



The Horseshoe Crab

The Newsletter of the Cumberland County Retired Educators' Association



Volume I No. 2

November 2015

Retirees to Recoup Prescription Overpayments

In the ongoing battle against rising medical costs, NJREA members have been handed a victory. The School Employees Health Benefits Program Design Committee (SEHBPDC) has come to an agreement on how to recoup the overpaid retiree prescription copayments for Plan Year 2015 as a result of the NJ Division of Pensions and Benefits' unilateral decision to increase copayments at the beginning of the year. This victory will bring relief to tens of thousands of former public school employees.

An Unfair Edict

In June 2011, when P.L. 2011, Chapter 78 was signed by Gov. Christie, the School Employees Health Benefits Program (SEHBP) and the State Health Benefits Program (SHBP) Design Committees were given the authority to develop health and prescription plans. The SEHBP and SHBP Design Committees (SEHBPDC and SHBPDC, respectively) are comprised of equal representatives from labor and the Governor's appointees. The law requires a majority vote (50 percent plus one) to implement any health of prescription plan design changes, which includes prescription copayments.

Because NJREA members fall under the SEHBP, any plan design changes—including prescription copayments—are determined by the SEHBPDC. The SEHBPDC did not come to an agreement on retiree prescription copayments for Plan Year 2015 and the NJ Division of Pensions and Benefits unilaterally raised prescription copayments for SEHBP retirees. The labor representatives on the SHBPDC filed a lawsuit stating the Division of Pensions and Benefits did not have the right to change benefit levels without approval from the Design Committee. In December, 2014, the court issued a unanimous decision in favor of labor's position that the Division does not have this power

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Trenton Update

By Chuck Griffiths & Sandra Zaccaria CCREA Government Relations Chairs

It was a busy summer for the CCREA's lobbying team. In late May, we met with our Assemblyman, Sam Fiocchi, to discuss pension issues. While sympathetic to our right to a pension, he would not commit to the full pension payment or in finding additional sources of revenue. In June, we journeyed to Trenton and met with legislators to urge them to vote for the budget which contained full funding (\$3.1 Billion) for the pension. Even though that budget passed, without a single Republican vote, it was vetoed by Governor Christy. Finally in July, the CCREA was represented at the NJEA PAC Screening Committee which endorsed Assemblyman Robert Andrejczak for re-election.

We also participated as part of the county committee which endorsed Joe Derella and Jim Quinn for Cumberland County Freeholder.

Election Update

The CCREA Phone Bank was manned by volunteers who contacted all retired member urging them to speak out with their vote. Our efforts were successful. Robert Andrzejczak received 28% of the vote (19,974 votes) and won his seat in LD1. In LD 3, John Burzichelli and Adam Taliaferro won their seats with 28% and 27% respectively. The endorsed candidates for Cumberland County Freehold were also elected. Joe Derella with 9,545 votes and Jim Quinn with 9,5504 votes. Democrat Bruce Land was also elected to the NJ Assembly.



under the law.

While NJEA is not a part of this lawsuit, it has applied to our retirees. As a result of the court's decision last December, the SEHBPDC has agreed on how to reconcile the increased costs to Retirees.

Recouping Overpayments

The SEHBPDC needs to refund retirees approximately \$5 million in overpaid copayments for Plan Year 2015, with the final amount being determined at the end of this calendar year. In order to refund this overpayment, retiree copayments will be lowered for Plan Year 2016. Express Scripts states that it will take approximately one year to recoup the value to members.

Changes will only affect members in certain SEHBP Retiree Health Plans. To see how much you will save go to www.njea.org

UPCOMING EVENTS

- Nov. 26 - Thanksgiving Day
- Dec. 2 - Trip to Longwood Gardens
 - See insert in this newsletter
- Dec. 3 - CCREA Exec. Meeting
 - 10 AM at the CCCEA Office
- Dec. 9 - CCREA Meeting & Holiday Tea
 - Meeting at 12:15 PM, Tea at 1 PM
- Jan. 6 - CCREA Exec. Meeting
 - 10 AM at the CCCEA Office
- Jan. 8 - CCCEA Open House
 - 3 PM to 7 PM at the CCCEA Office
- Feb. 3 - CCREA Exec. Meeting
 - 10 AM at the CCCEA Office
- Feb. 10 - CCREA Winter Meeting
 - 11 AM at Centerton

Save and Win with NJEA Member Benefits

By Ruth Griner, CCREA Member Benefits

The busiest shopping period of the year is fast approaching. Remember to use your NJEA/NJREA membership card to receive the special consumer deals offered to members. To access the full details of the offers follow these steps:

1. Visit www.njea.org
2. Log in with your PIN (or e-mail address) and password (the last 4 digits of your Social Security Number).
3. Click on Member Benefits.
4. Search both the Member Benefits Directory and Access to find many places to \$ave.
5. Register for the monthly web giveaway each month for a chance to win one of the several prizes.

In the Member Benefits section there are two types of listings: **Sponsored Vendors** – these products and services are believed to have broad-based appeal and provide superior quality and value to members. The **Member Benefits Directory** – there are over 200 consumer products and services in the directory. The directory can be viewed online or downloaded for future use.

Don't forget to enter the web giveaway each month for an opportunity to be the winner of prizes donated by our business partners. There is a high percentage of retirees who have been in the win column.



If you have suggestions or comments about the newsletter or anything else to do with the CCREA, you can direct them to Charlie Moses, either by e-mail (CCREAPres@gmail.com) or phone (609 774-6374).

THE PREZ SAYS:

We are approaching the end of 2015. What will this year hold for you? Will you have good health? Make new friends? Who knows what the next 12 months will hold for any of us? I ask you to consider what you can do to help make this a better year for yourself and for all of us. It is time for all of us to recommit ourselves to doing what is necessary to make sure our pension and benefits are secure for not only ourselves but for those who are still teaching. All of us want to be able to live without worrying about where the next dollar is coming from. It was a promise

made to all of us. We all knew we wouldn't retire wealthy from education, but we believed we would have a pension that would allow us to live with dignity after our retirement. The same promise was made to all educators in this state.

So what can you do to insure this happens? How can you insure that you and those who will come after you will have the promises

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Mark Your Calendar for Our Holiday Tea - Dec. 9, 2015

Brief meeting prior to the tea at 12:15 pm

Holiday Tea is from 1pm until 3 pm. ~ *Please remember that this is only a tea and not a luncheon.*

This year's entertainment will be by the Vineland High School Madrigal Singers under the direction of Lori Cummines.

Please bring new or clean, gently worn sweat shirts for the family shelter. They are also in need of travel size toiletries.

Name: _____

Phone: _____ Email: _____

Guest's Name: (Only people not eligible to be a member may be a guest at our luncheons, events, and meetings.)

Total amount enclosed: \$ _____

Return this form with your payment to Linda Ward, 6 Osborn Lane, Bridgeton, NJ 08302. By December 2, 2015. Make checks Payable to the CCREA. Reservations must include payment. Payment will not be accepted at the door.

NO REFUNDS

made kept?

- Follow what your legislators are doing to fully fund the pension.
- Check the NJEA website often to follow what NJEA is doing to protect what you have.
- Sign up to be pension activist by going to www.fundnjpension.org together we can all advocate for what is right, what is fair and what is rightfully ours.

Please take time to make this year a good one for all of us.

Do You Go South For The Winter?



Membership Chair Irene Savicky wants you to notify her if you winter down south or anywhere else in the country. She can make sure you continue to get our newsletters and mailings while you are away. Remember to include the dates you are going to leave and return to our area.

Contact Irene at (856) 863-8424 or email her at isavicky@aol.com

**Your Holiday Tea
Reservation Form
is enclosed**

Connie Cossboom
96 Sentry Drive
Bridgeton, NJ 08302