



Greater Bridgeport Retired Teachers Association

Bridgeport Easton Fairfield Milford Monroe Shelton Stratford Trumbull

From the President's Desk

Dear Colleagues,
As the end of 2019 rapidly approaches, cards need to be sent, gifts have to be purchased and wrapped, decorations are waiting to be hung, and holiday menus are in the planning stages.
Whether you celebrate Hanukkah, Christmas, Kwanza or the Winter Solstice, take time out from your busy schedule to sit quietly by the light of the Menorah, look at the ornaments on the tree that evoke fond memories of Christmas past, or take a silent walk in the evening to enjoy the neighborhood festive lights.
Enjoy your family traditions, be it finding the perfect tree with your grandchildren, or going to New York City with the family to see the tree at Rockefeller Center. Maybe it is the yearly ritual of the show at Radio City Music Hall or the Holiday Train Show at the botanical Gardens in the Bronx. Perhaps your tradition is enjoying a meal with family

served once a year or watching the holiday shows on the television.

Share the holiday spirit. Hold the door at the post office for someone struggling with packages and a rambunctious child. Buy a hot chocolate for the bell ringer standing in the cold outside the grocery store. Let the person behind you in the checkout line with only five items go on ahead of you because you have a full cart.



Rose Marie D'Aquila

Despite how hurried you feel, try and acknowledge people with a pleasant good morning, isn't the weather beautiful today or have a wonderful holiday. Most of all SMILE.
This year will you join other members of the GBRTA on Saturday December 7th at 11:30 AM as we enjoy a lunch at Tashua Knolls in Trumbull and watch the Christmas show?

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Welcome
The GBRTA is pleased to welcome the following retired teachers who have joined us since July 1, 2019.
Bridgeport Retirees: David Levy, Greg Thornwell
Fairfield Retirees: Gayle Attraia, Mary Ann Brewster, Kathleen Gilligan-Megrue, Larry Shire, Donna Spigarolo
Milford Retirees: Mary Carroll, Sheree Zwibel
Monroe Retirees: Marianne Cody, Kimberly Green, Debra Kovachi
Trumbull Retirees: Linda Edwards, Carol Fleegal, Susan Littlefield, Cathy Monaco, June Van Steinberg

More About Medicare

Beginning in January 2020 the State will offer two Health Insurance plans— a Medicare Supplement Plan and a Medicare Advantage Plan— both administered by Anthem. It is likely that the overwhelming majority of retired teachers will select the Advantage Plan. Its lower cost and comparable coverage will make it the choice for many retirees.

At an ARTC meeting in October, Kathleen Holt of the Center for Medicare Advocacy commented on the TRB plans and noted that the absence of a provider network in an Advantage Plan is unusual and a feature that the TRB should make every effort to maintain in the future. She noted that the TRB Advantage Plan was operating like a Supplement Plan and suggested that the TRB Supplement plan

Holiday Happenings

At the December 12th, 2019 luncheon meeting, GBRTA will welcome the Trumbull High School Chamber Singers and their performance of *Music of the Season*. The Chamber Singers have been a valued part of our December meetings for more than 20 years. As part of its many holiday performances, the Chamber Singers will be the featured choir for one of the Christmas Spectacular shows at Radio City Music Hall.

Holiday Raffle

GBRTA offers \$1,000 scholarships to graduating seniors in each of the sixteen public high schools in our eight town area. These scholarships are partially funded by our December raffle. Gifts for the raffle are donated by members of the GBRTA. If you would like to contribute a prize to the raffle please contact Marilyn Mitchell at 203-261-4767.

Flowers for Friends

Twice yearly, members who are home-bound or who reside permanently in nursing facilities receive a plant and visit from a GBRTA member. If you know of someone who should receive a visit, please give the information to Pat McDonnell at 203-366-2417

Holiday Musical—Tashua Knolls

Many GBRTA members set aside time for the musical comedy presented by *Steppin' Out Entertainment*. Currently in its 8th consecutive year at Tashua Knolls, the original holiday musical is performed between a four course luncheon. Saturday December 7 is the date; the price is \$60. Doors open at 11:30 for the matinee performance of *The Art of Christmas*

Make your reservation by November 25 with GBRTA's Travel Coordinator Angela McKelvey - 203-227-3222 The cost is \$60. Checks should be made payable to GBRTA and mailed to Angela at

273A Agawam Drive, Stratford, CT 06614.

Save the Date

March 18 —*Leprechauns and Linguini* with Friendship Tours and Friends of Marcella. Details to follow.

President's Desk

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The GBRTA family will welcome the Trumbull High School Chamber Singers at the December 12th meeting at 10:30 at Testo's Restaurant in Bridgeport to celebrate the holiday season. At that meeting we will collect non-perishable food for Merton House and distribute flowers for delivery to GBRTA members who are homebound or in nursing facilities. Members have donated prizes and gift cards for a raffle benefiting the scholarship fund.

When all is said and done we might not have accomplished all that we had hoped to do. Maybe cards were mailed a little late, we did not find the perfect gift for a loved one, the decorations are a little askew or the holiday menu was lacking that special 'something'.

Remember no matter how you celebrate this magical time of year, it is the spirit of the season that is important. May you be filled with peace, joy, and love.

Rose Marie D'Aquila

Medicare

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was overpriced but could offer no rationale for this.

A 2018 report issued by the Inspector General at the Department of Health and Human Services focused on questions regarding Advantage plans. The report stated that Advantage plans, which now cover more than 20 million people — more than one-third of all Medicare beneficiaries — have an incentive to deny or delay claims "in an attempt to increase their profits." Medicare advantage plans receive fixed monthly payments from the government. In return, they are to provide the full range of services that patients need. If they keep patients healthy and reduce the need for hospitalization, they can often keep costs below what they are paid by Medicare.

The high number of overturned denials raised concerns that some Medicare Advantage beneficiaries and providers were initially denied services and payments that should have been provided. When beneficiaries and providers appealed preauthorization and payment denials, Medicare Advantage Plans **overturned 75 percent** of their own denials. Unfortunately fewer than 5% of members bother to appeal the denial of claims, leaving insurers free to avoid payment. But those who do appeal most often succeed.

The process of filing an appeal for a Medicare denial can be daunting to many beneficiaries but in the overwhelming number of cases, the appeals are successful. Information concerning the appeal process can be found in the *Medicare and You* booklet. Connecticut retirees can consult the Center for Medicare Advocacy, (www.medicareadvocacy.org/), a non-profit, non-partisan organization able to guide you through the appeals processes. The bottom line is—if you claim is denied, you must file an appeal! You have a better than 75% chance of winning. Those are great odds.

Save the Date

GBRTA General Meetings

- April 16, 2020
- May 14, 2020

GBRTA Board of Directors

- March 26, 2020
- April 30, 2020

ARTC Spring Luncheon

Tuesday May 19, 2020



VP Sandra Petrucelli-Carbone with former judge of probate Attorney Kurt

In Remembrance

GBRTA honors the following members whose passing we have noted since our May 2019, Memorial Service.

- | | |
|------------------|--------------------|
| Deanna Culbert | April 14, 2019 |
| Rita Nappi | May 29, 2019 |
| Gerard Mohyde | June 4, 2019 |
| Lawrence Menta | June 16, 2019 |
| Carole Jennings | June 30, 2019 |
| Harold Jacobson | July 5, 2019 |
| Dolores Buccelly | July 13, 2019 |
| Constance Dimock | August 2, 2019 |
| James Pando | August 28, 2019 |
| Sonya Schopick | September 6, 2019 |
| Louis Prevost | September 14, 2019 |
| Joan Visokay | October 14, 2019 |

MEMBERSHIP APPLICATION

Annual Dues—\$20

Life Membership \$250

Please check the address label on this newsletter. If the date near your name is anything other than *Life Member* or a date *earlier than September 1, 2020*, your dues are in arrears.

Members whose dues are two or more years in arrears will be dropped from the membership list and must repay two years of back dues for reinstatement.

Name _____

Address _____

City _____ State _____ Zip _____

Email _____ Phone _____

Year Retired _____ School System _____

New Member _____ Renewal _____ Amount of check _____

Mail form and check, payable to GBRTA, to

Ann Block 60 Ridgeview Avenue Trumbull, CT 06611

annblock93@gmail.com 203-268-1577

Check here if there is a change in your contact information

Join Us for Lunch at Testo's Restaurant

1775 Madison Avenue, Bridgeport

10:30 am

Price \$30

December 12, 2019

- Choice of:**
- Prime Rib au Jus
 - Chicken Parmigiana
 - Broiled Salmon with Dill Sauce

Reservations by December 6

Cancellations by December 10

Members may attend the business portion of our meetings (10:30 am) without staying for lunch. Lunch is served at noon. Please let Trudi Black know if you are planning to attend so we can make sure there is a seat for you.

Make your check payable to GBRTA with the date, menu choice and your phone number on the check. CHECKS MUST ACCOMPANY RESERVATIONS; NO PAYMENT ACCEPTED AT THE DOOR.

**Reservations and payment to: GBRTA, c/o Trudi Black 203-261-6576
4 87 Church Hill Rd. Trumbull, CT 06611 trudib@aol.com**



GBRTA

29 Valley View Road

Trumbull, CT 06611

www.GBRTA.org GBRTA.org@gmail.com

Please check the date on the mailing label. For annual members, the date shows when your dues **should have been paid**. If the date is **earlier** than September 1, 2020—*your dues are in arrears and you are in danger of being dropped from our membership list.*

GBRTA Officers and Committee Chairs

President Rose Marie D'Aquila
..... Eaglenest@att.net
1st Vice President Sandra Petrucelli-Carbone
..... Spcdkg2aol.com
Corresponding Secretary Rita McDougald-Campbell
..... mccamp51@yahoo.com
Recording Secretary Sue Berescik
..... sberescik@aol.com
Treasurer Helen Scinto
..... hscinto@aol.com
2nd Vice President Bob Pitzschler
..... rbpitz@att.net
Parliamentarian Gloria Francesconi

Webmaster Cathy Larson
..... Cath.larson@gmail.com
Communications Barbara Kmetz
..... bfkmetz@earthlink.net

Community Outreach Ginny Girouard
..... rhjrmom3@yahoo.com
Finance Marilyn Feranec
..... marilynferanec@ymail.com
Legislation Marie Petitti Rita McDougald-Campbell
..... TonPetitti@aol.com mccamp51@yahoo.com
Lunch Trudi Black
..... trudib@aol.com
Member Services Pat McDonnell Diane Harrison
.. pattymcd2001@gmail.com tobequilting@gmail.com
Membership Ann Block
..... Annblock93@gmail.com
Publicity Sue Berescik
..... sberescik@aol.com
Scholarships Marilyn Mitchell Deena Begin
..... moomy1@aol.com dbegin02@gmail.com
Travel Angela McKelvey
..... lamckelvey@optonline.net