

RETIREE news & views



A PUBLICATION OF LOCAL 237 RETIREE DIVISION

VOL. 29, NO. 3, MAY/JUNE 2023



Celebrating Founder's Day

Retirees on the move

Retirees met for the first time post-pandemic for a walking group on June 2nd held in the Central Park Conservatory Garden. The joy and laughter among retirees and staff could be felt everywhere.



Pictured: Julie Kobi, Director; Teddy Heyligar; Edith Johnson, Deputy Director; Bertha Wolmer; Elaine Williams, Assistant Director; Jerry Ballesty; Jesse Taylor and Carlos Cruz. Instructor for walk: Franck Muhel



**THE RETIREE DIVISION HAS
MOVED TO THE 6TH FLOOR**

Same number: 212-807-0555

Same email: retirees2@local237.org

Same address (new floor): 216 West 14th St., 6th Fl., New York, NY 10011



A Message From The President

What's In A Word?

by **Gregory Floyd**
 President, Teamsters Local 237
 and Vice President-at-Large on the
 General Board of the International
 Brotherhood of Teamsters

Across our nation, between Memorial Day and Labor Day, which includes Flag Day, Father's Day, Juneteenth and the Fourth of July, there will be countless celebrations where the word "hero" will be applied. The word will be the centerpiece of speeches, and the supposed purpose for parades, barbeques and sales throughout America.

The Webster dictionary defines the word "hero" as "a person who has special achievements, abilities, or personal qualities and is regarded as a role model or ideal." In classic mythology, a hero was someone who was thought to be godlike, a talented warrior, a chieftain with special strength, or an immortal being.

Today, we tend to think of our heroes in a more down-to-earth way — still very noble — but a mortal among us who makes a difference

in our lives. Everyday heroes: The little league coach. The neighbor who saved a child in a burning building. Your dad.

Several celebrities have weighed-in on being a hero, among them, Whoopie Goldberg, who once asked: "Who amongst us doesn't want to be a hero?" Mariah Carey suggested "If you look inside yourself and you believe, you can be your own hero." While Maya Angelou defined a hero as "any person really intent on making this a better place for all people." Perhaps it was Arthur Ashe who summed it up best. "True heroism is remarkably sober and very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost."

And a hero doesn't need a specific classification or category to qualify. In fact, that could actually limit the accomplishments. Morgan Freeman reminds us that "Martin Luther King Jr. is not just a black hero. He is an American hero."

So, whether it's the countless men and women who brought dignity and valor to the uniform they wear in defense of our freedom, or the School Safety Agents who provided free



prom gowns, we take special pride in the many Local 237 members who selflessly helped others.

Among them is the late Tuskegee Airman Dabney Montgomery. Dabney was a NYCHA Housing Assistant for 14 years, who distinguished himself as an exemplary soldier known for his bravery in World War II. Yet he was denied the right to vote when he got home. Although he was among the security detail for Dr. King on his historic march from Selma to Memphis, it took nearly 60 years after War II ended for him to be awarded the Congressional Gold Medal. Now, the heels of his shoes from that march are on display in the first-of-its-kind National Museum of African American History and Culture in Washington, D.C., and a street sign in Harlem bears his name. Wow! How many unions can boast of having a Tuskegee Airman among its members?

Clearly, the word hero applies to the highly acclaimed and the virtually unknown. Men and women who rise to the situation and may not get a parade to honor their accomplishments, but who, nonetheless, made a difference. ■



A Message From The Director

A Celebration of 43 Years

by **Julie Kobi** LMSW
 Director of the
 Retiree Division

Founder's Day is an important part of union history. All of you have been an integral part of paving the way for members to come. Founder's Day has always been a special time in the Retiree Division. It was a day not only to commemorate the beautiful fabric of union history, but one that allowed us to catch-up with longtime friends who share an unbreakable bond and similar backgrounds.

As the Director of the Retiree Division,

I am truly thrilled to extend my congratulations to all of you on your 43rd anniversary. I would also like to welcome Local 237's new retirees, and would like to provide a brief overview: Local 237 is the largest local in the International Brotherhood of Teamsters. With more than 11,900 retirees, our local represents the largest number of retirees in one Teamster Local. At Local 237, we truly believe that membership is lifelong. Forty-three years ago, the Executive Board of this Local made this clear by establishing a division for retired members. President Gregory Floyd and our executive staff continue the tradition of "Retired from Work, Not from the Union".

The Retiree Division has grown tremendously over the last 43 years. Over the last three years, we navigated a pandemic, where retiree division and retirees used the world of technology via conference call or webinars. We are truly honored and proud of all the accomplishments over the years. Our division continues to provide guidance with retirement planning and pension counseling to aid transition from work to retirement

and offers community meetings, educational programs, benefits education and assistance, cultural activities and committees, telephone support groups, online pre-retirement seminars, and an oral history project.

Our staff of professionals continues to provide assistance to retirees and their family members with personal matters, benefits education and much more. The *Retiree News and Views* newsletter reaches retirees throughout the United States to provide the information. Many retirees have provided positive feedback on content area in the newsletter, learning about topics and resources, whether it was caregiver support, VA benefits or perhaps a benefit that was underutilized, or simply putting a staff member's name to a face.

We are looking to all of you to continue patching together pieces to the fabric of Local 237's history. I encourage all of you to join a telephone class or workshop as well as participate in our oral history project. We truly enjoy learning about your interests and hearing your story. Cheers to many more years of growing and learning from each other. ■

RETIREE news & views

Retiree News & Views (USPS 013028) is published Bi-Monthly by the Retiree Division of Local 237, International Brotherhood of Teamsters. Periodicals Postage is paid at New York, NY. **POSTMASTER:** Send address changes to Retiree News & Views at 216 West 14th Street, New York, NY 10011-7296. 212-807-0555, retirees2@local237.org, www.local237.org

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"Retired from Work, Not from the Union"



Can Bankruptcy Help?

by Mary E. Sheridan, Esq.

Director of Local 237 Legal Services Plan

Are you drowning in debt? Feeling anxious and stressed out from nasty creditor phone calls? Have you tried and tried to pay your credit card debt and the balance never seems to change? You are not alone. Although the number of bankruptcy filings in the United States dramatically dipped during the pandemic, numbers have increased since the start of 2023. In 2022, the total bankruptcy filings was 387,721 compared to 777,940 in 2019. Federal pandemic aid ended in December 2022 and the number of filings was up 19% in January 2023.

Most individuals filing for bankruptcy file a Chapter 7 petition. People often refer to Chapter 7 filings as “liquidation” petitions. This is a bit of a misnomer, since bankruptcy laws protect certain assets such as some of the equity in your home and car, most personal belongings and household furnishings, and a certain amount of cash. In general, a Chapter 7 filing works to discharge most unsecured debt and secured debt, where you no longer have or want the security. Even income tax debt might be dischargeable in a Chapter 7 filing.

The Federal Bankruptcy laws requires complete disclosure of all debt, income and other assets. The process involves gathering a lot of documents and then your attorney will advise you on whether or not you qualify for a Chapter 7 filing. Sometimes, an individual's income will be too high to qualify or the income versus expenses allows for a certain amount of money to go to creditors. If this is the case, a Chapter 13 bankruptcy filing might be appropriate. In a Chapter 13, the individual must submit a payment plan to the Court for approval, for a time period of up to 5 years. A Chapter 13 may also be appropriate where someone is trying to save a home from foreclosure and reinstate his or her mortgage.

Remember — your Legal Services Plan is available for advice and representation where appropriate. Call (212) 924-1220. ■



Beat the Heat

Summer Safety Tips for Older Adults

by Elaine Williams, LMSW

Assistant Director, Retiree Division

Yes, it's that time of the year, the sun is shining, the weather has changed, and we are all feeling excited about going outdoors. Yet, extreme heat can occur quickly and without warning, and staying cool during a blistering summer is important and can sometimes mean the difference between life and death. AARP reports older adults stand a greater risk of heat stroke or heat exhaustion because their bodies do not easily adjust to changes in temperature. Signs of heat-related illness can be slow to develop and often the person is unaware that they are in danger. A body temperature above 103 degrees can lead to death or permanent damage to internal organs. <https://states.aarp.org>

Here are a few AARP recommendations to stay safe and cool:

- Take frequent breaks when working outside on warm days.
- Drink plenty of fluids but avoid beverages that contain alcohol, caffeine, or a lot of sugar. The standard suggestion is to aim to drink 6-8 cups of water daily. Drink even when you're not thirsty since we lose electrolytes when we sweat.
- Wear a wide-brimmed hat, sun block and light-colored, loose-fitting clothes. When outdoors, sunscreen is also important.
- Some signs of heat stroke include dizziness, nausea, headaches and muscle cramps. Some medications can also make people more sensitive when exposed to the sun.
- Use your air conditioner if you have one. Yes, it may increase your monthly spending, however, heat-related illnesses are serious. If you do not have an air conditioning unit, most senior centers and libraries in New York City operate as cooling centers during the summer. To find cooling centers near you, call the Department for the Aging (DFTA) services at 212-244-6469 or call 311. ■



Slam the Scam with Social Security

by Thomas McMahon District Manager, Social Security in Downtown Manhattan

The Social Security Administration and its Office of the Inspector General (OIG) continued to raise public awareness about Social Security imposter scams during the fourth annual “Slam the Scam” Day held in March. Social Security scams — where fraudsters pressure victims into making cash or gift card payments to fix alleged Social Security number problems or to avoid arrest — are an ongoing government imposter fraud scheme. For several years, Social Security impersonation scams have been one of the most common government imposter scams reported to the Federal Trade Commission. We've made concerted efforts to address this issue, through extensive outreach and investigative initiatives. These efforts have made a significant impact, reducing money reported lost to Social Security scams by 30 percent from 2021 to 2022.

“I am proud of the work we have done to combat Social Security imposter scams and raise public awareness,” said Dr. Kilolo Kijakazi, Acting Commissioner of Social Security. “We will continue to use every tool at our disposal to protect the public and their critical benefits. We urge Americans to remain vigilant, do not give out personal information or money, and report any scam attempts.”

Scammers use sophisticated tactics to trick potential victims into disclosing personal and financial information. Typically, they use the five P's — Pretend, Prize or Problem, Pressure, and Payment. For example, scammers pretend they are from Social Security in phone calls or emails and claim there is a problem with the person's Social Security number. The scammer's caller ID may be spoofed to look like a legitimate government number. Scammers may also send fake documents to pressure people into complying with demands for

information or money. Other common tactics include citing “badge numbers” and using fraudulent Social Security letterhead to target individuals for payment or personal information.

We will never:

- Tell you that your Social Security number is suspended.
- Contact you to demand an immediate payment.
- Threaten you with arrest.
- Ask for your credit or debit card numbers over the phone.
- Request gift cards or cash.
- Promise a Social Security benefit approval or increase in exchange for information or money.

Our employees do contact the public by telephone for business purposes. Ordinarily, we call people who recently applied for benefits, are already receiving payments and require updates to their record or requested a phone call from us. If there is a problem with a person's Social Security number or record, we will mail a letter.

“Working with our law enforcement and private sector partners to inform consumers about scammers and their deceptive practices remains a priority for my office. We will continue promoting National Slam the Scam Day to help protect consumers from these predators. Slamming the scam begins with consumers quickly taking a step to hang up the phone, or delete suspicious texts and emails, without responding to the scammers,” said Gail S. Ennis, Inspector General for the Social Security Administration. “That remains the easiest and most effective method to avoid falling prey to these vicious scams.”

To report a scam attempt, go to oig.ssa.gov. For more information, please visit www.ssa.gov/scam and www.ssa.gov/antifraudfacts. ■



Benefits at a Glance

by **Jennifer Jackson**

Assistant Director of the Retiree Benefit Fund

Greetings retirees! My name is Jennifer Jackson, and I am delighted to introduce myself to the retiree community. I joined the Teamsters Local 237 Welfare Fund team a little over a year ago as Assistant Director of the funds. I have extensive experience in benefits administration and bring with me an in-depth knowledge of employee benefit programs focused specifically on serving union members. During my time here, I have been working closely with Mitch Goldberg overseeing the administration of our benefit plans and ensuring that our members receive the best possible service. As the daughter of a union worker and the daughter-in-law of a retired Teamster, I understand the value of having access to quality welfare benefits.

Earlier this year, The Office of Labor Relations announced the City of New York Aetna Medicare Advantage plan. The Fund office will continue to provide updates, as more information becomes available. We encourage our retirees to gain as much knowledge as possible, so that you can make an informed decision that will best suit the needs of you and your family.

For additional information about your

TEAMSTERS LOCAL 237 WELFARE FUND PRESCRIPTION DRUG PLAN:

Contact the Fund Office at (212) 924-7220

DRUG RIDER:

Aetna Medicare Advantage PPO plan, at 1-855-648-0389 (TTY: 711), Monday to Friday, 8am to 9pm ET.
www.cityofny.aetnamedicare.com

NYC HEALTH BENEFITS PROGRAM:

New York City Office of Labor Relations at 1-212-513-0470 (TTY: 711), Retirees can speak with a Client Service Representative between 10am and 4pm, Monday to Friday, except holidays.

PRESCRIPTION BENEFIT:

If you are having an issue with your Aetna pharmacy benefit, please call Aetna directly on the dedicated Teamster customer service line (855) 352-1599.

Standard operating hours for Aetna's customer service:

Monday – Friday: 7:00am to 11:00pm Eastern, Saturday: 7:00am to 9:30pm Eastern, Sunday: 8:00am to 6:00pm Eastern.

DENTAL BENEFIT:

If you have questions about how to locate a dental provider or dental specialist, contact Healthplex at (800) 468-0600. Healthplex can also assist you with claims issues. If an issue goes unresolved, sometimes further intervention by the Fund office is necessary. If this becomes your situation, please call the Retirees' Fund (212) 924-7220.

VISION BENEFIT:

To obtain plan information, find a provider, verify eligibility, or other general information you may need regarding your optical benefit, contact your vision provider:

- If you reside in the NY metro area, your optical provider is Comprehensive Professional Systems (CPS). They can be reached at (212) 675-5745.
- If you reside outside the NY Metro area, your optical provider is General Vision Services (GVS). They can be reached at (800) 999-5431.

If you experience any issue with your pharmacy benefit, optical or dental benefits and need further assistance, please call the Fund Office:

TEAMSTERS LOCAL 237 RETIREES' BENEFIT FUND
216 West 14th Street, 6th Floor, New York, New York 10011
(212) 924-7220 (M-F 8:30am–5:00pm)

(Prescription benefits, dental, optical benefits, hearing aids and supplemental medical expenses for DME (durable medical equipment). ■



Important things to know about Senior Centers and Senior Services

by **Edith Johnston, LCSW**

Deputy Director, Retiree Division

What Do Senior Centers Include?

Senior centers are a wonderful resource in many neighborhoods, so if you have one closeby, take advantage of it if you can. Socializing can improve your quality of life. When you visit a senior center, you may feel an instant sense of community that comes from knowing there's always someone to talk to. As you make friends and enjoy experiences such as group trips to shopping centers and museums, you may begin to feel a renewed sense of purpose that keeps life exciting. Community senior centers are constantly planning exciting events and activities for older adults to enjoy. Some facilities provide seniors with resources and services they might need in one central location, including:

- Meal programs
- Assistance programs
- Health, fitness, and wellness programs
- Transportation services
- Public benefits counseling
- Employment assistance
- Volunteer and civic engagement opportunities
- Recreational activities
- Out-of-facility trips
- Legal guidance and assistance
- Educational and arts programs
- Support groups

Keep in mind that you do not need to spend all day at a senior center to use their services. Depending on the benefit you need, you may be able to go for a quick visit. For example, if you need assistance with a public benefit, you can visit just to receive assistance; or you may want to go just for a class or for lunch.

In NYC, you can find services and information in the Department of the Aging website www.nyc.gov/site/dfta/index.page or by calling 212-244-6469.

If you live outside NYC, you can call the New York State Office for the Aging at 1-844-697-6321.

Senior Services are available in all the states, so please search for the area agency on aging to find services near you. ■

Looking for something FREE to do this summer? NYC has a lot to offer.

- Concerts in NYC Parks • Metropolitan Opera Summer Recital Series
- Metropolitan Opera Summer HD Festival • Shakespeare in the Park
- Annual Museum Mile Festival • Bryant Park Movie Nights – Classic Movies, Mondays
- Intrepid Museum – Summer Movie Series on select Fridays, usually with FREE admission to the Intrepid – Family friendly Sea, Air and Space themed movies on a ship deck
 - Central Park Film Festival – August
- Summer on the Hudson Pier – Picture Show: a mix of recent blockbusters and classics
 - Fitness in the park – Free kayaking in the Hudson – Free NYC walking tours

To get detailed information about the events mentioned above and more, visit the following link:

www.nycinsiderguide.com/things-to-do-in-new-york-in-summer.html#google_vignette



Los fundadores

Por Néstor Murray-Irizarry

Historiador y gestor cultural
murraynestor@gmail.com
www.casapaolipr.com

Nos referimos a los fundadores o fundadoras de una ciudad, de un país, de una empresa, de una institución cívica o de gobierno, cuando pensamos en líderes, organizadores de gremios, pioneros, originarios de un lugar, creadores o sencillamente a hombres y mujeres, que dedicados al compromiso con su gente se desbordan de amor al prójimo. En América se habla de los fundadores o padres de una nación.

En realidad, nuestros fundadores americanos más cercanos fueron los aborígenes, nuestros queridos indígenas. Los europeos y los africanos se unieron más tarde a ese proceso de fundación de pueblos. A los indígenas y a los africanos y sus descendientes les tocó la parte más dura: la esclavitud; mientras que a los europeos la vida social fue más placentera, más airosa, menos cruel. A los asiáticos tampoco les fue tan mal: trabajos forzados, rompe caminos.

El elemento poblacional llegó de todos lados y por diversos métodos, leyes o reglamentos. Nos llegaron corsos, vecinos de otras islas o de tierra firme: mujeres, niños de todas las nacionalidades y etnias distintas y posibles.

La fundación del Pueblo puertorriqueño está unido a la adopción de su propio nombre. El topónimo de Puerto Rico hoy utilizado para nombrar a todo el país, al igual que el nombre de San Juan, para designar a su capital, según

el historiador Aurelio Tío, "...parece que no fue un acto oficial, sino gradualmente aceptado siguiendo el uso y costumbre."

Los nombres que los indios le dieron a Puerto Rico, de acuerdo con Tío, fueron

Borinquen, usados por los fundadores o naturales y en las Antillas Menores; y le decían a nuestra isla Caribe en La Española, Cuba y en las islas Lucayas. Es muy curioso saber que unas mujeres fundadoras de nuestra "nación" (en una ocasión cautivas de los indios de Barloventos) llamaban a su tierra por los nombres de Borrigan y Borriken.

Las tierras también forman parte del concepto fundacional de cualquier país. En el caso de Puerto Rico su historia es la historia de nuestras tierras y de su paisaje.

En la época colombina casi la totalidad de la isla estaba cubierta de bosques excepto algunos claros de hierba en la costa sur. Fray Bartolomé de las Casas, uno de los pioneros en la defensa de los indios en América y probablemente fue uno de los que propuso traer negros africanos para sustituir a los indígenas en las duras tareas que estos realizaban, escribió, a principios del siglo XVI, sobre la isla de Borinquen lo siguiente:

"...muy montañoso y abundante de arbolada y hermosa hierba, con pocos espacios llanos, pero están muy bien regados por ríos muy agradables, y toda ella, la isla, muy fértil."

En 1577 el obispo Fray Diego de Salamanca, le aseguró al Rey que

"...certifico a Vuestra Majestad que es la mejor y más rica tierra que yo he visto en todo lo descubierto de Indias, por haber muchos minerales de oro y aparejo de grandes pastos

para ganado, y tierras para sembrar todo lo que en España se cosecha."

Para la fundación del poblado en un sitio, es muy importante tener en consideración estas observaciones."

Teniendo a la vista los datos facilitados, que son características fundamentales para formular los orígenes y las bases para estimular que un grupo de fundadores inicien el proceso para fundar y organizar los cimientos de un poblado, También es muy cierto que los verdaderos fundadores y originarios de una nueva población es la vida de la fauna y la flora endémica de ese lugar.

La semilla que verdaderamente hay que apreciar y valorar como la fuente principal del proceso de fundación, no es la historia, ni la antropología, sino la ecología del sitio. Paul Shepard, quizás el ambientalista más profundo del siglo XX resumió:

"Frente a los valores antropocéntricos dominantes, la imagen de una humanidad natural suena excéntrica, regresiva, y hasta perversa. La idea de nosotros mismos sumidos en la manía del crecimiento nos coloca en oposición al concepto de hermandad con lo natural. Cuando comprendamos a fondo que las mejores expresiones de nuestra humanidad no fueron inventadas por la civilización, sino por las culturas que la precedieron, y que el mundo natural no es un conjunto de limitaciones sino de contextos en los que podemos realizar nuestros sueños, estaremos entonces rumbo a la reconciliación entre lo opuestos que nosotros mismos hemos fabricado. En realidad, las herramientas que hemos inventado para comunicar ideas y llevar información nos han mutilado nuestra memoria. Debemos empezar por recordar más atrás de la historia." ■



Tips for Dining with the Pooch

by Luz Nieves-Carty MPA
Assistant to the Director, Retiree Division

The warmer weather is upon us, and many restaurants offer outdoor dining. You may want to bring your four legged "best friend" out to eat. It's common to see people with their dogs everywhere, including restaurants, cafés and other places that serve food. Luckily, the U.S. Food and Drug Administration recently updated its food code, signaling it's OK for diners to bring dogs to restaurants' outdoor seating areas "where allowed" by state, local and restaurant policies. Health codes keep most restaurants from letting dogs inside, but many permit them in outdoor seating areas. The only dogs allowed inside a restaurant would be "service dog" NOT an "emotional support" dog. It's important to be prepared, so you can enjoy yourself, your pet is comfortable and other patrons

won't be disrupted by frisky Fido.

Make sure your dog is well-behaved. Be certain that your dog is well-trained and well-behaved. That means no barking, growling, or jumping on neighboring diners.

Know your dog. Experts say it's important to understand your dog's body language and know the triggers that make them skittish or anxious and cause them to bark, run or even bite. Monitor your dog for signs of fear or anxiety, such as cowering, ears tacked back, head lowered, tail low and tucked down, a frozen posture or trembling, which may signal it's time to go home

Have your dog on a leash. A length of 6 feet or less is best to keep control over the dog. Do not use retractable leashes because they cause you or other patrons to trip.

Consider a carrier case for smaller dogs. This will keep your pooch contained and probably more comfortable.

Choose a seat carefully. It is suggested to pick a location that doesn't have many people walking by and away from traffic. This also protects your

dog from someone stepping on the paw or tail, or other accidents.

Make sure Fido takes care of business beforehand. Before going to a restaurant, make sure your dog has peed and pooped to prevent accidents.

Carry water for your dog. Some restaurants may provide a dog bowl but bring your own just in case. You don't want your dog to overheat outside.

Bring treats and more. It's okay to bring doggie treats for your dog to distract them from begging for your food. It's also okay to bring a towel or blanket for their comfort.

Clean up after your pet. Carry wipes with you. These are helpful to wipe away any drool or food bits from the ground. The goal is to make it a pleasant experience for other patrons and staff. This will assure you and the pooch are welcomed back.

For more information, check-out AARP.org and read "9 Etiquette Tips For Dining with your Dog" by Sheryl Jean. Have a wonderful and safe summer! ■

In Memoriam

To the family of **Betsy Otte**, retired from the NYC Housing Authority, who passed on 03/24/23, we extend our deepest sympathies.



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MAY/JUNE 2023

Once a Teamster, Always a Teamster. Visiting from Abroad



Salvatore and his wife Grace Modica visited the retiree division. **Mr. Modica** retired from NYCHA and is currently living in Genoa, Italy.

Are you moving? To change your address, fill in the form below, cut it out, and mail it back to *Retiree News & Views* at the above address.

Name _____ ID# _____

New Address _____

City _____ State _____ Zip _____

New Telephone Number: _____

Signature: _____ Date: _____

RETIREES CORNER Congratulations New Retirees



Jeanette Taveras, Recording Secretary on Local 237's Executive Board presents a plaque to **Maxine Wright**, a Sergeant with the Department of Education. She retired March 1, 2022, after 41 years.

What to do if you are moving

To ensure that your Pension and Health and Welfare Benefits continue uninterrupted each time you move, you must notify all of the following offices (in writing) as soon as possible. It is important to include identifying information in any and all correspondence. (e.g., Social Security number, Pension number, old and new address).

- **Social Security Administration** www.ssa.gov • 1-800-772-1213
- **Local 237 Retirees' Benefit Fund*** welfareinfo@local237.org • 212-924-7220
216 West 14th Street, 6th Floor, New York, NY 10011
- **NYC Employees Retirement System (NYCERS)** www.nycers.org • 347-643-3000
335 Adams Street, Suite 2300, Brooklyn, NY 11201
- **NYC Board of Education Retirement System** www.bers.nyc.gov • 929-305-3800
65 Court Street, Brooklyn, NY 11201
- **NYC Employee Benefits Program*** 212-513-0470
22 Cortlandt Street, 12th Floor, New York, NY 10007

**In addition, please inquire about whether or not your current health plan is available at your new address. If you need to change health plans, ask the NYC Employee Benefits Representative about your health insurance options. A Health Benefits Application may need to be completed to make the necessary changes.*



Pablo Williams (l) receiving his retirement plaque from the Director of the Housing Division, **Carl Giles** (r).

LABOR DAY PARADE

Saturday, September 9

Local 237 Kick off at 11:30am

Meet at: West 45 St., between 5th & 6th Ave.

**Bring Your Family and Friends
Free Tee Shirts and Refreshments**

