 13057
Reservations must be received by November 25. No one can be seated without a reservation.

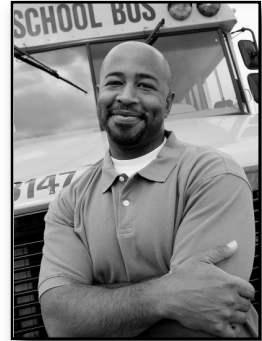
****PLEASE SEND A SEPARATE CHECK FOR EACH EVENT****

The Value of NYSUT Membership

You may not be aware that your NYSUT membership allows you to enjoy the benefits of the more than 40 programs & services endorsed by NYSUT Member Benefits, including a variety of quality, competitive insurance plans.

Member Benefits strives to provide the highest-quality programs for NYSUT members and closely scrutinizes all proposals from reputable vendors before any endorsements are given.

While we work continuously to maintain quality benefit programs at competitive prices, you are encouraged to shop and compare before making any purchasing decisions.



Are you ready to answer these questions?

What would happen if you suddenly died? Have you ever considered what would happen to your spouse and/or children? Take a few moments and answer these questions now:

- 1) Would your loved ones be able to afford their current home?*
- 2) Could your loved ones continue to pay regular bills and maintain their medical coverage?*
- 3) Would your loved ones be able to plan for your final funeral expenses?*

If your answer to the above questions is “No” or “I don’t know,” consider enrolling in the NYSUT Member Benefits Trust-endorsed Term Life or Level Term Life Insurance Plans. Both of these plans allow you to select the plan and benefit amount that best meets your specific needs.

Visit the NYSUT Member Benefits website at memberbenefits.nysut.org or call **800-626-8101** for specific details about these plans.

The Issuance of a Certificate of Insurance or payment of benefits will depend upon the answers given in the application and the truthfulness of those answers. Additional underwriting requirements may be needed.

Member Benefits has an endorsement arrangement with its endorsed insurance provider of 7.61% of earned premiums for these programs. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. The Insurer pools the premiums of Member Benefits participants who are insured for the purposes of determining premium rates and accounting. Coverage outside of these plans may have rates and terms that are not the same as those obtainable through Member Benefits. The Insurer or Member Benefits may hold premium reserves that may be used to offset rate increases and/or fund such other expenses related to the plan as determined appropriate by Member Benefits. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.



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.

Nov./Dec. '15