



THE STATE OF NYRSAS—WE FACE A CRISIS

Eugene Goldwasser



Our association has been in existence for more than 40 years since it was first started by Warren Koch and, after he passed away, continued by Murray Schneider. With more than 300 members, NYRSAS has always been in the forefront of political action regarding the rights of retired administrators and supervisors and the fight to preserve benefits accrued through a lifetime of working for school districts on Long Island and New York State.

We have run focus groups and taken a variety of positions on many issues affecting retirees that we published in our newsletter. We have also sent these positions to members of Congress, the Commissioner of Education, and school superintendents. After researching candidates running for office, we have endorsed those whose positions were aligned with our interests. In short, we have endeavored to keep our members up to date and familiar with the issues that are important to retirees.

We also demonstrated our sincere interest in civics education by establishing a Citizenship Award for high school juniors in approximately 20 schools each year for the past four years. Schools chosen were invited to nominate a student who exemplified the attributes of good citizenship and respect for others. Recipients of this award receive a certificate and a check for \$100 which recognizes their achievement.

NYRSAS is now faced with a financial crisis. Over the past five years, our association has experienced a drop in membership to the point where it is impacting our ability to con-

duct business. This shrinkage has affected our operating budget which influences the production of our newsletter, the monitoring of our website and our e-mail address, our ability to send e-mail blasts, and attend to the daily, weekly and yearly needs of the organization.

With our membership hovering around 180 paid and 49 lifetime members, with no guarantee that the paid membership won't drop lower, we find it difficult to meet our expenses. As a result, we have implemented several cost-cutting measures including reducing the number of newsletters from four to three per year, bringing the management of our website and e-mail blasts in-house, and carefully reviewing all expenses to determine which can be eliminated, modified and/or reduced. Sadly, these measures may not be enough, and we may have to begin taking funds from the CD we invested in. We remain open to any and all suggestions you may have to improve the situation. If you have any ideas you would like to share, please email me at eigoldwasser@optonline.net.

Included in this newsletter is your yearly membership renewal form and a survey looking for your input regarding our association. Please complete the renewal form and survey and mail it with your check in the envelope provided. Thank you.

Best wishes for a happy
and healthy New Year.

NYRSAS President, Gene Goldwasser, was a school principal for 24 years. Since retiring, he has been a Hofstra adjunct professor and a coach with the Institute for Student Achievement.

Retirees and Medicare—Using it Wisely

Edward Price



I recently was looking for information regarding services for retirees and was directed to the website of the New York State Alliance for Retired Americans (NYSARA) (NYS.retiredamericans.org) where I found a wealth of information. One was “7 Tips on How to Best Use Medicare” providing guidance that can benefit our members.

The first tip is **MIND THE CALENDAR**. Make sure to enroll on time to avoid hassles. Not meeting the deadlines can be costly.

You must also CHOOSE DOCTORS CAREFULLY. Do they accept Medicare?

- Participating providers accept Medicare as full payment. Supplemental insurance is responsible for 20%.
- Non-Participants take Medicare’s approved payment but are permitted to charge 15% more.
- Some doctors opt out and set their own fee.
- In Medicare Advantage plans you will pay more to see a doctor outside the network.

It is helpful to INTERVIEW PROSPECTIVE DOCTORS to look for “geriatric sensitivities.”

- Do they ask what is going on in your life?
- Do they inquire about your support system at home?
- If you are looking for a geriatric specialist, go to the Health in Aging website (healthinaging.org) to search for specialists by state and zip code.

AVOID SURPRISE BILLS for services you thought were covered.

- Check in advance to ensure Medicare covers the procedure you are scheduling. Medicare.gov has a list of procedures covered by the plan.
- Ask about your providers’ Medicare status.
- If you get a surprise bill, do not pay it immediately. Often the provider hasn’t sent the bill to the insurance company or has used the wrong billing code.

It is **IMPORTANT TO KNOW YOUR RIGHTS**. If Medicare denies a claim, you can appeal by calling the Medicare Rights Center hotline at 800-333-4114. You can also ask the state Health Insurance Assistance Program (NYSHIP) for help.

TAKE ADVANTAGE OF ALL THE BENEFITS OFFERED.

- You are entitled to a free annual wellness visit. It is not a complete checkup but it is a good quick check.
- Medicare does not cover glasses but will pay for the first pair after cataract surgery.
- Medicare pays for virtual checkups with your doctor or other provider by phone or video chat.
- If you have a kidney disease, Medicare will pay for a nutrition assessment.
- Medicare pays for eight counseling sessions to quit smoking.
- A complete listing of services is available at medicare.gov.

BE OPEN TO CHANGE during open enrollment periods. Try to get a better deal, especially if your life situation changes. Insurance brokers can help but remember they get commissions. If you are looking to move from original Medicare to Medicare Advantage, go to shiptacenter.org for a neutral counselor. For additional general information go to nystate.retiredamericans.org.

Dr. Edward Price served as superintendent in several New York and New Jersey school districts. He is currently a lecturer in educational leadership at Stony Brook University. He also serves as NYSRSAS treasurer.

FROM THE DESK OF: *The Reflective Retiree*
A 2024 TIME CAPSULE

Corine Lipset-Huberman



The last Quarterly Query asked members of NYSRSAS to propose items to be placed in a hypothetical 2024 time capsule, illustrating the highlights (both good and bad) of the current year. This written description and numerous photos depicting the events listed should be placed inside the capsule.

As I write this on behalf of the recommendations received, there is no doubt that a time capsule for 2024 should reflect the surprise (and for many of us, the dismay) we all felt that Donald J. Trump will again be President of the United States. Documents which encapsulate the occasion are many of the court records indicting Mr. Trump for his various nefarious, illegal and criminal acts. Despite his many convictions, he will be President of the United States for a second term following President Joe Biden who, despite enacting major positive legislation, has not been a favorite of the American people. This is due, perhaps, to his advancing



years and signs of cognitive issues, and possibly because many do not agree with his support of Israel and its continued destruction and devastation of Gaza and its people. Following the horrific attack by Hamas on Israel, during which 1200 people were brutally killed and several hundred taken as hostages, Israel has sought to eliminate Hamas, a terrorist organization in Gaza.

A memorable photo showed Mr. Trump with his fist in the air, following an assassination attempt when his security detail was rushing him from the stadium where he was shot, with blood streaming from his ear.



War continued to rage between Russia and Ukraine, in an ongoing battle in which Russia is determined to take over Ukraine and the Ukrainians are determined to keep their country intact. The United States, along with other NATO countries, continued to supply Ukraine with planes and ammunition. Trump vows to end the war quickly but at this point it is unclear what each side is willing to give up.

The mood of Americans during this year might be characterized as angry – angry about the price of groceries, angry about inflation in general, angry about health insurance (Brian Thompson, the CEO of United Health, was assassinated, his death attributed by some to anger about the many plans that do not cover what they were expected to cover.)

A very recent event was the overthrow of the Syrian government headed by its defunct president, Bashar al-Assad, now residing in Moscow. After decades of torturing his citizens, he is replaced by caretaker Prime Minister Mohammed al-Bashir. It is to be seen whether this new government can live up to its promise to provide a democratic government.



Interesting things happened in 2024, some not terrible. In a race for the presidency, Kamala Harris, President Joe Biden's Vice-President, ran against Donald J. Trump, and we almost had a black female win the election – but almost doesn't count. Perhaps one day, neither gender nor race will count among contenders, although other factors counted for Harris' loss as well.

The stock market did well this year, with many companies reaching new highs. Juan Soto, NY Mets player, was recently *(continued on p.4)*

A 2024 TIME CAPSULE (Continued from page 3)

offered an enticing wage package of \$765 million for a 15 year contract, the largest contract in professional sports history. The US Team outdid itself in the 2024 Summer Olympics in Paris, accumulating 126 total medals, including 40 gold. .We will include a video of singer/performer Taylor Swift, who outdid all others in her field as her 2024 ERAS tour sold more than \$2 billion in tickets, double the gross ticket sales of any other concert tour in history.



In the field of technology, Artificial Intelligence continued to make new strides in its ability to simulate and, in some cases, even surpass human intelligence in various fields. Similarly, Apple’s iPhone16 and Samsung’s GalaxyS24 create exciting new features.

A sad but not surprising event was the end of the year passing of former President Jimmy Carter, at the age of 100.

So let’s end our picks for the 2024 time capsule as we began, with Donald J. Trump, soon to be sworn in as President, selecting personnel for his Cabinet. Many of his choices have caused considerable dismay, not only among Democrats but within his own Republican Party

as well. Here are several of his most unusual choices and their limitations for the positions:

Robert F. Kennedy, Jr. for Secretary of Health and Human Services, known for his history of opposition to vaccines and as a somewhat bizarre advocate of conspiracy theories.

Peter Hegseth for Secretary of Defense, host for Fox News with a small and unsuccessful background in administration, with reported addiction to alcoholism.

Tulsi Gabbard for Director of National Intelligence, with ties to Russian leader, Vladimir Putin, and other persons not notably friends of the United States, as well as no experience in leading such a diverse and huge department.

These are only a few of Trump’s questionable picks described herewith, and it is not yet known whether they will be approved by the Senate, which has a Republican majority, as does the House. It remains to be seen whether the Republicans will stick together and vote as a bloc, or whether some will side with the Democrats and refuse to obey Trump’s lead.

This new year—2025 —
will be an interesting year!

Dr. Corine Lipset-Huberman spent the last 19 years prior to retirement as principal of the Village Elementary School in Syosset, NY. She serves as editor of this newsletter.



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