

**RETIREE**

# news & views

A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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## Labor Day 2023



On September 9th, Local 237 participated in the annual NYC Labor Day parade. Though Labor Day has passed it is important to take an opportunity to express our gratitude to all of you for your contributions and the road maps you have paved for future members.

## WHAT'S HAPPENING?



On October 6, retirees attended **City Experience Lunch Cruise**. Joy, laughter and hugs were felt through and through. It was a beautiful time to catch up and see the beautiful sights of New York City.

Retirees participating in fall classes; **Community Crochet, Tai Chi, Salsa and Afro Fit.**



What better way to get moving and shaking with fellow retirees. Why take a class? To learn, to interact, to explore, to contribute, to connect, to practice, and to socialize.

**If you live in the NYC areas please check out class offerings in the Spring of 2023**





by Gregory Floyd

President, Teamsters Local 237 and Vice President-at-Large on the General Board of the International Brotherhood of Teamsters

It's not so easy to find a holiday that crosses so many boundaries: Racial, religious, ethnic, generational and gender lines. Your political party, favorite color, married or single, homeowner or renter, blue collar or white collar workers, years of education, driving an SUV or compact car—all matter very little. For sure, it's not easy to find a holiday which most Americans celebrate in similar ways—usually involving a hot dog or two...whether it's all beef or tofu, yes, Labor Day is a rarity: A holiday we can agree upon.

Congress created Labor Day in 1894 by making the first Monday in September a national holiday. But it only did so in response to the death of 34 striking Pullman workers from the American Railway Union at the hands of U.S. Army soldiers and Marshals. And then there's the Labor Day Parade. It's not held on Labor Day. That's usually when so many of us are sad about the summer's end and reserve the day to get in those last rays of summer sun, a swim at the beach, flipping burgers on the BBQ, watching the US Open tennis match on TV or hunting for "Back to School" sales. Instead, the parade is held a week later.

New York City's Labor Day has some major distinctions: It's not only the largest one in the nation, but also the oldest. The parade was organized by the New York City Central Labor Council in 1882, when an unheard of number of workers—25,000—took off from their jobs in celebration of worker solidarity and pride, and marched from Union Square to City Hall. Through the years, Labor Day and the parade have come to symbolize the long-lasting presence and indestructible power of the labor movement, despite the efforts by many in corporate America who decry unions as con-

tributing to driving up production and service costs—and affecting their bottom line. They, and some others in power who fear the power of our unity, are simply trying to do us in. And it's working. Currently, union membership is at an all-time low of only around 10.7% nationwide (equaling one in 10 workers) as compared with peak years of the mid-1950s, when membership was 40% of all American workers (or four out of every ten workers). New York State leads the nation with the highest percentage of union workers, nearly 24%. Of that number, nearly 70% are public sector workers, with African-Americans making up the largest component of that group.

At Teamsters Local 237, we understand the value of unity. And our commitment to it is both practical and moral. We know, for example, that non-union workers earn on average 20% less than union members. We know too that the 40-hour work week, health benefits, paid vacation and family leave, and the \$17 an-hour minimum wage are just some of the hard fought—and won—battles. We also know that workers' rights and civil rights are unquestionably intertwined. Let's not forget that Dr. Martin Luther King Jr. was assassinated in 1968 in Memphis, when he joined striking sanitation workers—men who made \$1.65 an-hour and were treated by their bosses like the garbage they collected. Dr. King believed that: "The labor movement did not diminish the strength of the nation but enlarged it. By raising the living standard of millions, labor miraculously created a market for industry and lifted the whole nation to undreamed of levels of production. Those who attack labor forget these simple truths, but history remembers."

It seems that many average Americans are starting to agree—again. In fact, the approval rating of labor unions has recently been on the rise. Some have speculated that the Covid crisis helped with this current trend. Too many Americans learned the hard way that many of our government

institutions and leaders were ill-prepared for the catastrophes so many endured. They came to rely on their union to distribute the face masks, to provide health benefits, and to lend them and their families a sympathetic, compassionate ear.

This increase may also have a link to the elusive quest to achieve the "American Dream". Coined by historian James Truslow Adams during the Great Depression, the phrase symbolizes the desire for a better future that could be obtained in this country through hard work. President Franklin D. Roosevelt, in his 1933 inaugural address, famously declared about the challenges of troubling times: "The only thing we have to fear is fear itself," and continued in his speech to emphasize the spiritual qualities underlying the "American Dream", by saying: "Happiness lies not in the mere possession of money; it lies in the joy of achievement." However it is defined, for some, the "American Dream" remains just a dream; for others, especially many new immigrants in the current surge of migration, the "Dream" has become a nightmare. Interestingly, in 1997, 72% of Americans thought the "American Dream" was possible. More recently, studies indicate, "not so much".

And, here's where labor unions come in. Just like our role in helping to build the middle class in America, we are both the ramrod and equalizer... and the bridge to the "American Dream". We fight for the rights of workers while helping to create a level playing field where the "American Dream" is not the sole property of the corporate 1%. We help give everyone a chance. We help give everyone hope.

This is why we march. We joined our union brothers and sisters in the Labor Day Parade to send a strong message to our elected leaders and to the public at-large: "You can bash us. You can try to bust us. We are not going away. Be our friend, not our foe. We have a voice and a vote. We're labor strong, celebrating our solidarity and pride on a day unlike any other." ■

## A Message From The President

# Skip the greeting card. No presents needed. Labor Day A holiday like no other whose importance lasts beyond one day.

## A Message From The Director

# Importance of the Oral History Project: Your Union, your story

by Julie Kobi LMSW

Director of the Retiree Division



As the holiday season is approaching, I'm channeling all the great memories of my grandmother, from recipes to language. I want to be sure her legacy continues with me and for my children, and hopefully future generations to come. Union history is very much similar to keeping a legacy alive. Without knowing the union history—victories and losses—those after us will never know the entire story. In December 2021, the second oral history book, entitled *Solidarity Pride Struggle*, was published. The book is a collection of retirees sharing their stories, dating back to 1993 to present date. The Oral History project was started by the late Nancy B. True, in 1993, who truly understood the importance of union history preservation.

Under her leadership, the project involved interviewing retired members, founders, and builders of union as well as collecting artifacts. Today, the Local continues to maintain the Oral History Project including photo, interviews, and memorabilia over the years to preserve a rich union history. In the Retiree Division we learn so much from all of you and listen to the joys and struggles and strong connection to the union. We are truly grateful that the Oral History Project has been able to capture and enlighten where we are today. As retirees, you have paved the way for the future generations. In many ways, the oral history book serves as a history lesson to share how far we have come. We are grateful to all the retirees who have taken the time to share their experiences from 60 years ago to the present day.

The Oral History Project still needs you because you hold the key to the important story. Some of the stories live in our heads and hearts, maybe tucked away in a little box filled with mementos. We are very fortunate to have published two books, the first *Memoria Boricas Peregrinos* and the second, *Solidarity Pride Struggle*. This oral history captures the beauty of the day-to-day as well as collective struggles to achieve a better quality of life through union membership. We want to hear your story and encourage you to participate in the Teamsters Local 237 Oral History Project. If you would like to share your story, please contact the Retiree Division at 212-807-0555. ■



## A Guide to Drafting a Will

by Mary E. Sheridan, Esq.

Director of Local 237 Legal Services Plan

**D**rafting a will is a crucial step in planning for the future and ensuring that your assets are distributed according to your wishes. While contemplating one's own mortality may be uncomfortable, creating a will is a responsible and thoughtful way to protect your loved ones.

A will, also known as a last will and testament, is a legal document that outlines how your assets should be distributed upon your passing. It serves several important purposes:

- **Appointing an executor:** Your will allows you to name an executor who will manage your estate, including distributing assets, paying debts, and handling other administrative tasks.
- **Asset distribution:** You can specify who should inherit your property, assets, and personal belongings.
- **Guardianship and Trustees:** If you have minor children, a will enables you to designate a guardian who will be responsible for their care in the event of your death, along with a trustee who will handle your children's money.
- **Minimize disputes:** A well-drafted will can help prevent conflicts and legal battles among your heirs by clearly stating your intentions.

Before you start drafting your will, gather the necessary information and documents, including:

- **A list of your assets:** Make a detailed inventory of your assets, including real estate, bank accounts, investments, personal belongings, and valuable items.
- **Debts and liabilities:** Document any outstanding debts or financial obligations, such as mortgages, loans, or credit card balances.
- **Beneficiaries:** Determine who you want to inherit your assets and the specific items or amounts you wish to leave to each beneficiary.
- **Guardianship/Trustee preferences:** If you have minor children, decide who you would like to appoint as their legal guardian and trustee.

Selecting the right executor is crucial, as this person will be responsible for carrying out the instructions in your will. Your executor should be trustworthy, organized, and willing to fulfill their responsibilities. Make sure to discuss your choice with them beforehand to ensure they are willing to accept the role.

After having your will drafted, remember to let your executor know where you store your will. You should keep your will in a safe place at home, along with a list of your accounts, deeds, life insurance policies and other assets. Drafting a will is a vital step in planning for the future and safeguarding your legacy. You can ensure that your assets are distributed according to your wishes and minimize potential disputes among your heirs. Don't wait until it's too late; take control of your estate planning today to provide peace of mind for yourself and your loved ones.

Local 237 Legal Services Plan can provide expert guidance and ensure that your will complies with New York State law. As part of your Welfare Fund benefit, we will draft your will at no cost to you. Call (212) 924-1220. ■

### RETIREE news & views

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## Adult children off to college, not off your benefits.

by Jennifer Jackson

Assistant Director of the Retiree Benefit Fund

**A**s the Fall season arrives and college classes are in full swing, I'd like to make sure you are well informed about the eligibility requirements for your adult children.

First, please note that unmarried children, including natural, legally adopted, and stepchildren, who are supported by you and permanently reside with you, as well as children for whom you are a permanent legal guardian or have been court-ordered to provide health insurance coverage, **are eligible for coverage until the end of the month in which they reach the age of 19. It is important to note that DNA or other lab tests are not considered sufficient proof of paternity for the purpose of determining coverage eligibility.**

If your children are enrolled as **full-time students** in an accredited college, vocational school, or high school, they will remain eligible for coverage until the **end of the month in which they turn 23 or are no longer considered eligible students, whichever occurs first.** To continue their eligibility beyond the age of 19, you will need to provide an **annual certification** from the registrar's office of your child's school. This certification is essential to ensure their continued coverage under the plan. Typically, this letter is requested toward the end of the summer each year. For example, student letters provided in August/September of 2023 extend an adult child's coverage through the Spring 2024 semester. We will require a student letter again in the Fall 2024 semester for the subsequent year, and so forth.

The coverage for **unmarried dependent children** who are 19 years and older, but unable to support themselves due to a mental or physical disability, will continue as long as the disability persists. **To maintain their eligibility**, you will need to provide proof of the ongoing disability at least once every five years. It is important to note that the disability must have begun before the age of 19 (or age 23 if the child is an eligible student). If you wish to extend the coverage for your disabled child beyond the maximum age, you must notify the Fund Office in writing and provide satisfactory supporting documentation stating the date the disability commenced.

If the Fund office receives notice within 30 days of your child having reached age 19 (or age 23, if applicable), benefit coverage will continue without interruption for as long as you are covered and your child is deemed disabled.

If the Fund office receives notice more than 30 days but less than one year after your child reaches age 19 (or age 23, if applicable), your dependent child will not be covered for any benefits on account of claims incurred after the applicable age but prior to the date of notice. Coverage will be restored for the period following notice and continue for as long as you are covered, and your child is deemed disabled.

If the Fund office receives notice of the adult child's disability within one year of the applicable age, coverage for your dependent child will terminate permanently.

Coverage for your dependents starts when your coverage starts, or when they become your dependents, whichever is later, **provided you have filed an enrollment form with the Fund Office.**

It is important to stay informed about the requirements to ensure that your children receive the necessary coverage. We are here to support you and provide any further assistance you may need.

Feel free to reach out if you have any questions or require clarification.

### INFORMATION ON INJECTABLE DRUG COVERAGE

Please see the chart below for a quick overview.

Injectable Drug Coverage		
	Plan:	What's Covered?
Pre-Medicare Retiree	PICA	Injectables and Cancer Drugs
	Medical Health Plan	Insulin and certain Immunization agents (such as: Flu shot, Pneumonia shot, shingles vaccine...)
Medicare Eligible Retirees	Teamsters L237 Drug Plan Currently Aetna	Diabetic supplies: insulin, syringes, test strips and other diabetes related items.

Please note that The Fund **does not** provide benefits for immunization agents.

For individuals receiving prescription drug coverage through a Medicare Advantage Health Insurance Plan (for example HIP/VIP) – the rules of that plan apply to your coverage.

If you experience any issues with your pharmacy benefit, please call the Fund office at (212) 924-7220 Monday-Friday between the hours of 9-5. ■





## Trabajo y Arqueología: un acercamiento a los primeros habitantes de las Antillas Mayores-I

Por Néstor Murray-Irizarry

Historiador y gestor cultural

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El trabajo, generalmente está vinculado a la sobrevivencia. En América esas formas de trabajo, a través de la época precolombina y de la historia, nunca han sido iguales. Las diferencias se destacan dependiendo de las circunstancias en que el ser humano se ha podido desempeñar en las etapas de la sociedad en que le ha tocado vivir. La *historia* o la narración o exposición de acontecimientos pasados y hechos memorables, tuvo un precedente de gran importancia, anteriormente conocido como la *prehistoria* concepto que los estudiosos e historiadores americanos prefieren llamar *época precolombina*; etapa que se refiere al periodo de la vida de la humanidad que comprende desde el origen del ser humano hasta la aparición de los primeros documentos escritos. Sin olvidar que el primer instrumento de comunicación fue la voz humana y las destrezas psicomotoras que los humanos fueron enriqueciendo, estimulando y fomentando en la medida en que iban formando bandas o grupos. Las primeras bandas conocidas eran nómadas, viajaban de un lado a otro, o siguiendo la manada de animales que les podían servir de guía o caminando sin necesidad de un rumbo o ruta fija. Con los años fueron conociendo nuevos territorios y diversos tipos de clima. Su forma básica de comunicación eran sus sonidos guturales y su mimetismo, sus gestos con la cabeza, boca y extremidades. La arqueología, ciencia que estudia las civilizaciones antiguas, generalmente a través de los restos que nos han llegado de ellas, nos ayuda a comprender mejor estos procesos de la humanidad.

Uno de los ejemplos más cercanos lo encontramos en las Antillas, y por consiguiente en el Caribe. Un libro, sobre este tema, que podemos *examinar o comenzar a leer se titula Las sociedades arcaicas de Santo Domingo* del arqueólogo dominicano Marcio Veloz Maggiolo. En este libro, fácil de manejar y de leer el autor nos explica con mucho cuidado y sencillo léxico el proceso y desarrollo de esta etapa de los primeros habitantes de un área

muy importante del Caribe. Veremos las diferentes formas de trabajo que estas bandas de humanos fueron creando, inventando o sencillamente descubriendo. Este interesante libro nos facilita con claridad los mecanismos y sistemas de vida de las poblaciones que desde el año 3000 antes de Jesucristo o quizás antes poblaron la isla de Santo Domingo.

Los grupos más antiguos, los llamados arcaicos tienen la característica de haber sido inicialmente grupos navegantes ya que sus sitios de habitación revelan una relación importante con el mar y con la dieta basada en mariscos. Varios investigadores-arqueólogos de diferentes nacionalidades revelaron, al estudiar a estos grupos, diferencias entre estas bandas de humanos con los grupos típicamente agrícolas. Tanto en Cuba, Puerto Rico, como en La Española (Haití y la República Dominicana) existe evidencia arqueológica de la existencia de estos grupos *arcaicos*.

Trabajos de campo demostraron que los grupos arcaicos, fueron parte de una gran ocupación de bandas de recolectores de mariscos y frutos que habitaron las Antillas desde épocas muy tempranas. Esto quiere decir que su *principal trabajo*, para subsistir como especie humana era recoger frutos de los árboles, aprender uno de otro de los frutos que se podían ingerir sin que le hicieran daños a su salud, y lo mismo ocurría con la pesca de mariscos y las primitivas artes para su adquisición.

La principal característica común, de los arcaicos, era que desconocían la agricultura; su vida estaba muy ligada a la recolección marina; sus asentamientos eran estacionales; desconocían el uso de la cerámica; se trata de grupos humanos pequeños, de 30 o 100 personas como máximo, sus residuarios eran a la vez sitios de habitación; y en algunos casos cementerios; su desarrollo artístico se reducía -no en todos los casos- a la elaboración de grabados abstractos, la utilización de collares de cuentas de piedras, dientes de pez; la presencia de un instrumental que está ligado a la recolección terrestre -morteros, majadores, partidores de nueces, - o a la pesca y la recolección marina, como algunas pesas de red, puntas para fijar, etc.

Las características de la sociedad de bandas son diferentes de las sociedades tribales. La banda no tiene todavía un nivel de integración socio-cultural que la acerque a la organización tribal. Es importante señalar que el sistema de producción, o sea su *trabajo*, no generaba un excedente de ningún género. La simplicidad y la pobreza, por lo tanto, son las características principales de la cultura material de tales pueblos.

Continuará en la próxima columna: *Agricultura y Trabajo*. ■



## Benefits of Healthy Aging

by Elaine Williams, LMSW

Assistant Director, Retiree Division

Many factors influence healthy aging. Some of these, such as genetics, are not in our control. Others like exercise, a healthy diet, going to the doctor regularly, and taking care of our mental health are all factors that we can manage. Research supported by the National Institute on Aging has identified actions you can take to help your health, live as independently as possible and maintain your quality of life as you age. Here are a few of NIA's recommendations:

### 1. Taking care of your physical health

This involves staying active, making healthy food choices, getting enough sleep, limiting your alcohol intake, and proactively managing your health care. Small changes in each of these areas can go a long way to support healthy aging.

### 2. Get moving: Exercise and physical activity

Whether you love it or hate it, physical activity is a cornerstone of healthy aging. People who exercise regularly not only live longer, but also live better, enjoying more years of life without pain or disability. Exercise helps with maintaining a healthy weight and muscle mass. Doing activities that keep your body moving such as gardening, walking, and taking the stairs instead of the elevator helps keep you feeling more energized and refreshed.

### 3. Healthy eating

Making smart food choice assists in protecting you from certain health problems as you age and helps with improving brain function. The 2020-2025 Dietary Guidelines for Americans suggest an eating pattern with lots of fresh fruit and veg-

etables, whole grains, healthy fats and lean proteins delivers significant health benefits. A low-salt diet has also been shown to deliver a significant health benefit in reducing blood pressure. A balanced diet is the cornerstone to managing your weight and reducing the risk of type 2 diabetes and heart disease.

### 4. Getting a good night's sleep

Getting enough sleep helps you stay healthy and alert. 7-9 hours of sleep is the recommended amount of sleep that everyone needs. Feeling sick or being in pain can make it harder to sleep, and some medications can also contribute to difficulty in falling asleep. Not getting enough quality sleep can make a person irritable, depressed, forgetful, and more likely to have falls or other accidents. Inadequate sleep is also associated with the buildup of Beta-amyloid, a protein involved in Alzheimer's disease.

### 5. Go to the doctor regularly

Going to the doctor for regular health screening is essential for healthy aging. A 2021 study found that getting regular check-ups helps doctors catch chronic diseases early and can help patients reduce risk factors for disease. Regular screenings can uncover disease and conditions you may not yet be aware of, such as diabetes, cancer, and cardiovascular disease.



## Did you serve in the military?

by Shawn C. Kingston, MBA

Chief, Center for Development & Civic Engagement  
Voluntary Service - Philanthropic Engagement  
- Partnership Solutions

Enrollment in VA health care gives you access to world-class medical care through the nation's largest integrated health system. Our goal is to provide you and your family with personalized, proactive, and patient-driven care. At VA, we partner with you to help you achieve optimum health throughout your lifetime. We offer a full range of health services to eligible Veterans, including primary care, maternal care, mental health counseling, prescription drug coverage, surgical services, and, in some cases, vision and dental care.

We're equipped to care for you through geriatrics, extended care, home health aide and care services, telehealth, and other programs, VA addresses health and personal care needs in home, at community-based settings, and at VA medical centers.

VA also provides burial and memorial services to Veterans at no charge, to honor their service to the nation.

To find out if you qualify for these VA benefits, contact your local NYC VA Outreach Program: (718) 584-9000 Ext. 5474, or visit [www.va.gov](http://www.va.gov). ■

For more information on healthy aging and my health plate, please check out the following websites: <https://www.nia.nih.gov/health>, <https://www.myplate.gov/> ■



## Plan Your Holiday Travel Early

by **Luz Nieves-Carty MPA**  
Assistant to the Director, Retiree Division

**T**here are many more people traveling this year. It is smart to start planning your holiday travel early. Here are a few tips to make it a little easier, and maybe save money.

### 1. Start tracking flight prices

I recently discovered a feature on various online travel sites called a FLIGHT TRACKER. Airfares can fluctuate but are likely to come down in the fall. Online travel sites such as Hopper, Kayak and Expedia offer a feature that tracks flight prices. You enter the dates you need flights, and you will be alerted about price fluctuations with advice to buy or to wait. Being flexible about your destination can also lead to a good deal around the holidays. Winter weather has become unpredictable and can cause chaos at the airports. Try to book your flights early in the day, minimize your connection, avoid checking luggage (if possible) and set up phone alerts. In addition to booking early, purchase travel insurance. It's an additional cost but can reimburse you in case of cancellations or delays. Make sure you understand what is covered.

### 2. Lodging accommodations

Nowadays, multigenerational families are traveling together. Make your lodging reservations early. Bigger rooms sell out quickly. Compare pricing because suites can comfortably accommodate 3-6 in a room or offer connecting rooms. Book in advance to avoid disappointment. Ask about any discounts on food packages or if breakfast is included. You can save money if you can load up on the first meal of the day. Especially if you're traveling with young people.

### 3. Reserve your activities

Once you know your destination, consider any activities you may want to do over the holidays — concerts, museum exhibits, light shows — and get reservations as soon as possible. Check with your lodging if they have discounts for guests. When booking a cruise, take advantage of any excursions offered and book them BEFORE your sailing date. The price will be much cheaper than waiting until you're onboard.

Once gathered, put next year's plans on the agenda. Meet with the family and get feedback. It's never too early to begin planning the next vacation! For more information and tips check out [AARP.org](http://AARP.org) and other sites mentioned in this article. ■



## A brief lesson on the ABCs of financial presentations and literature.

by **David Bonington, CFP®**  
Financial Planner, Stacey Braun Associates, Inc.

**W**e'll start with **APR**, which stands for **Annual Percentage Rate**. It is the rate of interest paid on a loan or received on a deposit. If you have a savings account, it is to your advantage to have the APR *compounded* as frequently as possible (daily compounding is best). Make sure you are optimizing interest on your savings!

**COLA** stands for an inflation-related **Cost-of-Living-Adjustment**. It is an increase made to Social Security and Supplemental Security Income (SSI) to counteract the effects of rising prices.

**CPI** stands for **Consumer Price Index**. Calculated from time to time, CPI measures the degree of inflation affecting the cost of a "basket" of commonly purchased household items. It may not affect you just yet, but CPI is a major factor in the calculation of COLAs.

**IRA** stands for **Individual Retirement Account**. An IRA can be either "Traditional" (pre-tax) or "Roth" (post-tax) in nature. If employed part-time, retirees might be eligible to open accounts and contribute up to \$7,500 annually, provided they have an equal amount of earned wages. With a Traditional account, one pays no federal or state tax on the contribution or on the growth, but withdrawals will be taxed. With a Roth account, contributions save no tax today but growth and later-in-life withdrawals will not be taxed provided the account is at least five years old. A **Rollover IRA** can also be opened to receive funds being "rolled over" from a workplace plan, like a 401(k) or 457(b).

**RMD** stands for **Required Minimum Distribution**. RMDs are compulsory withdrawals from pre-tax 401(k)s and 457(b)s and Traditional IRAs. Essentially, the **IRS** (I'm certain you know that one!) says, "Time's Up! Account contributions and growth have never been taxed, and it's time for taxation to commence!" One must then begin to withdraw a slightly increasing percentage of account assets each year for the rest of one's life. The Age when this must start was changed in late 2022. Currently, RMDs start the year one turns 73, but this changes to 74 (in 2029) and 75 (in 2033).

Any continuation of this "lesson" will have to wait for a future issue — but there is no need to wait for a meeting!

*A free, confidential session with a Stacey Braun planner can be arranged by calling 1-888-949-1925. No financial products are sold and there is no sales pressure. ■*

## LOCAL 237 RETIREES:

### Retired from Work, Not from the Union



## Learning about Medicaid

by **Edith Johnston, LCSW**  
Deputy Director, Retiree Division

**M**edicaid is a Federal and state health insurance program. People's eligibility is based on their income. Sources of income that are counted include social security, retirement account distributions, pension, income payable from a trust, and rental income. The Medicaid eligibility income levels changed in January of 2023.

Individuals — Change of individual income level as follows:

- 2022 — \$934 monthly
- 2023 — \$1677 monthly

Couples — Income level change for couples who both receive care as follows:

- 2022 — \$1367 monthly total
- 2023 — \$2268 monthly

### Increased Asset Limits

The allowable asset maximum limit for Community Medicaid long term care recipients has increased substantially for 2023. Assets that are counted include checking accounts, savings accounts, brokerage accounts, CDs, non-qualified annuities, individual stocks, real estate (not primary residence), and cash surrender value of life insurance. The following, however, are not counted as assets for eligibility purposes: tax-deferred retirement accounts, and traditional IRAs and 401ks, in payout status.

Here are the new asset levels:

Individuals — Change of asset maximum level as follows:

- 2022 — \$16,800
- 2023 — \$30,182

Couples — Asset maximum limit change for couples who both receive care as follows:

- 2022 — \$24,600 combined
- 2023 — \$40,821 combined

If you do not meet the criteria above but are interested in Medicaid and would like to discuss your eligibility, please reach out to one of the social workers at Teamsters Local 237, Retiree Division, and we will provide you with information and resources to explore your eligibility. ■



## In Memoriam

We pause to honor retirees  
we have lost this year.  
Our thoughts and prayers  
are with all families and friends.  
Gone but never forgotten.



**PLEASE BE SURE TO  
CALL 212-807-0555  
IF YOUR PHONE NUMBER OR  
ADDRESS HAS CHANGED.**

In addition to notifying the union, please  
contact the Social Security Administration,  
your pension system, and the Office of  
Labor Relations. You do not want to  
miss important information.

## RETIREE news & views

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## Are you moving?

To change your address, fill in the form below, cut it out, and  
mail it back to *Retiree News & Views* at the above address.

Name \_\_\_\_\_ ID# \_\_\_\_\_

New Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

New Telephone Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Each year, NYCERS makes a Cost of Living Adjustment (COLA) to the retirement allowance of eligible retirees.**

**Here are three things you should know about COLA:**

- COLA is an annual adjustment based on the Consumer Price Index.
- If eligible, your 2023 COLA payment is 2.5% of your Annual Maximum Retirement Allowance (AMRA) or \$18,000, whichever is less.
- Please read [COLA Fact Sheet #707](#), available at [nycers.org](#), for a list of eligible retirees who will receive COLA.

If you're eligible to receive COLA, it will be reflected in your **September 30, 2023** pension payment.

### Go Paperless!

You can receive correspondence from NYCERS electronically! If you're already a registered MyNYCERS user, simply log in to your MyNYCERS account and update your Preferred Contact Method to "Email."

**Don't have a MyNYCERS account?** Register for one today at [nycers.org](#)! It takes 10 minutes, and it's the easiest way to manage your retirement and access NYCERS services!



## Open Enrollment

**November 1 through November 30, 2023**  
**All changes will be effective January 1, 2024**

## Health Insurance



A Health Benefit Transfer Period is held annually. During this period, all retirees may transfer from their current health plan to any other plan for which they are eligible. The transfer period is November 1 through November 30, 2023. All changes will become effective on January 1, 2024.

**\*Please note this is only if you want to make a change to your health insurance plan. You do not have to submit a form if you are satisfied with your current health plan.**

## RETIREES CORNER



## New Retiree

We would like to announce that **Kenneth R. Perry**, Assistant Chief Attorney for Local 237-Legal Services, has retired after 34 years. During his many years providing legal services to hundreds of our members, he remained steadfast in helping to improve the quality of life for working people. Mr. Perry shared so much of his legal knowledge with his co-workers and really helped create a strong team. He will surely be missed by everyone in the Legal Services Department. Best of luck on his retirement.

## 100th Birthday!



Happy 100th Birthday to retiree **Francisca Rodriguez**, retired from NYC Housing Authority.