

DISPATCH

San Antonio Alamo Area Local

Retiree Chapter

Serving South Texas



SAAAL Retiree Chapter
Sterling Ricks – President
Jeff Greenlee – Secretary Treasurer

SAN ANTONIO ALAMO AREA LOCAL

October/November, 2019
Ruben Rodriguez – Vice President
Raul Vasquez - Trustee

CHAPTER PRESIDENT

STERLING RICKS

Chapter Moving Forward



The APWU Elections are over and the National Officers have been elected by the members, congratulations to the victors and may they lead the APWU wisely. As dues paying Retiree Members you had a chance to vote for Retiree National Convention Delegate or National Director of the APWU Retirees Department, and the right to

vote for President, Executive Vice-President, Secretary-Treasurer, Legislative and Political Director, Human Relations Director, and APWU Health Plan Director. I hope that everyone participated in voting and voiced your wishes.

The Speaker we had at the August meeting was from the AARP and spoke on what the AARP does to help people 50 and over such as demanding solutions to skyrocketing drug prices. He also explained AARP addresses issues affecting older Americans through lobbying efforts at the state and national governmental level. The organization is non-partisan and does not support, oppose or give money to any candidates or political parties. The AARP, as a nonpartisan organization reaches out to all of our representatives to make and change laws that benefit us all. This meeting the AARP representative will be speaking on Social Security, if you have any questions please be present to ask them.

At the October meeting we will be discussing changing the name of the Retiree Newsletter. Some of the suggestions are Final Dispatch, Last ET, Last Dispatch, Retiree Network and Retiree Connection. If you have

any suggestions please submit them so the members can vote on them this meeting. We also will discuss when to schedule the next meeting. The issue being that the last Wednesday in November is the day before Thanksgiving and the last Wednesday in December is Christmas. The members present will decide on a new date for the next meeting.

Legislative Issues

The 116th Congress is back in session, you need to contact your representatives to ensure that this Congress passes The Social Security Fairness Act – H.R. 141 and S. 521 – to repeal the Windfall Elimination Provisions (WEP) and the Government Pension Offset (GPO).

The WEP/GPO are penalties imposed on CSRS annuitants, in 1983 and 1977 respectively, who worked more than one job and

paid into CSRS as well as Social Security. The WEP adversely affected retirees who receive a CSRS pension and also qualify for Social Security benefits from other employment by denying an equitable benefit for those Social Security contributions.

The Congressional Research Service published a Social Security report indicating that as of December 2017, more than 1.8 million Social Security beneficiaries were affected by the WEP, which included 1,687,542 retirees. Reach out to both the House and the Senate on both sides of the aisle – by telephone, email, mail, or in person and ask them to support H.R. 141 and S. 521, The Social Security Fairness Act.

Yours in Solidarity

Sterling Ricks – Retiree President

“At the October meeting we will be discussing changing the name of the Retiree Newsletter.”



Chapter Fellowship



I want to thank everyone who attended our August meeting. I was glad to see many friends from yesteryear. We will continue to bring great guest speakers to you all. I would also like to welcome any of you who would like to hear on a particular subject, let me or Sterling know and we will make every effort to accommodate. Also if anyone wants to submit an article for our

Newsletter you are welcome to do so as well.

As most of you know I will be attending the Retirees Conference this month. I am hoping to meet with our National Officers and seek ways to better our Chapter, I will also bring a report on all the news made available to us.

Finally before closing I would like to send out a special thanks to Chris Rincon for going all out and helping us out at our meetings.

In Union Solidarity

V. P. Ruben Rodriguez

Texas Legislators take positive steps on health care issues

Submitted by Letty Alejandro

During the last retirement meeting, we had a speaker from AARP discussing legislation passed in Texas pertaining to health issues. Here are a couple of articles that go into some detail of bills that recently passed and became effective September 1, 2019.

Article by Elizabeth Byrne of the Texas Tribune

Ten years ago, Texas became the first state to allow licenses for independent freestanding emergency rooms. Since then, just over 200 have opened their doors around Texas, according to state data.

Freestanding emergency rooms are already required to display the health plans they accept on signs around the facility, per state legislation passed in 2017. However, some say the signs can be confusing and include logos of health plans that the facility doesn't accept. House Bill 2041 by State Rep. Tom Oliverson R-Cypress requires a freestanding emergency rooms to give patients a printed-out disclosure in English and Spanish that lists the in-network health plans and the average price a patient may be charged for a procedure, including facility fees.

Patients can choose whether to sign it. Under the bill, freestanding emergency rooms will also be barred from advertising that it "takes" or "accepts" certain insurers or health plans if the facility is not an in-network provider. The disclosures will be required for both independent and hospital-affiliated freestanding emergency rooms. Mark Hollis, a spokesperson for AARP Texas said the bills that passed through the Legislature will protect Texans from "unexpected and exuberant charges" and make it clearer to consumers if a freestanding emergency room is in network. In a 2018 survey of freestanding emergency rooms across the state, AARP Texas reported 77% of freestanding emergency rooms said they "take" or "accept" insurance on their website but were out-of-network for all major health plans. The bill strictly addresses this issue, prohibiting any sort of misleading advertising in the facility and online. Lawmakers also took up the alleged issue of "price gouging" at freestanding emergency rooms.

House Bill 1941 by state Rep. Dade Phelan, R-Beaumont, will allow the Texas attorney general to take action against freestanding emergency rooms that charge "unconscionable" rates, which the bill defines as prices that are 200% more than the average hospital charge for a similar treatment. HB 2041 and HB 1941 went into effect September 1, 2019.

Article by Ashley Lopez NPR

Texas is now among more than a dozen states that have cracked down on the practice of surprise medical billing.

Senate Bill 1264 is bipartisan legislation that removes patients from the middle of disputes between a health insurance company and a hospital or other medical provider. Under the new law, insurance companies and medical providers can enter into arbitration to negotiate a payment and state officials would oversee that process.

"Surprise medical billing typically happens when someone with health insurance goes to a hospital during an emergency and that hospital is out of network."

Surprise medical billing typically happens when someone with health insurance goes to a hospital during an emergency and that hospital is out of network. It also happens if a patient goes to an in-network hospital and the patient's doctors or medical providers are not in

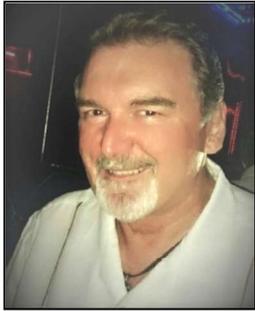
network. Sometimes insurance companies and medical providers won't agree on what's a fair price for that care, and patients end up with a hefty medical bill. Texas' new surprise-bill law officially goes into effect on Sept. 1, 2019. State Senator Hancock says the fight over who pays disputed bills will be back where it belongs: with insurance companies and the hospitals, doctors and labs providing medical care.

When a hospital and insurer can't agree on a price, the two parties will have to work it out — without ever billing the patient. But not all Texans will be protected by the new law, which does not apply to people who have federally regulated plans. In Texas, federally regulated plans account for roughly 40% of the state's health insurance market. Pogue says people around the U.S. who have federally regulated health plans will be protected only if Congress acts.



Chapter Finances Steady

July/August/September Financial Report



The Chapter's beginning balance was \$4498.11. We had expenditures of \$1,404.90 with deposits of \$647.32 with much of the expenditure going for the Chapters T-

Shirts/ Newsletter and Meeting Requirements. We also paid for the Vice Presidents Airfare and registration to attend the Retiree Conference later this month.

Upcoming expenses will include the Vice Presidents per diem and Hotel expenses. Other than those mentioned above the only expenses projected till the end of the year will be those incurred by the meeting refreshments and the Newsletter.

| Date | Deposit | W/D- Ck/Transfer | Comments | June Ending Bal. | \$4,498.11 | SSFCU Fund Bal. | OWED to Local |
|------|----------|---------------------|---|------------------|------------|--------------------|------------------|
| 7/2 | | -\$100.20 | Refreshment rmbrrmt to Sterling Ricks for M | \$4,397.91 | \$4,515.33 | \$117.42 | |
| 7/11 | \$214.20 | | July Per Capita | \$4,612.11 | \$4,515.33 | -\$96.78 | |
| 7/24 | | -\$141.00 | Postage and Printing Charge Newsletter | \$4,471.11 | \$4,515.33 | \$44.22 | |
| 7/24 | | -\$27.05 | Rmbrsmt to J.Greenlee for Return Add. Stam | \$4,444.06 | \$4,515.33 | \$71.27 | |
| 7/31 | \$0.38 | | Interest Income | \$4,444.44 | \$4,515.70 | \$71.26 | |
| 8/9 | \$216.00 | | August Per Capita | \$4,660.44 | \$4,515.70 | -\$144.74 | |
| 8/21 | | -\$707.57 | T-Shirt Voucher Paid | \$3,952.87 | \$4,515.70 | \$562.83 | |
| 8/21 | | | Transfer of \$562.83 from Ret.Fund to SAAAL | \$3,952.87 | \$4,515.70 | \$0.00 | |
| | | | Gen Fund to balance account | | \$3,952.87 | \$0.00 | |
| 8/31 | \$0.37 | | Interest Income | \$3,953.24 | \$3,953.24 | \$0.00 | |
| 9/1 | | -\$40.00 | Rmbrsmt to Jeff Greenlee for RQ Registratio | \$3,912.87 | \$3,953.24 | \$40.37 | |
| 9/1 | | -\$284.97 | Rmbrsmt to Sterling Ricks for RQ Airfare | \$3,627.90 | \$3,953.24 | \$325.34 | |
| 9/1 | | -\$104.10 | Reimbursement to Sterling Ricks GMM Lunc | \$3,523.80 | \$3,953.24 | \$429.44 | |
| 9/13 | \$216.00 | | September Per Capita | \$3,739.80 | \$3,953.24 | \$213.44 | |
| 9/24 | | | Transfer of \$213.44 from Ret.Fund to SAAAL | \$3,739.80 | \$3,739.80 | \$0.00 | |
| | | | Gen Fund to balance account | | | | |
| 9/30 | \$0.37 | | Interest Income | \$3,740.17 | \$3,740.17 | \$0.00 | |

APWU Election

Please see the APWU Website Announcement with the winners from the recent APWU Election.

Although unsuccessful (lost by 45 votes) our own Retiree Chapter Member Alex Aleman should be commended for putting himself out there to run for the NBA position. It takes great courage to make the sacrifices one must endure to run a campaign of this magnitude. He faced many obstacles in his endeavor, including those from within his own Local, but he ran the good race and for that he should be commended. I wish him luck in future endeavors he may pursue, he will always have my support!



Dimondstein Re-Elected National President

APWU President Mark Dimondstein was elected to a third term on Oct. 8. Also re-elected were Executive Vice President Debby Szeredy, Secretary-Treasurer Elizabeth Powell, Industrial Relations

Director Vance Zimmerman, Legislative and Political Director Judy Beard, Organization Director Anna Smith, Research and Education Director Joyce B. Robinson, Human Relations Director Sue Carney, Retirees Department Director Nancy Olumekor and Maintenance Craft Director Idowu Balogun.

Lamont A. Brooks will become the new Clerk Craft Director. MVS Craft Director Michael O. Foster and Support Services Director Stephen R. Brooks were elected unopposed.

Sam Lisenbe was elected and Lynn Pallas-Barber reelected as Assistent Directors for the Clerk Division. Jimmie Waldon and Terry Martinez won their respective Assistent Director elections in the Maintenance Division. Javier Piñeres was reelected as Assistent Director for MVS Division and Sarah Jane Rodriguez was elected Health Plan Director. Sharyn M. Stone (Central Region), AJ Jones (Eastern Region), Tiffany Foster (Northeast Region), Kenneth Beasley (Southern Region) and Omar Gonzalez (Western Region) were elected regional coordinators.

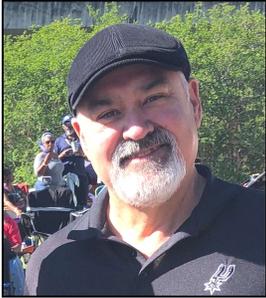
Election results are not official until verified by the American Arbitration Association (AAA). Unofficial results for all races are published below. Winners are identified by an asterisk; incumbent officers are denoted by "(I)" after their name. Certified results are expected in the next several days and will be posted on apwu.org and in the next issue of The American Postal Worker.

"I am honored to be re-elected as the national president of the APWU by the members of our great union," President Dimondstein said. "I greatly appreciate and am humbled by the continued support!"

"Congratulations to all of the winning candidates," Dimondstein added. "Now is the time for all leaders and members to come together as we use our collective voice to fight for a strong contract in interest arbitration and stand up for a vibrant public Postal Service."



Stay Informed, Stay Connected, Stay United



- this I believe is the purpose and foundation of our organization.

By participating in the Retiree Chapter you are staying **Informed**

with what is happening within the larger APWU organization.

This is one

way to ensure our hard earned benefits stay intact therefore contributing to a better quality of life for all of us.

Staying **Connected** with former coworkers and making new friends is another benefit. Friendships have been shown to enrich your life and improve your overall health. Good friends are good for your health as friends can help you celebrate good times and provide support during bad times. Also attending community events, such as reunion events hosted by our chapter, will help you stay

connected with old and new friends that share a similar interest. In addition, the chapter hopes to provide volunteer opportunities in the future where members can join to together to give back to our community.

“...most important is the ability for members to remain United with the larger APWU and contribute our knowledge and past experience to keep the organization viable and strong.”

Finally and perhaps most important is the ability for members to remain **United** with the larger APWU and contribute our knowledge and past experience to keep the organization viable and strong. This in turn will benefit past, present and future retirees.

You can play an important in our chapter by signing up new members, providing topics of information for future meetings and participating in discussions during our meetings.

Please consider doing what you can.

Stay Strong fellow Retirees!

Raul Vasquez

Capacity to Grow



The national elections are over and I want to thank the members who participated by voting in our national elections. As a dues paying retiree member you were eligible to vote for the three (3) APWU General Officers: President, Executive Vice President and Secretary-Treasurer, and

three (3) resident department officers: Legislative/Political Director, Human Relations Director, and APWU Health Plan Director, Retirees Department Director, and Retiree National Convention Delegate, see the results on page 3.

As a member of the San Antonio Alamo Area Local and San Antonio Retiree Chapter I was a candidate for the office for National Business Agent (C), Dallas Region. I want to thank the Retiree Chapter for endorsing my candidacy. I want to thank all of the members who supported me and voted for me. I enjoyed the experience of campaigning for the office. I had the great opportunity of meeting and talking to many of members in the states of Texas and

Louisiana. I want to congratulate the winners and I hope they represent the members to the best of their abilities.

The retiree chapter is always looking to enroll new members. If you know of a retiree who is not a member of our chapter you may go to apwu.org and click on retiree department and download the membership form. There are many retirees who retired when we did not have the retiree chapter. We have the capacity to grow our retiree chapter into something very special for our retirees.

| National Business Agent Dallas Region (C) | |
|--|-----|
| Dallas Region, (C) | |
| Alex Aleman | 424 |
| Diann Scurlark* | 469 |
| Ben Martinez | 365 |

I want to encourage our retiree chapter members to make an effort to attend the retiree meeting in October. Only retiree chapter members may attend the chapter meeting and gathering. Of course every member is welcome to bring their spouse or significant other to these events. At the next retiree chapter meeting I am going to make a motion to name our local retiree chapter the San

Antonio Alamo Area Retiree Chapter. We are an area local and we have retired members from Del Rio to Seguin and Kerrville to Beeville.

Let's Keep in Touch,

Alex Aleman
Retiree Chapter Member



Big Changes to TSP Withdrawal Options

On September 15, there were big changes concerning your Thrift Savings Plan withdrawal options. You'll be gaining options of how and when you can access money from your TSP account. Now is a great time to review your TSP account and ensure your information and contribution is current and accurate.

TSP breaks it down here:

| Flexible Withdrawals Begin September 2019 | Current Rules |
|--|--|
| You can customize your installment payments and change your payment frequency at any time as your needs change. You can choose among monthly, quarterly, and annual installment options. | Requests to change monthly installment amounts can only be made once each year during a designated open season. |
| You never have to make a full withdrawal election. When you need to make IRS-mandated required minimum distributions (RMDs) at age 70 and after, we'll automatically send you the right amount if you don't withdraw enough during the year. | A full withdrawal election is required the year you are separated and 70 years older, or your account becomes abandoned. |
| You'll request withdrawals easily using fast and secure online tools by logging into My Account on tsp.gov. | Paper forms must be submitted by mail or fax to make or change a withdrawal election. |
| You can choose to withdraw traditional money only, Roth money only, or a proportional amount of both. | All withdrawals include both traditional and Roth funds as a pro rata (i.e., proportional) distribution. |
| Any in-service withdrawals you make have no effect on the number of post-separation partial withdrawals you can make. You can make partial withdrawals even if you receive installment payments. | Only one age-based in-service withdrawal or one post-separation partial withdrawal allowed in a lifetime. Then a full withdrawal election is required. |

Retiree Chapter Membership Meeting Minutes August 23, 2019

The meeting was called to order President Sterling Ricks at 11:10 a.m.

Invocation was given by Sterling Ricks.

The Pledge of Allegiance was led by Harry Lowe.

Invocation was given by Thomas Morrow

Roll Call of Officers: Sterling Ricks, Ruben Q. Rodriguez, Jeff Greenlee, Raul Vasquez.

The Minutes for the June meeting were presented. Motion to accept was made by Sterling Ricks; second by Alex Aleman.

Financial Report was given by Secretary Treasurer Jeff Greenlee. Motion to accept by Sterling Ricks; second by Harry Lowe.

Old Business: Minutes for the June meeting were presented and motion to accept by Sterling Ricks, second by Harry Lowe, motion passes. Discussion on getting the Retiree Chapter a credit card was discussed. The Chapter can not get a credit card due to the financial status of the Local.

New Business: T-Shirts were given away at the meeting to those who attends (one per member). Discussion was held on changing the name of the Retiree Newsletter, suggestions can be made at the October meeting and brought to a vote. Motion was made by Harry Lowe to endorse Alex Aleman for National Business Agent, Motion passes unanimously.

Member Morrow spoke on the importance of contacting our elected officials. Motion was made to send Retiree Vice President Ruben Rodriguez to All Craft Conference and to pay for registration to any retiree member who wishes to attend, motion passes.

Motion made to sustain from regular order of business for guest speaker, passed.

Speaker was Joe Sanchez from the AARP. Mr. Sanchez spoke on the importance of joining the AARP and discussed the efforts of the AARP on legislation are doing to help seniors and retirees.

Discussion was made on the deadline for submitting articles to the newsletter, the deadline was set for October 11.

Motion to adjourn by Sterling Ricks at 12:10; passed



SAAAL Retiree Chapter Membership Meeting

October 30, 2019

11:00 a.m.

**13102 Lookout Run
San Antonio, TX 78233**



******* Agenda *******

- **Discuss National Election Results**
- **Discuss the Name of Newsletter**
- **Discuss Upcoming Meetings Schedule**
- **Discuss organizing Retired APWU Postal Workers**



Food and Refreshment

2020 COLA Announced

The 2020 cost-of-living adjustment (COLA) will be 1.6 percent for Civil Service Retirement System (CSRS) annuities, Federal Employees Retirement System (FERS) annuities and Social Security benefits.

This is a lower federal retiree COLA than last year when CSRS annuitants received 2.8 percent and FERS annuitants received 2 percent.

The Social Security Act ties the annual COLA to the increase in the Consumer Price Index (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics (BLS).

When is the federal retiree COLA paid?

According to the Office of Personnel Management (OPM):

“Cost-of-Living Adjustments are effective each December first. The adjustment appears in your payment on the first business day of January, which is when your benefit for December is paid. Federal Employees Retirement System (FERS) and FERS Special Cost-of-Living Adjustments are not provided until age 62, except for disability, survivor benefits, and other special provision retirements. FERS disability retirees get the adjustment, except when they are receiving a disability annuity based on 60 percent of their high-3 average salary. Also, under FERS, if you have a CSRS component, the component is subject to the CSRS COLA calculation.”

