



Edward W. Hysyk  
President

# retiree wrapup

## Association Meetings Return — But Virtual

### Your DC 37 Retiree Association Plans Zoom Membership Meetings

We will be having virtual membership meetings on Thursday 7/1 at 11 a.m. and again on Wednesday 7/7 at 1 p.m.

You can join these meetings either via the Zoom application using the meeting ID 412 383 9461 or by calling into 646.558.8656 and entering the meeting ID followed by the # key.

We are sure members want to hear and discuss the possible health coverage changes under consideration by the Municipal Labor Committee (MLC). Traditional Medicare part B is efficient in handling medicare coverage and has an administrative cost much lower than private insurance companies. Although MLC leaders say that the changes will not mean reduced benefits, we are concerned that the projected savings will ultimately mean reduced health options.

Historically, Medicare C plans work well for people who do not have serious or involved health problems. Those of us who face health challenges, we fear, won't fare as well. Indeed, we see this process as a slippery slope that may affect the health care coverage for all actives and retirees in the future. Whether the City or the MLC calls it a Medicare Advantage Program or some other name, it is really a FOR PROFIT PROGRAM for the health provider vendor. The vendor is in it to simply make money and this is not some pie-in-the-sky humanitarian effort on their part. So how would they make a profit? Simply stated, they lower their costs. The health care provider is given X number of dollars per member per year and if they do not spend those X dollars on you, the remaining amount is their PROFIT.

What we can deduce from this simple equation? They will restrict, sooner or later, your ability to choose your own doctors, therapists, and treatment programs in order to "reign in your medical costs". If you don't believe my analysis is accurate, I have a bridge in lower Manhattan that I would like to sell you at a very special price! We do not have complete details of the possible changes, nor have we been part of the discussions. We have been told that all Medicare-eligible retirees, current and future, will be affected by these changes and that copays will be instituted.

### SO, WHAT ARE OUR OPTIONS?

Many retirees have called my office and asked why the Retirees Association doesn't sue the City and the MLC over this issue. The question is not whether you can sue; the question is can you WIN and the short answer is "NO."

An example may make this easier to understand. Several years ago, the Health+Hospital Corp. (HHC) laid off senior employees in order to reduce their budget and save money. A City employees association sued HHC for age discrimination on behalf of the unemployed managers. The court ruled that the association had no standing since it did not have the collective bargaining certificate for these former employees and therefore, the court would not address the age discrimination part of the lawsuit. This position was upheld in the appeals court. So what did they accomplish? They paid \$25,000 to a lawyer who then probably had the funds to install an in-ground pool in his/her backyard. Do you see where I am going with this?

Your Association, in conjunction with the Committee of Municipal Retiree Organizations (COMRO), is trying to mobilize all City retirees to request a moratorium on this change until it can be adequately discussed and addressed by

retirees from all of the represented unions. We requested a seat on the MLC, but our request was rejected by the MLC via an official letter from the law firm that represents the MLC.

Please sign the petition on our website at [dc37retireesassociation.org](http://dc37retireesassociation.org)

### MYTHS, MYTHS AND MORE MYTHS

**MYTH #1.** Your union dues pays for your health and security benefits that you receive from the union. This is simply not true. The benefits that the union provides to active and retired members (dental, optical, legal, education, prescription drugs, etc.) are funded from money that the City provides based on collective bargaining agreements.

**MYTH #2:** Your pension is guaranteed by the NYS Constitution and that is irrevocable. While your pension is guaranteed by the NYS Constitution, if a municipality and/or the state declares bankruptcy, federal bankruptcy laws trumps the state's constitution.

**MYTH #3:** Our health and welfare benefits are guaranteed. Health and welfare benefits are a subject of negotiations between the MLC and the City. These benefits are not guaranteed either by the City or by the State.

### BITS & PIECES

Based on your response to the information that appeared in the last Public Employee Press (PEP) online courses are now being offered for members of the Association. The first cycle of courses has begun except for Spanish.

Birthday wishes are being extended to longtime Association member, Lillian Pessis of St. Petersburg, Florida, who turned 100 years young on May 12, 2021.

The basic Medicare Part B reimbursement for 2020 was paid by direct deposit on April 16, 2021. Most retirees received the full reimbursement of \$1735.20. Our Association has been persistent in fighting for full and timely reimbursement of Medicare Part B premiums. We believe our actions, in part, resulted in many more full payments.

We are happy to say most City retirees will not have to file a Medicare Part B Differential Form for 2020 unless they did not receive the correct amount. This form, along with the 2020 IRMAA form, will be available on the NYC OLR website at [www.nyc.gov/olr](http://www.nyc.gov/olr) sometime during the month of May.

Our thanks to Lesly Williams, Vice President Publicity & Public Relations, and Molly Charboneau, an activist and member of the association, for their dedication and commitment to the Association and its website. Congrats on the first place win for General Excellence/(Web) in the Metro NY Labor Communications Council's journalism awards contest!

For news, benefit updates, and information  
on how to reach us, please visit:

[www.dc37retireesassociation.org](http://www.dc37retireesassociation.org)