Director’s Column

As the end of the year approaches, it’s important to remember that you are at the optimal time to maximize your benefits. Why now? Well, by December you have most likely paid in full your deductibles, so you will have minimal out-of-pocket expenses. Also, your benefits reset in January so you get to start fresh with new benefit dollars!

The deductible is the amount you must pay for your own health care before your insurance starts covering a larger portion of the costs. Once you’ve met your deductible, you usually pay only a copay/coinsurance for covered services. Also, if you’ve met your out-of-pocket maximum, which is the maximum amount of money you pay for medical services in a calendar year, many plans pay 100 percent of the allowed amount. If you wait until your new plan year starts for the same tests, your deductible will have reset. That means you will have to pay more out of pocket for the very same care.

Here are a few items to check into before the end of the year:

• If you’ve been considering any outstanding or elective procedures, now may be the best time to get them done. Schedule any procedures like dermatology, colonoscopy, blood work, ophthalmology, and specialist care. While you still may have to pay coinsurance if you haven’t yet hit your out-of-pocket maximum, your insurance will cover more of these costs after reaching your deductible.

• Most plans typically pay 100% for preventive visits so there is no excuse to miss your health screenings and exams. Routine screenings are important because they can help spot a potential problem before it becomes a serious health issue. With your deductible paid or almost paid, take any tests that are recommended.

• Review the overall benefits in your plan. There might be benefits you could use before the end of the plan year.

• If you take regular medications, refill your prescriptions before the year ends. If you have not used all of your $1,500 prescription drug benefits or $1,200 general medical ($2,700 combined total), go ahead and call in a refill.

• If you are traveling for the holidays, it’s a good idea to find out what your health insurance covers if you need care while out-of-state.

• If you signed up for any new coverages, it would be a good time to review them so there are no surprises in the new year.

• Dental is capped at $2,000 per member. If you have not used all of your allowance and have a big dental procedure to manage, discuss a plan to make the most of the benefit and perhaps spread it over the end of 2019 and into 2020.

• Check to see if there are any out-of-pocket health care expenses you haven’t submitted for reimbursement.

The key is to take advantage of any benefits before they expire for the year. If you expect a lot of health care expenses in 2020, you may want to schedule non-emergency medical care for early next year so you can fulfill your deductible as soon as possible.

Health benefit planning will help manage expenses, reduce stress, and increase your sense of control in 2020. It makes sense to add “making the most of your medical insurance” to your end-of-the-year to-do list!

Suzanne E. Beatty, LMSW
Retiree Division Director

For more information, visit our website: www.cwa1180.org/retiree-home
Projects with Your PC: A New Project Every Week!

**Mondays, Dec. 2, 9, 16 | 10 a.m. – Noon**

**Week 1:** Remove all those annoying ads and trackers when you surf the web. **Week 2:** Create a resume or business letter. **Week 3:** Watch feature films on your computer or mobile device for FREE.

Your Mac and You — Getting Creative and Having FUN with Your Apple Computer

**Mondays, Dec. 2, 9, 16 | 1 p.m. – 3 p.m.**

Finally, a class just for Mac users! You’ll learn the Mac way of doing things (much simpler than Windows), including email, photos, and iCloud. Discover the cool apps that come FREE with your Mac, including Safari, Mail, Pages, Photos, and iMovie.

How to Talk, Text, Transit, Travel & Take Photos with Your Android Smartphone

**Tuesdays, Dec. 3, 10, 17 | 10 a.m. – Noon**

Ok, you know “Talk” part. But do you know how to conference call? Group text? Exact time MTA buses will arrive? Call, text, and email while overseas? Take & share GOOD pictures? Not really? This is the class you need!

Take Control: Get the Most From Your iPhone & iPad

**Tuesdays, Dec. 3, 10, 17 | 1 p.m. – 3 p.m.**

How to setup your device and get started using FaceTime, email and iMessage, taking and sharing photos, navigating with Maps, using iCloud and Find-my-iPhone, Apple Music, Podcasts, Voice Memos, and more cool stuff in the App Store!

Yoga

**Tuesdays, Dec. 3, 10, 17 | 11 a.m. – 12:30 p.m.**

Join the yoga classes to improve and maintain your mobility, strength and flexibility. **No classes Dec. 24 & 31**

Dance with Margaret

**Tuesdays, Dec. 3, 10, 17 | 1 p.m. – 2 p.m.**

Come and try it. You’ll be glad you did! **No classes Dec. 24 & 31**

Stretch with Irene

**Tuesdays, Dec. 3, 10, 17 | 2 p.m. – 3 p.m.**

You will gain a greater range of motion, strength and flexibility! Come to feel your best! **No classes Dec. 24 & 31**

Art of Walking

**Wednesdays, Dec. 4, 11, 18 | 2 p.m. – 3 p.m.**

This popular class adds fun to maintaining good posture and walking skills that benefit your body and mind.

Zumba

**Fridays, Dec. 6, 13, 20 | 10:30 a.m. – 11:30 a.m.**

Dance and move with aerobic actions choreographed to all types of music. It’s fitness and a dance party all in one!

Stretch and Tone with Irene

**Fridays, Dec. 6, 13, 20 | 11:30 a.m. – 12:30 p.m.**

Gain a greater range of motion, strength and flexibility!

Line Dancing with Phoenix

**Fridays, Dec. 6, 13, 20 | 2 p.m. – 3 p.m.**

Get fit using choreographed group steps and dance, like the Electric Slide.

What’s Up With What’s App?

**Wednesday, Dec. 4 | 10 a.m. – 2 p.m.**

You’ve heard of it. Your kids and grands are using it. Now YOU can learn to use this powerful smartphone app that lets you text, talk, video chat and share photos and videos with friends and family all over the world for FREE!

Uber, Lyft, Airbnb: What They Are and How to Safely Use Them

**Wednesday, Dec. 11 | 10 a.m. – 2 p.m.**

The “sharing economy” — ride sharing, car sharing, home sharing — has boomed in the last few years. Learn how to set them up on your smartphone and use them, the rules and your rights, and what you should watch out for.

**ALL movies begin at 1 p.m. unless otherwise noted**

December 2 — The Spy Who Dumped Me
December 9 — Dumbo
December 16 — A Star for Christmas
December 23 — A Madea Christmas
December 30 — No Movie
Holiday Entertainment Extravaganza, Lancaster PA
SOLD OUT

Christmas Spectacular Starring the Radio City Rockettes

Tuesday, Dec. 10 | 2:00 p.m.
This is where the unmistakable spirit of Christmas in New York City comes alive. If you have not seen this show, it’s a must; if you have, keep the tradition! Location: 1260 6th Avenue between 50th & 51st streets. Orchestra seats. Tickets must be picked up in advance. Popcorn and soft drink included. **Price: $60.**

Birthday Wishes

Thursday, Dec. 12 | 1:00 p.m. - 3:00 p.m.
If your birthday falls between September and December, come celebrate your birthday with your fellow retirees. Lunch will be served with cupcakes and a special gift for the birthday retiree!

Holiday Train Show

Friday, Dec. 13 | Front Main Entrance at 11:00 a.m.
**Self-Guided Tour Start Time: 11:30 a.m. Sharp**
Experience this beloved winter tradition. This year includes being transported to a miniature wonderland as model trains zip through an enchanting display of more than 175 New York landmarks. The Holiday Train Show will be presented in a uniquely immersive special exhibition space adjacent to the Enid Al Haupt Conservatory, Self-guided tour, tram ride included. Meet at 2900 Southern Blvd. Bronx. **Price: $10.**

Bus Trip/Restaurant Club

Wednesday, Dec. 18 | Bus will depart from Retiree Division at 11:00 a.m.
We will celebrate our end-of-year restaurant club at Sea Shore Restaurant & Marina in City Island. Lunch includes appetizer, pasta course, signature salad, your choice of entrée, unlimited wine, beer, and non-alcoholic beverages. Approximate return time: 5:00 p.m. **Price: $60.**

Spirit Cruise Party & Lunch for New Year’s Eve

Monday, Dec. 30 | Boarding begins at 11:30 a.m.
Come celebrate the outgoing of 2019 and the incoming of 2020 with fellow retirees and retiree staff. The Spirit of New York cruise is fun, festive, and offers a buffet lunch, DJ, entertainment, and a scenic harbor tour on the Hudson River. Cruise: Noon-2:00 p.m. Location: Spirit Cruises, Pier 61, Chelsea Piers, West 23rd Street at 12th Ave./West Side Highway) **Price: $60.**
Photography Trip — The 2nd Largest Mall in the Metro Area (featuring 5 Wits Adventure)

Thursday, Dec. 5  |  10:15 a.m. Meeting Time
The Palisades Center Mall is a huge, three-story "industrial-style" structure containing more than 200 stores with many restaurants for lunch, and even a working ferris wheel! 5 Wits Adventure places guests in real life, physically immersive sets, with hands-on tasks, puzzles, and challenges. Tickets $26.99. www.5-wits.com/west-nyack/

MEET: Grand Central Station (at the round information booth). Taking the 10:43 a.m. train to Tarrytown. Fare each way: $11.25 (Adults); $7.25 (Seniors). Then taking the Tappan Zee Express Bus (TZx) to Palisades Center. Bus Fare Each Way: $1.50 (Seniors); $3.00 (Adults).

Photography Trip to New Haven for Yale University Art Gallery and Amazing Pizza

Thursday, Dec. 12  |  9:00 a.m. Meeting Time
The Yale University Art Gallery collection spans all periods and cultures, with two new fascinating exhibits: 200 Years of Native American Art, and Ceremonial Dress from Southwest China. For lunch, we return to New Haven’s famous Pepe’s “APizza”, reputed to be the world's best pizza!

MEET: Grand Central Station. Taking the 9:35 a.m. train to New Haven. Train ride is two hours. Fare Each Way: $17.75 (Adults); $11.75 (Seniors). Then we’ll take the FREE Union Station Shuttle to the Museum. Return: 3:25 p.m. to Grand Central.

New Event Registration Call Line
To register for an event, call the Retiree Division Event registration line at 212.331.0935. Leave your name, phone number, and the events you wish to register for on the answering line. You will receive a call back to confirm your registration and remind you of any payment that is due. Please be sure to speak slowly and clearly. This is the fastest, easiest, and best way to sign up for our events.

Update Your Contact Information
Local 1180 is updating its data base and that does not mean just your address, but also your phone number, cell phone number, and email address. Additionally, we want to know which of these you access the most and what your preference is for receiving news from the union and the retiree division. You received a contact form in the September newsletter mailing. If you have already returned it, thank you. If you have not, please do so now. You can download the form from the 1180 website at www.cwa1180.org/retiree-home. Click on the link that says “UPDATE YOUR RETIREE CONTACT FORM.” You may also contact the Retiree Division and request one. Please return the completed form by mail, fax, or email to: CWA Local 1180 Retiree Division 6 Harrison Street, New York, NY 10013. Fax: 212.965.9784. Email: retireedivision@cwa1180.org

Elevator Out of Service
The elevator to the lower level is out of service as part of renovations to the building. You must enter at 97 Hudson Street and take the stairs to all events occuring on the lower level. Please call if you have any questions about access. We are sorry for the inconvenience.

Join Local 1180 Retiree Division
Birthday Club

Sign up for the Retiree Division Birthday Club and let us wish you a very happy birthday in our own way. If you have already signed up, please SIGN UP AGAIN as our new database manager needs to know who wants to be included. The new list will be enacted in January.

To join, fill out the enclosed form and mail back to Local 1180 Retiree Division, or if you are tech savvy, go to www.cwa1180.org/retiree-home and click on the “Join Our Birthday Club” link. You can fill out the form right online, save as a PDF, and email to retireedivision@cwa1180.org