

THE SENIOR MOMENT

AFSCME NV RETIREES CHAPTER 4041

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CARSON CITY, NV 89702
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Newsletter Date
June 2018 issue

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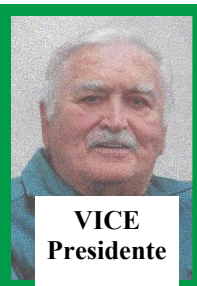
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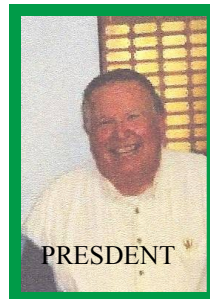
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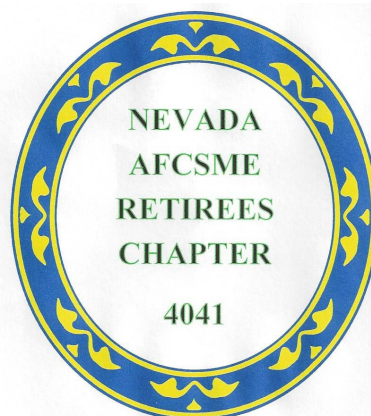
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Fred Suwe



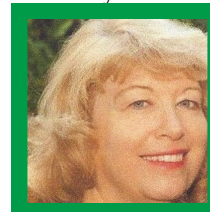
PRESIDENT

Charles Muller



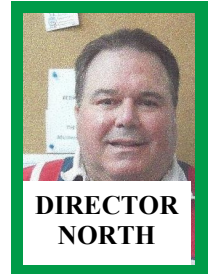
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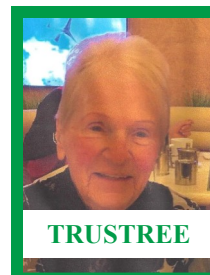
DIRECTOR
NORTH

Steve suwe



TRUETREE

Gail Milne



TRUSTREE

Joan Papaiani

THINGS YOU NEED TO KNOW

New Mailing Address

Did you notice that our mailing address has changed? We now have a Post Office Box Number (Post Office Box 662) all else at this time remains the same. We chose to use a post office Box because a po box is more convenient if we change our physical location we will not have to go through a bunch of address changes notices to the several companies we do business with.

Remember we installed a website

We Have installed the Website so that we may be in closer contact with you “our Membership” when items come up that we feel you should be informed about as soon as possible. And not have to wait for the newsletter to be sent out. The Website Address is afscmenvretirees.org/

If you have not done so already, Please send us your E-Mail address so that we may keep you up to date during the legislature season, and election time. We will not release the e-mail address to anyone else it will be for your union use only.

NEW MEDICARE CARE Card

This spring look for your new Medicare Care in the mail. Beginning APRIL 2018 THROUGH April 2019 the centers for Medicare & Medicaid Services (CMS) will be sending you a replacement Medicare Card. The new cards do not include a Social Security number and will help to prevent fraud, reduce identity theft and safeguard taxpayers dollars.

Nevada's Auto Liability Compulsory Insurance Minimums to Rise

Currently under Nevada law (NRS 485.3091) an individual must have a minimum owners's policy of liability insurance with limits of \$15,000/\$30,000/\$10,000. The state of Nevada legislature in June of 2017 enacted Senate Bill 308 amending the current minimum limits to \$25,000/\$50,000/\$20,000 which will go into effect July 1, 2018.

For those covered those Davis Vision

You will notice on July 1, 2018 that your premium will be reduced by one dollar per month while your benefit will now include hearing aids and with a new hearing aid you will receive hearing aid batteries. See the center fold for more details.



CHARLIE MULLER
PRESIDENT
AFSCME
RETIREEES

Our new physical address is: 625 Fairview Unit 110, Carson City, NV 89701. drop in and say hello at our next meeting on August 14, 2018 @ 10 AM. Hope see a Bunch of you here.

The Senior Moment has been dormant for a while but your board has been busy. The board decided that the office we had was too small and prevented us from performing at a level the membership expects. Our first step involved finding space that we needed to increase our ability to represent our membership. Finding space that would fit our needs and budget required some thought and work. Finally we located an office that would meet our needs for some time to come.

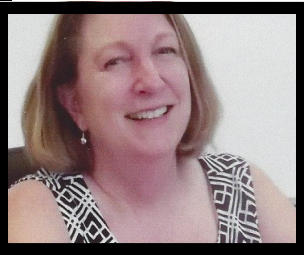
The members of the board with our pickups and trailers completed the move without having to use professional movers at quite a saving. We moved from the John street address to our new office located at 625 Fairview Ave. unit 110. The landlord removed walls along with painting the entire office and installed new carpet. This office will serve us well for our operation and meetings.

We have also leased a printer/copier that will allow us to print the Senior Moment in house and also keep the cost down, This will enable us to maintain a better communication with the membership than in the past. We are in the process of applying for our non profit mailing permit. This issue is mailed with the help of the Local 4041.

The work of the AFSCME Retirees involves many different groups. The group I would like to talk about today is a Sub Chapter currently formed in the Las Vegas area .. The membership consists of AFSCME members from other states who retired to Nevada. These folks are not a part of Nevada PERS or PEPB, but they are as interested in the quality of life of all retirees. They are a wonderful group and if you know of any AFSCME Retirees from other states, please have them contact me and I will give them the information needed to join this group.

This year is very important for all Retirees. The 2018 election will have an impact on us that could be good or bad. Insuring a positive outcome will take a lot of work by ALL of us and to make sure we are registered to vote and do so. I hope you are all aware the attacks on our Medicare and Social Security. Without these programs, many Seniors would suffer.

As summer is near, please be safe and remember that sun can be a friend or an enemy. Try to enjoy family and friends in a safe and responsible manner. HAPPY SUMMER



**Priscilla Maloney, Lobbyist
AFSCME 4041 Retiree Chapter**

Hello to both New and Continuing Retiree Chapter Members-We are so glad you are with us!

This last year has been packed with positive moves forward for our Retiree Chapter. After establishing our own office space in Carson City in the fall of 2015, we have recently moved to an even bigger location in Carson City just this last month (we are now at 625 Fairview, Unit 110; on the corner of Stewart and Fairview; we have the same phone number 775-461-089).

We have also created a new website to keep you better informed:

**<http://www.afscmenvretirees.org/>and set up a new way of reaching you by email-
actionnetwork.com** .**

****Please send us your email addresses ASAP if you haven't already so we can keep you up-to-date through the new email service- actionnetwork.com. Send your email address to:**

Afscmeretirees4041@gmail.com

You can also give us your email for updates by going on the website and filling out the box on our website's home page. Our next focus will be to activate a Facebook page that has gone dormant and will be looking at exploring a Twitter account as well.

We are gearing up this summer for an exciting 43rd AFSCME International Convention in Boston the week of July 14, 2018 <https://j2018.afscme.org/>and we will be sending our board member Steve Suwe as our chapter's representative.

Before that though, here in Nevada we have our primary election on the Tuesday the 12th of June. The midterms in November 2018 are so critical to our retiree issues at the state and federal level in so many ways, plus we will be voting for local Nevada offices such as a new governor and lieutenant governor, other state officers and many members of our state legislature. If you have any doubt as to your voter registration status, have moved or haven't voted in a while-please check with your local county registrar or use the online status check available to all Nevadans on the Secretary of State's website:

<https://www.nvsos.gov/sos/elections/voters>. [Make sure all your information is current and correct. We need all of our members to get registered to vote if not registered already, and to vote in all elections this year!! WHEN WE TURNOUT TO VOTE-WE WIN!!](#)

AFSCME 4041 Retiree Chapter does not usually endorse candidates before the primary, but after June 12th we will be beginning the endorsement process of candidates and post those endorsements in a special edition of the Senior Moment later this summer. The endorsements will also be posted on the website. If questions or comments, please email us at:

NVPERS

Afscmeretirees@gmail.com and be sure to put candidates endorsements in the subject line of the e-mail

The big news this spring was that on March 7, 2018 the Nevada Supreme Court heard oral arguments in the case that will determine how NV PERS recipients' information is handled. This has been a three-year battle with the Reno Gazette Journal as well as conservative think tank Nevada Policy Research Institute (NPRI) and the NV PERS agency itself as parties. The Nevada high court will decide what exactly is a "public record" for purposes of this question on retirees' information in the PERS system and we expect a decision sometime soon this summer.

NV PEBP

Since the session ended last year in June of 2017, the biggest news for NV PEBP members was an attempt by PEBP to expand access to care in the Northern and rural parts of the state with a couple of pilot programs in the North for active employees and pre-Medicare retirees. This proposed change was precipitated by the Northern HMO Hometown Health (sponsored by Renown Hospital) announcement in the fall that they were going to be forced to raise rates in a significant manner because of the uncertainty in Washington D.C. around attempts to repeal the Affordable Care Act (ACA-^{li}Obamacare"). That proposal moved PEBP to dissolve their contract with Hometown Health's HMO and create a new substitute organization in the North for the HMO; "Exclusive Provider Organization" (EPO) that will be run by the state as a self-insured with access to the Renown provider network.

In addition to creating the EPO, PEBP introduced another proposal in late November. The proposal was to have a pilot program allowing access to St. Mary's Regional Medical Center and expanding the limited existing access to Carson-Tahoe Medical center for NV PEBP Consumer Driven High Deductible plans (CDHP) members who are active employees and pre-Medicare retirees in the CDHP plans (this did not affect Medicare retirees who are on the exchange). In the past those members on the CDHP plans were limited to using the Renown network in the North. Renown protested the pilot programs and after multiple emergency meetings and a guarantee from Renown to keep rates flat for the next 20 months and a cap at a 2 rate increase 2020 through 2021, NV PEBP agreed to abandon these pilot programs for now. Some good news for the Medicare retirees (which numbers makes up the bulk of our membership) is that there are some budget savings for PEBP that will be passed on to the Medicare retirees in the form of a slight increased contribution to your HRAs starting July 1 2018.

OTHER NEWS:

As the turbulent Trump administration churns on, "real-life" working people are suffering from the fallout of the political dysfunction in Washington D.C. The majority of tax payers have seen

Continued on page 10

Davis Vision members save up to **60% off** of retail on brand name hearing aids from major manufacturers through the EPIC Hearing Service Plan.

- Phonak ■ Resound ■ Widex
- Unitron ■ Starkey ■ Oticon
- Hansaton ■ Signia

Level Of Hearing Aid Technology	Typical Retail Price	EPIC HSP Pricing	AVERAGE MEMBER SAVINGS
Basic	\$1,400-\$1,600	\$495	\$1,005
Standard	\$1,601-\$2,300	\$849-\$1,499	\$776
Advanced	\$2,301-\$3,000	\$1,500-\$2,099	\$851
Premium	\$3,001-\$4,000	\$2,100-\$2,500	\$1,200

WELLNESS REWARDS PROGRAM

ListenHear•LiveWell

Participants who complete the four fun, educational hearing health related activities in the Listen Hear, Live Well hearing wellness program receive *Wellness Reward Coupons* for additional savings on their hearing purchase! Go to www.epichearing.com on your desktop computer or mobile device to participate.

\$200 off Premium Level Devices*

\$100 off Advanced Level Devices*

\$50 off Standard Level Devices*

Wellness Reward Coupons are applied to each device that is purchased!

*applies to all Standard, Advanced, and Premium level hearing aid makes/models; cannot be combined with any other offers or promotions

Call EPIC today to start the process to better hearing.

1 844.246.0544

www.epichearing.com/davisvision



Hear Better • Live Well



Welcome

Davis Vision members now have access to the largest hearing care provider network in the country and substantial savings on top-tier manufacturer brand devices and related professional services through the EPIC Hearing Service Plan.

Provider Network

The EPIC network is comprised of professional Audiologists and ENT physicians and represents the largest accredited network of its kind in the nation, with provider locations in all 50 states.

Hearing Aid Technology

The EPIC Hearing Service Plan gives you access to all name brand hearing aid technology by the top-tier hearing aid manufacturers at reduced prices, 30%-60% below MSRP; maximizing your value and savings.

How it Works

Contact an EPIC hearing counselor today. The hearing counselor can answer any questions you may have about the plan and coordinate your referral to a nearby participating provider. If the provider recommends you obtain hearing aids, an EPIC counselor will contact you to coordinate your coverage and payment. You will receive a 45 day trial period with a complimentary extended 3-year product warranty and one year supply of batteries*.

Warranty & Batteries

All hearing aids, with the exclusion of the Basic Level, come with the EPIC guaranteed warranty which covers repair, damage, and one time loss for three years. (Basic level is one-year). Each hearing aid purchase includes a one year supply of hearing aid batteries at no additional cost (48 cells per aid)*. *excludes Basic Level Products

Introducing

HearTEK
LEASING

A new and unique program to lease brand name hearing aid technology at an affordable monthly payment— with option to purchase or upgrade to a new device, every 18 months! Almost all applicants are approved. Contact EPIC or go to www.hearTEKleasing.com for more information.

ALL HEARING CARE SERVICES AND PRODUCTS DESCRIBED ARE PROVIDED BY EPIC HEARING HEALTHCARE AS A VALUE-ADDED SERVICE TO DAVIS VISION MEMBERS. EPIC HEARING IS AN INDEPENDENT COMPANY THAT PROVIDES HEARING CARE SERVICES. DISCOUNTS AND PRICING ARE SUBJECT TO CHANGE.

DAVIS VISION LASIK SERVICES

We take pride in providing members with quality vision care choices that fit their lifestyle needs. Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependence on glasses or contact lenses. This corrective service is available to you and your eligible dependents^{1/} at a special discount with your Davis Vision plan.

IS LASIK RIGHT FOR YOU?

Are you nearsighted, farsighted or have astigmatism? If so, LASIK could help you regain your vision through a single procedure. The FDA approved procedure reshapes the cornea so that light entering your eye is properly focused onto the retina. Vision is usually corrected immediately following the LASIK procedure. Find out more by calling 1 (855) 502-2020.



**SPECIAL PRICING FOR DAVIS VISION
MEMBERS GUARANTEED TO BE
LOWER THAN OTHER CARRIERS**

*PLUS! Flexible financing options available,
12 months interest free.*



CONVENIENCE

Over 1,000 locations for you to choose from across our nationwide network of LASIK providers.



QUALITY

Our credentialed surgeons have collectively performed more than 6.5 million procedures.



SAVINGS

Significant savings including 40% - 50% OFF the national average price of traditional LASIK.

START SEEING CLEARLY TODAY!

- 1 Give us a call at **1 (855) 502-2020** for additional information.
- 2 Our LASIK service experts will explain the program offered and answer any remaining questions.
- 3 Select a local in-network provider, and set an appointment at a time that works for you!

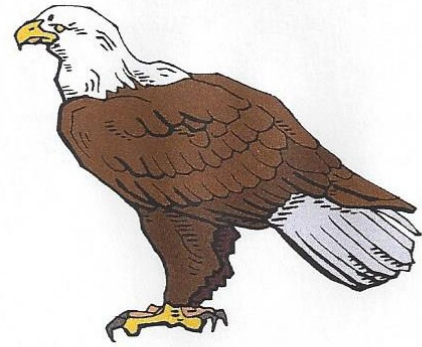


Follow us online • #DAVISVISION

DAVIS VISION
EYECARE REFRAMEDSM

1 (855) 502-2020
LASIK.QUALSIGHT.COM

^{1/} Eligible dependents must be 18 years of age or older.
Laser vision correction services administered by QualSight, LLC. * Terms and conditions are subject to change.

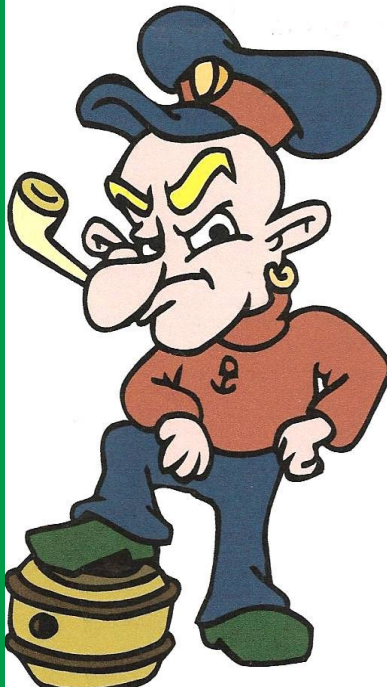


WE'VE MOVED!! (BUT WE'RE STILL IN CARSON CITY):

625 FAIRVIEW UNIT 110

CARSON CITY NEVADA 89701

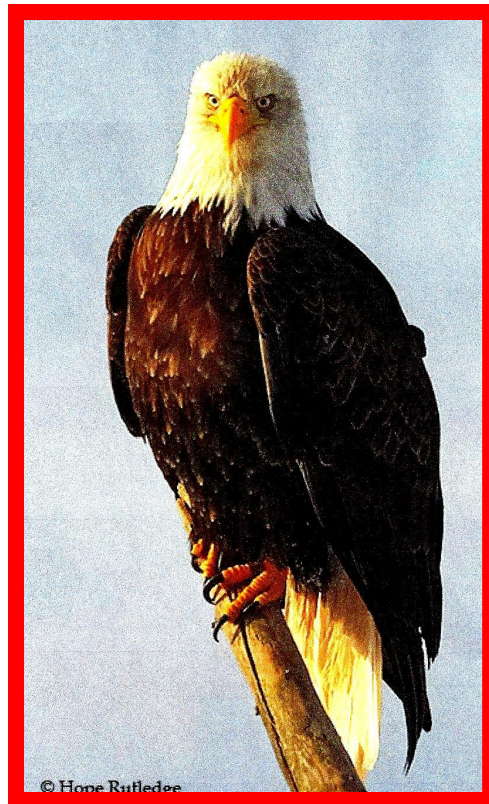
***Same phone: 775-461-0849**



**OUR NEXT MEETING WILL BE AT 10 AM
AUGUST 14 2018**

HOPE TO SEE YOU HERE

**One
nation
under
God**



**In
God
We
trust**

Bald Eagle, US National Emblem

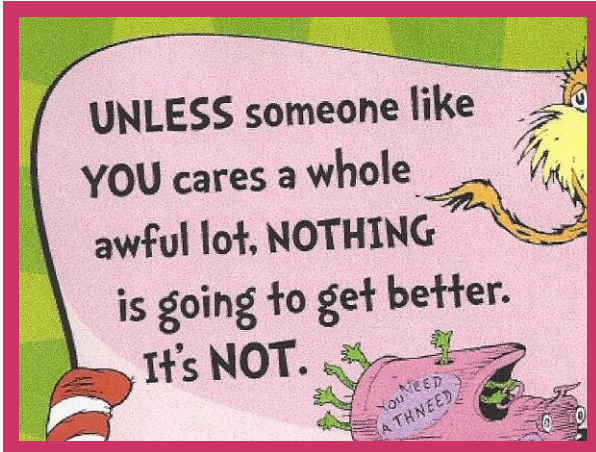
The bald eagle was chosen June 20, 1782 as the emblem of the United States of America, because of its long life, great strength and majestic looks, and also because it was then believed to exist only on this continent.

On the backs of our gold coins, the silver dollar, the half dollar and the quarter, we see an eagle with outspread wings.

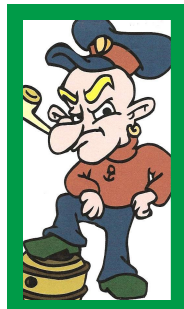
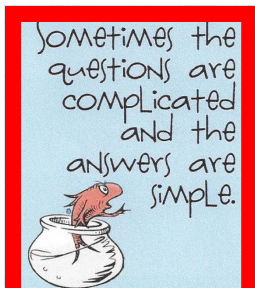
On the Great Seal of the United States and in many places which are exponents of our nation's authority we see the same emblem.

The eagle represents freedom. Living as he does on the tops of lofty mountains, amid the solitary grandeur of Nature, he has unlimited freedom, whether with strong pinions he sweeps into the valleys below, or upward into the boundless spaces beyond.

little to no increase in their paychecks from the GOP Tax Bill passed last December <https://www.bankrate.com/taxes/taxes-survey-0318/> and there is now speculation that a rise in gasoline prices this summer could be the result of the Administration's decision to pull out of the Joint Comprehensive Plan of Action (Iran nuclear agreement) this last month. There is also talk in Washington of another attack coming on our healthcare policy which could affect Medicare recipients, as well as health insurance policies and programs around the country. Finally, for our members or their family member who are receiving Social Security benefits, this program is also one of the GOP's favorite targets. If you are feeling like Washington is spiraling out of control in its attacks on working families and seniors, again-the answer is to VOTE-and make sure everyone you know does too!!!



The reason Politicians try so hard to get re-elected is that they would "hate" to have to make a living under the laws they have just passed.



Help build a bigger and Stronger Union

Are you interested in earning a \$25 Visa Card?

Do you know a retiree from the State of Nevada who is not a member?

All you have to do is recruit 3 new members and receive a \$25 Visa Card.

Rules:

- 1) You must be a AFSCME member to recruit.
- 2) The retiree you recruit must agree to automatic membership dues deductions from their monthly PERS disbursement. Or send a check for one years dues (\$60).
- 3) Recruiting area to show the recruiters name, mailing address and phone number.
- 4) Reminder to print your information clearly.
- 5) \$ 25 Visa gift card will be issued upon the successful recruitment of 3 new retiree members in a linear year starting June 1,2015 through May 30,2016. We have included 3 membership applications on the next page for your convenience. You can always call our office at (775)882-7318 to request additional membership cards. If you have any questions, please feel free to contact us at the number above or via email at retirees@nvafscme.org

625 Fairview Unit 110
Carson City, NV 89701

Authorization for Dues Deduction

I hereby authorize the following monthly deduction from my retirement check. Monthly Dues: \$5
Dues are not deductible as charitable contributions for Federal Income Tax purposes.



RECRUITED BY

Retiree: _____ Date: _____

Name: _____

Street: _____ City: _____

Address: _____

State: _____ ZIP: _____ SSN: _____

Phone: _____

Retirement Date: _____ E-Mail: _____

Agency from which retired: _____ Department: _____

Location: _____ If surviving beneficiary of the retiree, check here: _____

Signature: _____ Telephone: _____

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Carson City, NV 89701

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AFSCME RETIREES LOCAL 4041
625 Fairview Unit 110
CARSON CITY, NV. 89701

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US POSTAGE
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PERMIT 220
CARSON CITY
NEVADA 89701

Printed in house

RETURN SERVICE REQUESTED

OUR NEXT MEETING WILL BE
AUGUST 14, 2018 AT 10 AM
ORIGINATING FROM CARSON CITY
BY SKYPE

*** Visit Us on Our New Web Page: ***

afscmenvretirees.org/

