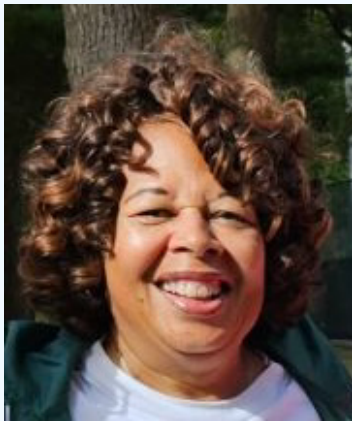


Welcome Winter

**May the winter season bring you joy, warmth,
and cherished moments with loved ones**

CSA LI Unit Leadership



**Dr. Candice Scott
Unit Leader**



**Renee Schulman
Assistant Unit Leader**



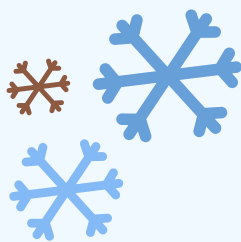
**Ellen Mandel
Secretary**



**Dr. Renee Raines
Treasurer**

2025





HAPPY NEW YEAR!!

Twenty twenty-five promises to be a challenging year. Social Security and Medicare are under attack. However, CSA and the AFL-CIO are standing strong, and as long as we continue to support our unions, we will survive.

Our Long Island Unit is looking forward to a variety of activities to inspire and energize our members. We will have a virtual presentation from the Zimmerman's on *Humorous New York* on January 15th at 1 PM. A link will follow. We will also have a presentation from NYU Langone from stroke specialists on February 27th at 1:00 PM. Wellness is our key to 2025, so we will return to our Walking Club on March 24th at Eisenhower Park at 10 AM.

Looking ahead to April, we will have a special Holocaust presentation by Manfred Korman, at our General Membership Meeting on April 29th at the Half Hollow Hills Library, We will also welcome Susan Barone, the Director of the CSA Welfare Fund to answer our questions regarding health and medical needs.

As May flowers bloom, we will enjoy an outing at Del Vino Winery for wine tasting and a trip to the Arboretum. May is also the month of our spectacular CSA Retiree Chapter 20th Anniversary celebration at the Lincoln Center Metropolitan Opera house on May 18th. Finally, gear up for our annual June Luncheon featuring dancing, prizes and lots of fun.

On January 20th we celebrate the birthday of Dr. Martin Luther King Jr. Take a cue from former President Jimmy Carter and do something nice for someone who can never pay you back. Kindness is special blessing for the world.

Be inspired and be well!

Informational Update Vol 15 # 11 December 23, 2024

By Norm Sherman

1. 2024 Social Security Letter – If you are Medicare-eligible, you should have received your Social Security Administration (SSA) verification letter (came toward the end of November), informing you of your 2025 Social Security benefit amount before and after deductions. If you have not received this letter, call Social Security or, if you have an SSA account, go to it's website, www.ssa.gov, where this information is now available. If you do not have an account, you can open one online. Do not hesitate to give the information requested as the website is safe and secure.

You will find the SSA website contains a chock-full-of information including, but not limited to, your 2025 Social Security Benefits letter, your Social Security Statement, your current Benefit Verification Letter, and your Part B & D premiums. You can also replace your Social Security card and your 2024 SSA-1099 tax letter.

Your Social Security benefit amount will increase by 2.5% starting January 1, 2025, due a rise in the cost of living. Social Security deducts from this amount your Medicare Part B (medical) premium, your IRMAA Medicare Part D (drugs).premium (if applicable), and, if you want, federal tax.

Medicare Part B Premium

Your Medicare Part B premium is divided into 2 parts: the standard amount & IRMAA (Income- Related Monthly Adjustment Amounts). Everyone who is Medicare-eligible pays the same standard amount. For 2025, the standard amount is \$185.00 per month, up \$10.30 from \$174.70 in 2024.

IRMAA is a monthly surcharge that is deducted **ONLY** from those Medicare-eligible members whose taxable income (based on your 2023 income tax return) surpasses a certain threshold. In 2025 the threshold is \$106,000 if you filed individually (up \$3,000 from 2024) and \$212,000 if you filed jointly (up \$6,000 from 2024). The SSA letter contains a chart indicating various income thresholds and the monthly amounts of the surcharge.

Medicare Part D Premium

If you have a Medicare Part D drug plan through the city, you must have a High Option Rider. You either purchased this rider as an active employee or purchased it after you retired. The High Option Rider is currently \$120 a month and is going up to \$150 starting January 1, 2025. This amount is deducted from your pension check.

If you are eligible, you will also pay IRMAA Medicare Part D. The amount is based on your 2023 income tax return. The SSA letter contains a chart indicating various income thresholds and the monthly amounts of the surcharge.



How Much You Will Get

Please note the first page of the SSA letter contains 4 bullets. The first one shows how much your SS benefit for 2025 is before deductions, provided you are collecting Social Security. The second shows the 2025 deductions for Medicare Part B for the standard amount and for IRMAA (if not eligible, the IRMAA deduction should be 0).

The good news is that the 2025 Part B standard amount & IRMAA deductions are both reimbursable. You will receive the standard amount automatically, probably sometime in April 2026. IRMAA reimbursement is not automatic; you must apply for it. The application is generally available when you receive your standard reimbursement.

The 3rd bullet shows the 2024 deduction for Part D IRMAA. If you have an IRMAA deduction for Part B then you will also have one for Part D. Please note that Part D IRMAA is NOT reimbursable.

The 4th bullet lists your SSA benefit amount after all deductions.

If you are eligible for IRMAA in 2025, keep your 2025 Benefits SSA letter in a safe place. You will need to include it, along with your 2025 SSA-1099 letter, in the application package when you file for 2025 Part B IRMAA.

2. \$15 Copay – Last week, Senior Care Plan members received a letter announcing that the previous \$15 copays that had been suspended are resuming January 1, 2025, by a new court order. This copay is for EmblemHealth-GHI's portion of the GHI/Anthem Senior Care Plan. You will have to pay a \$15 copayment for primary care doctor and specialist office visits as well as lab tests.

Enclosed with this letter was your new EmblemHealth Senior Care member ID card. This card should be used starting January 1, 2025, although you can continue to use your old card until the end of 2024.

Just like the previous one, the NYC Public Retirees is appealing the resumed copay which starts January 1, 2025. We have heard that if this appeal is won (the ruling will occur sometime in 2025) you will get back any paid copays. That said, it is important to keep a careful record of all your copays.

3. Question of the Month

Q. I am having 4 lab tests done on my blood in January. How many \$15 copays do I have to pay?

A. If you go to the lab once for the 4 tests, you pay only a \$15 copay. Keep in mind, there is a \$15 copay for each lab visit.



Informational Update Vol 16 #1 February 7, 2025

by, Norm Sherman

1. 2025 Medicare Part B Deductible & Premiums

If you are Medicare-eligible in 2024, you paid an annual deductible for Part B which helps cover, among other things, doctors & other health provider visits, some preventative care, outpatient care, durable medical equipment, and some home health services.

This deductible reset on January 1, 2025. The deductible for Medicare Part B increased \$17 from \$240 to \$257. The GHI/Emblem Health deductible resets to the same \$50.

Most people start paying the Part B deductible when visiting a Medicare provider. The portion of the deductible paid depends on the provider's service and what Medicare allows for the service. You will pay any amount that is left over at future provider visits. I recommend you keep track of your deductible payments to help prevent paying more than the cap.

Medicare normally pays 80% of a Part B service. This will not happen until you have fully met the \$257 deductible. GHI/Emblem Health normally picks up the other 20% but will no longer do that in 2025.

Starting January 1, 2025, you will have a \$15 copay for each Part B service. Medicare will continue to pay about 80% of the bill, while your Copay & GHI Emblem Health will pay the remaining portion.

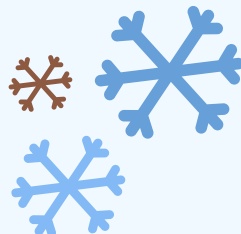
Regarding the copay, CSA has advised us of the following:

You should have received a new medical card indicating the \$15 copay.

Pay the copay if the provider requires it. If the provider does not, then do not volunteer to pay it. Most likely you will be billed instead.

Keep a record of all \$15 copays. For this purpose, it has been suggested to use an infrequently used checking account or credit card for this purpose.

An appeal has been filed opposing the \$15 copay. However, we have no idea of the outcome. Consequently, it is important to follow the guidelines mentioned above.



2. Part B Premium

This year the standard Medicare Part B premium increased \$10.30 from \$174.70 to \$185.00. Although most Medicare-eligible individuals pay the standard premium, some pay more. For those whose Medicare adjusted 2023 taxable income was greater than \$106,000 if they filed individually or \$212,000 if they filed jointly, they will pay a Part B as well as a Part D surcharge - known as the Income-Related Monthly Adjusted Amount (IRMAA) - in addition to the standard amount. The extra amount they pay varies on how much taxable income they received in 2023.

The good news is that BOTH the standard and Part B IRMAA amounts are still reimbursable. Unfortunately, the Part D IRMAA surcharge is NOT. While the Office of Labor Relations (OLR) reimburses the standard amount automatically, it requires an application for the Part B IRMAA reimbursement. At this time, the date when the 2023 application will be available is unknown.

3. 2025 Medicare Part D Drug Costs

As a result of the Inflation Reduction Act, there are several changes in Medicare Part D for 2025. Below are three of the biggest.

Starting January 1, those Medicare-eligible members who have the GHI Enhanced Plan D will continue to pay 25% of the covered drug cost while the plan pays 75%. However, a key change is **your out-of-pocket copays for covered drugs cannot exceed \$2,000**. Once you reach this amount, you will no longer have copays for covered drugs. Last year the cap was \$8,000. Considering the cost of some drugs, the 2025 \$2,000 is incredible.

A second important change is the new **Medicare prescription payment plan**. Under this plan, you can pay for your medications in monthly installments (no interest) or all at once. If you choose monthly installments, then the cost must be paid over the calendar year. Further, your plan will bill you monthly; you will not pay the pharmacy directly.

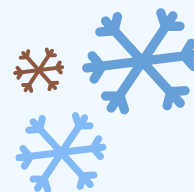
A third substantial change is **lower prescription drug costs**. Arguably, the most important one is Eliquis, one of the most popular prescription drugs.

4. Question of the Month

Q. I am the spouse of a CSA member who passed away last year. I understand my prescription drugs are covered. Is that true?

A. Yes, they are covered for 5 years for free after the passing of your husband provided you have a drug plan. After an annual \$100 deductible, you will get back 80% of the cost under the Fund's Supplemental Medical Program with a maximum of \$5,000.

Additionally, The CSA Retiree Chapter will reimburse you 20% of the Fund's payment. This will be done seamlessly. You should receive the Chapter's reimbursement in 2 to 3 weeks.



Happy New Year!

Here are the events/activities planned, thus far, for 2025.

All information can be found on our CSA LI website at csaliretires.com

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“Tripin” Around the World

We would like to feature a trip you have taken over the past year in our CSA LI Newsletter.

Email a few pictures and a brief statement about your trip to principal459@yahoo.com.

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Upcoming Activities & Events

Chair Yoga with Suzanne

Wednesdays | 10:00 - 11:00 AM

February 5, 12, 19

March 5, 12, 19, 26

Join Zoom Meeting

<https://us02web.zoom.us/j/84244151056?pwd=NdiaZM5VzEwicliDcovgOXr42FOVF5.1>

Meeting ID: 842 4415 1056

Passcode: 327393

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Current Events w/Morty

Current Events sessions are ongoing.

Contact Morton Kugal at mortonkugal@yahoo.com to join the sessions. Sessions are ongoing.

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Walking Club w/Manny & Jonathan

Mondays at 10 AM

We will resume in March.

Group Leaders: M. Korman & J. Barnett

Location: Eisenhower Park, Lot 2

Register below to join:

<https://forms.gle/uNEtW8Daw1pDric47>

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Stroke Prevention (Zoom Presentation)

NYU LANGONE HEALTH

Presenters: Marianne Turdahi, MSN, RN, SCR N

Denise Gruenberg, MSN, RN, SCR N

February 27, 2025 at 1:00 PM

(Details to follow)

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Museum of Tolerance

April 2025

(Details to follow)

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CSA LI General Membership Meeting

Tuesday, April 29, 2025

Half Hollow Hills Community Library

55 Vanderbilt Pkwy, Dix Hills, NY 11746

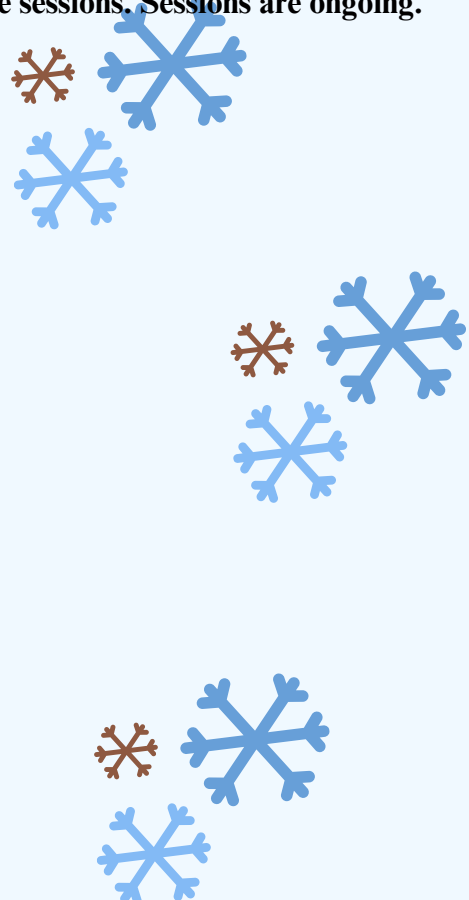
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JUNE LUNCHEON

JERICHO TERRACE

249 Jericho Turnpike, Mineola, NY 11501

Wednesday, JUNE 18, 2025



'Tripin' Around the World

(To our readers: Tell us about a recent trip that you would recommend to your Long Island Unit retirees in one paragraph or less. You can add a photo. Send submissions to: (Principal459@yahoo.com Subject line: 'Tripin')

Iceland Trip

by James and Maria DeLuca

We took a Viking cruise around Iceland in July 2023. Stopped in Reykjavik and a number of small towns around the island. Spectacular scenery. So interesting to see how people lived and worked in this difficult environment. In the summer the sun never completely set. In winter there is a long period of total darkness or minimal sunlight. Reykjavic, the capital, is a modern city with great hotels and restaurants .

This was one of the best trips we have ever taken.



**Webinars are held over Zoom,
Seminars are at local libraries**

WEBINARS

- **What is Artificial Intelligence and how will it affect me? 2/6/25**
- **Smartphone Photography 2/13/25**
- **Researching Trusted Medical Information Online 3/11/25**
- **Google: More than a Search Engine 3/26/25**

Seminar

- **What is Artificial Intelligence and how will it affect me? 3/10/25**

Click [here](#) to register for classes with SeniorNet Long Island

ALL CLASSES:

Registration is open until 10 AM sharp one day before the start of a class. To participate in our classes, register and pay online with a credit or debit card. If you prefer to pay by check or cash, contact the office at 631-470-6757, or register in person at Open House/ Registration Day in Huntington, Bay Shore, & Blue Point. Reminder emails are sent by fslseniornet@fsl-li.org two days before the first class in a series.

ONLINE CLASSES:

To participate in our online courses, you need to download Zoom on your computing device*. The Zoom link will be included in the confirmation sent by ezregister.com. The teacher will also send the Zoom link and manual before the class.

WEBINARS ARE ONLINE:

Registration is open until one hour prior to the webinar's start time. The Zoom link will be included in the confirmation sent by ezregister.com. Reminder emails are sent by fslseniornet@fsl-li.org five days before the webinar. Additionally, the teacher will also send the Zoom link and handout the day before the webinar.

SEMINARS ARE IN-PERSON & LIBRARY HOSTED:

Registration is managed by our host library. Their registration link will be provided on their website, our email blasts, and our webpage.

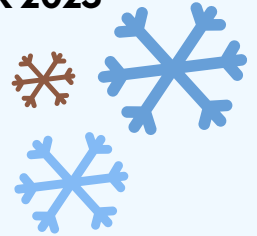
COMPUTING DEVICES:

Computing devices include Windows and Mac Desktops & Laptops, iPads, and Android Tablets. It is NOT recommended to Zoom using your smartphone due to the smaller screen size.

ZOOM HELP IS AVAILABLE:

If you need instructions on downloading and using Zoom, click here:

[HOW TO JOIN A ZOOM CHAT.](#)



CSA LI RETIREE UNIT

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DR. CANDICE SCOTT

ASSISTANT UNIT LEADER

RENEE SHULMAN

TREASURER

DR. RENEE RAINES

RECORDING SECRETARY

ELLEN MANDEL

NEWSLETTER EDITOR

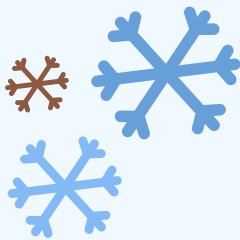
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WEBMASTER

JOYCE E. BUSH

HISTORIAN

JONATHAN BARNETT



COMMITTEE CHAIRS

PROGRAM

KARLA

LANDESMAN MARRERO

LEGISLATIVE

MORTON KUGAL

MEMBERSHIP

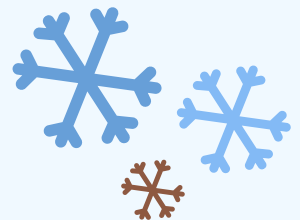
RHENAYE HORNSBY

OUTREACH

MYRNA WALTERS

HOSPITALITY

FRANTZ LUCIUS





In honor of
BLACK HISTORY MONTH

Martin Luther King Jr.'s Acceptance Speech, on the occasion of the award of the Nobel Peace Prize in Oslo, 10 December 1964

Your Majesty, Your Royal Highness, Mr. President, Excellencies, Ladies and Gentlemen:

I accept the Nobel Prize for Peace at a moment when 22 million Negroes of the United States of America are engaged in a creative battle to end the long night of racial injustice. I accept this award on behalf of a civil rights movement which is moving with determination and a majestic scorn for risk and danger to establish a reign of freedom and a rule of justice. I am mindful that only yesterday in Birmingham, Alabama, our children, crying out for brotherhood, were answered with fire hoses, snarling dogs and even death. I am mindful that only yesterday in Philadelphia, Mississippi, young people seeking to secure the right to vote were brutalized and murdered. And only yesterday more than 40 houses of worship in the State of Mississippi alone were bombed or burned because they offered a sanctuary to those who would not accept segregation. I am mindful that debilitating and grinding poverty afflicts my people and chains them to the lowest rung of the economic ladder.

Therefore, I must ask why this prize is awarded to a movement which is beleaguered and committed to unrelenting struggle; to a movement which has not won the very peace and brotherhood which is the essence of the Nobel Prize.

After contemplation, I conclude that this award which I receive on behalf of that movement is a profound recognition that nonviolence is the answer to the crucial political and moral question of our time – the need for man to overcome oppression and violence without resorting to violence and oppression. Civilization and violence are antithetical concepts. Negroes of the United States, following the people of India, have demonstrated that nonviolence is not sterile passivity, but a powerful moral force which makes for social transformation. Sooner or later all the people of the world will have to discover a way to live together in peace, and thereby transform this pending cosmic elegy into a creative psalm of brotherhood. If this is to be achieved, man must evolve for all human conflict a method which rejects revenge, aggression and retaliation. The foundation of such a method is love.

The tortuous road which has led from Montgomery, Alabama to Oslo bears witness to this truth. This is a road over which millions of Negroes are traveling to find a new sense of dignity. This same road has opened for all Americans a new era of progress and hope. It has led to a new Civil Rights Bill, and it will, I am convinced, be widened and lengthened into a super highway of justice as Negro and white men in increasing numbers create alliances to overcome their common problems.

I accept this award today with an abiding faith in America and an audacious faith in the future of mankind. I refuse to accept despair as the final response to the ambiguities of history. I refuse to accept the idea that the "isness" of man's present nature makes him morally incapable of reaching up for the eternal "oughtness" that forever confronts him. I refuse to accept the idea that man is mere flotsam and jetsam in the river of life, unable to influence the unfolding events which surround him. I refuse to accept the view that mankind is so tragically bound to the starless midnight of racism and war that the bright daybreak of peace and brotherhood can never become a reality.

I refuse to accept the cynical notion that nation after nation must spiral down a militaristic stairway into the hell of thermonuclear destruction. I believe that unarmed truth and unconditional love will have the final word in reality. This is why right temporarily defeated is stronger than evil triumphant. I believe that even amid today's mortar bursts and whining bullets, there is still hope for a brighter tomorrow. I believe that wounded justice, lying prostrate on the blood-flowing streets of our nations, can be lifted from this dust of shame to reign supreme among the children of men. I have the audacity to believe that peoples everywhere can have three meals a day for their bodies, education and culture for their minds, and dignity, equality and freedom for their spirits. I believe that what self-centered men have torn down men other-centered can build up. I still believe that one day mankind will bow before the altars of God and be crowned triumphant over war and bloodshed, and nonviolent redemptive good will proclaim the rule of the land. "And the lion and the lamb shall lie down together and every man shall sit under his own vine and fig tree and none shall be afraid." I still believe that we shall overcome!

This faith can give us courage to face the uncertainties of the future. It will give our tired feet new strength as we continue our forward stride toward the city of freedom. When our days become dreary with low-hovering clouds and our nights become darker than a thousand midnights, we will know that we are living in the creative turmoil of a genuine civilization struggling to be born.

Today I come to Oslo as a trustee, inspired and with renewed dedication to humanity. I accept this prize on behalf of all men who love peace and brotherhood. I say I come as a trustee, for in the depths of my heart I am aware that this prize is much more than an honor to me personally.

Every time I take a flight, I am always mindful of the many people who make a successful journey possible – the known pilots and the unknown ground crew.

So you honor the dedicated pilots of our struggle who have sat at the controls as the freedom movement soared into orbit. You honor, once again, Chief Lutuli of South Africa, whose struggles with and for his people, are still met with the most brutal expression of man's inhumanity to man. You honor the ground crew without whose labor and sacrifices the jet flights to freedom could never have left the earth. Most of these people will never make the headline and their names will not appear in Who's Who. Yet when years have rolled past and when the blazing light of truth is focused on this marvelous age in which we live – men and women will know and children will be taught that we have a finer land, a better people, a more noble civilization – because these humble children of God were willing to suffer for righteousness' sake.

I think Alfred Nobel would know what I mean when I say that I accept this award in the spirit of a curator of some precious heirloom which he holds in trust for its true owners – all those to whom beauty is truth and truth beauty – and in whose eyes the beauty of genuine brotherhood and peace is more precious than diamonds or silver or gold.

<https://www.nobelprize.org/prizes/peace/1964/king/acceptance-speech/>

