

# retiree wrapup

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


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President

## Citizens' Budget Commission Must Prioritize Our Retirees

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The Citizens' Budget Commission (CBC) has attacked the public workforce for years, blaming us for New York City's budget woes. They have never proposed having the wealthiest New Yorkers or corporations pay their fair share in taxes or forego their large and cherished tax breaks. The CBC has a long and tired history of proposing schemes to erode the hard-won benefits municipal employees have negotiated as part of the citywide contract, while not adding anything to the reserves that fund public sector jobs.

Currently, the CBC is calling for retired public sector workers to pay a share of their health premiums. The commission argues that those retirees with larger pensions can afford to absorb this additional financial burden. The vast majority of public sector retirees do not have substantial pension incomes that tabloids love to expose as front-page news. For example, most of the 55,000 DC 37 retirees receive an average annual pension of around \$22,000, and others live on much less. By today's standard, this amount is barely above the poverty level. It is not a vast sum of money. Even with their social security incomes, many of our retirees find it hard to make ends meet.

Most of the retirees whose pensions are \$100,000 and higher, the CBC cites are inflated due to large amounts of overtime earnings approved by the city and agency managers who found it cheaper and more convenient to pay overtime rather than hire new workers. In other words, the City has created and is solely responsible for this problem.

The CBC fails to mention that pension changes enacted in the last 40-plus years, starting with Tier II and continuing through the current Tier VI, will dramatically lower pensions for public employees now and in the future. In addition, starting with Tier II, the city has raised the minimum retirement age at which employees can collect their pensions.

Another fact that the CBC suppresses is that retiree health and security benefits are the cumulative result of decades of contract negotiations. Throughout the years, active unionized employees sacrificed immediate financial gains by earmarking and deferring part of their contractual wage increases to fund future health and security benefits. These benefits were not given as a gift; workers earned them in exchange for decades of hard work and dedication to the job, the City of New York, and its residents.

Even now, municipal unions are exploring with the city how to use wage increase deferrals, early retirement incentives, and other measures by which its employees, who are essential workers, can help New York City resolve the current economic crisis brought on by the coronavirus pandemic.

Asking retirees to pay for part of their health insurance may seem reasonable at first glance, but we all know these costs continue to exceed the inflation rate even as retirees' fixed pensions remain stagnant.

Too many retired New Yorkers struggle to pay the ever-rising costs of housing, food, and medication. Many fear their golden years of retirement will be lived out in poverty. We are curious to know the

average household incomes and wealth of CBC members and those who fund this and other anti-labor groups. That information would show very different lifestyles and incomes as compared to ours.

The CBC has a long history of proposing shortsighted quick fixes as permanent economic solutions in an effort to plug short-term financial losses. In the current economic chaos caused by COVID-19, they resort to the same old tired playbook of blaming city workers for New York's fiscal problems. New York City and the CBC need to look forward and explore other more viable options and revenue sources to close the financial gap rather than hoisting the huge financial burden on the very people who have built this city. The current and misguided CBC proposal to have retirees pay health premiums would only add hardships to the lives of tens of thousands of dedicated, lifelong New Yorkers who are now retired.

In the last issue of the PEP talk, I stated in my column that "If you are over 85, you may receive a letter and affidavit from NYCERS requesting you to complete and notarize the enclosed affidavit and then return it to NYCERS," otherwise NYCERS will suspend your monthly pension check.

**The key word in the previous sentence is "MAY." If you did not get this letter from NYCERS, please do not call the Retirees Association and ask for a copy. It is not necessarily true that everyone over 85 will get this letter, so please do not call NYCERS asking for a copy of this letter, either. There is an old Army saying "DO NOT ANTICIPATE." That advice applies here!**

I must caution our members that when you use the new DC 37 Delta Dental Plan, you need to tell your dentist (health provider) that you have the DC 37 Delta Dental Plan because Delta has numerous dental plans under their umbrella. We do **not** have the Delta Dental Plan, we have the DC 37 Delta Dental Plan.

Also, for members who reside in NEW YORK STATE, you **must** choose the DC 37 Delta Dental "NY SELECT" Plan. Members residing outside of NYS must choose the DC 37 Delta Dental PPO Plan.

