



Hundreds of NJEA and NJREA members wore red and joined fellow union members from CWA and ASCFME to flood the Statehouse last June. These union members stood together to urge the passage of a fair and responsible budget, as well as to demand the state fix the unfairness and provide school employees with Chapter 78 relief and job justice for Educational Support Professionals (ESP).

Statewide initiative makes waves

The 2019-20 school year is starting off much like last year, with a laser focus on Ch. 78 relief and ESP Job Justice. But, there is one major difference: This September, due to the tireless work of thousands of NJEA and NJREA members, those efforts are much further along – and much closer to ultimate success.

The numbers tell the story of our members’ impressive efforts. At the beginning of last school year, our Ch. 78 bill had only one sponsor in the Senate and three in the Assembly. Today, we have 10 and 34, respectively.

The ESP Job Justice bills also had only a small handful of sponsors in both houses a year ago. But, after relentless member lobbying, those bills passed the Assembly with overwhelming bipartisan support on May 23. In the Senate, those bills have 17 and 18 sponsors, respectively, nearly enough to ensure their passage just based on sponsors, if they are posted for a vote.

Members make the difference

So, what prompted so many legislators to step up and declare their support for our top priorities? In a word: you! NJEA/NJREA members held hundreds of meetings with legislators across the state, explaining the need for those bills and making the case that “We Are Worth It!” Those legislators who refused to meet or listen heard from members in other ways: during protests outside their offices, at lobby days in the Statehouse and in thousands of post cards, petition signatures, phone calls and emails. It’s safe to say that there is not a single

New Jersey lawmaker who does not know where our members stand.

Combined with a statewide TV and online campaign to raise public awareness of these issues, we have reshaped the conversation in Trenton. This year, we need to build on that momentum to finish the job and achieve the Ch. 78 relief and job justice that our members deserve.

Political progress evident

There have been promising signs of progress over the summer. As the result of extensive conver-

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SAVE THE DATE!

NJREA Fall Luncheon

9.26.19

Details begin on p. 9

Our time is now

As I sat down to write this quarter's column, marveling at the fact that the summer soon was coming to an end, I began to reflect on how lucky I was to attend the annual NEA-Retired (NEA-R) and NEA-Representative Assembly (NEA-RA) conventions this year. Both events were held in Houston, Texas, during a scorching July, and both supported the theme entitled, "Our Democracy, Our Responsibility, Our Time." And what a time it was!

Our 28 delegates are proud that once again, our NJREA Newsletter won the first-place NEA-R Award for a print publication, and we were honored to share the recognition with the California Retired Education Association. Our pride didn't just stop there: as the NEA-R convention days unfolded, the officers and delegates realized their political advocacy during lobby days in Trenton gave them good training for the challenges that lie ahead and made the conventions' theme all that more relatable.

We learned to appreciate the gift of democracy. Throughout the NEA-RA, NEA President Lily Eskelsen Garcia stressed the importance of the next presidential election and its potential impact on education, social security, health insurance and lifestyles in general. Her candid opening statement, "While our democracy has never been perfect, today its very existence is threatened," prompted delegates to debate the impact of immigration on school systems and US Supreme Court decisions curtailing the power of unions.

On July 5, all 6,166 RA delegates from around the country – both active and retired – dressed in red. Waving signs and banging noisemakers, they listened to the Democratic presidential candidates respond to questions on educators' salaries, retirement benefits, deteriorating school building conditions, as well as the need for more nurses, counselors and librarians. The former vice-president and nine other candidates appeared individually on stage and felt the power of NEA's voters. Delegates applauded loudly each time a candidate said he or she would appoint a teacher as the next Secretary of Education during the 'Presidential Forum', which was broadcasted on CNN.

We also learned to take responsibility for our futures. NJREA members are familiar with elections and the power of our state legislators. In fact, our PAC donations have exceeded \$95,000 because we want to support the 2019-21 Assembly candidates who listen and vote in favor of our education and retirement issues. We've come to understand that every November election is critical, and our responsibility is to vote and encourage our families and friends to vote as well. Undoubtedly, there will be lobby days in Trenton this fall, and we hope retirees understand their responsibility is to participate.

Finally, we learned that our time is now. I appreciate the time our CREA officers, government relations representatives, membership chairs, philanthropic event organizers, the NJREA officers and



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executive committee devote to keeping members informed and involved. But, they cannot do it alone; it takes all of us to come together and collectively use our power. Our active counterparts understand that, and it's why many local associations "gifted" their new retirees with their first-year membership to NJREA. Reach out to these new members, take them to your fall meeting/luncheon, and recruit them to participate in workshops, the NJREA convention in Atlantic City and carpools to lobby days in Trenton. Take the time to speak with legislators about the loss of the cost of living adjustment (COLA) and the financial impact of the ever-increasing cost of medical coverage.

To flourish, a democracy must have responsible leadership and citizens who make time to support their profession. As we kick off a new year, I know I can count on NJREA members to stand by my side and do just that.

The NJREA Newsletter is a quarterly publication for the members of the New Jersey Retirees' Education Association, Inc. (an affiliate of NJEA). Issues are published in September, December, March, and June.

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Newsletter deadline

Materials and color photos (do not fold) for the December 2019 NJREA Newsletter must be received by October 15. Send only materials that will be current when the newsletter is received in mid-December.

Mail materials to:
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Letters to the Editor:
All correspondence should include the writer's full name, address and phone number. Letters may be edited for the purposes of clarity and space.

Send correspondence to:
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Questions?
Call 609-599-4594, ext. 2300

Membership Processing
Call 609-599-4594, ext. 4123



Getting the most out of membership

Not only does NJREA/NJEA membership provide access to discounts and members-only opportunities through its popular Member Benefits program, but it also allows members to receive information and guidance on topics that affect them in retirement.

For example, here's a great tax tip: If you are taking distributions from a supplemental retirement plan, be certain that you do not pay state income taxes twice on the dollars that were already taxed when you earned them. Unlike a 401(k), money that you placed in a 403(b) while you were working was already taxed by the State of New Jersey. As such, retirees should only pay state taxes on the growth of these funds.

Additionally, did you know that NJEA provides a resource to members' families every hour of every day? For a free helpline on any matters that may affect you, call 866-AID-NJEA (866-243-6532) or email helpline@njea.org. This service is confidential and specially operated for the education community. At all times, school staff will reach a live person who can provide a listening ear and assist callers with problem solving or referrals.

So, make the most of your membership. Visit <https://memberbenefits.njea.org/> often and look at all the great tips and tools available to you. Don't forget: When you receive your membership card this fall, be sure to keep the Member Benefits insert. One side contains the important phone numbers for Buyer's Edge, Inc., which provides exclusive members-only discounts on hundreds of major purchase items, and the other side provides information on how to purchase eyewear from Optical Academy.

NJREA Executive Committee

Interested in getting more involved in NJREA? Need advice on issues affecting retirees? Your NJREA officers and executive committee members are here to help.

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State budget supports education, employees

On June 30, one day before the constitutional deadline, Gov. Phil Murphy enacted a \$38.7 billion budget for fiscal year 2020. Below is an overview of the final budget:

PreK to 12 education Funding

The budget provides over \$15.4 billion in funding for Pre-K to 12 schools.

- **Formula Aid:** \$206 million increase
- **Pre-K Aid:** \$68.4 million increase, with \$20 million for preschool expansion and \$5 million for wraparound services in Abbott preschool programs.
- **Special Education Aid:** \$55 million increase
- **Debt Service:** \$32.4 million increase to support \$500 million in school construction projects, including \$350 million for county-vocational schools and K-12 security and \$100 million to address lead-contaminated drinking water in schools.

Higher Education Funding

Over \$2 billion overall support to Higher Education, including:

- \$5 million increase to support free tuition at county colleges for students or families making under \$65,000 per year.
- A \$5 million increase to boost TAG grants for eligible students attending a NJ public higher education institution.
- A \$2.25 million increase in funding to support low-income students at NJ public higher education institutions.

Areas of concern

Even with the increased investment in the school fund-

ing formula, school aid to almost 200 districts will be cut. Overall, \$90 million in aid was taken from these districts, including \$40 million from 26 districts spending below the amount required to provide a thorough and efficient education under the school funding formula.

While the governor initially proposed no cap on emergency aid to help districts facing cuts, the legislature added a cap of \$20 million on that aid. However, Gov. Murphy used his veto pen to remove the cap, meaning school districts who can show that the cuts will prove devastating can turn to the state for help.

The amounts appropriated for pensions and retiree health care were a point of total agreement between the governor and legislature.

Retirement funding a priority

The final budget contained a record pension payment – \$3.8 billion – as the state continues ramping up to full funding of public employee pensions after years of neglect. The budget also includes funding to support post-retirement medical benefits for retirees who qualify. The amounts appropriated for pensions and retiree health care were a point of total agreement between the governor and legislature.

Millionaires tax contentious

Gov. Murphy asked the legislature to consider a millionaires tax as part of his initial proposed

budget. The proposal would've extended the millionaires tax to those with annual incomes between \$1 million to \$5 million. Gov. Murphy had also connected a proposed \$250 million increase in property-tax relief to the passage of the millionaires tax. However, despite voting for this tax on numerous occasions during the Christie administration, the legislature did not agree with the governor on this issue and failed to include either proposal in the final budget.

Untapped revenue sources

The legislature also left out several other potential revenues that were included in the governor's initial budget proposal, including new taxes on opioid manufacturers and on companies with more than 50 employees which don't provide their employees with healthcare coverage. This undoubtedly was a missed opportunity to begin the process of holding businesses accountable for their actions.

Collective bargaining works

Gov. Murphy's final budget also reflected an agreement reached with Communications Workers of America (CWA) to continue to provide quality affordable health care to state public employees while saving the state money on health care costs. Combined with other cost saving efforts agreed to by labor unions and public employee representatives within the last year, this agreement will mean \$1.1 billion of sustainable savings while continuing to deliver high quality health care.

Initiative makes waves (continued from pg. 1)

sations with key legislators, including Assembly Speaker Craig Coughlin, the outlines of a very promising Ch.

78 solution have begun to emerge. While not yet introduced as formal legislation as of press time for the *NJREA Newsletter*, the proposed agreement would provide significant reductions in health care costs for members. More importantly, it would tie those premiums to a percentage of salary, not a percentage of premium. That means members would no longer be subject to con-

tributions that can rise faster than salaries and leave too many taking home less net pay, year after year.

Additionally, the proposed solution would also provide savings for the state and local employers, making it much more appealing to lawmakers – and much harder to reject at a time when everyone is concerned about rising healthcare costs.

How significant is this development? It's significant enough that the NJEA PAC Operating Committee meet-

ing scheduled for early August to consider endorsements for the upcoming election cycle was delayed until late August – after this publication went to print – to ensure that legislators would have a chance to take a stand on this proposed bill before members decided who to endorse.

You can find the results of that PAC meeting, as well as the latest updates on the Ch. 78 and ESP Job Justice campaign, at njea.org. You can also find out how you can get involved and help your 200,000 fellow NJEA/NJREA members achieve these important gains. Together, we will win.



Get out & vote

The General Election is Tuesday, November 5. Even if you are busy or otherwise unable to make it to the polls, you can still make your vote count. You can apply to vote by mail; it's fast and easier than ever to support your local schools and exercise your constitutional right to vote!

Voting by mail is just as valid as a trip to the polls; any New Jersey voter may vote by mail, even if he or she expects to be home on Election Day. Voters have the option automatically to receive a Vote-by-Mail ballot for future elections, regardless of type. In fact, voters who registered to

vote by mail in the November 2016 General Election or earlier now are registered to receive a ballot by mail for all local, state and federal elections moving forward.

Anyone who registered for a Vote-by-Mail ballot after 2016 will need to continue to indicate their desired to vote by mail.

For more information on this innovative voting process, visit the NJ Division of Elections website at <http://www.njelections.org>.

To request a Vote-by-Mail form, call your county clerk or fill out the application found at <http://www.njelections.org/>

[mail-in_doe.html](#). You can also look for the Vote-by-Mail form on the NJREA webpage.

Voters may apply for a ballot by mail up to seven days prior to the election. You may also apply in person at your county clerk's office until 3 p.m. the day before the election. Once completed, all Vote-by-Mail ballots must be received by the County Board of Elections before the close of polls on Election Day.

Now that voting is more convenient – and vital – than ever, what are you waiting for? This may be one of the most important elections ever. Let your voice be heard!

NJREA supports scholar students

Isabelle M. Hickman Four-Year Scholarship

Bradley Ferguson, a graduate of Mainland Regional High School, is the 2019 recipient of the NJREA's Isabelle Hickman four-year scholarship. Bradley, who resides in Northfield, will attend Harvard University in the fall.

A self-proclaimed "total science geek," Bradley had taken every AP math and science course offered by his school by the time he graduated. His plan is to be a scientist and contribute to science's

understanding of the human brain, neurology and mental health. Bradley's father, an Atlantic City police officer, was severely injured in a car crash, which left him with chronic pain. This accident inspired Bradley to become interested in new research and treatments that might alleviate this pain.



Ferguson

While in high school, Bradley founded "Post Crashers," a club with the mission to serve local veterans and other community members experiencing homelessness and food insecurity. Using \$176,000 in grant money, the club renovated the local American

Legion Post and turned it into a community center, building gardens where they raised

more than 5,000 pounds of produce to donate to people in need.

In addition to his passion for science, Bradley was involved in several extracurricular activities including rowing, Mustangs Against Hunger - of which he was the founder - and Dr. Jane Goodall's Roots and Shoots National Youth Leadership Council.

Elizabeth A. Allen Four-Year Scholarship

The 2019 Elizabeth Allen scholarship winner, **Simon Levien**, a graduate of Sparta High School, plans to become a science writer/journalist when he attends Harvard University this fall. His mother, who has a homeopathic cure for all illnesses, induced her son to find reason in science journalism. It was from these journals that Simon learned to counter misinformation and appreciate scientific writing.

He has contributed letters and articles to the *NY Times*, *NJ Herald*, *NY Daily News*, *The Boston Globe*, and *TeenInk*. Simon was awarded honors and scholarships by the



Levien

National Council of Teachers of English, the American Council of Teachers of Russian, the Horatio Alger Association, the Bow Seat Ocean Awareness Program, the NJ Russian Olympiad, as well as numerous others. In addition to his scholarly endeavors, Simon was a proud member of the marching band.

Simon began an initiative at Sparta H.S. pushing for CRISPR - a new, revolutionary genetic engineering technology - inclusion in the curricula. In the 2017 summer, Simon was a CRISPR biological engineering intern at Hofstra University.

Fred Aug Two-Year Scholarship

Toni Castellani, the recipient of the two-year Fred Aug scholarship, plans to attend Raritan Valley Community College to attain an associate degree in marketing since graduating from North Hunterdon High School. Her current plan is to transfer to a four-year college where she can complete her bachelor's degree. Toni is a proficient photographer and knows she can put these artistic skills to good use in her marketing work.

When not in school, Toni visits retirement homes with her two visitation therapy goats. She is adopting a dog who she hopes to train as a therapy animal who can then visit hospitals, schools and retirement homes with

her. Toni is planning to obtain certification as an equine specialist in mental health and learning. Employing this certificate alongside a therapist or counselor, she intends to use horses to help troubled youth, inmates and military veterans - in particular, those suffering from PTSD.

In her community, Toni has been a volunteer with A Bit of Love throughout her high school years, has volunteered as a groom and a stable hand for different organizations, and has been an intern for several years with *Paws and Rewind, LLC*. Toni is committed to volunteerism, animals and places where the two can intersect.



Castellani

Celebrating student success

Throughout the years, many of New Jersey's public high school students have been the beneficiaries of the generous scholarship awards presented by our county retired associations (CREA). Below are some of the winners who received scholarships for the 2019-20 school year:

Burlington

Burlington County REA awarded **Shannon Rizzo**, a graduate of Cherokee High School, the \$3,500 Robert M. Oberholser Scholarship and **Abbey Wilkie**, a graduate from Florence Township High School, the \$2,000 Harriet DiLeonardo Scholarship this spring. Shannon and Abbey both plan to major in education at Rider University and Rowan College at Burlington County respectively this fall.

Cape May

The Retired Educators' Association of Cape May County awarded three \$1,000 scholarships to area students this spring. **MaryAm Nasr**, a graduate of Lower Cape May County Regional High School, and **Tamara Farrow**, a graduate of Middle Township Regional High School, both will attend Stockton University this fall. **Nicole Rhodes**, an Ocean City High School graduate, will attend the University of Tampa.

Cumberland

CCREA awarded four \$750 scholarships this spring to area students who plan to major in education this fall. Bridgeton High School graduate **Zerdali Nirveli Perez Garcia** and Cumberland Regional High School graduate **Smirna Hernandez Perez** both plan to attend Cumberland County College. Millville High School graduate **Megan Sooy** will attend Arcadia University, and Vineland High School graduate **Victoria Garton** will attend Stockton University this fall.

Be sure to visit njea.org/njrea for photos of all the county REA award recipients.

Essex

ECREA awarded four \$1,500 scholarships earlier this year. **Madelyn Chelak**, a James Caldwell High School graduate, will attend Temple University, majoring in art. **Alyssa Arnasalam**, an East Orange Stem Academy graduate, and **Emmanuel Ogbonnaya**, a Weequahic High School graduate both will attend Rutgers University, majoring in medicine and biomedical engineering respectively. **Precious George**, a graduate of the American History High School, will attend Montclair State University, majoring in business.

Mercer

Three Mercer County graduates were recipients of the \$1,500 Anna Diehl Scholarship from the MCREA this spring. **Olivia Buote**, a graduate of Hamilton High School West, will attend the College of New Jersey; **Daniela Gudiel-Lopez**, a graduate of Trenton Central High School, will attend Gettysburg College; and **Anvi Agarwal**, a graduate of West-Windsor Plainsboro High School South, will attend the NYU Stern School of Business.

Middlesex

MCREA awarded seven \$1,750 scholarships to local high school seniors this year. **Alyssa Costello**, a Shore Regional High School graduate, will attend Clemson University. **Christopher Infosino**, an East Windsor High School graduate, will attend The College of New Jersey. **Daniel Novak**, a Union County Vo-Tech High School graduate, will attend Virginia Tech. Manchester Township High School graduate **Christina Pender** will attend Rutgers University, while Moorestown High School graduate **Holly Robinson** will attend Emory University. Not to be outdone, MCVTS Academy of Allied Health and Biomedical Sciences graduate **Katherine Sudol** will attend Seton Hall University this fall, and Monroe Township School graduate **Tiana Fedor** will attend Montclair State University.

Morris

Morris County REA awarded twelve \$2,000 scholarships for the 2019-20 school year. All recipients of the scholarships plan to study or are currently majors in the field of education. First-year recipients of this award include: **Courtney Graf** (Roxbury High School), **Savannah Jenks** and **Anna Lenger** (Chatham High School), **Arianna Lee** (Morris Knolls Hills High School), and **Avianna Miller** (Whippany Park High School.)

Second-year recipients include: **Jocelyn Barmore** (Centenary University), **Kate Bernauer** (Misericordia University), **Liam Dugan** (Moravian College), **Hayley Graybush** (James Madison University), **Margaret Harmon** (Shippensburg University), **James Ingling** (The College of New Jersey), and **Elizabeth Vex** (University of Delaware.)

Ocean

OCREA awarded four \$1,000 scholarships to seniors who plan to major in education this fall. Recipients include Toms River High School North graduate **John Green** and New Egypt High School graduate **Kaitlyn Healey**, both of whom will attend The College of New Jersey; **Lilith Hoatson**, a Toms River High School North graduate who will attend Rutgers University; and Toms River High School East graduate **Anglea Rizzo**, who will attend Rider University.

Passaic

PCREA also awarded future education majors. Passaic County Technical Institute graduate **Cassandra Caporusso** and Lakeland Regional High School graduates **Taylor Van Orden** and **Kata Groenendaal** were each awarded two-year \$1,000 scholarships as they look to attend Montclair State University, Stockton University and the University of Houston this fall.

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Across the counties



For questions, call your county REA. For trip information, check the county newsletter.

Atlantic

Oct. 1 – Fall meeting/luncheon at the Great Bay Country Club in Somers Point.

Dec. 3 – Winter meeting/luncheon at the Mays Landing Country Club in Mays Landing. Cost for each event is \$27. To

attend either, contact Linda Young at 609-226-6202.

Burlington

Oct. 17 – Fall meeting/luncheon at Marco's at the Indian Spring Country Club in Marlton. Cost is \$20. To attend, contact Doriann Dodulik-Swern at 856-722-8952.

Camden

Oct. 25 – Fall meeting/luncheon at the Tavistock Country Club in Tavistock. Cost is \$27. To attend, contact Barbara Haase at 856-627-3391.

Cape May

Oct. 16 – Fall meeting/luncheon at the Avalon Links Restaurant in Cape May Court House. Cost is \$25. To attend, contact Sharon Popper at 609-602-0046.

bury. Cost for each is \$25. To attend either, contact Candy Zachowski at 856-228-6854.

Mercer

Oct. 17 – Fall meeting/luncheon at Mercer Oaks in the Mercer County Golf Club in West Windsor. Representatives from NJEA will be the guest speakers. Cost is \$27. To attend, contact Susan Karalkjewicz at 609-223-2570.

Save the date

SEPTEMBER

- 23 – NJREA Planning Committee meeting
- 26 – NJREA Fall Luncheon
NJREA Delegate Council meeting
- 28 – NJEA FAST Conference

OCTOBER

- 2 – NJREA/County REA Treasurers' Training
- 3 – NJREA Affiliations Committee meeting
- 4-5 – NJEA Health & Safety Conference
- 10 – NJREA/NJEA officer liaison meeting
- 16 – NJREA Executive Committee meeting
NJEA Executive Committee meeting
- 25-26 – NJEA Jim George Collective Bargaining Summit

- 30 – NJREA Planning Committee meeting

NOVEMBER

- 5 – NJREA Planning Committee meeting
- 6 – NJEA Executive Committee meeting
- 6-7 – NJREA Convention
- 7 – NJEA Delegate Assembly meeting
- 7-8 – NJEA Convention

DECEMBER

- 9 – NJREA/NJEA officer liaison meeting
NJEA Executive Committee meeting
- 11 – NJREA Executive Committee meeting
NJREA Planning Committee meeting
- 18 – NJREA 100th Anniversary Committee meeting

Cumberland

Oct. 2 – Fall meeting/luncheon at the Greenview Inn at the Eastlyn Golf Club in Vineland. Installation of CCREA officers will occur. To attend, contact Irene Savicky at 856-863-8424.

Essex

Oct. 23 – Fall meeting/luncheon at the Hanover Manor in East Hanover. Cost is \$27. To attend, contact Beverly Johnson-Showers at 862-955-4133.

Gloucester

Oct. 8 – Fall meeting/luncheon.
Dec. 12 – Holiday Social. Both events will be held at Nicolosi Catering in Wood-

Middlesex

Oct. 24 – Fall meeting/luncheon. NJEA updates will be provided, and Middlesex County legislators will be the guest speakers.

Dec. 5 – Holiday luncheon/meeting. A local school chorus will provide the entertainment. Both events will be held at the Grand Marquis in Old Bridge; cost for each is \$30. To attend either, contact Anne Chomko at 732-675-1734.

Monmouth

Oct. 15 – Fall meeting/luncheon at the Radisson Hotel in Freehold. A meet and greet with local legislators will be held.

Dec. 10 – Holiday luncheon at the Colts Neck Inn in Colts Neck. Cost for each event is \$30. To attend either, contact Sue Shrott at 732-995-7754.

Morris

Oct. 10 – Fall meeting/luncheon at the Zeris Inn in Mountain Lakes. A member benefits fair will be held and Fran Pfeffer, NJEA staff, will be the guest speaker.

Dec. 11 – Holiday meeting/luncheon at the Hanover Manor in East Hanover. Mad Jazz from Madison will provide the entertainment. Cost for each event is \$35. To attend either, contact John Beekman at 973-936-2242.

Ocean

Oct. 10 – Fall meeting/luncheon at the Clarion Hotel in Toms River. Cost is \$28. To attend, contact Janice Sovinee at 732-477-1711.

Passaic

Sept. 18 – Fall meeting/luncheon

Dec. 4 – Winter meeting/luncheon. Both events will be held at The Brownstone in Paterson. To attend either, contact Kitty Sausa at 201-445-7577.

Salem

Oct. 21 – Fall meeting/luncheon at the Alloway Municipal Building in Alloway. Salem County Freeholder Ben Laury will be the guest speaker. Cost is \$17. To attend, contact Rosemma Ward at 856-467-4796.

Somerset

Oct. 2 – Fall meeting/luncheon at the Elks Lodge in Bridgewater. WRSU radio host Don Buzney will present a history of Broadway shows. Cost is \$25. To attend, contact Diane Lebbing at 908-359-2870.

Sussex

Sept. 16 – Fall meeting/luncheon. NJEA Secretary-Treasurer Steve Beatty will install the new officers. Cost is \$28.

Dec. 2 – Holiday meeting/luncheon. Harmony in Motion, an a cappella choral group, will be the entertainment. Cost is \$33. Both events will be held at the Lafayette House in Lafayette. To attend either, contact Linda Adams at 973-714-1646.

Union

Oct. 22 – Fall meeting/luncheon at the Westwood in Garwood. Cost is \$25. To attend, contact Donna Mertz-Burkhardt at 908-686-2390.

Warren

Dec. 4 – Winter meeting/luncheon at the Hawk Pointe Golf Club in Washington. Cost is \$30. Visit www.wcrea-njea.org for more information. To attend, contact Vickie Rhinehart at 908-319-1995.

NJRE-Central Florida

Nov. 6 – Fall meeting/luncheon at the Chesapeake Bay Grille at the Arlington Ridge Golf Club in Leesburg. A discussion of NJEA/NJREA members' pensions and benefits will be the focus. To attend, contact Steve Mockus at 352-638-2609.

NJRE-Southwest Florida

Oct. 21 – Fall meeting/luncheon at DeRomo's Gourmet Market and Restaurant in Bonita Springs. Cost is \$31. To attend, contact Ron Winsett at either ronmarfl@comcast.net or 239-948-2982.

Autumn of advocacy

Are you concerned about what is happening to public education, its employees and their union? Want to find out more about the challenges facing retirees and their pensions and benefits? Then mark your calendars and join NJREA for its annual Fall Meeting on Thursday, September 26.

This popular members-only event will be held at the Nottingham Ballroom in Hamilton beginning at 10 a.m. Information regarding the luncheon options, cost, and coupon to attend were advertised in the June *NJREA Newsletter*. The fall luncheon coupon is also available to print online by visiting njea.org/njrea.

The deadline is fast approaching; if you still plan to attend, be sure to send your coupon and payment to Joan Wright, NJREA Second Vice President, before the Septem-



The NJREA Fall Luncheon's popular Member Information Session gives retirees the opportunity to interact with NJEA staff and leaders, as well as ask important questions about legislative issues, pensions and health benefits.

ber 18 deadline. Reminder: As per NJREA policy, any individuals who are eligible for NJREA membership and have elected not to join are not permitted to attend as guests.

Benefits coverage while traveling

Traveling around the world, discovering new places and meeting interesting people are big perks of retirement. As frequent travelers know, one of the most important elements to consider when planning a successful vacation is factoring in your safety and well being. Staying healthy is a prerequisite for enjoying any activity, especially if it takes place far away from home.

Before you go away, it is a good idea to familiarize yourself with customs and traditions – and health restrictions – of the country of your destination. In many cases, traveling to unknown and exotic locations may require a physical checkup and certain vaccinations several weeks prior to departure.

Are you covered?

Even if you are in good health and have taken steps against potential ailments, illness during traveling can happen. In many countries your current health insurance may not cover against unforeseen circumstances during traveling and will require the need to buy additional coverage to protect yourself and members of your family.

To learn more about your benefits coverage when traveling out of the country, visit <http://shbp.horizonblue.com/node/7407>. To get more detailed information about what is offered through Horizon Blue Cross Blue Shield's Blue Shield Global Core visit <https://www.bcbsglobal.com>

[core.com/Account/Login?ReturnUrl=%2F](http://www.horizonblue.com/core.com/Account/Login?ReturnUrl=%2F) or call 800-810-2583 or collect at 1-804-673-1177. Please have your membership ID card.

Medicare/Medicare Advantage plans coverage limited

Medicare and Medicare Advantage follow the same guidelines and generally do not cover any services provided by doctors and hospitals outside of the United States. Medicare and Medicare Advantage plans only pay for in-patient hospital, doctor or ambulance services in some foreign countries in very rare cases. It may include coverage on board a ship within the U.S. territorial waters, but if the ship is more than six hours away from any U.S. port, the coverage is invalid. Additionally, Medicare drug plans don't cover prescriptions that are filled outside of the country. For a detailed explanation on what is covered, visit the Medicare website at <http://medicare.gov/coverage/travel-need-health-care-outside-us.html>

Filing a claim

Retirees must keep in mind that foreign doctors and hospitals are not required to file Medicare claims. In the event you must see a doctor, use an ambulance, or go to a hospital while traveling abroad, you must pay upfront for the services. Make sure to ask those providers for an itemized bill for their services.

For all claims, please submit the following information:

- Name and address of provider;
- Provider's tax identification number;
- Name of patient;
- Date of service;
- Diagnosis;
- Type of service;
- CPT 4 code;
- Charge for each service;
- Rate of Exchange at the time of the service; and
- Must include an English translation, as necessary.

Eligible services will be reviewed and reimbursed without the need to submit the Explanation of Benefits (EOB) from Medicare.

Where to submit claims

If you have a Horizon plan, whether Medicare is your primary provider or not, when you return home, submit a claim to the School Employees' Health Benefits Program (SEHBP).

If you are in an Aetna plan, whether it's Medicare Advantage or not, submit a claim to Aetna. Once it's completed, send the form to the address on your Aetna/Medicare Card.

Remember to make copies of all your receipts and itemized bills from your provider. Be sure to include your ID number on each receipt and bill. Any materials submitted cannot be returned to you.

Tips for travelers

No matter when or where you travel, medical needs can arise. Here are some tips to ensure that you are prepared in the event of an emergency:

- Bring copies of all your prescriptions and your doctor's contact information. Stow them in your carry-on luggage to keep the information close and reduce the possibility that they can be lost.
- If you are planning to travel to either an exotic location or a developing destination, visit the Center for Disease Control's (CDC) website at www.cdc.gov/travel, which offers information on the recommended or required vaccinations, as well as up-to-date details on country-specific illnesses or other potential health risks.
- Consider buying travel medical insurance for all the things medical insurance will not cover.

NJEA and NJREA continue to work closely with the National Education Association (NEA) and several health insurance companies on options for additional medical coverage for our members traveling abroad. Be sure to check future issues of the *NJREA Newsletter* and/or njea.org for updated information as it becomes available.

Convention: a sure bet

Mark your calendar for NJREA's 2019 Convention in Atlantic City on November 6 and 7 at the Resorts Casino-Hotel in Atlantic City. The theme of this year's event remains a timely "Student Success = Social Justice = Education Justice."

The room rate for NJREA members is just \$65 per night plus applicable taxes and fees. To reserve, call 888-797-7700, identify yourself as an NJREA member, and mention this code: VNJR19. Reservations will be accepted until October 23. Rooms sell out quickly, so be sure to reserve your room as soon as possible.

2019 NJREA Convention Program

All activities will take place in the Resorts Casino Hotel



Wednesday, November 6

- 9:30 a.m. Vendors' Fair (til 1 p.m.)
- 11 a.m. Member Information Session*
- 12:15 p.m. Elizabeth Allen Luncheon*
- 1:30 p.m. Delegate Council Meeting
- 2:30 p.m. Breakout Session 1: Ash Ahluwalia
- 3:35 p.m. Breakout Session 2: Dr. Esmeralda Serrano & Amanda Lewis
- 4:45 p.m. Presidents' Session
- 8 p.m. NJREA Dessert Reception

Thursday, November 7

- 8 a.m. Buffet Breakfast*
- 9 a.m. General Session
Topic: Health Benefits

NJEA Staff will present all discussions unless otherwise noted.
* Reservations required in advance

Wednesday's highlights

NJREA's popular "Member Information Session" will again kick off this year's convention on Nov. 6. This segment focuses on public education, legislative and retiree issues with time for questions and answers.

The annual Elizabeth Allen Luncheon will follow the session. Reservations are required. Any member wishing to sit with his/her county must indicate his/her interest on the coupon form insert found in this September NJREA Newsletter or on the NJREA webpage at njea.org/njrea.

This year's breakout sessions will include guest speakers who will focus on ways to maximize your social security benefits and how to age with knowledge and grace. A Member Benefits Fair will again be available; attendees can browse the great deals and discounts NJREA/NJEA membership has to offer. The day will conclude with a dessert reception. Come enjoy good food, friendship, and



Join your fellow retired public school employees at the NJREA Convention in Atlantic City. It's the perfect place to learn all the ways in which your union membership works for you.

fun with your NJREA family at this annual event.

Thursday's activities

On Nov. 7, NJREA will host its annual breakfast buffet. Reservations are also required for this meal. After breakfast, a health benefits session will be conducted by members of the NJEA Research staff. This is your opportunity to hear the latest on retirees' health benefits and what you can do to protect them.

Later that day, NJREA will host an afternoon session for active NJEA members in Convention Hall, where a panel of retirees again will present "Getting Ready for Retirement... What You Need to Know." If you know someone who is planning to retire soon, encourage him/her to attend this worthwhile session.

The annual two-day conference will be held on Floor D of the Resorts Hotel, and badges are required for admittance to all NJREA events.

Before you leave, plan to visit NJEA's annual convention to see the exciting exhibits and visit NJREA's booth in Convention Hall. It's worth the trip!

Please note: If you are coming to the informational meetings on either day but are not staying for lunch or breakfast, please check the appropriate box on the coupons and return them before the deadline so that the NJREA Planning Committee will have materials and a badge for you at registration.

12 Final thoughts

Editorial by Michael Johnson

Support is a two-way street

Through the years, I have heard varied excuses for why retirees do not join the NJREA. One of the most common ones is, “But I now live out of state; what does it have to do with me?”

Like many of our colleagues, I, too, live out of state. One of the last things I did as NJEA president was to purchase a lifetime membership in both NJEA and NJREA

to show my appreciation for the opportunities and support these organizations have given me throughout my career.

Even though I live out of state, my pension checks and post-retirement health benefits are still provided to me by the State of New Jersey, not my newly-adopted state. Frankly, I believe that every recipient should be a member in order to ensure that these organiza-

tions continue to protect and maintain these benefits that we so richly deserve.

Moreover, those of us who live out of state need to remember that we still have friends, family, and colleagues who live, work, and vote in New Jersey. These are the folks we can help educate and influence when it comes to issues of importance, whether it’s local school budget elections or

the selection of state Senate, Assembly, and gubernatorial candidates.

I know that I often harp on the issue of membership, but with good reason. NJREA currently has over 29,600 members. Yet, the Teachers’ Pension Annuity Fund (TPAF) is paying pension benefits to tens of thousands of people while the Public Employees’ Retirement System (PERS) and T. Rowe Price provide pensions to thousands of former higher education and educational support professionals, most of whom were actively employed as public school employees and are, hence, former NJEA members.

It’s unfathomable to me that we don’t all consider it our obligation to pay it forward to those active members and leaders who are fighting to ensure they maintain what we have earned. We expected it from those who retired before us – and it’s now our turn to do the same.

We all should be members and supporters of NJREA/NJEA. Without them, our financial lot in life would be significantly reduced. I’m not willing to risk my retirement being chipped away by those who don’t know or care about the work I’ve done. Are you?

Editorials and opinion articles do not necessarily represent the opinions of NJREA / NJEA.

Michael Johnson is a past president (1997-2001) of NJEA and guest editor for NJREA.



A message from Steve Beatty

Lessons in history

We’ve all heard the adage, “history repeats itself.” As a 25-year history teacher, I’ve often co-opted the phrase with my students to warn them, rather cheekily, that those who do not learn the lessons of history are bound to repeat them...next year in the same class.

However, despite the obvious trends and events that the phrase usually is attributed to, I am struck by some of the less obvious situations for which it holds equally as true.

In my work as NJEA secretary-treasurer, I am tasked with being the liaison or chair to several groups and committees that engage in meaningful work in different, yet intersecting, areas: Social and Emotional Learning (SEL4NJ), the governor’s committee on LGBTQA+ issues, TCNJ’s Center for Future Educators

(CFE), NEA/NJEA Leaders for Just Schools, where we tackle racial and social justice issues, and the NJEA Adverse Childhood Experiences (ACE) Task Force. As I delved deeper into the work, the overarching truth is that nothing about this is new.

Our students – the thousands who you have worked with, the thousands who I have worked with, and the thousands who we continue to work with – are diverse and wonderful, and they look to us for guidance, support, acceptance and unconditional love.

So, as we give new labels and titles to the things that we’ve always had to deal with, realize the work that you have done over your careers has led us to this place: a place where we have the ability and resources to forge new pathways with like-minded war-



rriors who truly understand that it takes a village to truly meet the needs of all our students. This work didn’t just start today, and it won’t finish tomorrow, but your legacy is one that has set the stage for a brighter tomorrow for all of New Jersey’s children and our society.

Now, that’s a history I would be proud to see repeated.

Steve Beatty is the NJEA Secretary-Treasurer and liaison to NJREA. Contact him at sbeatty@njea.org.