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MEMBERSHIP RENEWAL:

Annual Membership renewal for June 1998-May 1999 is due. Just use the remittance slip inside and the new convenient return envelope enclosed. You can't beat it for the price! Don't forget to let your elected representatives know you are watching how they vote on retiree issues!

LATEST BUT NOT LAST NEWS ABOUT PENSION IMPROVEMENTS

By Al Rubbert

We have good news and not so good news to report from the New York State Legislature. The good news is that the legislation covering a plethora of improvements to the New York State Employees Retirement Systems pensions passed the Legislature shortly after your June Newsletter had gone to the printers. The bad news is that our much-needed Pension Performance COLA did not make it through this year.

High among the bill's positive improvements are a new pension supplementation provision which would become effective this Fall. It would be added on top of last year's supplement, would include 1992 retirees for the first time, and would increase pensions from \$203 to \$1,800 a year, based on year of retirement. It would raise the sum on which the increase percentages would be based from last year's \$12,500 pension cap to this year's \$13,500. And as before, it would ladder pension supplement percentages to benefit earliest retirees the most. A permanent Cost-of-Living increase program this is not; we'll have to go back for more year by year. Still, it is a pleasant monetary improvement, one cannot deny it.

New York State Comptroller H. Carl McCall, PARA's very good friend who developed the Performance COLA concept we've all been fighting for, very kindly called your president last night with the news. We stopped the presses this morning, and are now about to send in updated copy. As we write, the legislation is on its way to Governor George Pataki for his consideration and signature. He has the NY State equivalent of "line-item" veto and 14 days in which to act. We will send you all a detailed post card report as soon as we get the final word

PARA wrote the following letter to Governor Pataki this Spring spelling out the pension benefit improvements needed by NYSERS retirees and included in the bill to be sent to Albany shortly thereafter. It is included here as a refresher for those who may have lost count of all the changes over the years.

"Those who are the slowest in making a promise are often the most faithful in keeping it."

PARAs LETTER TO GOVERNOR PATAKI

Port Authority Retirees Association, Inc.
P.O. Box 761
New City, New York 10956

Dear Governor Pataki,

State Comptroller H. Carl McCall is requesting several refinements to the New York State and Local Retirement Systems in the 1998 Legislative session. These refinements are aimed at alleviating the plight of many present and future New York State retirees at no cost to the State or impact on the State budget. The statutes affected by these requested refinements are:

Performance COLA: Retirement and Social Security Law: Sections 20;320, Article 19.

Tier Equity: Retirement and Social Security Law, Sections 603, 604.

Five Year Vesting: Retirement and Social Security Law, Sections 76, 376, 502, 516, 602, 612, 613.

Out of Service Death Benefit for Vested Members: Retirement and Social Security law, Sections 60-c (new), 360-c (new), 448-a (new), 508-a (new), 606-a (new).

Deferred Compensation Incentive Plan: State Finance Law, Section 6.

The benefits of the State and Local Retirement System have been eroded over the years by a series of "tier" changes. This has combined with inflation that has not been addressed with any regular system of supplementation to reduce benefits to the extent that many retirees, after long-life public service, are reduced to subsistence level. The Performance COLA will help retirees keep up with inflation. Tier Equity will increase benefits for most members and give New York a fairer system, as will five year vesting and the out-of-service death benefit for vested members. The Deferred Compensation Plan will provide an essential supplement to retirement income by increasing members' personal savings.

The Port Authority Retirees Association requests your support of this important legislation as it is introduced. Of all the reforms proposed, the Performance COLA is the most necessary. New York State trails the nation in supplementing retirees pensions. Many pensioners, after life-long public service, have seen their pensions seriously eroded by inflation. The average annual service allowance for retirees in the Employees Retirement System is \$9,700.

Port Authority Retirees Association, Inc. is a member of the Alliance of Public Retiree Organizations of New York representing over 520,000 retirees throughout the State, many of whom are your constituents. We implore your support of the Performance COLA legislation as well as the other measures as noted above. New York State retirees deserve better. It's up to you!

Very Truly Yours,

Albert Rubbert, Pres.

PARA LOSES - Pa Gains

By Al Rubbert

We regret to report the resignation of Clay Peavey from the PARA Board of Directors effective this issue of the Newsletter. Clay has relocated to Pennsylvania, and attending Board and committee meetings becomes a difficult situation.

We thank Clay for all his work on our behalf, especially establishing the Calling Captain program, which required significant amounts of time to launch and coordinate. The program certainly has borne fruit in helping get the first pension supplementation passed, with hundreds of letters and calls to elected representatives.

Clay frequently joined with your officers in Alliance of Public Retirees Association meetings in Albany, and represented PARA alone on those occasions when your officers had conflicts and were unable to attend. Rest assured we were well represented.

We thank Clay again for his work as a Board member over the past five years, and wish him well in his new location. We will still call upon him often for his insight and expertise in retirement matters. Thank you, Clay, for all your efforts (past and future)!

HERE'S TO YOUR HEALTH

By Stan Raith, Editor

Just before this issue went to press, a front-page New York Times article reported that Medicare will soon be coming out with a host of new senior health care options and variations in addition to the program we have now. In due time, all Medicare beneficiaries will receive copies of the new Medicare Handbook 1999 describing the opportunities to come, the Times reported, but few recipients will be able to fathom details. The newspaper suggests, in effect, they wait till the dust settles to try.

Q - Please spell out specifics of Medicare's current Home Health Care coverage.

A - Medicare has rather stiff qualifications for home health care benefits (see below), but if you meet them, the coverage is fairly broad. According to Medicare's own Handbook, provided you are eligible, Medicare Part A (or Part B if you do not have Part A) will pay the entire bill for specific covered services for as long as they are "medically reasonable and necessary." These services include part-time or intermittent skilled nursing services, home health care service, physical therapy, speech-language therapy and occupational therapy. Part A (or B) also pays in full for essential medical supplies (bandages and such) when these are billed by the home health agency (but not if they're billed to you). It covers 80% of the Medicare-approved amount for such durable medical equipment as wheelchairs, hospital beds, oxygen supplies, and walkers.

Now for the qualifications 1) You must definitely require any or all of these services, and your doctor must be the one who determines your needs and sets up a specific plan for you. 2) You must be confined at home. 3) The home health agency providing your care must participate in Medicare.

On the other hand, a prior stay in a hospital is not required for home health care. In addition, while there is a 20% deductible for wheel chairs and such, your nursing and home health nursing and home aide bills will cost you nothing.

Q - My father is going to have to enter a skilled nursing facility for a time as soon as he is discharged from the hospital. Does Medicare cover this?

A - Yes it does—with time limits—so long as both your father and the facility meet Medicare's requirements as follows.

1 - A medical professional must certify that daily skilled nursing and/or rehabilitation care are both necessary and can be provided only within a skilled nursing facility. 2 - Your father was hospitalized for a minimum of three days in a row (not including day of discharge) being cared for either for the condition for which he will be receiving skilled nursing care, or for a condition that arose while he was there. 3 - He will be admitted shortly after leaving the hospital (usually within 30 days).

Medicare can be sticky about its definition of a genuine skilled nursing home. Institutions primarily offering custodial care such as eating, taking medicine, bathing, etc., won't qualify. Check with your father's doctor or someone in his hospital's business office if you're in doubt. One good indication is that the facility cannot require cash deposits from Medicare—covered patients as a condition of admission.

Now for the coverage. Medicare's Part A pays 100% of covered services for the first 20 days, and charges a copayment of \$95.50. per day for the next 80. The patient is responsible for all charges beginning with the 101st day. Medicare's full 100-day skilled nursing facility care benefits coverage is reinstated, however, if the patient must return to the hospital for another 3-day stay some 60 or more days after being discharged from his nursing facility.

Q - Where can I get an up-to-date Medicare Handbook?

A - For the current issue (dated 1997), just call the Medicare Hotline at 1-800-638-6833 and ask. You'll even be given a choice of format: everyday print, large print, braille, or audio cassette. Medicare's Hotline should also be able to tell you not only about other booklets and pamphlets on specific parts of the Medicare program, but also about the estimated publishing date of the forthcoming 1999 issue.

Incidentally, the Medicare Hotline is also available on the Internet at HCFA's Web site address: <http://www.hcfa.gov>, if you want to give it a try.

"The one good thing about tight shoes—they make you forget your other problems."

THE PORT SERVICE CLUB LIVES

By Mario Salzano

Almost 750 Port Authority employees who have served the agency for 25 years or more were inducted into the Port Service Club at a luncheon at the New York Hilton on Wednesday, March 18, 1998. The luncheon was attended by Executive Director Robert E. Boyle and by various departments heads, who introduced the new members of the Club from their respective departments. Port Service Club President Rosemarie Smith-Vincent presided at the affair.

The luncheon was the first held in the past three years. In his address to the new members of the Club, Mr. Boyle paid tribute to the contributions made to the Port Authority by its long-term employees. He expressed his support of the Club by announcing his intention of holding another luncheon next year.

The highlight of the luncheon was the presentation of the Father Yanitelli Award to Al Rubbert, President of the P.A. Retirees Association. The award is presented by the Port Service Club's Executive Committee to individuals whose work exemplifies the best traditions of the Port Authority, and whose efforts benefit the community at large. Al Rubbert's selection as this year's award recipient was prompted by his efforts, through the Port Authority Retirees Association, to achieve pension justice through the enactment of legislation calling for cost-of-living adjustments for retirees.

At the conclusion of the luncheon, members of the Port Service Club voted to elect Mary Reilly as its new president.

PARA STORY ON ELDERHOSTEL

So many people have told us recently about the pleasures of adventuring with ELDERHOSTEL that we thought it not out of line to share some details.

Now in its 25th year, Elderhostel is a one-of-a-kind non-profit organization that offers stimulating year-round travel and learning experiences throughout the world for adventurous seniors age 55 and older. Its roster of offerings currently includes more than a thousand and one inexpensive one to three-week academic, research, performance and other programs and projects that are hosted by some 1,800 participating national and international educational and other institutions. Elderhostelers live within the residential facilities of their host institutions, share meals, and also share local and regional cultural and recreational resources wherever they are.

The range of places and programs listed and described in the organization's four-issues-a-year catalogue includes college and university campuses, conference centers, marine biology field stations, ranches, environmental study and research centers and countless other sources of interest and excitement. They are located in every American state, every Canadian province, and more than

45 other countries around the world.

Cost: Most American and Canadian offerings cost between \$375 and \$425, more or less, for six to seven days worth of room, board, programs, and all other available outings, explorations, and adventures. Overseas programs usually last two to three weeks, and understandably cost more—\$2,000 to \$3,000 per person. Wherever they're bound, participants must cover their own door-to-door transportation, but that's all.

Amenities? Food and lodging are plain and simple but adequate—student rather than first class, with bathrooms down the hall, etc.—so these adventures are not for everyone. But the several members of PARA's Board who've already gone on one, two or more Elderhostel adventures praise them highly. So if you're interested, or even curious, Elderhostel's address is: ELDERHOSTEL, Inc.\ 75 Federal Street\ Elderston, Massachusetts 02110-1941.

"Never invest your money in anything that eats or needs repainting."

WORD OF WARNING ABOUT "EASY PASS"

Just a note of caution from PARA Board Member Lee Goodman about those dandy little plastic "Easy Pass" transponders you can buy for passage on most NY/NJ metropolitan region bridges, tunnels and tolls-taking parkways—including PA tunnels and bridges. You position your Easy Pass on your vehicular windshield with Velcro (making it easy to remove if you wish). Overhead cameras atop the toll booths pick up your vehicle's identity code as you approach. Then on you go without stopping, having paid for your passage well in advance.

Neat? Truly, unless you're hoping to go through a PA tunnel or bridge using not your pre-paid-for EASY PASS but your PA Personal Pass. You can still use a PA T&B facility free, but only if you've removed and hidden that coded card in the silvered envelope it came with well before the toll booth is even in sight. Forget to exercise this little precaution and you'll find, as you offer your pass, that you've already paid full fare. The toll takers regret but can do nothing about it.

WE GOOFED; HERE'S A CORRECTION

The December NEWSLETTER reported in error that PA personal passes could still be used fairly freely at all three major airports. Times have changed, alas.

These days, at Newark Airport, provided you're armed with PA Personal pass and your PA ID card, you can park free for four hours only in the daily lots, but not in the hourly lots. If you should overstay your four free hours in a daily lot, you will be charged the full fee beginning at the time your vehicle entered the lot. One free 24-hour period of parking per visit only is allowed in long-term parking lots, D, E and G. Overstay that 24-hour limit and you won't escape without paying the fee in excess of 24 hours starting with the first day's rate.

At JFKIA, short-term/daily parking lots—the lots color-coded red, green, orange or blue—are yours for parking free for four hours only also. Overstay your leave and you'll have to pay full fare here too. You can make

your car feel at home in JFKIA's single long-term lot for 24 hours but again will have to pay for any overstay.

LaGuardia has only short-term lots and allows you free parking for four hours only, with the full fare charged to those who stay beyond the limits. You can also park using your personal pass in the far non-metered end of LaG's otherwise metered lot (Lot 6). Don't even think of trying to parking in the Employees Lot. It wouldn't be worth it.

The procedure at all three airports: 1) You sign and date your pass. 2) You sign and date the parking lot ticket. 3) Insert said ticket into the gate's slot before submitting pass to cashier. 4) Cashier checks your PA ID card before inserting your proffered pass into his printer, which also records your license plate number.

Port Authority Retirees Association, Inc.

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

Please print or type:

_____ (_____) _____
Last Name First Home Phone Number Year
Address _____ Town _____ State _____ Zip _____

Check
 P.A. Employee
 P.A. Retiree

CHECK :
Name, address, or phone number changed? Yes No

Enclosed is \$5.00 Annual Membership Dues (June 1998 through May 1999)

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.

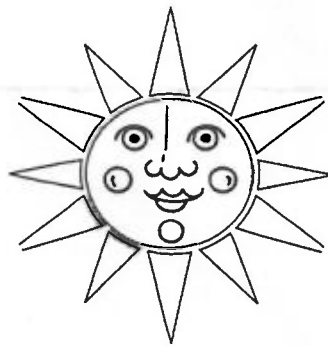
Return form and check to the above address. Retain cancelled check for your receipt.

STRAIGHT FROM THE SHOULDER

1. We apologize to those members who were unable to balance their check books owing to our late deposit of your dues checks following our December Newsletter. In addition to a mail "snafu," we had an administrative blockage and a manpower shortage in February. All have since been resolved and it should not happen again. Thank you for your patience and understanding.
2. 130 of our former colleagues have retired since the last issue and each received a personal invitation to join PARA. Many have already accepted and our ranks are swelling. Our total membership number is now 3848 people.
3. Since the last PARA Newsletter in December, there were close to a dozen meetings of the Alliance of Public Retiree Organizations in Albany and PARA Board members represented you at each meeting as well as special meetings with the Comptroller and staff.
4. We are pleased to announce the appointment of Dick Helman, retired Law Dept, to the PARA Board of Directors. Dick brings to the table a long, distinguished career in the Law Dept and most recently as driving force in the PAPAC (Port Authority Pension Action Coalition) to include the Amended Vacation Exchange Program (AVEP) in retirement benefits for certain PA employees. Welcome Dick!
5. Speaking of PAPAC, their Board of Directors, headed by Gene Gill, recently voted to donate excess funds at the time of their dissolution in the amount of \$250 to PARA to be used for Performance COLA activity. Thank you PAPAC!
6. Our last Newsletter bore fruit in compiling an E-mail directory coordinated by ex-Board member Bob Foote now in Florida. Many have already responded and those who have not and are interested should contact bobfoote@ewol.com.
7. *Sources of Help:*

P.A. Benefits	800-269-4280
Retirement Systems	518-474-7736
Prudential Insurance	800-772-4683
Social Security	800-772-1213

"You make more friends by becoming interested in other people than by trying to interest people in you."



Happy Summer