

SPOTLIGHT on RC 45

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NYSUT Retiree Council 45 Newsletter

March/April 2014

President

BILL NINNESS

1ST Vice President

SPOTLIGHT Editor

DEB CARLONE

2ND Vice President SRP

TBD

Secretary

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RICK BROOKS

ED CARLONE

LORI MEGIVERN

GAIL VAN PATTEN

NYSUT

Representative Assembly Delegates

RICK BROOKS

MAXINE CLEVELAND

BILL NINNESS

Email RC 45

retireecouncil45@gmail.com

RC 45 Web Site

rc45.ny.aft.org

NYSUT

Retiree Services Consultant

MERYL SASNOWITZ

607-786-5742 EXT. 137

msasnowi@nysutmail.org

FROM YOUR PRESIDENT:

Retiree Council 45 will hold elections for all Executive Officers and Directors, as well as the election of two NYSUT RA Delegates, three Alternate NYSUT Delegates and one AFT Alternate Delegate on July 16, 2014 during the membership meeting at the Central New York Living History Center in Homer, NY. Nominations will be accepted at the meeting from the floor. Persons nominated from the floor must be present or have submitted written confirmation of their willingness to serve. Voting will be by secret ballot of all members present at the meeting. Most of your current officers and Board members are willing to run again in some capacity. However, there are openings in our leadership team. It is always beneficial to have fresh ideas, thoughts, and points of view. I encourage you to give some thought and consideration to increasing your involvement in RC 45. If you have any questions, need more information than that provided here, or would like to discuss your interest in getting involved, please contact any of the officers, Board members or contact me at wninness@gmail.com. The election is being overseen by the Elections Committee which is comprised of Chris Frare, Chairperson (Homer), Beth Kanalley (McGraw), Anne Doyle (Cortland), Kathy Fox (Groton), Clay Benedict (Homer). You may contact Chris Frare, at 11 Rosewood Ave., Cortland, NY 13045, 607-591-9917, or cfrare@twcny.rr.com. I suggest that you request a response that your nomination(s) were received by Chris.

Anyone who retired from a school district within the boundaries of RC 45 is eligible to vote, be nominated or run for any of the constitutionally defined positions. You may nominate yourself. If you intend to nominate a colleague please get their consent in writing if they are not going to attend the meeting. You may nominate up to six people to the Board of Directors, two delegates for the NYSUT RA (Representative Assembly), three alternate NYSUT RA delegates, one alternate delegate to the American Federation of Teachers (AFT) RA.

Officers and Board members are expected to attend two general membership meetings, three Board of Directors meetings and all special meetings called by the President, the Board or by special request of the membership. Those elected shall serve a three year term of office commencing at the conclusion of the July 16, 2014 election meeting.

As per the Constitution the duties of those being elected are:

Duties of the President:

- Be the Chief Executive officer of NYSUT Retiree Council #45, and administer all affairs and execute all policies of the organization;
- Preside at all meetings of the Retiree Council #45 Board of Directors and General membership;
- Represent the organization with all external groups;
- Appoint and establish the function of all committees with the approval of the Retiree Council #45 Board of Directors;
- Call regular and special meetings of the Retiree Council #45 Board of Directors and General membership;
- Fulfill such other duties as the office requires and as are consistent with the By-Laws;
- Serve as first Delegate to NYSUT Representative Assembly, and AFT convention Delegate.

Duties of the Vice Presidents:

- The First Vice President shall assume the duties and responsibilities of the President in her/his absence and shall perform such other duties as the President may designate.
- The Second Vice President-SRP shall be a liaison with SRP Locals and Chapters and perform such other duties as the President may designate.

Duties of the Secretary:

Keep accurate minutes of all meetings, maintain official files, and assist the President with Council correspondence.

Duties of the Treasurer:

- Hold all funds of the Council and pay all pending bills;
- Reimburse all vouchers upon authorization by the Retiree Council #45 Board of Directors. All disbursements from the treasury shall be signed by the Treasurer and at least one (1) other officer designated by the Retiree Council #45 Board of Directors;
- Collect voluntary activity fees and account for same in a manner prescribed by the Retiree Council #45 Board of Directors, maintain accurate records of receipts and disbursements, prepare an annual financial report, aid in the preparation of the annual budget, and maintain an accurate membership list;
- Work with and provide any needed information to the Audit Committee or a professional auditor to complete an annual audit of the Retiree Council #45 financial records.

Duties of the Board of Directors:

- Approve an annual budget;
- Act upon expenditures as may be required;
- Interpret the Constitution;
- Act on policy matters for the organization between meetings of the General membership;
- Make policy recommendations to the membership for their consideration; and
- Perform all other duties as enumerated in the Constitution

I hope to see you at the membership meeting on July 16th at the Central New York Living History Center in Homer.

**Mark your calendar NOW for RC 45's Spring General Membership Meeting
On Wednesday, July 16th, 2014.**

**This Luncheon meeting will be held at the CNY Living History Center*
in Homer, NY (*Ranked #4 of 14 attractions in Cortland by
Tripadvisor -5 out of 5 !)**

**We have a full program planned including two great speakers
(David Keefe, NYSTRS BOD VP. and local author Katie Aldridge)
And the election of officers, directors and delegates. Plus you
will have time to tour all 3 museums at the Living History
Museums ! Check out <http://www.cnylivinghistory.org/index.php>**



Keep your eye on future newsletters and our website for registration form!

**Advance notice for Annual NYSUT Regional Conference for RC 45 and RC 11,
Wednesday, May 28th, 2014, at Traditions at the Glen in Johnson City. The
invited speakers are Tom DiNapoli, NYS Comptroller and Kathleen M. Donahue,
NYSUT VP. Mark your calendar now ... This promises to be a beneficial day !
Watch your mail for the full day program and registration information.**

**We are looking ahead to the RC 45 Fall General Membership Luncheon Meeting
scheduled for Thursday, Oct. 9, 2014 at Briggs Manor in Homer, NY !! If you have any
suggestions for guest speaker(s) or possible agenda topics that you would like to see
addressed ... PLEASE let us know using our email address - retireecouncil45@gmail.com.**

Check out our website <http://rc45.ny.aft.org> and stay tuned for updates !!

How Does the Affordable Care Act Affect NYSUT Members in 2014 and Beyond?

Author: Susan Klug

February 19, 2014

Source: NYSUT Program Services

Some NYSUT members have inquired how the Affordable Care Act (ACA) will affect them in the future. The answer is complex and varies depending on the individual's current access to health insurance, income, family status, medical needs and collective bargaining agreement. ***Here is a Q & A to answer some common questions.***

In October, 2013 employers had to notify all workers concerning the new on-line Marketplace also known as a health exchange. What do NYSUT members need to do? Most NYSUT members have negotiated comprehensive, affordable health insurance through their job, so those members do not have to do anything. ***This notice is just informational.***

What about NYSUT members who are not eligible for health insurance coverage through their job?

Some NYSUT members who are part-time, seasonal or temporary employees and not eligible for employer sponsored coverage may wish to explore coverage options on the Marketplace. Those who pay an unaffordable premium for coverage through their job may also benefit.

What is the Marketplace?

It is an on-line tool to assist individuals in shopping for health insurance coverage – just as many people shop online for an airline ticket or hotel. A variety of private health insurance plans are offered designed to cover 90%, 80%, 70% or 60% of covered services. These products are known as the “metal plans”: platinum, gold, silver and bronze. Unlike some states where the federal government operates the Marketplaces, New York elected to run its own called “NY State of Health.”

Who can benefit from coverage on the Marketplace?

Primarily NYSUT members without health insurance may benefit from the Marketplace. There are no pre-existing condition exclusions. Access to programs like Child Health Plus, Medicaid and replacement products for Healthy NY and Family Health Plus will be offered through the Marketplace.

Are there subsidies for people covered by the Marketplace plans?

Those with projected household incomes of less than 400% of the federal poverty level (\$45,960 individual or \$94,200 family of four in 2013) will be eligible for federal tax subsidies on a sliding scale. There are no tax subsidies if the employer's plan covers at least 60% of allowed medical expenses and if the NYSUT member's premium for single coverage for the lowest cost plan is less than 9.5% of household income. However, even if a person is not eligible for a tax subsidy, they can still enroll through the Marketplace, but pay 100% of the health insurance premium.

How Does the Affordable Care Act Affect NYSUT Members in 2014 and Beyond?

If an employer offers coverage, can NYSUT members get a better deal on the Marketplace?

Probably not. The health insurance plans which NYSUT locals have negotiated usually have lower co-pays and deductibles than the most generous platinum plans. The NYSUT member would have to pay 100% of the premium them self on a post-tax basis if the employer's plan meets the 60% minimum value and 9.5% affordability tests.

Can retirees with Medicare benefit from the Marketplace?

No. Insurance plans for Medicare beneficiaries are not sold in the Marketplace. For information concerning plans for Medicare beneficiaries check www.Medicare.gov. Early retirees (not on Medicare) with no employer provided retiree health insurance may benefit.

Do people without health insurance in 2014 have to pay a tax penalty?

Yes, with a few exceptions. In 2014, the tax penalty is \$95 per adult per year or 1% of income whichever is greater. To reduce the number of uninsured, in 2014, adult children can be covered to age 26 under their parent's plan even if the adult child is offered health where he/she works. A new catastrophic plan for adults under 30 with low premiums will also be available as well as tax credits for those under 400% of the federal poverty level.

How do NYSUT members find out more about the Marketplace?

They can access <https://nystateofhealth.ny.gov>. Navigators are certified, unbiased specialists to help people enroll. NYSUT Social Services, extension 6206 is available to help NYSUT members locate a Navigator. Beware of scams and lookalike websites. The official state websites can also be accessed through www.healthcare.gov. For more information concerning the Affordable Care Act, NYSUT members may wish to view the seven minute animated video at <http://kff.org/health-reform/video/youtoons-obamacare-video/> and information at www.healthcare.gov. NYSUT members can contact their local leadership team with specific questions about their health plan. NYSUT Social Services, 1-800-342-9810, extension 6206 can also assist individual members to access Marketplace resources. You can access the full version of this Fact Sheet at http://www.nysut.org/~media/Files/NYSUT/Resources/2014/February/SocialServices_ACAFactSheet_February2014.pdf **Page 3**



Coming Soon:
New endorsed shopping program

NYSUT Member Benefits is excited to announce the endorsement of the member shopping program powered by PayCheck Direct for roll-out this spring 2014.

This program – part of the national retail powerhouse Bluestem Brands, Inc. family, which also includes Fingerhut and *Gettington.com* – allows individuals to purchase what they want now and pay interest-free over 12 months.

Through PayCheck Direct, NYSUT members & their families will have access to more than 7,000 name-brand products such as appliances, televisions, computers, electronics, furniture, and much more.

Members would have the option of paying for any items they purchase interest-free over a 12-month period; bi-weekly payments would be made via automatic checking account withdrawals.

PayCheck Direct offers a 30-day in-home trial on many products; flexible return policy; no interest fees, credit checks, down payments, or

finance charges; and toll-free customer service representatives located in the U.S.

As part of this endorsement, PayCheck Direct will mail merchandise catalogs to the NYSUT membership four times per year.

NYSUT members are encouraged to shop and compare prices before making a purchase with this program and consider it as an alternative to using their credit card.

We are excited to be launching this new program in spring 2014! Join our MAP (Member Alert Program) Alert email service to be among the first to learn more about this program (visit the Member Benefits website for sign-up instructions).

You can also visit memberbenefits.nysut.org in the coming weeks for details on how to use this service or call **800-626-8101** with any questions.



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.

Mar./Apr. '14