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MEMBERSHIP RENEWAL:

Annual Membership renewal for June 1999-May 2000 is overdue. An asterisk* on the mailing label indicates that PARA records do not show your current dues payment. If you've already renewed your membership, ignore the reminder. If you haven't please complete the form inside and mail together with your remittance. Thank You!

MEETINGS AT THE SUMMIT

By Al Rubbert, PARA President

Following a nearly 1-1/2-hour ground-breaking meeting with Executive Director Robert E. Boyle on August 17 in his WTC offices, Board member Tom O'Kane and your president were delighted and honored that he agreed to attend our Board of Directors meeting at the WTC on September 23. This was the first time a P.A. executive director had attended one of our Board meetings and recognized PARA as a viable entity in its own right. As noted later in this Newsletter, PARA has come a long way in 12 years.

At the September Board meeting, Mr. Boyle discussed many of the issues and problems facing our alma mater today and at the same time provided a vision of the future. We were most impressed both by his candor and his far-reaching knowledge of all facets of the Port Authority—its history, its present condition, and its future prospects. The Port Authority is truly fortunate to have a person of Mr. Boyle's depth of knowledge and breadth of experience at the helm. Your Board of Directors is convinced that the P.A. is in good hands.

Mr. Boyle expressed great interest in retirees and retiree issues and gave us cause to anticipate a long and pleasant relationship. He is aware of the many talents P.A. staff have taken with them into retirement; and while he didn't define the kind of expertise that might be needed, he told PARA's Board that he would be calling for help from time to time. We have pledged PARA's support to assist in any way we can.

At the same meeting, Director of Human Resources Paul Segalini gave a presentation on the changeover of medical benefits provider from Prudential to United HealthCare. This was and remains a concern to all of us. Based on Mr. Segalini's presentation and responses to thorny questions from the floor, however, your Board came away with a positive impression that most if not all changes are for the better. For example, while there are differences between the handling of medical benefits for Medicare-covered retirees and for those who are not, the benefits are on balance, essentially the same. See Page 4 for details.

Still, the many concerns and questions from all of you remain. We have therefore asked Mr. Segalini to clarify or allay those concerns via a special Newsletter article and he has agreed. We will follow up on the issue closely.

We are also exploring with Messrs. LaCapra and Segalini the possibility of establishing a P.A./Human Resources Department web site to channel instantaneous Q&As back and forth between a Human Resources Dept. representative and all of you who are computer equipped. Alternate arrangements would be made for you who have not yet succumbed. PARA will keep all of you abreast of developments.

"You cannot depend on your judgement when your imagination is out of focus."

ABOUT THE KICK-OFF OF COLA 2000

On September 22, your president attended the kick-off meeting of the COLA 2000 program at the Fashion Institute of Technology in New York. The first of many such gatherings to be held throughout the state in coming months, COLA 2000 should become a powerful force in persuading Albany to approve permanent, annual Cost of Living Allowance legislation next year for all affected NYS public service retirees, not the least of them retirees of the P.A. PARA plans to have representatives at all of these meetings to show our support.

Close to 20 public retiree organizations and over 200 retirees jammed the FIT auditorium in New York for the program's premiere meeting. After opening addresses by the meeting's labor organizers, Edward Curran, president of our Alliance of Public Retiree Organizations, introduced the principal speaker—our champion, New York State Comptroller H. Carl McCall.

As usual, the Comptroller gave a strong presentation, highlighting his address with the following list of COLA 2000 objectives. The required legislation, he stated, must be;

- Permanent: - Not subject to any sunset provisions;
- Automatic: - Requiring no further legislation or gubernatorial approval;
- Reliable: - Affording annual increases;
- Affordable: - Having minimal impact on state and local budgets.

Two concurrent task forces have been formed to try to bring the eight separate New York State pension systems together in a common goal that PARA and all other concerned organizations can support. One of these task forces, which also includes key State legislators, is the product of Governor Pataki's mandate in response to continuing pressure from PARA, APRO, and other retiree groups. The other is AFL-CIO-sponsored. Fortunately, Comptroller McCall is a member of both task forces and will keep them on track.

A February 2000 date has been set for the Governor Pataki-appointed task force to complete its work. Thereafter, appropriate COLA legislation should be introduced in the legislatures. It is at this point that all retirees will be asked to participate by calling, writing, and sending fax or e-mail to their respective representatives. We are lucky that the year 2000 is an election year. This should give our united voices extra power—hopefully enough to override any objections and force appropriate bills on their way through the Legislature. And hopefully the year 2000 will not close without a permanent COLA in place that will enable retirees to anticipate their annual increases more closely and budget their finances accordingly.

*"He who refuses nothing will soon
have nothing to refuse."*

PAST, PRESENT & FUTURE

By Al Rubbert, PARA President

This year, PARA celebrates its 12th year of existence, so we thought it appropriate to use the occasion to report how we are doing.

First, however, a bit of history for the benefit of those who have joined us in recent years. PARA (short for Port Authority Retirees Association) was formed in 1987 by eight retirees who got together in Toms River, New Jersey, initially just to form a social organization and to stay in touch with former P.A. co-workers. Hal Milley was initially named Acting President of the group and wrote the first Newsletter in 1987.

As the social circle expanded, and PARA grew in numbers as a result of Hal's Newsletter, the then-acting officers decided it would be appropriate to establish By-Laws, incorporate as a non-profit organization, and join with other New York retiree organizations to fur-

ther our cause in Albany. In 1990, the PARA Board formally elected Hal Milley as PARA's first president, a post he held until 1994. At that time, he was elected to the newly created post of President Emeritus.

Along the way, in 1988, our still informal organization decided to charge member dues of \$5 per family per year to help offset the costs of printing and mailing the Newsletter, pay PARA's membership in the Albany-based Alliance of Public Retiree Organizations, postage, attendance at Legislative briefings in Albany, etc. etc.—a \$5 fee, incidentally, that has not increased in 11 years.

Some members have asked: "What do we get for our \$5.00?" Well, for one thing, there's the semi-annual Newsletter plus special Newsletters which are printed and mailed to 4,400 members for a cost of \$13,000

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a year plus. For another, PARA pays membership dues to the Alliance of Public Retiree Organizations, which meets monthly. The cost: \$500 annual, plus an annual assessment of \$250 to sponsor rallies, legislator visitations and special mailings on COLA (i.e. Cost of Living Adjustment) issues, etc. PARA stationery, postage and a small grab-bag of other necessities add a few dollars more, as do telephone bills, reimbursement for travel and related expenses for tripping to Albany and other outposts on PARA business.

PARA Board meetings cost nothing: PA facilities graciously give us conference room space as needed. PARA board members serve without compensation pushing the cause of P.A. retirees. There is no paid staff. All the Newsletter content is proposed, developed and written by various Board members, volunteers every one. There are innumerable discussions and reviews with the printing company in the course of editing and proofing content and preparing and updating mailing labels, all costing time and energy and phone bills but nothing more. And things, important things, get done.

PARA's Board has played a very active role in winning the substantial increases in P.A. retirees' NYSERS retirement allowances all these years. At the same time, closer to home, your organization has come to serve as an effective conduit between retirees and the Port Authority itself.

If there are meetings with P.A. officials, most recently including Executive Director Robert Boyle himself, to push the cause of retirees and their needs. Earlier this year, for example, we joined the cause of the police retiree association, Signal 8-2, whose large Florida contingent advised us of the plight of so many of its senior members—men who had retired before the years of high inflation had reduced their remaining health benefits to near zero. After listening, Mr. Boyle accepted an invitation to Florida for a meeting with Signal 8-2 members to hear them out in person. Upon his return he authorized that across-the-board \$100,000 increase of Major Medical benefits for all of us—and by the stroke of his pen.

To insure that all book-keeping and fiduciary matters are open and above board, a bi-annual audit is conducted by conscientious, accredited retired P.A. auditors—again volunteers all, who serve without compensation. The most recent audit was completed this October. Except for a few minor housekeeping items,

promptly corrected, PARA came through with flying colors.

This brings us up to date...Now, where are we going?

First and foremost in PARA's continuing campaign to win a permanent COLA (Cost of Living Allowance) out of the New York State Legislature next year. PARA Board members have been participating with N.Y. State Comptroller Carl McCall (ex-P.A. Commissioner, and PARA's very supportive friend) in the "kick-off" rallies already being held around the state to promote this objective. With the year 2000 an election year, we are optimistic. Frankly, however, it will take a lot of effort. Politicians, as we have come to know too well, are very reluctant to give up in one fell swoop something they might be able to use as a carrot in future election years.

We will also be watching Washington carefully, especially on the subject of Social Security reform. This topic has received increasing amounts of ink in the press, and proposals on both sides of the Hill are narrowing down. We will protest any compromise legislation that increases the amount of Social Security benefits that is already taxable; that enacts an across-the-board cut in the cost-of-living adjustment; that increases the age of normal retirement above the levels given in the current law; or that proposes to use the Social Security Trust funds for any other purposes.

Medicare reform is another matter of concern to all of us. PARA will support proposals that increase the program's efficiency and benefits, but will protest measures that weaken it, shrink its coverage, or shift too much of the burden on to recipients. We will, for example, protest proposals to increase the age for Medicare eligibility. We will also lobby against the adoption of any premium support proposals that merely shift more of the health care costs onto beneficiaries.

When the time comes and positions have more or less solidified, PARA will be calling upon all of you to help by telephoning, writing or e-mailing your elected officials to make your positions known. With your active involvement, we can better the lot of retirees everywhere! To paraphrase a phrase of popular sports announcer: "We've already come a long way, baby!" — but we still have a long way to go.

"You can never do a kindness too soon, for you never know how soon it will be too late."

SOME BENEFITS CLARIFICATIONS

By Stan Raith, Benefits Editor

Since our last Newsletter in June, a number of you have voiced concern about the P.A. switch in retiree health insurance coverage from Prudential/Blue Cross to the United HealthCare Preferred Provider Plan. We have also received many letters asking about the differences in Major Medical amounts for some of you. We've answered the last question first, given details of the new plan second, and followed up with a separate "Benefits Q&A" by Toms O'Kane in a subsequent article.

The differences in Major Medical benefits, we found out, stem from long-standing P.A. policy that individuals take their active service health benefits with them into retirement.

Thus, for example, if you, your spouse and eligible children had each been drawing from individual \$100,000 Major Medical accounts while you were an active employee, those individual Major Medical accounts (minus whatever you or yours drew from them while active), would have gone with you into retirement. In addition, if you should pre-decease your spouse and/or eligible child, your own account would be closed, but the account covering your eligible spouse and child should continue as long as they met the criteria for eligibility.

Medicare, of course, provides primary medical-surgical benefits on your 65th birthday. United HealthCare then becomes the Major Medical insurer for you, and for your spouse at age 65 as well.

Now, please don't overlook the good news that Executive Director Boyle recently approved individual across-the-board \$100,000 increases in Major Medical benefits for all retirees, spouses and eligible children. Very good news that. Yes?

As for the United HealthCare's plan, its benefits appear to be at least equal to those of Prudential, and, in many instances, substantially better. For you and/or your spouse who are not yet on Medicare-plus-Major Medical, United HealthCare improvements include, among other things, your total payment of a mere \$5 for "out of network" doctor's visits, routine physical examinations, and routine mammography exams. We were told that United HealthCare has "in network" physicians

throughout the 50 states and Puerto Rico, so you should feel free to hit the road on impulse, knowing that you will still be covered by the plan. In addition, there remains the option of going "out of network" under the same terms as those of Prudential's old plan. Benefits remain substantially the same for you who are already on Medicare, with United HealthCare stepping in for Prudential.

Just a closing note: If you haven't yet studied the P.A.'s substantial information packet plus its important October 14 addendum, we urge you to do so—and then to file it all away in a safe place for review as the need arises. It should answer many of the other questions you have asked.

In addition, by the way, if the P.A.'s October 14 letter correcting its detailed earlier information package somehow failed to reach you, let us resolve your doubts about having to get prior United HealthCare approval for hospital stays and Emergency Room services. 'T'aint so. While this is a standard requirement for perhaps the great majority of corporate health care coverage plans, it's not for us.

Wrote Chief of Staff Lou LaCapra: "We have listened to your concerns and have had further discussions with United HealthCare. As a result, I am happy to inform you that pre-certification will not be required by the [Port Authority's] United HealthCare PPO Plan." He continued: "If you have any questions, please feel free to call United HealthCare at 1-888-441-9815. Or call P.A. Health Benefits at 1-212-425-6163.

We hope this report covers most of your major questions. As we obtain additional information, we will pass it along to you. Bear with us, however. We retirees keep Employee Benefits busy under even normal circumstances. During these hectic days it is not easy for us to get quick answers. Still and nevertheless, please feel free to continue sending inquiries to us. We will try to answer as many as we can in the next Newsletter.

"Tell the truth and so puzzle and confound your adversaries."

SOME PERTINENT BENEFITS Q&As

by Tom O'Kane

Q - Will retirees receive United HealthCare ID cards?

A - Yes. So will all retiree spouses and all eligible retiree children. There are two card categories. One, called a UHC "Indemnity Plan" ID Card, will be sent to all who are covered by Medicare, including both their Medicare-age spouses and all those under age 65 who are covered by Medicare because of a disability. The other card is called a UHC "PPO" ID (PPO being short for Preferred Provider Organization). It goes to all retirees under age 65, all not-yet-Medicare-eligible spouses and all eligible children.

Q - United HealthCare pays 100% of hospital room and board charges, whether in-network or out-of-network, for an unlimited number of days. Medicare, however, pays only for a limited number of days. If a retiree under Medicare is hospitalized for more days than Medicare covers, will UHC pay for those days and costs which exceed the Medicare schedule?

A - Yes. UHC will pay for in-patient hospital care that exceeds Medicare limits.

Q - Do visits to a hospital Emergency Room require that UHC be given prior notification?

A - No. It is not required that retirees notify UHC before a medical emergency sends them to a hospital Emergency Room.

Q - I'm told that Medicare had a program called Medicare Direct under which Medicare not only takes care of paying its share of a retiree's medical bills but would also automatically forward the unpaid balance to his or her secondary insurance carrier. This would certainly save us paperwork. Might the P.A. adopt this program with its new carrier?

A - Yes. As a result of efforts by the PARA leadership to bring the matter to the attention of Lou LaCapra and Paul Segalini, the P.A. has now signed up with the Medicare Direct program effective January 1, 2000. Thereafter, Medicare will process all our Medicare claims through to United HealthCare for payment of its share of the balance due. This will spare retirees, especially those who have mountains of bills to worry about, the added difficulty of having to correlate and copy them plus Medicare statements and UHC claim forms and then get them bundled together in the mail.



STRAIGHT FROM THE SHOULDER

1. Shortly after the June Newsletter was printed and mailed, the local press gave wide coverage to a reputed attempt by Governor Christine Whitman of New Jersey and Governor George Pataki of New York to break up the Port Authority. Their stated objective, supposedly, was to claim the Port Authority assets and facilities within their respective states. Your Board of Directors met and authorized a letter to be sent to both governors reciting Port Authority history and accomplishments and imploring them to retain the organization in its present form. The letter, three single-spaced type-written pages, was too long to be reproduced in this Newsletter—but suffice it to say, your Board of Directors left no stone unturned. Among matters of special concern to us retirees, of course, is the possibility that our pensions and health benefits could be affected!
2. Our PARA bi-annual financial audit for the period 1/1/97 through 12/31/98 has been completed by former P.A. auditor Al Czebieniak. As we mentioned earlier, we are pleased to report that a thorough that a thorough analysis of our financial activities indicates that we are complying with standard financial practices in all respects. We thank Al for his thorough review, tireless efforts, and long hours spent on the audit during the past month.
3. Since the June Newsletter, your PARA Board has met in September and November in the World Trade Center in Human Resources' training rooms, adhering to our policy of holding two full board meetings a year in New Jersey facilities and two in New York. In addition, following a two-month summer hiatus, monthly meetings of the Alliance of Public Relations Organizations in Albany have resumed. PARA officers attend those as well as special meetings with the Comptroller and his staff on the COLA 2000 program.
4. Bob Foote—at bobfoote@tds.adt—continues to accept e-mail addresses for those of you on the Net who have not yet signed on. Some seventy retirees are already on the Net, Bob reports, and we expect the list to continue to grow. It's a good way to stay in touch!
5. You year-1993 retirees began receiving monthly supplemental pension increases for the first time this September. If you believe you are eligible yet have not received the supplement, please write to PARA at one of the Post Office addresses on the Newsletter masthead. Incidentally, it gives us pleasure to remind all of you that the base upon which all NYSERS pension supplements are computed has now been increased from \$13,500 to \$14,000 through August 2000.
6. You active employees know that you should send address changes to your departmental administrators. Retired PARA members should now write both to P.A. Today, One WTC, Room 68 South, NYC, 10048, and to your choice of the Post Office boxes listed on PARA's Newsletter masthead.
7. *Sources of Help:*

P.A. Benefits	800-269-4280, or 212-425-6163
Retirement Systems	518-474-7736
Social Security	800-772-1213
Prudential	800-772-4683
United HealthCare	888-441-9815

"Curiosity is one of the permanent and certain characteristics of a vigorous mind"

Port Authority Retirees Association, Inc.

P.O. Box 331, Ship Bottom, NJ 08008-0212

Please print or type:

Check :
 P.A. Employee
 P.A. Retiree

Last Name _____ First _____ Home Phone Number (_____) _____ Year _____

Address _____ Town _____ State _____ Zip _____

CHECK :

Name, address, or phone number changed? Yes No

Enclosed is \$5.00 Annual Membership Dues (June 1999 through May 2000)

Enclosed is \$ _____. I would like to contribute as a sponsor. Receipts in excess of annual dues are credited as sponsor contributions.

Please submit checks only payable to: Port Authority Retirees Association, Inc.