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**MEMBER SCHOOLS:**

Archbishop Molloy HS, Bishop Loughlin Memorial HS, Christ the King  
RHS, Holy Trinity DHS, Nazareth RHS, St. Edmund Prep HS, St. John  
the Baptist DHS, The Child School/Legacy HS, Xaverian HS

**Retiree Meeting March 11th, 2020 at 11am – LFA Office, Flushing, NY**

Ciro (CQ) started the meeting by thanking everyone for coming and introduced the EBOD.

He reviewed the timeline of events that was handed out to the attendees, explaining that there are many Retirees who have not provided/do not use email, and still many others who are in assisted living or unable to be part of this active group of Retirees here today. As a result, postal mail is the only way we have to reach all of the LFA Retirees. Not included in the timeline packet that was distributed to everyone upon arrival is an email from late in the day on March 9th when Ms. Anna Gutsin (AG) said she was concerned about the corona virus and wanted to have this meeting over conference call, to which CQ sent a very strongly worded reply email saying we have over 60 people who have RSVPed that they would attend so a conference call would be impractical; we have made every effort to clean and sanitize the meeting space, and as we the LFA have become public enemy number one recently, it is the duty of someone from Mason Tenders (MTDC) to be present and speak to the people face to face. Late yesterday (3/10/2020) the lawyers for MTDC wrote an email to say that AG would not be attending and that in light of CQ's "threatening attitude" he should take the email as a reprimand, and that the meeting would have to be rescheduled for another time when it would be better and safer for all. He then composed a reply email to the lawyer who spoke on AG's behalf, and he read this email aloud to the attendees. There has not been a response to CQ as of the time of this meeting. Many of the Retirees in attendance expressed that they feel insulted that they traveled from all over the area to come to this meeting, a great many being in the Senior group that is more susceptible to contracting the virus, and yet she could not make the effort to be here today.

1. At this point in time, the first question from the attendees came: *What medical does she (Ms. Gutsin) have?*



Throughout his time with the LFA, CQ has come to learn a lesson that the powers-that-be tend to fall back on: “Management has the right to mismanage.” 217 of our Retirees have Medicare and as such the MTDC plan is a supplement. The options are out there with regards to affordable plans for supplemental coverage, and many people have shared with the LFA that their plan is to stay with the MTDC plan until the end of the year when enrollment periods for other plans open, or because after January the cost becomes too prohibitive to stay on the MTDC plan. However, there is also a group of Retirees that is NOT Medicare eligible which does not have such an easy choice. The choice to go on with this meeting even without the representatives from MTDC present was made so that we can have transparent communication with all of you and plan for what to do next.

**2. *Is it safe to say that the Directors of plan eventually want to winnow out the LFA as a whole?***

We in the LFA are in a difficult position. There are four schools that are still in the plan (Xaverian, Archbishop Molloy, Nazareth, Bishop Loughlin) and as you all know the plan is great for a working teacher. No one ever complained about the plan while they were working full time. It is still one of the best packages out there, especially in the schools where the teachers pay a portion and the schools pay a portion. Might the schools (Membership) decide to pull out of the plan because of the changes to the retirement premium that a current active teacher would be facing when s/he retires? We don’t know. This puts us in a difficult situation with regards to wanting to “ruffle the feathers” of the MTDC hierarchy, while not endangering the benefits to the active Members if we “bite the hand that feeds us.” CQ also explained the differences between MTDC (medical provider), LiUNA (pension provider), and the LFA (your local union). Members of LiUNA (such as Eastern Region Vice President Ray Pocino) sit on the board of MTDC. These changes to the Plan have endangered the future of this local – what do we have to use as recruitment now? An affordable medical plan into retirement was the biggest benefit we advertised. MTDC covers four locals: Local 78, Local 79 (construction and the biggest/strongest of the four), Local 103 (sanitation), and us Local 1261. CQ went into more details about the relationship between Locals 78, 79, and 1261 and the financials involved: variances and other ways (promotional money) that have been given to us from LiUNA over the years. We fear that if we should anger the International too much (LiUNA), they would retaliate by pulling the variances, and that would financially sink this Union.

CQ called for a focus of everyone’s anger and bad feelings. This is not the fault of the LFA and right now there is very little we can do. These changes were presented to us on January 16th. There had been no preparations prior to that date or information about these changes, except for cryptic comments made in passing at a social event here and there to the effect of, “You guys cost us a lot of money.” (MTDC spreadsheet shows a figure of \$8.43M lost from 2012-2018.) It is safe to say that we know we had a great deal on this medical plan for the decades it has been offered to us. It is safe to say that we would have willingly accepted gradual increases over the years had they been presented to us by MTDC. It appears that AG upon taking her position at



MTDC saw a formula, numbers on a spreadsheet, and we represent a 126% loss to them. Local 78 and our Local, which are smaller and not as strong, have been “piggybacking” on Local 79, which is very big and financially strong, and they finally had had enough. If it had been our local floating two other locals, we would have felt the same. At the meeting on Jan 16th, Dan DiPleco (DD) and CQ expressed their opinions to AG and John Virga [JV], who was made the scapegoat and could only reply that he had hoped that over time “the numbers would get better”. DD referenced to them specifically CQ’s own situation where he as a retiree receives only \$225 per month in pension, and now is going to be asked to pay \$1200 each month for medical! After some back and forth, the incremental changes you received in the mail were put forth by MTDC. The hope was that AG would be here today to see the faces of the people this directly impacts and to hear and answer your questions. It is limited right now what we can do as a group, but you need to make some noise and even create havoc for MTDC with your questions.

One of the items distributed today is a letter CQ wrote to AG and was also forwarded to Ray Pocino [RP] (MTDC & LiUNA) and Robert Bonanza (RB). It details the history of our affiliation with MTDC. We were begged to join up with them. They needed us to clean up their act because of looming prosecution by the Federal Government. The question remains: do they have the legal right to do this to us? CQ referenced the MTDC plan book (page v) as to if they have the right to make these sweeping changes to our plan. They govern the cost of this medical. We are just the beneficiaries. We do not have the answers to all of the questions. We have prepared for weeks as to what we would say and ask of the MTDC representatives. We are in the same situation as all of you.

**3. *Whose responsibility will it be to help the retirees remember to pay their premiums, now monthly, when many are dealing with serious health conditions that could render them unable to keep up with a new monthly bill?***

The meeting today is being recorded on digital audio to help compile a list of questions because there is just so much you want to know and have to say, and we want to get it right. Eventually we can use our lawyer to pass the questions on to their lawyer because CQ was told he cannot contact AG directly due to his recent “harassing” email. The phone calls, opinions, frustrations, and feelings coming from all of you are all real and we understand. There is no need to call us four or five times to express these sentiments – we are living it too. The threats that have been leveled at us are not necessary. CQ cannot be held responsible for people choosing to retire because last year MTDC was going to change the eligibility requirements. Even his personal cell phone has been ringing off the hook with people wanting to know how HE personally is going to fix people’s money, employment, benefits, and even people’s living situations. CQ apologizes publicly for any way the retirees feel he may have misled or wronged them. His job as President/Business Manager was to help with the retirement process; there was no guarantee of getting rich as a retired person, and he reminded those in attendance that JV did visit every school over the years we have been in MTDC to say that this is great plan, and it goes into retirement at this price “for now”. We cannot make any promises, but we can look into



alternative supplemental plans. We are not experts and cannot be held responsible legally for the decisions that people make regarding what to do in this situation. It is also impossible to find one plan that fits for everyone's maintenance drugs, medical needs, health care team, etc. We are in the process of compiling a census of needed information for insurance salesmen, but it takes time. Right now, everyone is encouraged to call the MTDC offices and ask AG directly all of their questions. It was stated by some of the attendees that they have been calling and have at times been hung up on. When you call, if you can't speak to Anna or Ester Chiara (EC), try asking for Anthony or Xiomara; if they hang up, call back.

At this point, DD spoke about his history as a member of the LFA (Secretary-Treasurer since 1993) and Delegate to the MTDC Board (from 2015 until this January), and that it is his responsibility to report to MTDC how the finances of our Local have changed in recent years with the closing of three schools (Bishop Ford in 2014, Bishop McGann-Mercy a couple of years ago, and Bishop Kearney last year). He spoke openly and frankly at the MTDC monthly meetings: we were losing membership and it was becoming more difficult to recruit new member schools because of the overall negative sentiment towards Unions in this country, and because of the trend of the younger members of the workforce to not be as concerned with things like medical and pension benefits. People like RB, the Business Manager of MTDC, were at these meetings so they were fully aware of our situation. In the past, DD as the LFA Local 1261 Representative to these meetings had always been welcomed enthusiastically and had been engaged in conversation by others in attendance. However, when he attended the January 2020 meeting the week after DD and CQ met with AG, he was met with dead silence. It was apparent that they all knew what had happened. DD as such presented the question to the group at that meeting: is MTDC aware of the position they placed us (Local 1261) in as a result of the changes they were making? RB's one comment to him before the group was, "Sometimes bad meetings happen to good people."

4. DD expressed his concerns with the MTDC fiscal years 1997-2011 which were not on the spreadsheet presented to him and CQ on Jan 16th: ***When there were far fewer retirees during those years, what did they (MTDC) do to budget in those financially better years?*** The current retirees were at that time in large number active, working Members who paid into the system whatever was asked of them. MTDC had been hearing DD's reports for about 5 years talking about how our Local was losing members with the various school closures – ***Didn't MTDC have a fiduciary responsibility to make adjustments along the way in response to this information?***

DD also informed the attendees that the MTDC improperly and deceptively uses the word in their communications of "contribution" when referring to payments made to MTDC for the medical – let's be clear: it is a premium or a fee, not a contribution. When these questions were posed in person to the representatives from MTDC back in January, there was no response.

5. ***Was DD as a member of the MTDC Board Of Directors (BOD) and Treasurer of this Local was ever given financial statements from MTDC for review?*** He answered that he was



given monthly statements from the District Council, not the Welfare Fund, which is a separate entity. AG is the Director of the Welfare Fund, whose books reflect a bottom line of about \$418M. Were the Retirees to drop out of the Plan, we would be losing \$4.3M in benefits.

He closed with expressing his personal feelings of embarrassment about how this increase personally affects him and the people he worked with at Nazareth and Bishop Ford, people he cares for and has continuing relationships with, people he has represented as their LFA Delegate. As a result of these impactful and life altering changes, the MTDC is no longer our associate but our adversary. What kind of power do we have as over 200 Retirees strong to let them know how we feel about these changes, especially if MTDC feels comfortable that we will just roll over and accept the changes or go away altogether? We have to remember that MTDC has done nothing illegally; immoral yes, and sometimes that's worse. There has been a lot of talk from different groups of Retirees about getting a labor lawyer. DD spoke of the relationship with the LFA's lawyer, Paul Ajlouny (PA), for over 20 years as the LFA attorney and before him Dan Gallinson, who both worked for a fraction of the cost of what another lawyer would cost the LFA. DD's fiduciary responsibility is and has always been to what is in the best interest of the Local, especially in the time right after Harry Kranepool was no longer in charge of this Local, and we already have a contracted lawyer on retainer who has proven himself time and time again. This Union is not going to pay for another lawyer when there is one on retainer with whom we are happy and has a track record of success.

PA spoke about his personal experience as a product of Catholic Schools and history of representing the LFA for twenty years, in addition to representing other school districts throughout Long Island. As a product of Catholic education, the mission of this union is near and dear to him. The situation at hand has been presented to him and examined at length. It is grievously immoral and inappropriate, but it is not illegal. There are documents where it expresses that the premiums charged to us were "for today only" and subject to change. It has been said orally and is written on countless documents. This is not a legal situation, and if we were to pursue it legally, without ammunition to fight, it would bankrupt this Local. PA will gladly consult with the lawyer (Mr. Schwartz) who has been presented as an alternative by some Retirees, but if we were to go forward with a case it would not even get to a jury because the law is very clear in this situation; we would be hit with putting forth a frivolous lawsuit and would be responsible for paying the other side's legal fees. CQ and DD have already made reference to what we can and should do going forward, and that is seconded and encouraged by PA as our attorney.

6. The Taft-Hartley Act of 1947 was referenced: ***Did MTDC not have a legal and fiduciary responsibility as a Trust Fund to protect our money by foreseeing something like this?*** PA explained the Taft-Hartley Act, which was passed by President Truman to restrict Unions from calling for wild cat strikes after WWII. PA spoke about how MTDC was probably losing large amounts of money because of our expenses after 2011, it was still a "sweetheart of a deal" and JV was our "ace in the hole", a good friend to this Union year after year as this arrangement was



in place. Suddenly when he left MTDC, and the new director was looking at the numbers, at that point everyone at MTDC was made aware of the great deal we were getting. Prior to the meeting on January 16th, there was never anything given to us in writing about the money they were losing, and we were blindsided by JV leaving his position.

7. ***Given the history of LiUNA and their situation with the Federal Government, was there ever an audit of the MTDC books and was it made public? Given the large amounts of money involved, was there ever a forensic audit done of LiUNA and/or MTDCWF?***

8. ***Were the minutes of the MTDC meetings ever made public to the Welfare Fund so that they were made aware of the financial issues we had raised at the District Council meeting?***

9. All the Unions tend to vote for and support the Democratic Party. ***Do they (the Unions we affiliate with) want us to vote for becoming part of a government medical system?*** Being a Catholic School Teachers' Union, this can be very problematic. CQ spoke about how the LFA does not and has not ever engaged in Political Action Committees (PAC). He spoke about his own family's history and experience with MTDC, his father being a Retiree of Local 79, having used this same medical, retired with it, and still using it at age 90. For a construction local it is easy for them to raise the number of hours they have to work to be eligible for the medical. He also spoke about the relationship between Locals 78 and 79 relative to our Local, 1261.

DD raised the issue that the MTDC refuses to send invoices or bills to the insured. When this was raised to MTDC, the comment was made that if someone doesn't pay, MTDC will notify them and the individual can appeal to be reinstated. It is obvious that these are punitive measures! There are no other services we use in our lives for which we do not get billed.

10. ***Should everyone send in the complaint form that was given out today as part of the packet?*** DD spoke to a representative from the NY State Insurance Commission and he was advised to have individuals file their complaints themselves, speaking to each person's specific situation, rather than as a package from the Union.

11. ***What kind of advice can you offer as to what to say on the complaint form?*** DD explained only to fill in the parts that apply to them and to supply evidence (copies of the paperwork from MTDC would be appropriate). Express your feelings!

12. The medical benefits have been "a steal" and it seems they want us out. ***Is there a connection to the pension?*** No - CQ explained the LiUNA 10 year pension rehabilitation program and how it ended ahead of schedule last year in the 9th year of the plan as they were doing better than expected (it had at one time been projected to extend to 12 years from the original 10), and now some of the schools that participate are interested in raising their contributions. As far as we know everything is good with the pension, but as JV always said about the medical we can say for the Pension: all is good "for today". Dues should continue to be paid because that money supports the LFA and taking them away would lead to the downfall of



this Union. Dues are deducted automatically by LiUNA: \$5 is paid back to LiUNA by us and the rest supports this Local. **CLARIFICATION:** if you pull out of the medical plan, this does not affect your pension. You are no longer an active teacher, so you are no longer contributing to your pension. It will not continue to grow. You should not stop your pension. That money is yours. Stopping your pension payments until you are 65 (if you retired early) is not going to make that much of a difference in how much you get each month percentage wise. Unless you were to unretire and get a job in a union school that pays into the LiUNA pension, your amount is what it is. Keep collecting your payments as you do now.

13. ***When will the options come out as to what we have to do with regards to the MTDC changes?*** CQ wanted AG to answer those questions which had been previously posed to her: ***Where is the opt out form? What are the options for paying since now it has to be monthly and not annually as we have always done: electronic payments? Credit card? Over the phone payments?*** Etc. Supposedly those of us who paid for a time that extends past the July 1st start of the new rates will be credited for what we paid forward (depends on each individual's retirement anniversary).

14. ***Can the LFA call the other labor lawyer (Schwartz) that has been presented by some retirees to us?*** PA plans to call this other lawyer today. The first thing that CQ did when the meeting on Jan 16th was over was to call our lawyer, PA. We wanted to hear what AG had to say today before we sought other legal counsel. Yes, we are going to look down that road but if we had spent the time consulting every group of retirees' lawyers that they were recommending, we would have lost precious time getting to where we are today.

15. ***Some of the retirees were told upon calling MTDC Office that they are paid up through 2020 – do the individual workers at MTDC even know about the changes?*** We do not think that they even knew the letter from AG's office had gone out, or the specifics of the changes that are coming. Direct all the questions to EC. She was supposed to be here today as well.

16. ***Should we get a letter of termination from MTDC if we are in Medicare and otherwise cannot get into the plan without penalty?*** Yes, you need a letter of termination, but everyone needs to choose individually if/when they want to leave the plan. We cannot make those decisions for you.

17. ***Once you have the letter of termination are you out for good and unable to get back on the plan?*** Yes – you and anyone in your home covered by the plan are then ineligible for the MTDC hospitalization, medical, prescription, dental, vision, short term disability, long term disability, the death benefit, and the burial plot in NJ. It is a package deal all tied together. If you choose to pay the increase, all the benefits stay the same for as long as you continue to pay.

18. ***Who do we call to get the answers about specific questions pertaining to our individual needs?*** Call the number on the MTDC letter sent to you (212-452-9700 choose option 3) and speak to Xiomara, Anthony, or EC. If you do not get through on the phone and choose to send a



letter with your questions, make sure it is sent registered return receipt requested. Everyone who plans to investigate other plans has to call around and ask their individual questions. Your quotes would be based on your medical needs, what prescriptions you take, etc. You are coming from a qualified plan so there should be no penalty.

19. ***What other recourse do we have? Are we going to do anything else: demonstrations, reaching out to politicians, the media, etc.?*** CQ responded that up to now we have been discouraging people from taking further action because not all the facts were disclosed to you and there were too many little factions and groups running off in different directions. Now you have to do whatever you need to do but know and present the facts: do not blame LFA or LIUNA. Speak of AG, not JV (he's no longer there) or EC (she is just a secretary/assistant). When we meet with the Delegates and if the schools who are under MTDC coverage choose not to continue with the plan, only then can we as the Leadership of the LFA get involved visibly with "making noise" in public.

Use the website [DFS.NY.GOV](http://DFS.NY.GOV): it will show you health insurance supplemental plans based on geographic location, and it tells you what the monthly premium is for each option. AARP also has a website where you fill in your zip code, gender, and age; it generates for you up to 8 different options for plans. The higher priced plans cover almost everything. DD spoke about the time barred issue with Medicare: you have 63 days from when you leave the MTDC plan to get on a prescription drug plan which is considered accredited by Medicare or you will be penalized an amount that will carry with you for the rest of your life. Be careful of products being touted as "discount plans" – often they are just discount cards. He spoke about copays and deductibles as well. You can even check to see online to the penny what you will pay for your medications.

Some of the retirees (8) are not Medicare eligible, forced into retirement and had their pensions cut because of their closing schools.

The LiUNA green book regarding the pension was discussed, and a phrase stating that "pensions which cannot be paid out annually could be paid in one lump sum" was highlighted. CQ cautioned about confusing the LiUNA pension with the MTDC medical benefits. They are not the same and they are not administered by the same entity. That specific phrase does not apply to us, and it has always been in the Plan book, it is not new. It does not apply to us teachers who have worked 20 or 30 years and have contributed to the Pension all that time before retiring. There are some cases where people only work the 5 years to be vested or say 7 or 10 years and they have not contributed much. The Plan has the right to say to them that it would not be worthwhile to send them a monthly check of only a few dollars for life because the overall value of their pension is not great. Instead they will give them a one-time lump sum check for all their pension is worth. Please remember that while the clause is there, most of the time it does not apply to our retirees.





20. ***Are we free to purchase portions of other plans such as Optimum Rx and Davis Vision?*** Yes, but we do not know what kind of cost it will be. With your LiUNA membership number (also referred to as your Book Number), you can go to [UnionPlus.org](http://UnionPlus.org) for legitimate, accredited, cost saving plans for supplementals, prescriptions etc. CQ spoke about his own family's recent experience using a Medicare supplemental via Union Plus for only \$325 that covered the 20% that Medicare did not cover. At the end of the meeting we can provide you with your LiUNA number. At that time also please give us your email if you have one, and check to make sure that we have on file for you the most up to date contact information.

21. ***Can we as a group go to the MTDC offices in NYC if she (AG) didn't want to come to us today?*** There is a great deal of security at the building and you are asked to show ID at several steps. There is a very good chance you would not even make it to the MTDC office. If it comes to the point that we are to picket and protest before their building, we will keep you informed of such a decision.

22. It is a good idea to form a Committee of people to do research on other plans, but AG should not get out of having to face us in person. We shouldn't just be calling to ask questions about our individual plans. ***Can we call her and make her accountable?*** Yes, it is encouraged.

23. The NYS insurance is also an option that others have used and have had good experiences (but the LFA is hesitant to recommend any one plan because we don't know what individuals need specifically). We encourage you to share information you may have gathered on this program with each other.

Delegate AJ Power spoke about the history of Archbishop Molloy's Membership working to join the MTDC (they just joined within the last few years and as such none of those teachers are yet eligible for these retiree benefits). MTDC was encouraged to let non-construction workers (teachers) join the plan because teachers don't get hurt like construction workers do. It took MTDC even longer to realize that the original reduced rate that our Local came in on was not on par with what everyone else was paying and so over time the teachers' contributions were raised. AG is merely a numbers person and it seems as she is now working to make the Retirees be more on par with paying what everyone else does. On paper it makes sense to MTDC, but we have to make noise that coming from them as a Union, this is a horrible decision.

CQ has tried to research other plans that we may be able to go into as a group. We have been told to compile a census (address, age, marital status of each retiree) and we had hoped AG would be able and willing to supply us today with that information which MTDC has on file. We are looking into the possibility of creating our own group to go into a medical plan, but we cannot make any promises at this early stage.

24. ***Based on the fact that we all came to this meeting and she did not, can the LFA appeal to MTDC for an extension of time as to when this increase goes into effect?*** We will raise that question.



25. ***Is it possible for this group of retirees piggyback with one of the schools that is in the plan?*** It would be too expensive per person.

26. ***Is the increase we are seeing making us equivalent to the other locals in MTDC?*** CQ explained the other locals pay into 2 other funds (annuity fund, pension fund) as well as the medical. They have stipulations that they have to work a certain number of hours just to qualify for the medical. Each Local has its own guidelines. If they raise their hourly requirement, MTDC still wins because they are also getting other monies from them for the additional funds they pay into, which we are not part of. Local 79 is so much bigger, they may pay less for the medical, but they pay more as a whole because they have to pay into the other two funds. They also don't get paid the same way we as teachers do.

27. ***As teachers we paid an amount and the school paid an amount; as retirees are we the only ones paying into the medical?*** Yes

28. ***If the LFA goes into a plan as its own group and we opt out of MTDC plan, can we jump back into that new group?*** We can work on that but we cannot make any promises that we will even be able to achieve that. We can also open it to future retirees if possible.

29. ***Were there medical increases to the teachers since the last contract negotiation?*** There have been medical increases for the schools that participate in the Plan every January for at least the last 5 years.

30. It seems that AG made this unilateral decision that was handed down to us. She has to have someone that she reports to. ***Can we escalate these complaints and questions to her boss?*** There is a Board that she reports to but we do not have a specific boss' name. There is a list of names of Board Members on the website, but she is the Director. You can go to the website and try to contact those other Board members. AG had been working behind the scenes with MTDC for a year before JV was made to retire and she took over as the Director. That is probably why the new requirements went out last year that said after a certain date if you wanted to retire to keep the benefits for life, you had to have 20 years of service. That's what forced so many people into retirement recently. However, what probably happened after that is they took a long hard look at the numbers, which did not get better as JV had hoped and then they decided to raise the rate of the premium.

31. ***If we don't want to continue with this plan by when do we have to decide?*** July 1st

32. ***If someone stays in the plan until January will there be a penalty?*** It was explained to us that the payments are now monthly as it is no longer a year contract, so the assumption is that you can leave at any time.

33. ***Is there a penalty if you leave before July if you can get on another plan?*** Not that we know of. You would be losing the time you already paid into for this year.



34. ***Is JV still employed by MTDC? Was he asked to sign a Non-Disclosure Agreement?*** He was retired by MTDC and is now a consultant, but it is unclear if that is a paid position. He was at that meeting in January to take the bullets of this change happening. When asked when the retirement party for him would be, the comment was made that “one must earn such a party”. AG did not speak at the meeting in January, and JV sounded completely rehearsed. We would not be able to find out any information about NDAs.

35. ***Can AG have 2 meetings if she reschedules: one for those who are still working (soon-to-be retirees) as well as those who are not Medicare age and then another meeting with those who are retired and over 65?*** We do not believe she will honor this request but we will include it in the list of questions.

36. ***If we don't take the medical, do we lose the death benefits too, and why would we continue to pay the union dues?*** Yes it is a package deal. The LFA has to pay per retiree anyway and the dues are deducted from your pension automatically. You also have the benefits from Union Plus if you keep yourself eligible as a paying retired member of LFA/LiUNA. Union Plus has many other kinds of benefits other than health insurance, from pet insurance to flowers, vacation discounts, rental cars, credit counseling, refinancing, scholarships, and more.

37. ***Can you withdraw from MTDC and not withdraw from the LFA?*** Yes – we have retirees who are not part of MTDC and receive a LIUNA pension and are in good standing with the LFA because the dues are deducted by LiUNA automatically. Leaving the LFA does not endanger your pension, but we are still paying for all the retirees to begin with, so the loss of your dues would eventually sink this Union.

38. ***Is this a discrimination case: we are Catholics, we are older people?*** We have the 4 schools still in the Plan who are working members and they are not affected by this, so discrimination does not fit in a legal sense.

39. ***Why do the new rates go into effect in July, the middle of the year, and not at the start of the year?*** Everyone has different retirement anniversary dates: Administration usually by June 30th, Secretaries and staff dates vary, Teachers usually at the end of August. MTDC payments were always due on your retirement date. We do not know why they chose July as the start date for the new rates.

40. ***Can you address the idea of “grandfather plan status”?*** We do not know what that means, and we were not given any information about it; therefore, we interpret it as if you pay the new premium you have the same plan going forward, not in terms of grandfathering the rate. The Pension is a separate issue – grandfathering for that refers to the default plan that went into effect in 2010.

41. We need to know what the next step is especially if you opt out of MTDC and have to find another supplement with a qualified prescription plan. ***Can you apply for Medicare Part D***



*if you opt out of MTDC (since that was never an option before)?* DD explained that in Oct 2019 we had been sent a letter from MTDC to state we have a qualified drug plan – that document is your proof that you had one, and you have 63 days to get into the new plan without being penalized. It is a generic letter. DD has a copy at home. We can send it with the next newsletter and upload it to the webpage for all to print out on their own (give us a few days to update the website please): [www.LFA1261.org](http://www.LFA1261.org) and you can find our web address on the newsletter/letterhead as well. You can also communicate with us and we can send you things by email which is faster: [LayFacultyAssoc1261@gmail.com](mailto:LayFacultyAssoc1261@gmail.com) Keep in mind that the Medicare Part D is just like Medicare with the 80/20% split in coverage so some people may need a drug supplement plan as well if their medications are not covered/high in cost.

42. *Is this exorbitant change to the premium considered a “change of life situation”?* We believe yes, and you still need the termination letter, which they have to give you legally. But some people who have looked into it have found that it is very nebulous: it is not necessarily a change of life but a change of cost. Also, they’re still offering us a plan so this is “change of life” status unclear. CQ insists that they will have to give us a termination letter to cover just this. It is especially important in light of wanting to avoid incurring penalties when trying to get on a new/supplemental plan.

43. *Will the sequence of actions here today be delineated for those who could not attend?* We will provide minutes from this meeting in some way. All of the documents that we distributed today can be uploaded to the LFA Website, and if anyone wants an electronic copy please let JS know and she can forward it to you so you can distribute it as needed. Please give us some time to get all of these items transcribed, digitalized, and in order.

44. *Are we welcome to make a donation to the LFA to help with the cause?* No, but thank you – you pay your dues and we have made the running of this office as cost effective as possible over the years after HAK was no longer in charge. We downgraded our copy machine and got rid of another Ricoh machine. We changed our phone system and saved money on that. We got rid of several machines used for weighing and posting mail. Thank you for your generous offer nonetheless.

#### **What to do now:**

1. Call AG and express yourself and the feelings you have about her missing the meeting and to ask your personal questions.
2. We will compile the questions and forward them via our lawyer to the MTDC lawyer.
3. We will get the answers to you, but we don’t know when that will be. Please be patient with us as we collect information and get it all out to you.



4. Next LFA newsletter will go out after our BOD meeting on 3/18 – it will have the minutes of this meeting enclosed. (\*\*PLEASE NOTE: On Sunday, March 15th, the Board Meeting scheduled for 3/18/2020 was canceled due to the virus outbreak. These minutes will be circulated to the delegates and membership of the 4 participant schools via email.)
5. You can contact local politicians but please be sure to stick to the facts as we outlined them for you verbally and in the documents you received today.
6. We will go forward with consulting the other lawyer recommended to us.
7. We will go forward with collecting data to find other supplemental plans.

Vice President Jerry Franza (JF) spoke about the transparency we have tried to have with everyone throughout this whole process. It was very bothersome to us all to hear that there are many people out there who think we are not telling the truth in how these events unfolded. We have been up front with you over everything. Some people took issue with the last newsletter that had 2 crossed out words that were simply a transcription error. We have been giving you all of the information as we receive it.

DD thanked JF for all his help in bringing the chairs for today, as well as the refreshments. He is one of you that we are fighting for, having endured the closing of Bishop Kearney which decimated his pension, and now the changes to the medical plan, yet he continues to serve the LFA through his physical and emotional pain, even providing us with his recipes in the newsletter and for that he deserves a round of applause.

CQ thanked everyone for coming and for their understanding and support. This was a fine turnout and the meeting went better than we expected under the circumstances. Please take refreshments and an LFA a tote bag with you as you go, and we will continue to be in touch.

The meeting closed at 12:44pm.

Respectfully submitted,

Jennifer Silverio,

Secretary to the Board, LFA Local 1261

