

**Protecting Yourself Against Corona Virus**

As our attention has quickly moved from the flu to the COVID-19, flu deaths in Connecticut and across the country have soared to record levels.

Whether your fear is rooted in the COVID-19 or the flu, your defense is the same—**excessive hand hygiene, avoid those infected (and stay home or seek medical attention if you are!), cover your coughs and sneezes, avoid touching the “T Zone” (eyes, nose, mouth), and clean surfaces thoroughly and frequently.** Symptoms for both the flu and COVID-19 include fever, cough and shortness of breath and can appear as few as 2 days or as long as 14 days after exposure.

If you are not exhibiting symptoms then there is no benefit to buying and wearing a mask. Masks are only helpful in reducing the spread of the virus from someone infected—it will not reduce your chances of becoming infected. Hoarding of masks right now is causing a global supply issue and is keeping medical personnel and those infected from being able to have them. Currently hospitals in our communities are desperately seeking donations of personal protective equipment so that healthcare workers being directly exposed to COVID-19 are properly protected.

**CSEA has taken the measure of cancelling all Council 400 meetings - chapter and council meetings - until further notice.**

**SEIU State Council Letter To Governor Lamont**

Dear Governor Lamont,

On behalf of the 65,000 SEIU members in Connecticut, we want to commend you for your leadership in responding to the current crisis, and we appreciate your efforts to help our members and putting workers first. We realize how much pressure you and your administration must be experiencing.

Our members are also under tremendous pressure. Whether they are healthcare workers, public employees, or frontline service workers- whether they are in the public or private sector,-they all worry every day. The pandemic has ripped the veneer of affluence off our state and revealed an inconvenient truth- that too many of us are too vulnerable. Individual financial and health problems happen all the time and usually gain little attention. The current COVID-19 outbreak makes these problems happen all at once. To all of us.

Everyone needs equal access to prevention, testing, treatment and economic support regardless of how old they are, the color of their skin, where they were born, or how much money they make.

Continued On Page 4

**Letter From CSEA President Stephen Anderson**

Just a month ago we were going about our daily lives, and keeping a watchful eye on China, where countless residents were stricken with a debilitating respiratory illness called Coronavirus (COVID-19). Around the time of our last Executive Council meeting on February 25th, the United States had only had one patient die from the disease, and we had by then began to implement travel restrictions due to the prevalence of COVID-19 in several other countries. Today, as I write this article, the numbers continue to climb at an astounding rate .

All of our members have been impacted from COVID-19 in one way or another. Our more than 11,000 retirees are nearly all in an “at-risk” category and are being strongly urged to stay at home during the crisis.

As a result of union advocacy to stop the spread of the virus, our active workers in areas where they are not on the front lines of providing direct care, have in large part been permitted home to perform their job duties – if your employer has not offered this, please let us know so we can advocate for you.

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**Editor’s Note:** We will continue to publish the CSEA News so long as we are able, but because of the fast pace of information and how quickly the situation has evolved surrounding COVID19, please update your email and contact information to ensure you stay up-to-date.”

**Please send your most up to date contact information to [email@csea760.com](mailto:email@csea760.com)**



Andy and Serafina Glidden pose with signs they made to help boost spirits during these challenging times.

**Send Us Your Pictures**

Are you and your coworkers on the front lines fighting COVID19? Are you doing good work in your community? How is the view from your social isolation? Send us your pictures and captions to [email@csea760.com](mailto:email@csea760.com) and we will showcase your work!

Visit Our Union’s Website at [www.CSEA-CT.com](http://www.CSEA-CT.com)

Postmaster: Please forward address changes to:  
 CSEA, 760 CAPITOL AVE., HARTFORD, CT 06106



Meetings  
And Events

**CSEA has taken the measure of cancelling all Council 400 meetings - chapter and council meetings - until further notice.**

This includes Chapter Meetings, Legislative Action Committee, Executive Board and Delegates Meetings as well as any social events.

Once we receive word from The Center of Disease Control and Prevention that it is safe to hold meetings again, we will move forward. This decision was made in the best interest of our members.

**This means that there will not be a chapter meeting in April, and possibly not May or June, depending on the severity of the situation.**

Because we don't know how things will develop in the coming weeks and months, we ask that you look for our email notifications and check information in the CSEA News and our website, [www.csea-ct.com](http://www.csea-ct.com). If you aren't getting emails already, please send a message to [EMAIL@CSEA760.com](mailto:EMAIL@CSEA760.com) with your first and last name.

**Our member's health and safety are too important to put anyone at risk by holding meetings at this uncertain time.**

**In the meantime, take all measures to keep yourself and loved ones safe.**



**UnitedHealthcare Hearing Client Communication COVID-19 Update**

As UnitedHealthcare Hearing continues to monitor novel coronavirus (COVID-19), we want to assure you that the health and well-being of our members is our top priority. While many of our hearing provider locations are heeding guidance from the U.S. Centers for Disease Control and Prevention (CDC) and rescheduling non-emergency care, **our corporate offices and call center remain open and we are committed to making it easy and safe for members to get the hearing aids they need.** As with any public health issue, we work with and follow all applicable guidance and protocols issued by the American Academy of Audiology, as well as the CDC, state, and local public health departments.

**Hearing appointments**

In alignment with evolving government and clinical guidance, UnitedHealthcare Hearing has temporarily stopped referring members to providers for routine hearing health tests and non-emergency care. However, we maintain operational capabilities to support emergency requests from members.

**Purchasing next steps – ordering hearing aids right from home**

If members have already seen a provider for a hearing test and would like to move forward with their hearing aid purchase, they can contact UnitedHealthcare Hearing. Our major hearing aid suppliers are in close contact with us and are continuing to supply to meet demand. If members are interested in ordering Relate™ hearing aids from the comfort of their home for delivery right to their doorstep, they may contact us to learn more.

We are here for you and your members' hearing needs. If you have any questions, please contact us at 1-855-523-8355, TTY 711, 8 a.m. – 8 p.m. CT, Monday – Friday, or visit us on our website at [UHChearing.com](http://UHChearing.com).

**STATE OF CT ANTHEM PLAN OFFERS VIRTUAL DOCTOR APPOINTMENTS**



Anthem offers Virtual Doctor Appointments for members by going to [livehealthonline.com](http://livehealthonline.com). If you are unsure if you have a cold, flu, allergies, pinkeye sinus infection or other common health issues, this is a great way to contact a physician without leaving your home.

Your Anthem plan with the State of Connecticut includes benefits for video visits using your LiveHealth Online, so you'll just pay your share of the costs, \$5 for medical doctor visits and a 45 minute therapist or psychiatric session.

*\*See a board certified doctor 24/7, no appointment needed. They can prescribe medication to the pharmacy of your choice if needed.*

*\*Visit licensed therapist in four days or less by video visit. Anxiety, depression, grief, panic attacks. Call 1-888-548-3432 8am to 8pm 7 days a week.*

*\*Consult a board certified psychiatrist within two weeks. If over 18 years old, get medication support to manage a mental health condition by calling 1-888-548-3432.*

**Important numbers to have on hand:**

Retirement Division Payroll: 860-702-3528

UnitedHealthcare: 1-888-803-9217

Retirement Division Life Insurance: 860-702-3537

Oxford Health: 1-800-385-9055

Retirement Division Health Insurance: 860-702-3533

Caremark: 1-800-318-2572

Anthem Blue Cross Blue Shield: 1-800-922-2232

Cigna: 1-800-244-6224

CSEA Retiree Organizer, Drew Phelan: 860-951-6614 x118

HEP Care Management Solutions: 1-877-687-1448 or visit them at their portal: <https://www.connect2yourhealth.com/ParticipantPortal/Default.aspx>



**Bank From Home.**

We at CSE hope you are all staying safe during this difficult time. The credit union's goal is to serve our members while keeping our employees and members safe. We encourage you to take advantage of all of our resources for self-service banking. For more information on all of our electronic products, please visit us at [www.CSECreditUnion.com](http://www.CSECreditUnion.com).

**CSE Now Offers A2A Transfers**

Through CSe-Banking, you can now transfer to and from your CSE account and an account that you own at another financial institution.

**Mobile App Coming Soon!**

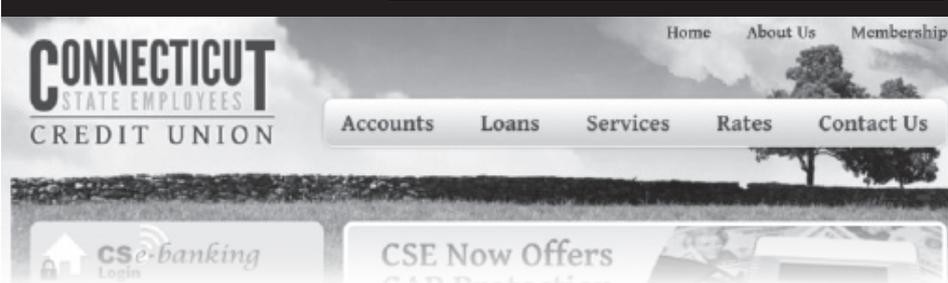
Our mobile app will be available soon. Keep checking our website for updates!

**Sign up for E-Alerts**

Stay on top of the most up-to-date information from CSE by signing up for E-Alerts on our website at [www.CSECreditUnion.com](http://www.CSECreditUnion.com).

**Stay safe. Stay home.**

Visit Our Website: [www.CSECreditUnion.com](http://www.CSECreditUnion.com)



Find all the essential information about the products and services we have to offer. You can even print a loan application online! Best of all, it's accessible from your personal computer 24 hours a day, 7 days a week. [www.CSECreditUnion.com](http://www.CSECreditUnion.com)

**Closed Good Friday  
Friday, April 10, 2020**

**Dividend Rates - First Quarter 2020**

	Dividend Rate	Annual Percentage Yield
<b>REGULAR SHARES</b>	1.00%	1.01%
<b>SHARE DRAFTS (Checking)</b>	0.25%	0.25%
<b>CLUB ACCOUNTS</b>	0.50%	0.50%

Minimum opening balance \$25.00. The annual percentage yield is accurate as of the last dividend declaration date. Rate may change after the account is opened. Fees or other conditions may reduce the earnings on the account.

**7 Full Service Offices To Serve You**

<b>NORWICH</b> Uncas on Thames 401 West Thames St. Norwich, CT 06306 (860) 889-7378	<b>HARTFORD</b> 84 Wadsworth St. Hartford, CT 06106 (860) 522-5388 (Savings) (860) 522-7147 (Loans)	<b>NEW HAVEN</b> 1666 Litchfield Turnpike Woodbridge, CT 06525 (203) 397-2949
<b>MIDDLETOWN</b> Connecticut Valley Hospital P.O. Box 2485 Middletown, CT 06457 (860) 347-0479	<b>STORRS</b> 1244 Storrs Rd. Storrs, CT 06268 (860) 429-9306	<b>SOUTHURY</b> Southbury Training School P.O. Box 644 Southbury, CT 06488 (203) 267-7610
		<b>NEWINGTON</b> O'Neil Plaza 2434 Berlin Turnpike Newington, CT 06111 (860) 667-7668

**Hours:** Main Office: Mon-Fri, 9am-4pm Branches: Mon-Fri, 9:30am-4pm  
 Drive-Up Teller (Hartford Only): Mon-Fri, 9am-4pm; Paydays Open Until 5pm

The Coalition continues to have strong concerns about both the protection of state workers performing essential services on the job and the implementation at an agency level of the Governor's directives and statements that those workers who can work at home be allowed to do so, and "only the essential people go to work as needed." OPM/DAS guidances have failed in a number of important ways to fully capture those principles, and while some agencies have responded quickly and constructively to both issues, others have lagged behind and resisted changes that would protect the public and state employees.

**The Coalition calls upon the Administration to immediately implement the following requirements:**

- No worker should be at the workplace during the crisis unless the work is
- Essential to be performed during the crisis; and
- Essential to be performed at the workplace
- Those workers who must be in the workplace must receive the greatest possible safety protections for themselves, their family, and the public.

All other workers should be at home, their pay should be continued, and they should be performing whatever part of their work is possible and appropriate to be performed at home.

Priority should be given to public services that

- Protects the public from spread
- Meets essential needs, and
- Prevents harm that could be caused by service disruptions

The State should be a role model and use all means at its disposal to encourage other employers in the public sector, municipal and Board of education, and private sector to do right by their workforce and their communities.



**CSEA NEWS**  
 The Voice of Connecticut's  
 Public Service Employees & Retirees

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# SEIU State Council Letter to Governor Lamont Continued from Page 1

As you move forward, your decisions should be guided by these 3 principles:

1. Getting front-line workers the Personal Protective Equipment and paid sick leave they desperately need
2. Bailout people, not corporations! No blank checks for big corporations unless they agree to keep paying their workers.
3. Protect ALL workers—put working people first, no matter where we are from or what color we are.

We urge you to enact the attached policy recommendations detailed below that support and protect workers who are already on the front lines of preventing further spread of this pandemic. We also support the attached recommendations and requests from individual locals and our brothers and sisters in other unions.

We would further urge you to use your platform as a leader in what is shaping up to be a continued and tough fight to:

1. call on the banks and credit card industries to initiate an at-least 45 day moratorium on monthly payments and suspend all penalties and fees
2. to call on the Federal Government to immediately order private industry to commence
3. producing Personal Protection Equipment.

In the great recession of 2008-9, a great deal of relief went to major corporations and banks (many of whom caused the fiscal disaster) but not enough to working families. We urge you and our federal congressional delegation to work with us so we do not repeat that mistake. These requests may be outside your ordinary comfort zone but recall the words of a former Surgeon General: "Everything we do before a pandemic will seem alarmist. Everything we do after a pandemic will seem inadequate". We realize that we ask much of you. But these times are asking much from all of us and demand bold action. Thank you for your consideration. For questions or further discussion please feel contact us.

Sincerely,

**The SEIU Connecticut State Council**

# Council 760 CSEA's Council For Municipal Employees

The COVID-19 crisis has challenged all of us in different ways and now is the time to show our strength and solidarity, which is what our union family is all about. Take time and reach out to coworkers, neighbors, and friends to see if they need anything, even a kind call. In this dark time, we can be the beacon of light letting people know that we will get through this together. This is a time for us as a union to shine

I hope everyone stays safe and healthy.  
-Andre Sonnenberg, 760 Council President

## PARAEDUCATORS COUNCIL

### CSEA's Para Council

We know this has been a very difficult and stressful time for paraeducators. Your local officers, building reps, stewards and CSEA union representatives have worked with our local officials and legislators to clear many hurdles that allow a continuation of salary and benefits. Our thanks to all their support and efforts. When we stay strong together, we accomplish difficult tasks. Please continue to reach out to union representatives and the Para Council in the days ahead. We are here to support you.

**Our next para council meeting is planned for May 16.**

## Giving in a time of great need.

While helping our members and their families who have contracted and are being treated is our first priority, our second priority are the members currently out of work. For all us still earning a paycheck, please consider a donation to the Connecticut Food Bank. [www.ctfoodbank.org](http://www.ctfoodbank.org)

The mission of Connecticut Food Bank is to provide nutritious food to people in need. Connecticut Food Bank is committed to alleviating hunger in Connecticut by providing food resources, raising awareness of the challenges of hunger, and advocating for people who need help meeting basic needs. Connecticut Food Bank distributes food through a network of 600 partners and programs in Fairfield, Litchfield, Middlesex, New Haven, New London, and Windham counties – where nearly 270,000 people struggle with hunger. Last year, Connecticut Food Bank distributed food to help provide 22.5 million meals.

# Family Child Care Provider News

SEIU CSEA PRESENTS

## PROVIDER TRAINING

Emergency Preparedness & COVID-19 Web-training

Saturday, April 11th  
10:00am-2:30PM

[zoom.us/j/445182174](https://zoom.us/j/445182174)

This event is ONLINE ONLY. Follow link above to participate. CEU Certificates will be sent.

SEIU CSEA PRESENTA

## ENTRENAMIENTO DE PROVEEDORAS

Entrenamiento Web de Preparación de Emergencia & COVID-19

Sabado, 11 de abril  
10:00am-2:30PM

[zoom.us/j/445182174](https://zoom.us/j/445182174)

Este evento es un webinar electrónico, viste el enlace para participar. Certificados de CEU's se enviarán a su casa.

For questions text or call Eva: 203-895-4403

Preguntas llama o texea 203-895-4403



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## Letter From CSEA President Stephen Anderson Continued from Page 1

Many other CSEA members who are on the front lines which include those who are employed in the essential service areas like Childcare, Department of Corrections, Department of Children and Families, Department of Developmental Services, Department of Mental Health and Addiction Services, Emergency Services and Public Protection, in the Judicial branch, many municipal departments and other public facing jobs continue to serve the people of Connecticut throughout this crisis – their commitment and dedication to the public we serve has been remarkable, to say the least.

In addition to the effects the pandemic has had on our work and home lives, as you might expect, it is also affecting our union life. When the crisis began to take shape in Connecticut, and there were calls for "social distancing," our union heeded that call, with our members' health as our first concern. And as hard as that is to do given the nature of our organization – which depends on face-to-face meetings in our chapters and councils, and throughout our union in support of everything from our McCusker scholarship program, to collective bargaining, grievance management and social activities - our staff dropped everything and turned our union on a dime, from one that relies so heavily on face-to-face communications to one that will need to be just as effective on a virtual platform.

We have already risen to the occasion, with many staff teleworking and not skipping a beat on providing service to our members. Although there will be bumps in the road, our steady and strong leaders at CSEA will make sure our union continues to be the strong and powerful voice it has historically been for our members.

In addition to the obvious health and safety challenges this pandemic presents us with, ensuring our members are safe in their workplaces, and ensuring they are paid during this crisis, ensuring that those who can be home, are home – these have been our guiding principles and will continue to be. SEBAC (and CSEA through SEBAC) have stated clearly that the State should be a role model and use all means at its disposal to encourage other employers in the public sector, municipal and BOE sector and in the private sector to do right by their workforce and their communities.

We've already seen some challenges and there will be more. Some of those are as follows:

Getting districts to continue paying our paras and bus drivers;  
DOCs Unified School Districts – they closed them (as we had asked, due to the fact that we had members unnecessarily going in and out of the prisons to teach in the prisons – and all other public schools were closed), then they reopened them, but when CSEA pushed back in the media, they finally agreed to close them;  
DMV – had upwards of 6 infected workers at the Wethersfield office. They closed down parts of the office due to the infections, but continued to have our members and lots of A & R members go to work. As of today, finally the department heeded the demands of the state employee unions and agreed to close the building for 72 hours and conduct a deep cleaning. I'm sure there's more, and more to come but like the issues we've taken on already, when we work together, we can overcome anything.

This pandemic is unlike anything we have ever been through but I know that while our interactions may be virtual for a while, the impacts on our members and their families is very real and our union will be there to help our members just the way we have been there for the last seven decades.

During this time, we need all of you to share your concerns and challenges so we can help as a union to overcome those challenges. Just to reiterate, while our union hall may be closed due to this crisis, our phones will be covered, and our staff will be available to you as always - please feel free to let us know if there's something else we need to be doing for you during this crisis.

**Stay safe, stay healthy and stay home if you can.**

In solidarity,

Steve Anderson  
President, CSEA SEIU Local 2001

# State Retirees

By The CSEA Retiree Team's  
Drew Phelan

## BE CAREFUL OF FRAUD DURING THIS TIME

Attorney General William Tong has recently released a report of a multitude of bad actors who are taking advantage of this global pandemic and trying to sell “cures” and “treatments” which include edible solutions, masks, and eyewear. Do not fall victim to these scammers and instead rely on official communications from the State of Connecticut's Public Health Department, the Centers for Disease Control and Prevention (CDC) and other local and federal departments.

Across the country, people are peddling miracle COVID-19 cures, such as colloidal silver and cow manure which promise to protect and treat against this pandemic. Others are price gouging masks and hand sanitizer on Amazon and Craigslist hoping to make a profit. It's important to rely on your primary care provider, the CDC, and State and Federal agencies for any and all information regarding COVID-19 quarantining, testing, eventual vaccinating and treating.

Other bad actors include those leveraging fears of income loss and sending phishy emails, texts and mail to those collecting Social Security or those covered by Medicare threatening to slash monthly checks or erroneously claim you need an additional Medicare plan to get COVID-19 coverage. Always look for the official seals of the Social Security Administration and Centers for Medicare and Medicaid Services as seen below.



The Social Security Administration's commissioner wants you to know you'll still get paid, but the agency is changing a few other policies in the midst of the coronavirus crisis — and wants recipients to be aware of potential threats to their financial security too.

“The first thing you should know is that we continue to pay benefits,” said Andrew Saul, commissioner of the Social Security Administration, in a statement on Thursday, March 19th.



This is true whether Americans are receiving their Social Security benefits or Supplemental Security Income payments via direct deposit or mail, though they should check in with the U.S. Postal Service for any updates as well. Right now, the USPS is “closely monitoring” the coronavirus, also known as COVID-19. The Surgeon General, World Health Organization and Centers for Disease Control and Prevention have all said there's currently no evidence the disease can spread through mail.

Americans need to be vigilant about digital threats, Saul said in his statement. “Be aware that scammers may try to trick you into thinking the pandemic is stopping your Social Security payments but that is not true,” he said. “Don't be fooled.

## MOVING FORWARD

COVID-19 is a virus with no antiviral treatment or vaccine yet identified, therefore infected individuals should be treated to relieve the associated symptoms as much as possible, vulnerable patients with severe infections should be treated to maintain the function of their vital organs.

UnitedHealthcare, Oxford and Anthem-covered members will have access to testing (if available) for COVID-19 at a \$0 copayment. It is important to follow your local protocols regarding the testing process, including eligibility, the best person to contact is your primary care provider.

Many Americans will be infected with COVID-19 at some point in the next several months, fortunately, most will only be mildly infected and recover quickly. Vulnerable populations, however, such as those over 60 years old and immune-compromised patients, are at a higher risk of contracting COVID-19 and succumbing to its symptoms.

If you are sick or showing symptoms related to COVID-19 or the flu, please self-quarantine and, even if you don't have symptoms, it is important for everyone to stay at home as much as possible and maintain 6ft between each other indoors and outdoors.

We must do our part on a personal basis to reduce the risk for ourselves and our loved ones through transmission mitigation and early and often test-

ing as much as possible. **CSEA wants to make sure that our members are aware and concerned, but not panicked.**

## TURNING 65? CSEA CAN GUIDE YOU THROUGH THE MEDICARE PROCESS!

There's a misconception among State Retirees that once you turn 65, the State will automatically sign you up for Medicare through the UnitedHealthcare Medicare Advantage Plan—this is not true, you still have to sign up for Medicare Parts A and B but nothing else (including a Medicare Advantage Plan or any Supplemental Plans). Once you sign up for Parts A and B, the State will then automatically enroll you in the Medicare Advantage plan administered through UnitedHealthcare.

You are eligible to begin signing up for Medicare 3 months prior to the first of the month of your 65th birthday (so if you turn 65 in January, you can sign up in October). To sign up for Medicare Parts A and B you can go online to [www.medicare.gov](http://www.medicare.gov), visit a Social Security office, or call them on the phone to speak with a representative at 1-800-772-1213.

If you don't sign up for Medicare during this initial enrollment period then you will be charged a penalty for the rest of your life, which the State will not reimburse—so it is critical you sign up on time.

After signing up, you will receive a Medicare card in the mail, as well as a UnitedHealthcare Medicare Advantage card. Make a copy of the Medicare card to send to the Retirement Division and tuck it away somewhere safe, you do not need to carry this card around. Instead, you should carry the UnitedHealthcare card and show this when you see a provider.

Medicare coverage will begin on the first of the month of your 65th birthday. Part A has no associated charge, but you will need to pay for Part B—which will be fully reimbursed by the State. You can choose to pay for your Medicare Part B through Social Security deductions (if you have already begun collecting) or have a bill sent to you quarterly. Whatever choice you make, you need to make a copy of your bill or statement of how much you will be paying for your Part B and send that along with the copy of your Medicare card to the Retiree Health Insurance Unit so they can reimburse you for that amount. Not just for yourself, but for your spouse as well. Send the copies to:

Retiree Health Insurance Unit  
Office of the State Comptroller's Office  
165 Capitol Ave  
Hartford, CT 06106

If you are able to attach it as a document in an email, you can send the copies by email to [osc.rethealth@ct.gov](mailto:osc.rethealth@ct.gov), which will allow you to confirm that it was sent in a timely manner. I hear from people regularly that have sent them in, but they are not getting reimbursed at all, or not the correct amount. Whether it gets lost in the mail, or at the office, if it is not received by the Retirement Division, they will not retroactively reimburse you without proof of it having been sent. Therefore, verification that you sent it confirms the amount and the timeframe, so I highly recommend sending it by email if possible or return receipt mail.

The basic amount for Part B for 2020 is \$144.60/ month (or \$433.80 quarterly), which is what most retirees will be paying. If that is the amount you will pay, you don't need to do anything further, the state will automatically adjust your reimbursement to that rate. However, if you are notified by Social Security that you will be paying an amount different from \$144.60, higher or lower, or for Part D, then you will also need to send a copy of the bill or statement to not only the Retirement Division, but to UnitedHealthcare as well. They are processing the paperwork for all those paying a premium higher than the basic amount. The address to send it to is:

UnitedHealthcare Benefits Services  
PO Box 740221  
Atlanta, GA 30374

You can also email it as an attachment to [DirectBill\\_KYOperations@uhc.com](mailto:DirectBill_KYOperations@uhc.com). You can call 1-866-747-0048 to confirm they have received it.

I highly recommend checking your advice (what the Comptroller's Office refers to as your pay stub) regularly so you know the amount you are being reimbursed. Since they no longer send out monthly advices, you will need to go online to review it at the Retiree Portal at <https://retirees.ct.gov>, or you can call them to have one sent to you at 860-702-3480, which will bring you to a menu – press “6” to leave a message to request a copy of the retiree direct deposit advice.

If you turn 65 and go onto the plan, but your spouse is not yet 65, they will

**VIRTUAL DOCTORS VISITS UNDER UNITEDHEALTHCARE MEDICARE ADVANTAGE**

During this global pandemic, much of our daily routines and lifestyles have been disrupted, but some things you just need, like going to see your doctor. Fortunately, under your United-Healthcare Medicare Advantage Plan, you have Virtual Doctor Visits covered with a \$0 copayment and no limit.

You can also take advantage of the Virtual Behavioral Health Visits, another great way to maintain your health while mitigating risks. These will be covered with your specialist copayment.

No tech savvy? Don't have a laptop or camera? Don't worry! For assistance in getting started or if you have general questions, call your dedicated UnitedHealthcare number on the back of your card. If you don't have a camera, you can also receive care by phone only.

To access either of these benefits, simply visit [www.UHCvirtualvisits.com](http://www.UHCvirtualvisits.com) to learn more and book an appointment. Questions can be directed to the 888 number on the back of your UnitedHealthcare card.

SilverSneakers is also offering On-Demand workout videos and other resources to ensure you are staying active and healthy during the outbreak. It's important to know that you are still encouraged to go outside, if possible, but you must still maintain 6ft of distance between yourself and others. You can access this great benefit at [Silersneakers.com](http://Silersneakers.com) where you can explore virtual classes, informative blogs and other resources.

**Virtual Visits**



With Virtual Visits, you're able to live video chat with a doctor or behavioral health specialist from your computer, tablet or smartphone anytime, day or night.

**Virtual Doctor Visits**

You can ask questions, get a diagnosis, or even get medication prescribed and have it sent to your pharmacy. All you need is a strong internet connection. Virtual Doctor Visits are good for minor health concerns like:

- Allergies, bronchitis, cold/cough
- Fever, seasonal flu, sore throat
- Migraines/headaches, sinus problems, stomachaches

**Virtual Behavioral Health Visits**

Virtual Behavioral Health Visits may be best for:

- Initial evaluation
- Medication management
- Addiction
- Depression
- Trauma and loss
- Stress or anxiety



You can find a list of participating Virtual Visit providers by logging into [www.uhcretiree/CT](http://www.uhcretiree/CT).

**TURNING 65? Continued**

continue with their current insurance provider until they turn 65 and sign up for Medicare Parts A and B. Your dependents aged 26 and younger will also remain on the Anthem plan, even if you move onto the United Healthcare plan.

If you turn 65 and are still working, you absolutely need to sign up for Medicare Part A, but do not sign up for Part B until you actually retire.

**CONCIERGE MEDICINE—WHAT YOU SHOULD KNOW**

Many of our members have reported over the last few weeks that their providers (from various specialties) are moving into a Concierge Care network and it's important you know how that interacts with your state-sponsored health insurance.

**WHAT IS IT?**

Concierge care, also known as Concierge Medicine and Concierge Care Network, is when your provider, or a group of providers, begins to charge you a membership fee for care. This fee is charged to you before you see them for care and is a retainer-based form of medicine. The membership fee is not the only out-of-pocket expense when it comes to concierge care, you will have additional expenses for individual claims when you receive actual care.

**WHAT IS COVERED?**

Your UnitedHealthcare, Oxford or Anthem coverage will not cover the membership fee for concierge care; you will be responsible for 100% of the fee. For UnitedHealthcare members, if the concierge provider accepts Medicare then the claims you incur while under their care will be billed to United-Healthcare by the provider and copayments will be applied according to the plan design. If they are not accepting Medicare then you will be responsible for any claims and UnitedHealthcare will not reimburse the provider.

**WHAT ARE THE BENEFITS?**

Some people choose to enroll in the Concierge Care because it gives them unfettered access to their providers—outside of hours and without an appointment for office type visits. However, some providers have very steep Membership Fees, so it is important to ensure to weigh the pros and cons.

**WHAT DO I DO NOW?**

If your provider or provider groups have not notified you that they will be moving into a Concierge Care Network, then there is nothing you need to do at this point. If, however, you have received notice that your provider will be moving to this model, then it is important to weigh your options, and the associated costs of membership fees, before entering into an agreement with your provider or provider group. If you choose not to engage in the Concierge Care Network, then you may need to find another provider if they choose not to see anyone outside of their Concierge Care Network.

ProtectAllWorkers.org

"The federal government needs to be doing every thing they possibly can do to support us on the frontlines. **We need personal protective equipment.** We need ventilators. They should be moving mountains to make this happen."

- PATTI NELSON  
NURSING MANAGER  
LOUDOUN COUNTY, VA

#ProtectAllWorkers



**JOIN THE CONVERSATION ON EMAIL AT THE COUNCIL 400 TECHNOLOGY FORUM**

**POSTPONED**

**Until Further Notice**

- Come learn the basics of Email— the session you'll have your own Gmail account set up, have taken a basic functions.
- Review key functions for receiving emails, checking your spam folder, how to protect your privacy online
  - Already have an email? Phishing Scams! Identification and prevention!
  - Please bring with you a **functioning** laptop or smartphone for forum tutorials, when you RSVP please have the date you will be bringing
  - All skill levels welcomed!

\*\*\*\*\*SPOTS ARE LIMITED: PLEASE RSVP WITH DREW BY MARCH 30th\*\*\*\*\*  
[DPHELAN@CSEA760.COM](mailto:DPHELAN@CSEA760.COM) / 860-951-6614 x118

# You can't reduce your life's value to a number...

## But you can help protect your family's financial future with a number.

Life insurance. Nobody likes to think about it, much less talk about it. But if you want to help safeguard your family's financial well being, you need to talk about it.

Voya™ Employee Benefits is offering **current State of Connecticut employees** our **Premier Universal Life Insurance policy**. This is life insurance that builds cash value<sup>1</sup>, and offers other benefits that you and your family can use right now. For more information, be sure to talk to a licensed insurance producer in your facility or department, or call 1-888-909-4274, extension 4.

Universal life insurance is one way you can **be more** prepared for the future.

<sup>1</sup>Universal Life Insurance builds cash values, changes in the current non-guaranteed interest rate, and changes in the current cost of insurance rates will affect cash value. However, the current non-guaranteed interest rate will never be less than the guaranteed rate shown in the policy.

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