

Know Your Benefits

Dick Lee, Welfare Trust Fund Administrator

Our Welfare Trust Fund is currently going through a major transition from Newman Co. to **Administrative Services Only (ASO)**. Since last Spring the Welfare Trust Officers, Trustees, and I have been researching ways to maintain our benefits and, at the same time, reduce increasing costs. The tremendous increase in dental usage, underfunded LTD premiums by the District and increased administrative fees had forced us to seek more competitive bids from a number of third party administrators. After many hours of meetings, detailed analysis and plan comparisons the Trust Fund decided to sever our ties with Newman Co. and contract with ASO as our third party administrator for our Life Insurance, EMM/Vision Care, LTD and Dental plans.

The Benefits that affect many retirees are the Life Insurance and Excess Major Medical Vision programs. There will be no changes in these plans, at this time, except you will be billed for these benefits by: **ASO, 303 Merrick Road, Suite 300, Lynbrook, NY 11563, (516) 394-9477**

The HHTA's contract expires on June 30, 2014. Therefore, this is a negotiation year for our local. The atmosphere for a negotiated fair and equitable agreement, in a timely manner, is very bleak. Pressure will most certainly be applied to the union to reduce the cost the district pays for union benefits. One of the plans, that the district has already mentioned it would like to alter, is the Life Insurance plan. Last Spring, I met with the new Assistant Superintendent for Business, Anne Marie Maronne-Caliendo, and she demanded that our retirees be separated from the actives for this coverage. If the union accepted that, our premiums would undoubtedly skyrocket. Thank goodness the union refused to consider this course of action and our rate of \$.21 per month, for every \$1,000 worth of coverage is guaranteed until June 30, 2014. You can be assured that I will do everything possible to keep our premium rates as low as possible if the district demands this concession in order to settle a new contract.

I will keep you informed, in future articles of the progress in negotiations for our active teachers. Another reason to be thankful we're retired.

(CLIP AND SAVE)

Important Dates and Resources

<u>BENEFIT</u>	<u>BILLING DATES</u>	<u>DUE DATE</u>
1. Life Insurance	June 1st	July 1st (Billed by ASO)
2. Yearly Dues	Spring	July 1st (Billed by HHHART)
3. Excess Medical & Vision Care	December 1st	January 1st (Billed by ASO.)
4. Vote-Cope	\$50 suggested	From January 1st to December 31st

RESOURCES

ASO	(516) 394-9477
HHHTA – Dick Lee, Welfare Trust Fund Administrator	(631) 499-4240
Half Hollow Hills CSD, Barry Corbett , Health Benefits Administrator	(631) 592-3094
NYSUT Membership Benefits	(800) 342-9810
Health Advocate	(866) 695-8622
NYSHIP (Empire)	(877) 769-7447
HIP/HMO	(888) 839-7380
N.Y.S. Teachers Retirement System	(866) 695-8622 Ext 6140
Social Security	(800) 772-1213
Medicare	(800) 633-4227
HHHART website – http://www/hhhart.net (forms and information)	

OPTIONAL DENTAL PROGRAMS

1. EDP DENTAL DISCOUNT PROGRAM – identify yourself as HHHART member	(631) 272-5230
2. NYSUT Dental Plan (Met Life)	(800) 342-9810
3. AFT Dental Plan (Careington)	(888) 949-8184

.... *President's Message*



I'm happy to report that my new right hip replacement was a success and I am recovering swiftly. My rehab continues on an outpatient basis to get a few reluctant back muscles to adjust to my new posture.

An article in the current NYSUT United magazine caught my attention and I hope you read it too. It's on page 30 of the November issue entitled "Retirees help change hospital policy". All of us should be aware that there are two categories of patients when entering the hospital – Outpatient and Observation – and, because of NYSUT Retirees actions, hospitals must now notify patients of their status within 24 hours.

This is important because rehab or skilled nursing care are not covered by Medicare if the patient is classified as Observation. Services such as various tests cost more, which results in large bills at discharge. Please be sure to read this article and be informed for your own safety.

I wish you all Good Health and a Happy Holiday Season.
In unity, *Joan Petroske*

CORTLI Luncheon, Fall 2013

After munching on h'ors doerves, receiving greetings from Manny Darwin, and singing a rousing rendition of *America The Beautiful*, the Coalition of Retired Teachers of LI (CORTLI) began its fall luncheon on Thursday, October 17th in a beautiful room at the Crest Hollow Country Club. After the speakers, a delicious lunch was served

Several speakers from NYSUT presented Union and Retirement information about things happening now, and possibly in the future. They were followed by the Guest Speaker, Thomas P. DiNapoli, New York State Comptroller. After telling us about his background and about his responsibilities as Comptroller, he thanked us and all teachers for our career choice and dedication, and for the difference we made in students' lives.

He said that progress was made in 2013. We are making our way back after the recession. Unemployment figures are improved, (New York City is rebounding the fastest), there is more activity in the housing market, and money is starting to flow after Super Storm Sandy. Our Pension Fund is bouncing back and is doing fine. The fight continues to protect our defined benefits.

Eighty percent of retirees stay in New York State. They spend money in the state resulting in 20,000 jobs, \$30 billion added to the economy, and \$5 billion in tax revenues. It was a very illuminating afternoon. HHHART was very well represented. We hope you will consider going to the next CORTLI luncheon in 2014.
Barbara Arbuss



Input / Output



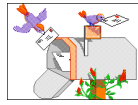
The years keep passing more and more quickly, don't they?

At the end of each year, we pause to reflect on our accomplishments, and to think about resolutions to make the world a better place.

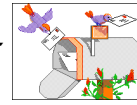
HERE'S TO 2014! May you and those you love enjoy a healthy, satisfying, productive year.

Sandy, Barbara & Norma





---Keep In Touch---



Donna and I just came back from a wonderful trip to France. We toured the Provence area and finished our trip in Paris. The people and culture were warm and friendly.

Brian L. Becker

I, as well as all the other retirees, love to read the newsletter about the many adventures and happenings with our members. The years that have passed since my retirement have been filled with contentment and joy. I am involved with the Rotary Club of Northport. It is time consuming but brings me satisfaction to know that other people are benefitted in a small way.

Anita Thomas

Granddaughter, Jill, graduated from college and is doing an internship in Sarasota. Will go to Fordham University in NYC for her Masters in Family Psychology. We are so proud of her. She is the daughter of my son Dr. John Guarino.

Dorothy Guarino

Paul and I enjoyed our Fall (2012) trip to Turkey and a winter trip to Mexico. We also made a trip in June to Arizona to see our daughter Nicole, a High School West graduate, receive her PhD in Educational Technology. Life is good!

Joan Simon

I am still very much involved with our library here in Smithtown and serve as President of the Board of Trustees. Glad to say that after many years our four libraries have been expanded and renovated to better serve our patrons. Two grandchildren keep us active and wishing we were 20 years younger! Best to all my erstwhile colleagues.

Anthony J. Monteleone

My daughter got married on July 4, 2013. My son is employed at Con Ed. Both "children" are independent and gainfully employed.

Christine Dastrich

Waited a long time for dues to drop to \$15. Trip to St. Petersburg, Russia, in August. Be well. Bless all in the great state of New York.

Loretta Janelis

To Joan, Ellen, Malinda, and the rest of the crew who work tirelessly for our benefit — thank you for all you do!

Lola Ferris

We now have two doctors in the house. Our daughter Heather received her PhD from Emory University last Spring. Her fiancé, Gianluca, received his PhD from Emory this past May. Heather and Gianluca traveled to Ireland and then to Italy to spend time visiting with his family.

Roberta Scheuerman

Adell and I are now Snowbirds – mid-May to early December here on Long Island. In Florida we are at 122B. Blue Heron Drive, in Daytona, FL, near my son, his wife and daughter. Life is great! We belong to TRIF (Teachers retired in Florida) NYSUT Council 41.

John A Hewlett

Life is sweet. Grandchildren nearby and so enjoying traveling. Finally made it to all the continents. Antarctica was the best. This past year we visited Malaysia, Indonesia, Thailand and Singapore. If all goes well, India and Israel are on our list for next year.

Ruth Sandak

Ted and I traveled to Argentina for our last vacation (March 2013). Buenos Aires is a great city and the rest of the country is very scenic. Iguassu Falls was the highlight of the trip. We spent days in the park surrounding the Falls.

On the home front we have had visits from grandkids from Maine and California, as well as family from Victoria CA. I mentor a creative writing group for seniors and lead a book discussion group. Free time – painting and sculpture classes, gardening, and concerts on Long Island and theatre in the city, folk dancing every week and am a member of The League of Women Voters. It's hard to fit everything in.

Carole Goldfarb

I continue to coach girls' soccer (fall) and girls' track (spring) at Candlewood.

Jack Gestri

Key Largo in the winter. Seaford in the summer. All is well

William Russo

My wife and I recently bought a Condo in Naples, FL, where we winter for about four months every year.

Donald Bianchi

KIT continued

Judy and I continue to enjoy our grandchildren who live nearby. I still fish, shoot, travel, and enjoy political forums, as well as metro Atlanta art theaters. Life is good and we're thankful. My very best to my former colleagues. I do miss their professionalism, and most of all, their collegiality.

Anthony Cuzzucoli

I just finished my third year of part-time teaching at The Stony Brook School (Private Christian Academy in Stonybrook). I am an in-house tutor for Algebra I., Geometry and Algebra II. When I was offered the job, my initial reaction was "No Way", but somehow I was pulled in and it has been a most delightful addition to my retired life. My students greet me with "Good Morning", hold the door open for me, and say "Thank you" when they leave me. Since it is mostly a Boarding School, I meet students from all over the world, and, since they are separated from their families, they are most appreciative of a Motherly/Grandmotherly figure. There are a host of long-term faculty, teaching for more than 40 years, so I am quite comfortable at my age to be there. The pay is minimal, but the school is one-half mile from my house. I can walk to work if I want to (but I don't). I love reading the *HHHART Beat*, and live vicariously through all of you travelers.

Mary Andreach

Retired from local County School Board. Not getting used to aches and pains. Prefer looking at the grass. Still RV-ing. Still active in local church and choir.

George R. Robinson

When you are at Book Revue in Huntington, look for Bob Hodum's book in the Local Author's Table – *Conversations on La Playa*.

Tom Carey

Life has been good! My 6 years of retirement have been great. This past June, my husband, Vince, finally retired after 42 years in education. This year we will be full-fledged Floridian snowbirds at our Condo on North Hutchinson Island. We are planning a trip to Italy next May and a family cruise in July with our children and grandchildren to celebrate our fortieth anniversary. We have a tremendous amount to be thankful for and to look forward to.

Marilyn Oeglia

Taking a film course at NYU (yay)

Jane De Stio



I'm off to another Grand Circle river cruise – to Berlin down the Elbe to Prague – probably my last as I hate the long air flight.

Nancy Cooper

Still enjoying retirement with my husband of 63 years – six months in Maryland, six months in Florida. Keep up the good work.

Edna Liggero

Jocelyn and I will be celebrating our 50th anniversary August 11, 2013.

George W. Barrett

I have good news/bad news. The bad news is that I have pancreatic cancer. The good news is that I'm still around and active after two solid years of chemo. So far I've beaten survival rates for this kind of cancer. Seems like everyone's prayers are helping. Still in touch with a few of my West Hollow colleagues who live in Florida.

Frances S. Magat



Brava to Frances!



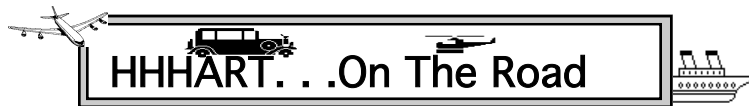
CREDITABLE COVERAGE LETTER

An important notice was sent in 2013 to all retirees with medicare who are covered by NYSHIP (NY State Health Insurance Program/Empire) concerning creditable coverage requirements of the Medicare Prescription Drug Program. A copy of this two-page letter from 2011 is posted on our web site – <http://www.hhhart.net>.

It is important to hold this letter in the event you have a problem with drug coverage. Contact Barry Corbett if you should have received this letter and did not.

Grace Anne Mulligan passed away in September. She lived up to her name and after eight years died with grace. She always saw the glass half full and could make a difficult day happy. I quote this from a Rocky Point teacher, "Grace was the epitome of what good teaching is all about. Half Hollow Hills Schools and Rocky Point Schools were blessed to have had her!"

Bonnie Robinson



Road Scholar Trip Signature City Chicago: Your Kind of Town

This September I enjoyed six days in Chicago on a wonderful Road Scholar trip. (Elderhostel) It was one of the best of the dozen or so trips I have taken with them. We loved Chicago – the architecture, the museums, the parks, the lake, and the river. The wonderful planning that has gone into this city is outstanding. We stayed at Club Quarters which was centrally located right on the Chicago River. We had a large buffet breakfast there most mornings and our leaders were wonderful as well.

After an evening dinner at a local restaurant for the meet and greet, we had a comprehensive guided City bus tour showing us the many neighborhoods of the city. That included a great lunch in Greektown.

On the second day we began at the top of the Willis tower, then a Chicago Pizza lunch and the visit to the Chicago Art Institute with an excellent guide.

Day three was spent at the spectacular Fields research and natural history museum. It was just outstanding as well.



Day four we had the opportunity to see the Chicago board of trade, State of Illinois building and to hear a lecture on the political history of the town. The highlight of the week, however, was the two hour architectural study cruise on the Chicago River. We were fortunate to have spectacular weather and an excellent guide to discuss the many architects who have given Chicago its reputation

The last day of the program was held at the Chicago History Museum including a lunch with an excellent lecture.

In addition to the program offerings, we enjoyed two visits to the Navy Pier, including the second annual enormous Contemporary Art Gallery show. From there we also took a boat tour of Lake Michigan and had great crab cakes. We spent time on our own in Millennium Park and strolling Michigan Ave enjoying the beautiful floral displays.

The waterfront along the lake has all been preserved in park settings to make Chicago a really wonderful town. Before leaving we spent an extra day at Frank Lloyd Wright's Oak Park which we also loved. When you do visit Chicago, I think Road Scholar is a great way to see the best there is to offer.

Marlene Flanagan

• • • • • Reflections • • • • •

The following was posted on Bruce Schoenberg's Facebook page, regarding his mom, Ellen.

I was out to lunch with my mother. She is a retired elementary school teacher from Half Hollow Hills. Across the aisle was a man and his wife, and he was talking about turning 55 that day and becoming a senior citizen. He had retired from the army, spoke two languages and had been stationed in Germany. As we kept talking, we learned that he and his wife graduated from HHH High School, and that he had gone to Taukomas Elementary School. My mother asked his name, and he told her James W--. My mother said, "Jimmy W, you were such a pain in the butt." Then big James realized he was looking at his second grade teacher. Hugs were pursued and big James had to let Mrs. Schoenberg know he turned out okay, as his eyes moistened.

Say what you want about overpaid, non-accountable teachers (blah, blah, blah). What other profession so profoundly affects a human being so many years later?

A financial safety net for NYSUT members & their families

Long-term care insurance pays for services that aren't covered by Medicare or traditional health insurance but are important when you can't fully take care of yourself.

You may think it's unnecessary since you have no plans of ending up in a nursing home or requiring assistance for basic daily activities. The fact remains, though, that none of us can predict what's going to happen in the future.

This is where long-term care insurance comes into play – helping to pay the high cost of custodial care and other long-term care expenses that a long-term illness or injury can bring.

That's why the NYSUT Member Benefits Trust is excited to be back in the long-term care business with the endorsement of New York Long-Term Care Brokers.

With this endorsed program, NYSUT members and their eligible family members have the opportunity to receive a 5% to 10% discount on various plans.

With regional representatives throughout New York state and beyond, eligible individuals have access to long-term care insurance plans from multiple highly-rated insurance companies – including the New York State Partnership for Long-Term Care.

And with Americans living longer than ever today, the need for a financial safety net has never been greater. Through this endorsed program, eligible individuals can get a long-term care insurance plan designed with their specific needs in mind.



And don't automatically discount the cost of this type of insurance as it may be far more affordable than you may think.

If you or a loved one has been previously declined for long-term care insurance, you may still be insurable with a different company.

NYLTCB represents numerous long-term care insurance companies – all with different medical underwriting guidelines. Make sure to ask your long-term care insurance specialist for more details.

We encourage you to look into the cost of a long-term care plan tailored to your specific needs.

For more information about this endorsed offering, please contact **NYLTCB toll-free at 888-884-0077**. You can also contact Member Benefits with any questions at **800-626-8101** or visit memberbenefits.nysut.org.



The HHHART Newsletter is a publication of the Half Hollow Hills Active Retired Teachers

631-499-4240

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<http://www.hhhart.net>

Mark Your Calendar



2014

Spring

Annual Meeting: TBA

Spring Event TBA

Our hearts and prayers go out to the families and friends of the casualties in our midwest and in the Philippines.

Additions or changes in e-mail:

Arlene Dorfman arlene4@gmail.com

Phyllis Wenger tantafufu@aol.com

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Don't forget your 2013-14 HHHART dues and 2014 VOTE/COPE donation. Fifty dollars is suggested for VOTE/COPE.

Glimpses

by Norma



Boys and girls. Welcome to my class. My name is Mrs. Winter.

Hi Sweetie. How was your new class? What's your teacher's name?

Er, um, uh, Mrs. Snow!