

**RETIREE**

# news & views



A PUBLICATION OF LOCAL 237's RETIREE DIVISION

VOL. 30, NO. 6, NOV./DEC. 2024

## Happy Holidays!

Below are photos of recent Retiree Division activities and outings.

Sending you our warmest thoughts and best wishes for a wonderful holiday season. We hope 2025 brings good health, joy, laughter and more of the Retiree Division activities. As we go into the New Year please be on the lookout for upcoming programming: Try a class or attend an educational workshop. A calendar of events can be found on the Local 237 website at [www.local237.org](http://www.local237.org).



Retirees participated in Local 237's Retiree Division Talent Show and Multicultural Event. Both of these events were the first of their kind celebrating talents found in our very own Retiree Division and learning about different cultures.



Retirees participated in a fall foliage luncheon cruise. We were able to see all the lush greenery and enjoy a wonderful meal together.



## by Gregory Floyd

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

So much has already been written and no doubt there'll be countless volumes to come. The "talking heads" have been out in full force—TV, radio, podcasts, X—and every other media outlet on Earth. There's been a mix of commentary, depending on where you tune in, that ranges from joy to despair. Yes, the 2024 election is over, but the burning question remains: "Where do we go from here?"

All sides of the aisle have offered advice, speculation and arguments made.

For example, David French, a New York Times columnist recently wrote: "The election is over, but our democracy endures. The end of the campaign signaled the beginning of the next phase of the fight to preserve the American experiment. We can grieve the loss, but the period of mourning should be short. There is work to be done." And, Peggie Noonan, the renowned speech writer for Republican President Ronald Reagan, and currently a Wall Street Journal columnist wrote recently: "All defeat carries a gift. You get to figure out what you're getting wrong."

So, again, there's the question: Where do we go from here?

To help figure that out, a good place to start might be to look at an item that is already receiving

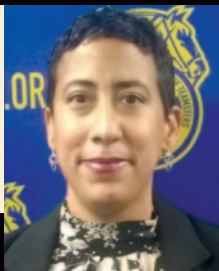
a great deal of attention in this time of election post-mortems: How could so many professional pollsters get it so wrong? Their findings were supposed to not just predict who would win, but also to identify what voters cared about that would deliver the win. Campaigns pay millions of dollars for their findings and more millions are paid to those individuals tasked with developing and implementing strategies based on that information. Clearly, there's no shortage of excuses to offer disappointed voters, but there's surely a simple warning for everyone to keep in mind. It was found in a study by psychologist Philip Tetlock. He evaluated several decades of predictions about political and economic events, and he summed up his findings best: "The average expert was roughly as accurate as a dart-throwing chimpanzee." It's too easy to conclude that "people lie to pollsters" and therefore their findings are often flawed. Maybe the better conclusion is to not rely heavily on polls but instead, find better ways to know what's on voters' minds...and what really matters to them.

Another idea that was pursued, but maybe not to its fullest during the election, and should not be dropped now or minimized going forward in the quest to engage, grow and preserve voter participation—is the importance of reaching out to new and first-time voters. The voting population in America is changing. Baby Boomers used to make up the largest voting bloc in the nation. Today, it's people under 30 who made up 16% of the vote, while in 2020, they were only at 13% of the vote. And there is another group that has skyrocketed in voter numbers: 36.2 million Hispanics are now eligible to vote which more than doubled their numbers from 14.3

million in 2020. Of course, the challenge becomes how to appeal to these groups—and many more emerging voter groups, as well as the huge number angry voters who decide to just sit this one out. Some have pointed blame on the expansion of concern to what has been termed: "cultural boutique issues" while at the same time, concerns of perhaps more hard-core, "can't-live-without" issues from housing to hunger seem on the backburner.

What's there to do...where do we go from here?

Charles Blow, New York Times opinion columnist, in one of his takeaways from this election, suggested that we go back to the concept of Martin Luther King Jr. before he was assassinated. He had already embarked on the Poor People's Campaign, which he called "the beginning of a new cooperation, understanding and a determination by poor people of all colors and backgrounds to assert and win their right to a decent life and respect for their culture and dignity." Although it's a question if that title would be welcomed without controversy today, the coalition concept does have merit. Certainly, unifying in common interests for common gains is something that working people — and union members — understand and subscribe to. Blow ends his column with wisdom and advice: "It's hard not to think that some Americans don't see others' oppression as their problem". And there's something more to consider: When we look in the mirror, is ours the only image we see? Maybe part of the way to find the answer to "Where do we go from here?" is to unify and in so doing, the image in the mirror is not just of one person, but of many. ■



## by Julie Kobi LMSW

Director of the Retiree Division

### A Message From The Director

## RETIREE DIVISION: A YEAR IN REVIEW 2024

As we close this year, I would like to express my deepest gratitude to all the Local 237 retirees for entrusting the Retiree Division staff with your important matters. Many retirees have reached out on matters of benefits as well as some delicate situations along the way. We have learned so much from all of you and are looking forward to building connections with you in the new year.



Tai Chi class at the Local 237.

### Here's a review of what we have accomplished together this year:

- This year the Retiree Division reached a milestone we have over 12,000 retirees. Welcome to all new retirees. You join a large family of retirees. The Retiree Division answered several hundred calls and emails from retirees with an array of inquiries about benefits, health insurance and Medicare: What happens when I become Medicare eligible, caregiver support, relocation, pension concerns, community referrals and much more.
- The pre-retirement seminar was held twice this year virtually. Moving towards the online platform has helped us reach more members than we have ever reached before. Members have access to the information right from the comfort of their own home.
- The Retiree Division held many activities this year, including: Martin Luther King Jr. program, Black history program, community groups, women's history program, caregiver workshops, walking groups, multicultural event, Veteran's program, social hour and a lunch cruise overlooking the Hudson River. All of the events provided retirees an opportunity to connect with some old friends and make new one.
- The Retiree Division held spring and fall classes including: Introduction to drawing, community crochet, Tai Chi, Afro Fit, Salsa and online poetry class.

We are truly honored and proud to have worked with many retirees and their families this year. I encourage all of you to attend one of our events in 2025 and get to know the Retiree Division staff. Social connections play an important role in maintaining older adults' mental and emotional well-being. Engaging in social activities and forming bonds can help alleviate loneliness and depression, often associated with aging. Join us for activities in the coming year. For information about upcoming classes and activities feel free to look at our website [www.local237.org/retirees](http://www.local237.org/retirees).

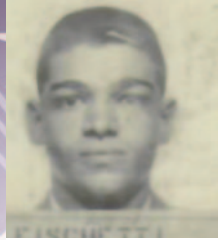
Wishing you and your families a happy and healthy holiday season.  
**Cheers to 2025!** ■



**Wilfredo Velez Sr.**  
Army  
Retired from NYCHA



**Dabney Montgomery**  
Tuskegee Airman  
Retired from NYCHA



**Richard Fischetti**  
Air Force  
Retired from NYCHA



**Anthony Cottone**  
Navy  
Retired from NYCHA



**Betty Willis-Harris**  
Navy  
Retired from School Safety

# VETERANS DAY



## HONORING ALL WHO SERVED



**Robert Mendoza**  
Army  
Retired from NYCHA



**Luis Sandoz**  
Army  
Retired from School Safety



**Darryl Williams**  
Army  
Retired from NYCHA



**Angel Sanchez**  
Army  
Retired from NYCHA



**Rocco Brienza**  
Army  
Retired from NYCHA



**Kendal Baskerville**  
Marines  
Retired Business Agent



★ Interested in learning more about the agency—visit [nyc.gov/vets](http://nyc.gov/vets)

★ Interested in connecting to available services—visit [nyc.gov/vetconnect](http://nyc.gov/vetconnect)

★ If you would like to speak to a member of the DVS team—email: [connect@veterans.nyc.gov](mailto:connect@veterans.nyc.gov) or call: 212-416-5250



New York City is home to roughly 210,000 current and former US Military Service Members; these servants are the backbone of this great city. The NYC Department of Veterans' Services (DVS), the first standalone city agency in the nation dedicated to assisting Veterans and their families, is committed towards ensuring that all New York City Veterans and their loved ones have access to quality care that is compassionate and aligned with our community's needs.

The mission of DVS is "to connect, mobilize, and empower New York City's Veteran community in order to foster purpose-driven lives for US Military Service Members—past and present—in addition to their caregivers, survivors, and families." In partnership with several community-based organizations along with numerous city, state, and federal entities, DVS enables America's brave and their families to receive, wherever eligible: Veterans Administration (VA) claims-related benefits, housing support, VA healthcare, employment assistance, educational access, mental health offerings, and other services. DVS strives to uplift the local Veteran ecosystem by amplifying efforts to make New York City a Veteran-friendly place to live, learn, and work.

Visit [nyc.gov/vets](http://nyc.gov/vets) for information about the benefits and services Veterans have rightfully earned as they navigate their ongoing transition to civilian life. The agency encourages all Veterans and New Yorkers to educate themselves about the many pathways to care and support that are available through your Veteran identity or your identity as an ally.

Whatever challenges you face, DVS will toil on your behalf in all the ways that they can. ■



In honor of Veterans Day, the Retiree Division presented an informative and inspiring program that included a presentation from retirees who served in the United States Military and a representative from the NYC Department of Veterans' services.

### RETIREE news & views

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## EN VERANO: UN RATITO A PIE Y OTRO ANDANDO O EL SIGNIFICADO DE LAS CIUDADES



**Por Néstor Murray-Irizarry**  
Historiador y gestor cultural

murraynestor@gmail.com  
www.casapaolipr.com



Una de las actividades más apropiadas para llevarse a cabo durante el verano consiste en caminar nuestras ciudades preferidas y admirar su arquitectura y contemplar el paisaje urbano que le rodea.

Carlo Aymonino, arquitecto, crítico y profesor universitario italiano publicó en 1975 en italiano y luego la editorial Herman Blume tradujo al español su obra *El significado de las ciudades. El prologoista de este gran libro, Antonio Fernández Alba, señala que el estudio de los significados de la arquitectura de la ciudad, es en la actualidad uno de los campos más ricos para la explicación de los fenómenos urbanos, dada la gran riqueza de datos que permiten formular las cuestiones básicas de la espacialidad moderna.*

*Aymonino opina que una ciudad es un proceso continuo en el desarrollo de los asentamientos humanos socialmente organizados, que parte, aproximadamente, de determinadas experiencias de la sociedad griega y se prolonga hasta la expansión mundial de las formas sociales anglosajonas. Además, indica que el significado de las ciudades desde un punto de vista arquitectónico no representa un hecho exclusivamente estético o estrictamente funcional, sino que encuentra su punto de partida en fenómenos relacionados con la necesidad.*

*Pero cuando se satisface la necesidad, surge, añadiendo a este proceso, la confrontación, la diversidad, la ambición, el deseo de belleza; e incluso, más allá de estos, los elementos, la acumulación como posibilidad de lo superfluo, de la simbolización arquitectónica.*

*Pero, ¿Quiénes hacen ciudad?*

*En un libro bajo ese mismo título, editado por Luis E. Camacho de SIAP, auspiciado por la Fundación Ford, de 1997, se expresa que la ciudad es un ecosistema donde la comunidad biótica (compuesta por todos los organismos que viven dentro) se relaciona con el ambiente físico a través de un intercambio de energía. Ese ecosistema se alimenta de otros y por lo tanto, tiene una gran dependencia no solo de energía y materia, sino también de información. Cuando esas características sobrepasan las posibilidades de su territorio de influencia para reproducir los recursos y reciclar los desechos, el ecosistema urbano entra en crisis.*

*Cuando termine este milenio, la mitad de la humanidad vivirá en ciudades, y para el 2030 se espera que la población urbana duplique la rural. La economía estará más concentrada en las ciudades y también los problemas: empleos, pobreza, marginación, salud, educación, etc.*

*Es indispensable conocer las ciudades. Cuidarlas y protegerlas para el beneficio de todos los ciudadanos. Una ciudad se conoce mejor caminándola a pie.*

*Saborear sus maravillas. Disfrutar de su buen ambiente. Compartiendo y dialogando con sus vecinos. Vecinos que a la larga se podrán ayudar mutuamente en casa de la solución de futuras situaciones. Una vida sana y segura nos merecemos todos los que habitamos una ciudad. La ciudad es un constante disfrute de la vida. Recuerda: un ratito a pie y otro andando. ■*



## How to Shop online to avoid Shopping Scams

by Elaine Williams, LMSW  
Assistant Director, Retiree Division



It's that time again, when more and more persons will be looking to secure the best deal on items for gifts as we approach the holiday season. There will be a barrage of ads and offers on our phones and our computer to entice us into taking advantage of one deal or the other. However, this is also the time when online predators are ramping up their effort in drawing you in to make big cash purchases with as many scams as possible. This is the time to ensure that you will not be a victim of online fraud. Here are some tips to avoid online shopping scams:

**Too Good to Be True Scam:** If you're shopping online and find that one specific item for a price that seems too good to be true, chances are it's a scam. Online scammers pick popular items and list them at discount prices to lure in customers. A customer thinks they're getting a deal, when really, they are providing someone with their payment information.

**Website scams:** Always check the website's URL for misspellings and look for secure checkout when finalizing your purchase. Checking out as a guest will avoid you having to create an account, so you avoid the chances of your personal information being stored on the website's internal server.

**Password tips:** Use a different password for each account as much as possible. Do not use the same password for all your online account.

**Payment tips:** Consider using a credit card instead of a debit card. Credit card provides increased security for online shopping compared to a debt card. Today's EMV chip technology makes it harder for scammers to steal your information. Credit cards are not tied to your bank account; debit cards are.

**Monitor Statements:** Monitor your credit card statements regularly as you make your online purchases. It's easy for companies to have a data breach. By reviewing your purchasing activity through your credit card statements, you will be able to ensure that the purchases you see are yours and not being made by someone else.

**Fraud Technology:** Use fraud detecting technology with your checking account. Some checking accounts come with tools to protect your account, like identity theft monitoring and resolution services, alerts of changes to your credit report and access to your credit score are all apart of these built in services that will give you peace of mind knowing that your information will be safe.

Scammers are regularly evolving their techniques to defraud you, and in the same way we must do all we can to safeguard our information from scammers. Be vigilant, be alert, don't fall prey to the traps that will cost you more in the long run. ■



## Senior Discounts Beyond New York City

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



Senior years have advantages like discounts at your favorite museums, parks, and more! Many New York State attractions, activities, and accommodations offer senior discounts. Requirements vary throughout the state, so be sure to check the individual tourism provider website when planning your trip.

**America the Beautiful Senior Pass:** Seniors who are U.S. citizens or permanent residents of at least 62 years can purchase a lifetime pass to national parks, federal recreational lands, national monuments, national historic sites, recreation areas, and national wildlife refuges for \$80. An annual pass is also available for seniors for \$20 and is good for one year from date of issuance. For more information, visit the U.S. National Park Service website. [www.nps.gov/planyourvisit](http://www.nps.gov/planyourvisit)

**Amtrak Senior Discount:** Amtrak travelers of at least 65 years are eligible to receive a 10% discount on most rail fares on most Amtrak trains. For more information on the program and to see any limitations, visit the Amtrak website. [www.amtrak.com/senior-discounts](http://www.amtrak.com/senior-discounts)

**New York State Hunting & Fishing Licenses:** Hunting, fishing, and trapping licenses are discounted to \$5 for seniors of at least 70 years of age. A lifetime sporting license or lifetime freshwater fishing license is \$65. Bow-hunting and muzzle-loading licenses are free. For more information, visit the NYS Department of Environmental Conservation website. [www.dec.ny.gov/places-to-go/outdoor-recreation-discounts](http://www.dec.ny.gov/places-to-go/outdoor-recreation-discounts)

**MTA:** Reduced fares are available for passengers 65 and over on the Metro-North Railroad and Long Island Railroad. To learn how to apply for a reduced fare card, visit the MTA site. [www.mta.info](http://www.mta.info)

**Accommodations:** Several hotels and B&Bs, both boutique and large brand-name hotels, offer discounted prices for seniors. Individual hotels will have varying requirements, so be sure to check their website for prices when booking.

**Museums:** Several of New York State's world-class museums offer discounted prices for seniors. Prices and requirements will vary, so be sure to check each website when booking. Here are some examples of sites with discounts: Baseball Hall of Fame; Lucy-Desi Museum; Fort Ticonderoga; Albright-Knox Art Gallery; and Corning Museum of Glass.

There are so many interesting places to visit and activities to do outside of NYC. So, if you want to visit outside of New York City, remember it never hurts to ask about any discounts. Visit [www.iloveny.com/seniors/discounts](http://www.iloveny.com/seniors/discounts) for much more information. ■

## IMPORTANT CHANGES for Medicare Eligible Drug Plan Coming in January 2025



by **Diana Nappi**

Director of the Retiree Benefit Fund

Medicare eligible retirees (65 years of age or eligible based on disability) are entitled to the Retirees' Benefit Fund Creditable Coverage Plan. Creditable coverage means that our plan is "equal to or better than" a Medicare Part D plan. After a full analysis of the prescription drug benefit for Medicare eligible retirees and their pricing models by the Fund's actuaries it was determined that to maintain Creditable Coverage status several changes needed to take place for the January 1, 2025, year.

The aggregate amount of the \$80,000 annual maximum for retirees will be allocated as follows:

1. **Retirees** who are Medicare eligible will have an individual maximum annual benefit of \$60,000.
2. **Spouses who are Medicare eligible** will have an individual maximum annual benefit of \$60,000.
3. For **non-Medicare** eligible spouse and/or child, a \$20,000 maximum annual benefit to Medicare eligible retiree's **non-Medicare** eligible dependents (spouse and/or child) if applicable.

Because your existing Fund prescription drug coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep your existing Fund prescription drug coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan. This is why we send out our Letters of Creditable Coverage each year. It is also paramount that you retain these certificates as proof, should you decide to obtain a prescription drug plan outside of what the Fund is providing to you.

More detailed information about Medicare plans that offer prescription drug coverage is available in the "Medicare & You" handbook. You will get a copy of the handbook in the mail every year from Medicare. To learn more about prescription options please use the following sources for reliable information:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help; or
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For further questions or concerns please call our Member Service Department at 212-924-7220 and let our staff assist you. We are available to assist our members from 8:30am until 5:00pm, Monday through Friday.

The Teamsters Local 237 Retirees Division is also available to assist with your questions or concerns and may be reached by calling (212) 807-0555. ■



## Give Yourself the Gift of a 2025 Appointment!

by **David Bonington, CFP®**

Financial Planner, Stacey Braun Associates, Inc.



**Stacey Braun**  
ASSOCIATES, INC.



As I write this, Thanksgiving is only about three weeks away - making it that time of year where I again have an opportunity to wish everyone a safe, healthy, and happy Holiday Season! It will soon be those wonderful few weeks to be thankful and grateful, and to relax and enjoy the special holiday atmosphere and everything that goes with it.

Many of you may have started seasonal to-do lists, containing travel plans, or ideas around what to serve with turkey, or tasks to get your home ready for visits from family members or holiday guests. Another list might even have preliminary gift-giving ideas.

If you have that gift-giving list, my advice is to put yourself on it. A Stacey Braun financial counselor can assist you with any financial matters or questions. Each of you is entitled to an annual "gift" - a free benefit that offers up to six (6) hours of consultation time. Meetings are strictly confidential - and because nothing is sold there is never any sales pressure in a session. Meetings offer you the opportunity to explore almost any financial topic in the context of your specific circumstances.

You might have general questions, such as how to earn a decent rate of interest in a savings account - Pssst! Rates are still near their highest level in 30 years! You may want to discuss the pie chart of investments in a 401(k), 457(b), or IRA retirement account, or (if you haven't yet started drawing) discuss when to commence Social Security. You may have a general tax-related question, or if you turned 73 this year (or will in 2025) questions about taking the first of what will become a series of lifetime Required Minimum Distributions from pre-tax retirement accounts.

On the other hand, maybe you have questions or matters that are a little more complex, like the goal of providing for a grandchild's education on a tax-advantaged basis, or the pros and cons of moving to another state, or when, whether, and why it might be advantageous to convert part of a pre-tax retirement account to a Roth account. Whatever the case, Stacey Braun counselors are here to assist you improve your financial literacy and well-being. ■

*Free, confidential telephone or Zoom sessions 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.*



## The importance of Self Care

by **Edith Johnston, LCSW**

Deputy Director, Retiree Division



Often, we think very little about ourselves and how important it is to take some time to take care of ourselves. Life can be very stressful; people have their own stressors that can lead you to feel emotionally and physically drained. If you're a new retiree, we understand that life's transitions can be challenging. That's why we're here to support not only the practical aspects of these changes but also the emotional and physical well-being.

I would like to encourage you to embrace daily self-care routines that can significantly enhance your quality of life. Simple activities like taking a walk outdoors, practicing mindfulness, or engaging in a favorite hobby can bring joy and tranquility. Maintaining a balanced diet and staying socially connected are also essential components of a healthy lifestyle that can make a world of difference. We're committed to providing you with the resources and encouragement needed to thrive every step of the way.

### HERE ARE SOME OTHER SELF-CARE TIPS:

Eat healthy meals and stay hydrated, get enough sleep, set goals and priorities, practice gratitude, focus on positivity, stay connected, create a self-care action plan and recognize what you need in the moment and take care of those needs. Self-care is important because it can help you in many ways, including:

- **Reducing stress and anxiety:** Self-care can help you feel more resilient and improve your mood.
- **Improving physical health:** Physical activity can release endorphins, which can make you feel good and reduce inflammation in the brain.
- **Boosting self-esteem:** Self-care can help you develop a healthy relationship with yourself, which can lead to increased self-worth and confidence.
- **Cultivating emotional intelligence:** Self-care can help you learn to manage your feelings more skillfully.
- **Developing personal growth:** You can set aside time for self reflection and personal development activities, such as learning new skills or reading books.
- **Rejuvenating and recharging:** Self-care can help you feel refreshed and recharged, so you can stay on top of things without feeling burnt out. ■

**on a personal note...**  
**In Memoriam**



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

**RETIREE news & views**

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New York, NY 10011



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PERIODICALS  
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**RETIRES CORNER**

*Congrats to New Retirees!*



**Lieutenant Darnell Green** retired from Health and Hospital Corporation.



**Roberto Balina** retired from NYCHA.



Photographer **Linda Morales** retired from Lincoln Hospital, 36 years; pictured with **Charlie Cotto**, Local 237's Director of Operations, Law Enforcement and Citywide Divisions.

NOVEMBER/DECEMBER 2024

**IMPORTANT PHONE NUMBERS**



**TEAMSTERS LOCAL 237**

216 West 14th St., 3rd Fl.  
New York, NY 10011

**Welfare Fund Number**  
**212-924-7220**  
**Fax Number**  
**212-675-7861**

**UNITED HEALTHCARE/DENTAL: 877-591-1789**

**AETNA RX/MEDICATION: 855-352-1599**

**CPS OPTICAL: 212-675-5745**

**GVS OPTICAL - ONLY OUTSIDE THE NYC TRISTATE:**  
**800-847-4661**

**OFFICE OF LABOR RELATIONS: 212-513-0470**

**NYCERS PENSION: 347-643-3000**

**BOARD OF EDUCATION RETIREMENT: 929-305-3800**

**Happy Holidays from Social Security**

**by Ravi Gopaul** Social Security Public Affairs Specialist

We hope your holidays are filled with joy and warmth. During this and every season, we want you to know that we are here to serve you. Did you know that our online services are available to help you do business with us in an easy, convenient, and secure way?

You can create a personal *my* Social Security account online to:

- Apply for retirement, spouse, or disability benefits.
- Request a replacement Social Security card.
- Check your application or appeal status.
- Request a name change (in some cases you may have to visit your local office).

If you receive benefits, you can use your personal *my* Social Security account to:

- Change your address. (Social Security benefits only)
- Change your direct deposit information. (Social Security benefits only)
- Instantly get proof of benefits.
- Print your SSA-1099.

If you do not receive Social Security benefits, you can use a personal *my* Social Security account to:

- Get personalized retirement, spouse, or disability benefit estimates.
- Get your *Social Security Statement*.
- Get instant proof that you do not receive benefits.

You can use these services on the go or from the comfort of your home. Please visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to view the services available to you.

If you cannot use our online services, you may be able to use our automated telephone services by calling 1-800-772-1213. Automated services are always available.

Have a safe, happy holiday season and know that we are here for you. ■



**IF YOUR PHONE NUMBER OR ADDRESS HAS CHANGED CALL 212-807-0555**

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.