



GENERAL INFORMATION

General Meetings are held at the Brentwood Public Library, 2nd Ave. & Third St., at 10 a.m. on the first Friday of the month.

REMINDER

Please bring canned or dry good, paper products or toiletries to the **NOVEMBER** meeting as your contribution to **PRONTO**.

CALENDAR

November 6 - 10 a.m.
Lower level at the Library

December 4
Holiday Luncheon
see flyer for details.

January 8
Breakfast
see flyer for details.

EDITORIAL BOARD

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ROBS WEBSITE
www.robsny.org

PHYLL'S FORUM

Dear Colleagues,

It's that time of year when I remind you that our membership drives ends October 31. We are trying to increase our membership to over 400 this year. Last year, we received membership dues in April and May. It is very difficult to plan our activities if we don't have the proper funding from our membership. We must do better in this regard. Our first food drive was very successful. We collected 75 lbs. of food which was delivered to Island Harvest. They were most appreciative. The Executive Board voted at our last meeting to continue the Food Drive with the proceeds going to Pronto. Also, we are continuing our drive for donations to our scholarship fund. Send your checks (made out to **ROBS**) to Marge Kirchner, 666 Hawkins Road East, Coram, New York 11727.

Laurie Kupperstein from NYSUT's Social Services will be our speaker at the November meeting. The topic will be "Health Care and the Senior Caregiver". Our December 4th Holiday Luncheon will be at Carrabba's Restaurant in Central Islip and the New Year's Breakfast will be on Friday, January 8, 2010, at the Paradise Diner on Vet's Highway in Smithtown. See the flyer for details.

There is good news for all the book lovers in our organization. Now NYSUT members can save even more when purchasing from the Barnes & Nobles.com online bookstore, but only by using the link provided by our site NYSUT Member Benefits. Members used to receive 5% off already discounted prices, but now that discount is increased to 10%.

There are some important changes to the Medicare Part D plan with regard to the "doughnut" hole. The doughnut hole gap is unique to Medicare Part D and may cost you thousands of dollars per year in out-of-pocket drug fees. For tips on how to avoid it, including Extra Help can bridge the gap. Visit www.medicarerights.org/newsroom/answers/MI-newsletter-article-0909.pdf.

In most plans the gap begins when your total drug costs reach \$2700. Then you must pay 100% (\$3600) of the cost of your drugs and still pay your drug plan's monthly premium. The coverage gap ends when the total out-of-pocket costs for covered drugs reaches \$4350. Then you have "catastrophic coverage", and will pay either 5% of the cost of each drug, or a co-pay of \$2.40 for generic or \$6 for brand names, whichever is greater. The Medicare interactive website is sponsored by NYSUT and AFT. The address is www.medicareinteractive.org/teachers. This information is provided by the Medicare Rights Center and is the largest source of health care information and assistance in the United States.

In Harmony,

Phyllis Goodwin





**WHY HEALTH INSURANCE REFORM
WILL WORK FOR YOU!**

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| Current System | Obama Health Reform Plan |
|--|--|
| <p>Health insurance coverage delivered through:</p> <ul style="list-style-type: none"> • Your employer • Medicare • Medicaid • Veteran's Administration • The Military | <p>You will be able to keep the health insurance plan that you have.</p> <p>You will be able to keep your doctors and health care providers</p> |
| <p>You can lose health insurance because:</p> <ul style="list-style-type: none"> • Your employer changes or ends your coverage; • You lose your job. You aren't eligible for, or can't afford, continuation of your policy; • Your new employer doesn't offer health insurance coverage; • You cannot afford individual private insurance, or no private company will sell you a policy. | <p>You will be able to purchase health insurance through a Health Insurance Exchange:</p> <p>You will have a number of health plans from which to choose;</p> <p>If you have limited income, you then will receive assistance with the cost of your monthly premium.</p> |
| <p>Denial of insurance coverage due to a pre-existing health condition:</p> <ul style="list-style-type: none"> • Health insurance companies can refuse to sell you a policy; • Health insurance companies can sell you a policy, but can refuse to cover services related to your pre-existing health status. | <p>You have a pre-existing health condition:</p> <ul style="list-style-type: none"> • Insurance plans no longer able to deny you a health care policy; • Health insurance plans no longer able to deny payment of claims based on pre-existing conditions. |
| <p>Discrimination by Health insurance companies based on:</p> <ul style="list-style-type: none"> • Gender (Sex); • Health status. <p>Insurance companies can charge higher premiums to selective groups.</p> | <p>Health insurance plans NO longer able to discriminate by charging you higher premiums based on:</p> <ul style="list-style-type: none"> • Gender (sex) • Health status |
| <p>Health insurance plans can charge exorbitant out-of-pocket expenses:</p> <ul style="list-style-type: none"> • High deductibles; • High fees and co-pays; • Limits on how much they will pay in a year and over a lifetime of coverage. | <p>Limits insurance companies on increasing out-of-pocket costs (fees and co-payments):</p> <ul style="list-style-type: none"> • No cost-sharing for preventive care; • Annual out-of-pocket caps; • No annual or lifetime limits on how much coverage your insurance will provide; • Prescription drug discounts to help seniors falling in the "Doughnut Hole". |
| <p>Escalating costs for Insurance premiums</p> | <p>Systems instituted to help contain costs;</p> <ul style="list-style-type: none"> • A public health insurance option that competes with private plans will keep costs low as it encourages innovation and efficiency in health care. • Other health system reforms, including a focus on prevention and coordination of health care, will help reduce costs. |

