

RETIREE

news & views

A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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Thank you, Nancy

Nancy B. True was the Director of Local 237's 11,000 member Retiree Division, a position she was appointed to in 1993 after serving for six years as the division's first retiree assistance coordinator and one year as assistant director. The Retiree Division offers retirees a wide range of social work services; benefits assistance; and neighborhood membership meetings. Through the Retiree Division, retirees remain involved unionists, participating in voter registration, rallies and political activities. The Retiree Division also offers comprehensive retirement planning programs, including pension counseling, for members considering retirement.

In 1993, Nancy initiated the Teamsters Local 237 Oral History Project to preserve the history of the union. The project involves interviewing retired members, founders and those who helped build the union, and collecting union artifacts. Today, the Local has a significant archive of union memorabilia and photos as well as thousands of recorded (and transcribed) interviews of members about their lives on the job as members of Teamsters Local 237. Oral histories have been published in the Local's newsletters and are posted on the union's website, www.local237.org. In 2015, the Oral History Project began working in Puerto Rico. This expansion of the project provided an opportunity to capture the histories of our Puerto Rican membership, as well as the experience of the Puerto Rican diaspora who worked for many years in New York City and then made a U-turn to the island in retirement. The Oral History Project published its first book, *Memoria de Boricuas Peregrinos* (in Spanish), anthologizing the interviews that were completed in Puerto Rico.

As Retiree Division director, Ms. True produced a large annual Founders Day event to honor the founders and builders of the union, as well as conferences and special event in Puerto Rico and Florida. Under her leadership, the division presents annual program for Black History Month, Martin Luther King, Jr.'s birthday, Women's History Month, Latino heritage, Italian heritage and other events. In 2010, True played a major role in the coalition that organized an event celebrating the 75th anniversary of Social Security. The program that she spearheaded, in East Harlem, was the largest Social Security event in the country.

In 2011, Ms. True coordinated Hoops for Haiti, a fundraising event for the victims of the hurricane that devastated the country in January 2010. The event was initiated by the Retiree Division's Sunshine Club and evolved into a union-wide activity that also involved community partners. The project raised nearly \$23,000 for the Registered Nurses Response Network, a 501(c)3 charity, to continue their work in Haiti.

As part of her union responsibilities, Ms. True represented Local 237 President Gregory Floyd as a designated trustee of the New York City Employees Retirement System and was a delegate to the New York City Central Labor Council.

A 33-year Teamster, Ms. True received her B.A. from Tufts University and her M.S. from Columbia University School of Social Work. A recognized expert on balancing work and retirement with elder-care responsibilities, she has spoken at conferences, appeared in teleconferences, and published articles on this topic. An AFL-CIO video on Work & Family featuring True and Local 237 retirees, on the topic of eldercare, was shown at the AFL-CIO's 1991 convention.

Nancy True is a fellow of the Brookdale Center on Aging of Hunter College. She has been an adjunct faculty member of the Columbia University School of Social Work and a field instructor for Adelphi University School of Social Work and Hunter College School of Social Work. ■





by Gregory Floyd

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

It's hard to believe, but 5 years have passed since I was sworn into office. Standing in the same spot and having the oath administered again by our General President, James P. Hoffa, still conjured up that same feeling of pride. Yet, I had the sense that things were somehow very different.

So much has changed in the world around us. And, in so many ways the changes have not been for the better. I feel as though we live in a different city. Actually, we live in a different America. We've gotten colder toward one another. To some degree, we've become less sensitive to human suffering. There's just so much of it. The headlines bombard us with stories about gun violence, homelessness, hunger and predators of every kind. We may feel badly, but so many have just given up the hope to turn things around.

Added to that, our standards for what is acceptable or normal behavior have become less normal, and less acceptable to me. For example, School Safety Agents face a world of diluted standards every day. Behavior that previously would have resulted in at least a summons—like when a student brings bags of marijuana into school—today results in a toothless “Warning Card” which is not even a slap on the wrist!

Another thing that has really changed over the last five years, which is a major concern to labor leaders like myself, is the image of labor unions. Today, the problem of union bashers and busters has expanded. Now, we're not just fighting the corporate 1% and elected officials they help to put into office. We're fighting within our own base, many of whom wrongly claim that labor unions are not aggressive enough or progressive enough. They think that they can do better. To them I say: Read the history books. Check the facts. We have fought the big fights. And won! The 40-hour work week, safety guarantees, health benefits, paid vacation and a \$15 an hour minimum wage weren't just given to us. They are not in the Constitution or among the Ten Commandments. But, they have become practice, policy and law because of the push by unions.

There simply is no substitute for labor unions. We are still powerful and impactful. And union members are not the only ones who should agree. Recently, I attended a conference of financial advisors. Called to the podium for remarks, I started off by stating some true—but sad—facts about unions today: Labor union membership is at an all-time low. Today, only 10.5%

a message from the president

Why unions matter

of America's workers belong to a union. In the private sector, only 1 in 16 workers belong to a union. Compare that to peak years, in the 1950's, when union membership was at 40%. I went on to discuss some of our many victories, which I pointed out, although they were focused on worker rights, those rights are inextricably intertwined with civil rights. One needs to go no further than the fact that Dr. Martin Luther King Jr. was assassinated 52 years ago in Memphis, Tennessee, where he went to join striking sanitation workers fighting for fairness and dignity in the workplace. Indeed, labor victories are not only about labor. Nor are they just for union members. Our victories are for all workers. Keep in mind that recent studies have shown that, as union membership decreases, inequality increases. The Economic Policy Institute, for example, found that annual earnings for CEO's skyrocketed 940% since 1978, while the average worker's earnings only received a 12% bump for the same period of time.

Unfortunately, despite the evidence about why unions matter, efforts have accelerated to limit union power nationwide: In Wisconsin, with Governor Scott Walker's crackdown on the teachers union; in the south and mid-west, where a total of 28 “Right to Work” states passed laws making it illegal to compel workers to pay union dues, and, perhaps the biggest blow coming from the Supreme Court with its 2018 decision in the Janus case, ruling that public sector employees don't have to pay dues to be part of a union negotiating on their behalf. Luckily, here in New York, which has the highest percentage of union members in the nation—we're at 24%—our Governor, Andrew Cuomo, by executive order, signed into law provisions that made becoming a “freeloader” a little more difficult to do.

Today, I often hear the question of whether unions matter at all.

To me, the answer is a no-brainer and is why our swearing-in ceremony was so meaningful and symbolic. It's not just that union members earn, on average, 13% more than non-union workers. Nor is the answer that worker protections apply to all workers, union and non-union workers. No, the answer is not even about the peace of mind consumers have knowing that products and services are delivered by union workers and as such, come with a certain guarantee

of quality assurance... (Wouldn't you prefer to live in a high rise built by union labor?) Yet, probably the most compelling argument on why unions matter is that they are an equalizing force in our national economy. Unions took a leadership role in getting this nation back on its feet following the Great Depression, and after World War II, unions played a pivotal role in building the stabilizing force of a strong middle class. Now, our unions battle to maintain that middle class so that our children and grandchildren — plus new citizens and senior citizens, will be included. Volumes have been written about the American Dream. In my view, the middle class is the fulfillment of that dream. Labor unions help to keep that dream alive.

But for unions to have a strong role in the future, they need a strong voice in the present. And our vote is our voice. It's the best way to be heard. With so many offices up for election—from the White House to Borough Hall—this is really what some have called a “battle for the soul of our nation”—clearly, not an over-statement. And, labor unions have an important role in determining the outcome. If we want a nation where the law of the land includes everyone in it; a nation that pulls people up, not tears them apart; a nation of compassion, not cruelty; a nation in which it doesn't matter where you're from or how you started—unions have always been the go-to catalyst for change. With so much at stake, the problem is that, especially in this anti-union climate—which paints a public image of union membership as obsolete, ineffective and out of touch—we must ask ourselves: Are we headed for extinction or can labor unions take on the challenges before us? For me, the answer is summed up in the words of our General President Hoffa as he was about to administer our Oath of Office. He said the oath was “a re-commitment to our members. Like renewing marital vows. As leaders, it's the time to ask yourself if you believe in this Oath? Are you sincere? We're here today because the answer is yes. So now, you have to look in the mirror and think about how we can make the lives of our members better. And despite the fact that we've all become a little jaded by some of the successes we've had along the way, know that we are Teamsters, and we just keep going on, and on and on.”

That's why we celebrate our new term of office. ■

a message from the co-directors

New Year, New beginnings....



by Susan Milisits
Co-Director of the
Retiree Division



by Julie Kobi, LMSW
Co-Director of the
Retiree Division

Happy New Year! As many of you know Nancy B. True retired as the Director of the Retiree Division on December 31, 2019. As of January 1, 2020 Susan Milisits and Julie Kobi were appointed as Co-Directors of the Retiree Division.

Here's what we want you to know as we take on our new positions:

“We are truly excited about this new role and new journey with all of you. We assure you that we will continue to offer programs and services that meet your needs. As in the past, your interests and concerns are extremely important. We know that change can sometimes

be difficult, however, through change a space can emerge for new opportunities to learn and grow.

We will continue to offer social work support and educational programs. We will celebrate cultural pride and diversity with programs such as the Black History program, Italian Heritage, and Latino Heritage. Through these programs, we will continue to provide enriching experiences.

As we look to the future, we are encouraged by the excitement of a new and promising beginning with all of you. We welcome your suggestions and feedback, and are truly looking forward to a great year ahead of us. ■

RETIREE news & views

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Puerto Rico Earthquakes, Felt in Our Hearts...

by Luz Nieves-Carty, MPA

Assistant to the Director, Retiree Division

On January 7, 2020, a 6.4-magnitude earthquake struck Puerto Rico. This was the largest in a series of quakes that have struck the island in past weeks. These earthquakes have caused heavy damage in the southwest towns of Ponce, Yauco, Guaynilla, Lajas and Guanica. Homes, businesses, churches and schools were destroyed. The tremors have forced thousands to sleep in their cars or in tents out of fear of another earthquake during the night.

It was just 2 years ago when Puerto Rico was devastated by hurricane Maria. Many of our Teamsters brothers and sisters were affected. In 2020, some islanders are still rebuilding. Thousands more are currently in the United States still displaced, trying to find apartments and services. Recently, the news reported the discovery of a warehouse full of hurricane relief supplies that never made it to the people. This led to the firing of the three government officials

by Puerto Rico's Governor, Wanda Vazquez. This has also fueled the distrust of the government and organizations, in charge of relief efforts.

Now the island is struggling with the effects of another natural disaster. It's yet another crisis that reminds us of the growing vulnerabilities and challenges our families on the island. The good news is that some organizations such as the Hispanic Federation, have a team on the ground — and a vast network of nonprofits actively supporting and working in Puerto Rico — ready to provide emergency relief and long-term support to those affected by the quake and the ensuing aftershocks. Many local organizations in New York City are gathering donations and taking the items themselves to distribute to island residents.

Once again Chef Andres is on the island serving over 60,000 hot meals prepared by volunteers of his organization, World Central Kitchen. As we watch images of our families in

Puerto Rico sleeping in tents out of fear, we want to help. The Hispanic Federation has also partnered with the University of Puerto Rico, and began a mental health initiative, providing services across the island, focused on trauma therapy after natural disasters. These earthquakes have left tremors felt in our hearts here in the states. Interested in supporting the Earthquake Relief Efforts?

Here are a few organizations you can reach out to:

Hispanic Federation
(866) 432-9832
<https://hispanicfederation.org>

World Central Kitchen
(202) 844-6430 <https://wck.org>

Let's keep our fellow brothers and sisters in Puerto Rico in our hearts and not forget them. ■



by Mary E. Sheridan, Esq.

Director of Local 237

Legal Services Plan

Our Estates in the Digital Era

Increasingly, most people have on-line accounts and records. What happens to these on-line accounts when we die? Our loved ones may be denied access to our on-line accounts, such as emails and bank accounts, after we die. It is important to keep a record of our passwords, account numbers, log-ins and Personal Identification Numbers (PINS). But where, and how, should we store this information? This information should NOT be included in your Will. When a Will is probated, it becomes a public document where anyone could access your private account information.

Probably the easiest place to store this vital information is someplace safe at home like a fireproof safe. Another option is an on-line password storage service. Just like with your Will, you should not store this information in a safe deposit box. Many don't realize your loved ones will need a Court Order to access a bank safety deposit box.

You should make a list of your important accounts so your survivors won't miss something. Examples include: computers; email accounts; bank and financial accounts; cell phones and other electronic devices; and, online services (online storage, records, pictures, etc).

What about a Facebook account? One of two things can happen - either the account can be deleted or the profile can be memorialized. When memorialized, no new contacts can be added but all posts are still available to those they were shared with. The word "remembering" will appear next to the deceased's name. Also, if privacy settings allow it, people can post memories to the profile. Every Facebook user can designate a Legacy Contact from the account settings. This means you can designate who you choose to look after your account and profile after your death. You can also designate this person in your Will.

Increasingly, our lives are being lived on-line. Don't overlook what may be important assets or meaningful memories for our loved ones.

For question, please contact your Legal Services Plan at (212) 924-1220. ■



Cost Saving Pharmacy Benefits

by Mitch Goldberg

Director of the Retiree Benefit Fund

In a previous column, I reviewed three cost savings programs that were implemented in January last year. I thought it would be useful to review the three programs — Choose Generics, Maintenance Choice and Step Therapy. They are an important part of your Retirees' Fund Pharmacy Plan. They are free services that can help you control your costs and manage your medications.

Choose Generics

Generic drugs, in many cases, work just as well as their brand-name counterparts. The U.S. Food and Drug Administration (FDA) checks them for strength, quality, purity and potency. With the Retirees' Fund Pharmacy Plan, you can get a brand-name drug if you prefer, but you'll pay more for it. If a generic is available, and you choose to get the brand name, you'll pay the difference in cost between the brand and generic plus the applicable copay for your plan. Ask your physician to prescribe generics if they feel it is appropriate. If you're already taking a brand-name drug, you can inquire about changing your prescription. However, if your doctor has a medical reason for you to continue taking a brand-name drug, have them contact Aetna's pre-certification department at (855) 240-0535.

Maintenance Choice

To save a co-pay on medications you take every day, Aetna has developed this program. The Maintenance Choice Program is for drugs that help

you control conditions like high blood pressure, asthma, high cholesterol and more. You can save a co-pay when you get 90 days of your medication at a time. That's because under the program one 90-day supply costs the same as two 30-day supplies when you refill month to month. The program offers two choices to receive your medication.

To fill at your local CVS/pharmacy store, you'll need to get a 90-day prescription from your doctor first.

— OR —

For mail order, ask your doctor for two prescriptions: One for a 30-day supply to fill right away. The other is for a 90-day supply to send to Aetna Rx Home Delivery®. Choose from these options to submit your prescription:

1. Mail the 90-day prescription along with a completed order form. You can access the order form online. Visit www.aetna.com and log in to your secure member website. Forms are also available at the Fund office, call (212) 924-7220 and ask for a form to be mailed to you.
2. Ask your doctor to fax in your new prescription, with your completed order form. The fax number is 1-877-270-3317. Make sure your doctor includes your Aetna member ID number, your date of birth and your mailing address on the fax cover sheet. Only a doctor may fax a prescription.
3. Call toll-free at 1-888-792-3862.

A representative can contact your doctor on your behalf to attempt to get a new prescription for you.

Aetna Rx Step

In this program, you may have to try less expensive or more common drugs before a drug on the step-therapy list will be covered. Many of the alternate drugs work the same way and treat the same conditions but they usually cost much less. Your doctor might want you to skip an alternate drug for medical reasons. If so, you can ask for a medical exception. Your pharmacist can also ask for an exception for antibiotics and pain medication. Examples of medications that are subject to step therapy are Cymbalta, Abilify, Diovan and Lipitor. To see if your medications require step therapy you can call the number on the back of your Aetna ID card. If you do not have your card, please call Aetna member services at 1-855-352-1599.

If you experience any issue with your pharmacy benefit or need further explanation, please call the Fund office and let our staff assist you. The Fund office receives calls from 8:30 A.M. until 5:00 P.M. Monday thru Friday. The phone number for assistance is (212) 924-7220.

Chairman Gregory Floyd and the Local 237 Retirees' Fund Board are committed to ensuring your benefits remain intact with as minimal cost to you as possible and hope that each of you take full advantage of all of your Retiree benefits. ■

La importancia de un Centro y Archivo de investigación de la historia oral sindical.

[Segunda parte:
El folclor como otra herramienta para
conocer a nuestros jubilados.]

Por Néstor Murray-Irizarry
historiador y gestor cultural



Néstor Murray-Irizarry
Photo by George Malave

La primera parte de este artículo se publicó en la edición anterior de noviembre y diciembre de 2019. La anterior reflexión puso de perspectiva la gran importancia que representa para cualquier sindicato mantener un centro y archivo de investigación y acopio de materiales orales producto de las entrevistas a sus miembros jubilados.

¿Folclor?

Esta segunda columna la dedicaremos a analizar la importancia de también recoger, entre nuestros jubilados, el folclor [también esta aceptado por la Real Academia de la Lengua Española: folclore, folklore]. Esta antigua ciencia se creó durante el siglo XIX. Desde entonces se ha seguido desarrollando como una gran alternativa para investigar y estudiar las expresiones más auténticas de los seres humanos y su entorno. Hace varios años este concepto sufrió algunos cambios que los antropólogos contemporáneos lograron introducir internacionalmente. Actualmente el folclor está íntimamente relacionado con todas las clases sociales.

¿Nueva definición de folclor?

Varios estudiosos del folclor consideran que el folclor es la manera en que las personas se enseñan o se entretienen. Estas formas no se aprenden en la escuela o en los libros de texto, las aprendemos mediante la interacción y la comunicación entre generaciones y en medio de los diferentes grupos a los que pertenecemos. Incluye expresiones, comportamientos y procesos que aprendemos o enseñamos a través de las costumbres. Algunos géneros del folclor son los cuentos, los chistes, las leyendas, las adivinanzas, el uso y el manejo de las plantas medicinales para curación [entre otros usos], las creencias, las formas tradicionales en que se construyen y se tocan los instrumentos propios de un país y las maneras de celebrar ciertas festividades.

¿Comprender el folclor?

Si analizamos con mucha profundidad y sin prisa, pero sin pausa, las nuevas definiciones [o los nuevos conceptos] de acercarnos a los materiales folclóricos, observarás que no importa la profesión o la clase social a la que pertenezca un ser humano, las costumbres y tradiciones no están en conflicto con las mismas. Sin embargo, el hecho folclórico, se podrá transformar, cambiar o adaptarse a su época o espacio geográfico, pero esencialmente mantiene sus características propias. Algunos grupos reunidos a nivel profesional-médicos, enfermeras, abogados; al igual que los grupos que se reúnen o asocian de oficios-carpinteros, agricultores, zapateros, costureras, entre otros, también hacen folclor.

¿Como se investiga el folclor?

El proceso de investigación es parecido, pero no igual al de la historia oral; y las técnicas también muchas veces, son similares. bibliografía; estudiar y leer mucho sobre los temas a preguntar; grabadora en mano, libretas de notas de campo; hacer entrevistas preliminares que sirvan como para preparar el cuestionario o preguntaría abierto; transcripción de la entrevista; análisis científico de los materiales folclóricos recopilados; entre otros. Se pueden combinar los materiales recogidos. En la primera parte de la entrevista yo siempre dedico tiempo para preguntarle al entrevistado sobre las costumbre y tradiciones en que fue formo parte en las diferentes fases de su vida. Luego me dedico a hacer las preguntas sobre su trabajo y su vinculación con el Sindicato También se puede iniciar un proyecto de investigación solo sobre el folclor de los jubilados. Ya veremos. Nos comunicamos a través del próximo número. Si tienes preguntas o comentarios favor de comunicarte a través del e-mail: nmirizarry@gmail.com ■



by **Anny Rosario Diaz**
Assistant District Manager,
Social Security in Downtown Manhattan



Get Your Social Security Benefit Statement (SSA-1099/SSA-1042S)

Tax season is approaching, and we have made replacing your annual Benefit Statement even easier. The Benefit Statement, also known as the SSA-1099 or the SSA-1042S, is a tax form we mail each year in January to people who receive Social Security benefits. It shows the total amount of benefits you received from us in the previous year so you know how much Social Security income to report to the IRS on your tax return.

If you live in the United States and you need a replacement form SSA-1099 or SSA-1042S, simply go online and get an instant, printable replacement form using your personal *my Social Security* account at www.socialsecurity.gov/myaccount. A replacement SSA-1099 or SSA-1042S is available for the previous tax year after February 1.

If you already have a *my Social Security* account, you can log in to your account to view and print your SSA-1099 or SSA-1042S. If you don't have access to a printer, you can save the document to your computer or email it to yourself. If you don't have a *my Social Security* account, creating one is very easy to do and

usually takes less than 10 minutes.

If you're a non-citizen who lives outside of the United States and you received or repaid Social Security benefits last year, we will send you form SSA-1042S in the mail. The forms SSA-1099 and SSA-1042S are not available for people who receive Supplemental Security Income (SSI) benefits.

With a personal *my Social Security* account, you can do much of your business with us online. If you receive benefits or have Medicare, your personal *my Social Security* account is also the best way to:

- Request a replacement Social Security number card (in most states and the District of Columbia).
- Get your benefit verification letter.
- Check your benefit and payment information.
- Change your address and phone number.
- Change your direct deposit information.
- Request a replacement Medicare card.
- Report your wages if you work and receive Social Security disability insurance or SSI benefits. Visit www.socialsecurity.gov to find more about our online services. ■

Who Do I contact - Social Security or Medicare?

Social Security offers retirement, disability, and survivors benefits. Medicare provides health insurance. Because these services are often related, you may not know which agency to contact for help. The list below can help you quickly figure out where to go. Please share this list with family and friends.

You can do much of your Medicare business with Social Security online.

- How do I report a death? Contact your local Social Security office or call 1-800-772-1213 (TTY 1-800-325-0778)
- How can I check Medicare eligibility? www.socialsecurity.gov/benefits/medicare
- How do I sign up for Hospital Insurance? (Part A) www.socialsecurity.gov/benefits/medicare
- How do I sign up for Medical Insurance? (Part B) www.socialsecurity.gov/benefits/medicare
- How do I apply for Extra Help with Medicare Prescription drug coverage? (Part D) www.socialsecurity.gov/benefits/medicare/prescriptionhelp
- How to appeal an income-related monthly adjustment amount decision? (For people who pay a higher Part B or D premium, if their income is over a certain amount.) www.socialsecurity.gov/benefits/disability/appeal.html
- How can I request a replacement Medicare card online? www.socialsecurity.gov/myaccount
- If I already get benefits or have Medicare, how do I report a change of address or phone number? www.socialsecurity.gov/myaccount

- Where do I find publications about Medicare? www.ssa.gov/pubs/?topic=Medicare or www.medicare.gov/publications

Medicare also offers many online services where you can find out:

- What does Medicare cover? www.medicare.gov/what-medicare-covers
- How can I check the status of Medicare Part A or B claims? www.mymedicare.gov
- Where do I find forms for filing a Medicare appeal or let someone speak with Medicare on my behalf? www.medicare.gov/claims-appeals/how-do-i-file-an-appeal
- What do Medicare health and prescription drug plans in my area cost, and what services do they offer? www.medicare.gov/plan-compare
- Which doctors, health care providers, and suppliers participate in Medicare? www.medicare.gov/forms-help-resources/find-compare-doctors-hospitals-other-providers
- Where can I find out more about a Medicare prescription drug plan (Part D) and enroll? www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage
- Where can I find a Medicare Supplement Insurance (Medigap) policy in my area? www.medicare.gov/medigap-supplemental-insurance-plans ■

Beware of Social Security Scams

Scammers go to great lengths to trick you out of your personal information. We want to help you protect your information by helping you recognize a Social Security imposter.

There's a widespread telephone scam involving callers claiming they're from Social Security. The caller ID may even show a government number. These callers may tell you there's a problem with your Social Security number. They may also threaten to arrest you unless you pay a fine or fee using gift cards, pre-paid debit cards, a wire transfer, or cash. That call is not from us.

If you receive a suspicious call from someone alleging to be from Social Security, please:

- Hang up right away.
- Never give your personal information, money, or retail gift cards.
- Report the scam at oig.ssa.gov/ to Social Security's law enforcement team at the Office of the Inspector General.

Social Security will not:

- Threaten you.
- Tell you that your Social Security Number has been suspended.
- Call you to demand an immediate payment.

- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a Social Security benefit approval, or increase, in exchange for information or money.
- Request personal or financial information through email, text messages, or social media.

Social Security will:

- Sometimes call you to confirm you filed for a claim or to discuss other ongoing business you have with them.
- Mail you a letter if there is a problem.
- Mail you a letter if you need to submit payments that will have detailed information about options to make payments and the ability to appeal the decision.
- Use emails, text messages, and social media to provide general information (not personal or financial information) on its programs and services if you have signed up to receive these messages. Please share this information with your family and friends. ■



Veterans Benefits and Services Update

by Lynn Johnson

US Department of Veterans Affairs, VA NY Harbor Healthcare System Outreach Specialist, VA Work Study Supervisor and the VA NY Harbor Minority Veteran Coordinator.

Veterans of the United States armed forces may be eligible for a broad range of benefits and services provided by the VA. General eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service under other than active duty for training.

VA Healthcare Updates Year 2020

Free hearing aids, eyeglasses, aides and attendants for housebound Veterans, LGBTQ services, mental health, substance abuse services, women's health, \$12 30-day supply medication (all types).

Blue Water Navy Vietnam Veteran Act of 2019

VA has begun deciding claims for the Blue Water Navy Vietnam Veterans Act of 2019. The Act extends the presumption of herbicide exposure, such as Agent Orange, to Veterans who served in the off-shore waters of the Republic of Vietnam during January 1962 to May 1975 as well as Veterans who served in the Korean Demilitarized Zone (DMZ) between January 1967 and August 1971. These Veterans can now apply for disability compensation and other benefits if they have since developed one of the 14 presumptive conditions associated with herbicide exposures. Qualifying recipients include affected Veterans who are still living and certain survivors of deceased (BWN) and (DMZ) Veterans.

Veterans Affairs Home Loan changes in 2020

- No VA Loan Limits. If you apply for a home loan using your VA benefits, you can apply for a loan for the most expensive home you can afford, and the VA guaranty of the loan is 25% of the loan amount with no down payment.
- House Resolution 299 dictates those who still serve on active and were awarded the Purple Heart are now exempt from paying the VA Loan Funding Fees as those who are entitled to receive VA compensation for their service-related conditions.
- VA Loan Funding Fees have increased. For an active duty first-time borrower, by approximately 15% and 30% for those who have used VA loans before.

Veterans Affairs Caregiver Program Strengthened

Presently, this program is only available to eligible Veterans seriously injured in the line of duty on, or after September 11, 2001. VA plans on expanding the application of comprehensive assistance for family caregivers to eligible Veterans from all eras. VA provides a wide range of services for caregivers, including training, education, respite care, a telephone support line, and self-care courses.

Veterans Affairs Medical Foster Home Program

VA Medical Foster Home Program provides housing and care for more than 1,000 veterans in 42 states and Puerto Rico, serving as an alternative to nursing home care for those who cannot live safely on their own. Veterans pay their caregivers \$1,500 to \$3,000 a month, depending on the location. VA accepts only foster homes that meet strict qualifications. The program is comprised of more than 700 licensed caregivers who live full time with the Veterans and provide round-the-clock supervision and care.

Pre-Burial Determination

You can apply to find out in advance if you can be buried in a VA national cemetery. This is called a pre-need determination of eligibility, and it can help make the burial planning process easier for your family members in their time of need. This request does not apply to Arlington National Cemetery or the United States Soldiers and Airmen's Home National Cemetery. ■

Retiree Division Holiday Party and Toys for Tots

December 13, 2019



Thank you to all who participated in the Toys for Tots campaign in New York City. It was a great success!! We were able to provide new gifts to over 300 hundred children in need.



on a personal note... Condolences...

To the family of retiree **Alvin Hamblin, Sr.** Alvin, a NYCHA maintenance worker for 25 years, passed away peacefully on January 9, 2020 at his home with his loving family by his side.

Well-wishes

Sending get well-wishes to **Carolyn Harrell, Barbara Baker, and Mayneil Thompson.**

1/20/2020

To: Local 237,
Retiree Division,

I can't believe I'm retired 16 years after working for Housing 33 years. My wife and I did the retirement thing. Cruises, fishing, etc. I opened a pizzeria, a cafe and a bar within the first 5 years. Now it's time to relax and enjoy retirement. Would I do it again? No way. I'm enjoying retirement twenty minutes from Atlantic City. All I have to say is at least 1 year before you retire, make plans on what you're going to do.

Eddie Ciprio

PS. Thank you Greg from Plant Services. You're one of the best bosses I had.



Thinking of our Retirees in Puerto Rico who have been impacted by the recent Earthquakes. We are here for you.

Pensando en nuestros jubilados en Puerto Rico que han sido impactados por los recientes terremotos. Estamos aquí para ustedes.

RETIREE news & views

216 West 14th Street
New York, NY 10011

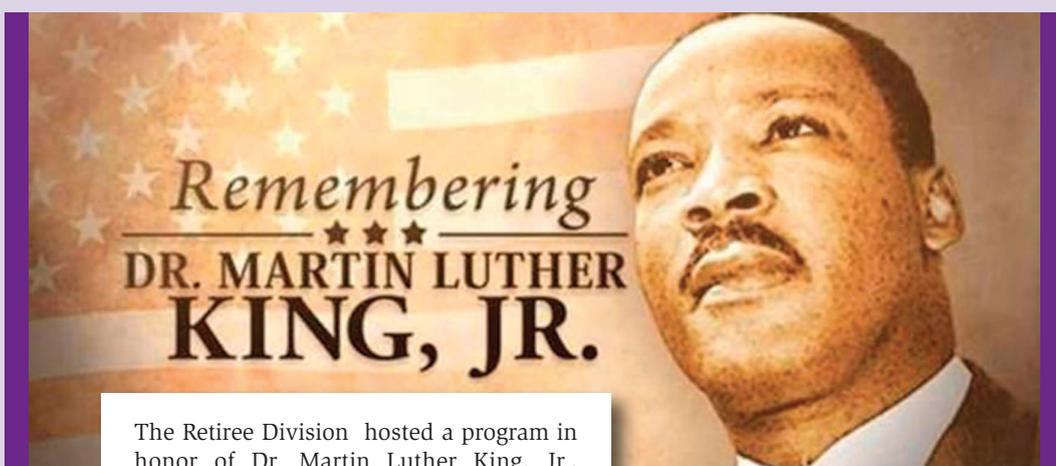


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JANUARY/FEBRUARY 2020

PERIODICALS
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The Retiree Division hosted a program in honor of Dr. Martin Luther King, Jr., on January 16. The guest speaker was Mark Levy, a former New York City Junior High School Social Studies teacher, union organizer and civil rights activist, who led Queens College students in a March on Washington in 1963 and then coordinated local participants in the Mississippi Freedom Summer of 1964 march. ■



Mark Levy addressing retirees at the Martin Luther King, Jr. program.



Susan Milisits at the podium.

Mark Levy was born, bred and schooled in NYC. In 1963, he organized a busload of Queens College students to go to the March on Washington. Then in 1964, he served as coordinator of a Freedom School in Meridian, Mississippi. Freedom Summer '64 was a movement led by black Mississippians to register to vote after years of intimidation, harassment and violence with support from student and other volunteers from around the country.

After that historic summer, Levy taught social studies in a NYC junior high school and then Third World studies and community organizing in Queens College/CUNY's SEEK Program. He left classroom teaching to work in the labor movement - first as an organizer and later as an administrator in electrical

manufacturing and healthcare unions.

Levy starts his talks saying that he "learned more than he ever taught." He uses his experiences and talks to illustrate the leadership role of local and grass roots activists, women and young people in the Movement and the impact of Mississippi Summer on his organizing and teaching.

A life-long union member, activist and a committed teacher, Levy has continued to write and lecture in the U.S. and the U.K. about Freedom Summer and "about ordinary people, working together, doing extraordinary things."

Levy is featured in the short PBS video: <https://www.pbs.org/video/american-experience-mark-levy-teacher> ■