#### **NYSUT RETIREE COUNCIL 39 NEWSLETTER**

Volume 9, issue 4

July/August 2015

A Union of Professionals

Dedicated to the Preservation and Enhancement of the Retiree Benefits of New York State Community College Retirees

#### **RC39 Election**

In June the office of Floyd Cameron, NYSUT Retiree Service manager, facilitated the election by mail of RC39 officers by mail. On July 24 the tabulation of ballots was completed and RC39 was given the election results. Cameron's office will keep the ballots for one year. All these positions have a three-year term beginning July 1, 2015. We thank all the members who voted in this election and those willing to serve NYSUT and RC39 by assuming the responsibility of an elected position.

President, First delegate to the NYSUT Representative Assembly and AFT Convention

Peter Herron 187 Other 4

Vice President, Delegate to the NYSUT Representative Assembly and AFT Convention

Judith McFatter Holmes 182 Other 3

Secretary, Delegate to the NYSUT Representative Assembly and AFT Convention Corita Kong 185 Other 4

Treasurer, first alternate delegate to the NYSUT Representative Assembly and AFT Convention

Joan Prymas 183 Other 3

Director-at-Large James V. Brennan 183 Other 0

Director-at-Large **George Wybenga** 179 **Other** 0

#### Observations on the Makeup of the Board of Directors

RC39 was formed in 2007. Of the original six members of the board of directors, three are still serving. Of the current board of directors, four are from Long Island; three are from Suffolk County Community College, and one from Rockland Community College. Not enough new blood. No representation from western New York State. Clearly this is not good for RC39.

In the March/April RC39 newsletter we asked members to think of running for office or to encourage a friend to run. No new candidates came forward. Several of the board members were hoping that they would be able to step aside to make room for new officers.

Almost all of the board of directors' deliberations are conducted by email. The board of directors has had a few meetings in Albany for the purpose of getting to know each other. In the past we have encouraged members to participate in the board's email discussions. Of course these members cannot vote, but they can express their opinions and their input is greatly appreciated. Three current board members took advantage of this invitation.

# What is the Difference Between Original Medicare and Medicare Advantage?

**Original Medicare** is the traditional **fee-for-service** program. Fee-for-service is a payment model where services are paid for as itemized as one would see in a hospital invoice. This payment method gives an incentive for physicians to provide more treatments because payment is dependent on the quantity of care, rather than quality of care. Original Medicare is administered directly by the U.S. government. Under Original Medicare, you can see any doctor in the country who participates in the program, and most doctors do participate.

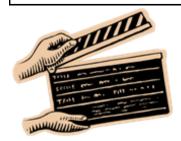
Original Medicare includes parts A, B and D:

- Part A covers **Inpatient hospital** costs,
- Part B. covers **Outpatient medical** costs:
- Part D covers **Prescription drug plan**; in order to have prescription

drug coverage under Original Medicare, you must actively choose and enroll in a stand-alone Part D prescription drug plan.

With Original Medicare, after you pay your monthly premium you also pay a co-insurance (meaning you share in the costs of a covered health care service for each service that you receive). To cover coinsurance, with Original Medicare, you can purchase a Medigap supplemental insurance product to assist you with Parts A and B premiums and copays. Note: Medigap products do not assist with Part D prescription drug costs.

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### MOVIES NOW AND THEN By Ann Fey



#### **Three Madame Bovary Films**

Flaubert's MADAME BOVARY was published in 1856 as a serial in La Revue de Paris and then as a novel. Author Flaubert was tried for insulting public morals and offending decent manners. After his acquittal, the novel took off. The work's popularity has persisted through multiple translations, films, and TV series. Among the most successful films were Vincent Minnelli's (1949) starring Jennifer Jones, and Claude Chabrol's (1991) starring Isabelle Huppert in the title role. Both of these entertaining films warrant another look. Now there is a newer version (2014), directed by Sophie Barthes, starring the Australian actress Mia Wasikowska, and if this warrants a look it would be for a different reason: to see how far it misses.

Recalling the novel's general plot before viewing these films can add dimensions to the viewing. Basically, the story centers on Emma, a lovely young girl tantalized by romantic dreams as she manages the house and cares for her widowed father on the family pig farm. When her father's broken leg requires a doctor's house call, she endows the visiting doctor with a my-prince-has-come identity, marries him, and moves to his small town with idealistic plans for glamour, prosperity, and excitement. Her doctor/husband is romantically disappointing, personally dull, professionally and financially limited, and generally clueless. The town falls far short of her expectations; they move again, but the same situation prevails. Bored and frustrated with the banality of her conventional middle class existence, unmoved and unresponsive to the needs of her new-born baby, she is tempted by dreams of otherness. Self-centered naiveté and romantic idealism blind her to life's realities. She falls victim to the greed and deceptive opportunism of others, and goes deeply into irresponsible debt and adultery. Financial ruin follows, as does increasingly desperate adulterousness. Her self-destructive values expand to suicide: arsenic.

Minnelli's MADAME BOVARY is so Hollywood, romantic in style. We see Emma's wedding, and the rare aristocratic ball where she waltzes gloriously as wigged servants fight the heat by smashing elegant windows with chairs, her dalliances with supposed upper-class men, her desperate ending. The film is essentially a romance, free from explicit sexuality, the hugging and kissing scenes ending there, characteristic of the Hayes Office/Motion Picture Production Code, for whose approval Minnelli had to make cuts. The film opens and closes with a short scene of Flaubert, played by James Mason, defending himself at trial, including his now famous statement: "Madame Bovary, c'est moi." Emma as Everyman, rising towards middle class, her unsatisfied dreams and desires looking further up, heading for self-destruction, chooses the arsenic.

Forty-two years later, Chabrol's 1991 MADAME BOVARY, true to the plot, takes a sterner tone. It has a seriousness enhanced by the sets, a darker mood, and an outstanding characterization of Emma by Isabelle Huppert. Realism replaces romantic style, climaxing in a shocking suicide by arsenic sequence.

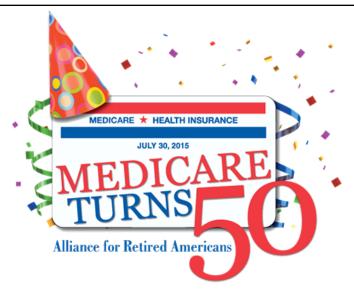
The latest MADAM BOVARY, Barthes' 2015 version, opens as Emma, running along a country road, drops dead. So much for the narrative build-up. Apparently, she has already taken poison. The story goes back, but not far, and not deeply. We learn nothing about her earlier life, her rural background, or her romantic dreams and plans. Mia Wasikowska is nicely costumed. Her Emma seems spoiled, sort of whiney, self-centered, out to be looking good, to have stuff, and to meet guys: the familiar high school movie persona. Likely, most of the viewings of this work will occur on a three inch screen in the back of a classroom.

GEMMA BOVERY (2014), the misspelling is deliberate, is a contemporary tale directed by Anne Fontaine, based on a graphic novel by Posy Simmonds, with Gemma Arterton in the title role, about a romantic middle-aged man in a French town who in his imagination sees a new neighboring couple as the characters in MADAM BOVARY, and sets about to save their situation. There is much humor and satire of current social and behavioral stereotypes, as the character Gemma, with her Kardashian-like characteristics, makes modern uncensored versions of Emma's moral transgressions: maxing-out her credit like a shopping addict, and conducting her affairs like that liberated character in "Sex and the City." And what a clever, funny ending! This is an enjoyable and broad comedy that uses the story of MA-DAM BOVARY to comment on contemporary society.

An opinion question: Which of all these versions of the adventures of Emma does the best/worst/most interesting, sympathetic, or harsh etc. job on Charles, the husband? This could be an interesting conversation! Send your comments and opinions to rc39pete@optonline.net.

#### **RC39 Website**

Check out RC39 website, http://rc39.ny.aft.org/ where you can read recent NYSUT RC39 newsletters, AFT and NY-SUT news releases, and much more.



From Page 1.

#### What is the Difference Between Original Medicare and Medicare Advantage?

Most of us, as Suffolk County retirees, also have supplemental insurance products through our union member benefits

**Medicare Advantage** is a plan that contracts with the Medicare system to provide Medicare-styled benefits. Unlike *Original* Medicare, Medicare *Advantage* is administered by **private insurance companies**. Most Medicare *Advantage* payment models are different from *Original* Medicare's fee-for-service model in that private insurance companies are paid a fixed amount by the U.S. government to provide Medicare *Advantage* services. Under Medicare *Advantage* a person must live in the plan's service area in order to enroll in the program. These providers make up the Advantage plan's network.

The most common types of Medicare *Advantage* plans are called Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and Private Fee-for-Services (PFFS).

Even if you join a Medicare Advantage plan you still belong to *Original* Medicare: You must still pay your Part B monthly premium (and a Part A premium, if you have one). Each Medicare *Advantage* plan must provide all Part A and Part B services, but they can do so with different costs and restrictions than *Original* Medicare. This can affect how and when you can get care. For example, Medicare *Advantage* plans require members to use their networks of doctors and hospitals. If you use an out-of-network provider, you may have to pay more for your care.

Medicare *Advantage* plans must limit the amount you spend out-of-your own pocket for health care. These limits tend to be high but are helpful if you need a lot of care. *Advantage* plans can also offer additional benefits that *Original* Medicare does not cover, like routine vision or dental care. Generally, if you want to enroll in a Medicare *Advantage* plan and also need drug coverage (Part D), you must join a plan that includes drug coverage. If you have a Medicare *Advantage* plan, you <u>cannot</u> purchase a Medigap policy.

Even if you are satisfied with your current Medicare coverage, it is important to investigate options during the annual Fall Open Enrollment period. In reviewing your plan, you need to decide whether other Medicare options may better suit your individual needs in the next calendar year. Research shows that people with Medicare prescription drug coverage (Part D) could lower their costs by shopping among plans each year. Being proactive about your coverage can help to reduce costs and make sure that your health care needs are met.

Consult the experts! If you have questions about your Medicare coverage, NYSUT has contracted with the Medicare Counselor Hotline: 800-333-4114 (hours 9:00 a.m. - 5 p.m.). This service is provided by the Medicare Rights Center.

If you have questions about this article please contact Mitchell Clark (mailto:mclark@medicarerights.org).

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives.

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#### Retiree Council 39 Board of Directors

President, First NYSUT and AFT Delegate, Newsletter Editor and Webmaster: Peter Herron

Vice President, NYSUT and AFT Delegate: Judith McFatter Holmes

Secretary, NYSUT and AFT Delegate: Corita Kong

Treasurer, NYSUT and AFT Alternate Delegate: Joan Prymas

**Director-at-large:** James V. Brennan **Director-at-large:** George Wybenga

Send your comments, suggestions, and inquiries to NYSUT RC39Officers, 98 Rocky Point Landing Rd., Rocky

Point, NY 11778 or rc39pete@optonline.net.

# RC39 Newsletter is looking for comments, suggestions and articles from its members.

Send your comments, suggestions, or article to Peter Herron at rc39pete@optonline.net or mail to 98 Rocky Point Landing Road, Rocky Point, NY 11778. Your article will be published when space is available. RC39, NYSUT, and AFT news will be given priority.



# Address Change

Do not let a new address keep you from receiving NYSUT RC39 newsletters. There are three ways to update your address. Contact NYSUT Member Records at 1-800-342-9810 ext. 6224. Send written changes to: NYSUT Member Records, 800 Troy-Schenectady Road, Latham, NY 12110, or e-mail changes to memberec@nysutmail.org. If you are a snowbird, give Member Records a few weeks notice to change its address records each way.

## Have you paid your voluntary RC39 contribution for 2015-16? If you have not sent in your voluntary NYSUT RC39 annual contribution, now is as good a time as ever. Just send

If you have not sent in your voluntary NYSUT RC39 annual contribution, now is as good a time as ever. Just send your check along with the form below to the RC39 treasurer. It is your contributions that enable RC39 officers and gelegates to represent you at NYSUT conferences and meetings.

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