

The  
**Communicator** 

The Official Publication of the NYS Public Employees Federation

[www.thecomunicator.org](http://www.thecomunicator.org)

March 2012



**BUDGET  
BATTLE  
BEGINS**

**UNION  
FIGHTS  
BACK**



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# Your help needed **now** to oppose Tier 6, bad budget measures

Testifying before state legislative committees, advertising, holding rallies, writing to legislators, and writing to newspapers and blogs are just some of the ways PEF and its members are fighting proposals in the governor's Executive Budget that could hurt the public, state services and workers.

"We need every member to step up and take action if we are going to derail Tier 6, the shutdown of Kingsboro Psychiatric Center in Brooklyn, an end-run around civil service and many other dangerous moves Gov. Cuomo has jammed into his 2012-13 budget proposal," said PEF President Ken Brynien.

"Not only must we act strongly, we must act quickly and decisively, because the governor isn't waiting for the Legislature to vote, much less the ink to

dry on this budget to do the things he wants to do. He's calling them reforms and he's daring us to stop him," the PEF leader added.

To get started helping PEF influence the governor and legislators to make better budget choices and policy, go to [www.pef.org](http://www.pef.org). You'll be greeted by a bright orange and black "Warning" message. Select "Act Now" and you will be connected to PEF's 2012 NYS Budget Action Center. There, you will be invited to phone, fax or visit your state Assembly member and senator regarding a series of budget issues.

Don't stop there. Start sending letters and comments to your local news media to help educate other people about how these budget proposals could affect them

and undermine state services.

Be alert for rallies to protest budget proposals.

Some state legislators are holding public forums in their districts to give their constituents a chance to weigh in on budget issues, so watch the news for opportunities to speak.

PEF activists also will look for chances to buttonhole their legislators at the annual Somos El Futuro legislative conference in Albany on the weekend of March 24-25.

Many more events and opportunities to participate will arise, so keep checking the PEF website and PEF Information Line, and get your name and home email address to PEF so you can be notified by the Active, Informed Members alerts and PEF Online updates.

You may also "like" PEF on Facebook and link to the union on Twitter for the latest news and action alerts.

"You may think your voice and actions don't make a difference, but when they are joined with hundreds or even thousands of others they are a powerful force," Brynien said.



## Fight Tier 6 in 3 easy clicks

- STEP 1. Click on the ACT NOW button on the PEF website.
- STEP 2. Click on the GOOD, BETTER or BEST take action button.

STEP 3. Follow through on your selection.





# THE COMMUNICATOR March 2012

The official publication of the NYS Public Employees Federation  
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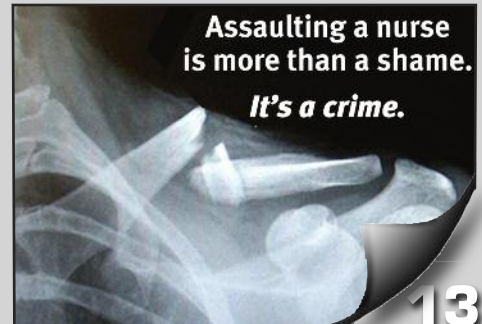
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COVER GRAPHIC —  
By Mario A. Bruni

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## THE COMMUNICATOR

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# Exec Budget more *de*

By **SHERRY HALBROOK**

The governor calls the many changes proposed in his 2012-13 Executive Budget “reforms,” but PEF Vice President Joe Fox and other witnesses and legislators at a joint hearing of the Assembly Ways and Means Committee and Senate Finance



**FOX**

Committee weren't sold.

“It appears, in Albany ‘reform’ is whatever you spin it to be,” said Fox, who presented PEF’s testimony at the January hearing on how the Executive Budget would affect the state workforce.

“PEF supports true reforms that improve state services, but in this case some of the budget

proposals are way off the mark,” Fox said. “They would undermine public service, subvert merit and fitness and throw open the door to cronyism, patronage and unrestrained waste.”

Many of the legislators expressed equally sharp concerns.

The governor’s proposal to give himself free rein to move money and functions among state agencies without legislative approval prompted Sen. Liz Krueger of Manhattan to say, “I have a great fear it might entirely strip the legislative role in budget negotiations.”

## **Pension reform**

“The proposal for a new state pension Tier 6 with dramatically reduced benefits and increased employee costs is called a reform,” Fox said, “but would be very

destructive to public service. It would mean a lower standard of living for future retirees, reduce the ability to recruit individuals who see public service as a career and create a mercenary mentality where the commitment to public service no longer exists.

“Cloaked in the guise of reform, this proposal is about politics and placating big business special interests, not sound public policy,” Fox testified.

“The governor’s plan is a first step toward ending secure pensions entirely by introducing a 401k plan, presented as ‘optional,’ and by cutting traditional pension benefits to the point where that’s no longer a good option,” Fox said.

If Tier 6 was in effect today, many state workers “would be required to contribute more than 10 percent of their salary to the

# Fight to save Brooklyn’s health care

Story and photos by **DEBORAH A. MILES**

PEF is putting up a passionate fight and pulling out all the stops to preserve health care services in Brooklyn.

The reason for the fight is the state’s plans to close Kingsboro Psychiatric Center, close beds at SUNY Downstate University Hospital, and shift its inpatient operations to the Long Island College Hospital campus.

These plans would cripple mental health care in central Brooklyn and diminish emergency care.

Brooklyn is the single highest user of mental health services in the state. If Kingsboro shuts down, Kings County will be without long-term mental health services for its mentally ill residents.

The union has been fighting hard to reverse the state’s decision.

The first effort came January 11 when hundreds of Brooklyn’s health care providers rallied and chanted in front of the Brooklyn Bridge Marriott where Stephen Berger, an investment banker behind the closure plans, was participating in a forum on Brooklyn’s hospitals.

## **Involving legislators**

The union’s next move was a visit to state legislators. PEF Vice President Pat Baker, Region 11 Coordinator Jemma Marie-Hanson and Kingsboro’s council leader, Jasmine Wilson-LaFond, along with dozens of members who were bused to Albany from Brooklyn, spoke with

lawmakers January 24.

Baker told more than a dozen state Assembly and Senate members brought together by Assembly Member Vito Lopez of Brooklyn, “The closing of Kingsboro is a huge mistake. Services and jobs are at stake. We need to take action, and we need to take it now.”

As a result, a task force was formed by Lopez and state Sen. Kevin Parker of Brooklyn with leaders from PEF and the Civil Service Employees Association (CSEA).

Baker said the task force has been meeting with Gov. Andrew Cuomo.

“Until the state budget is signed, PEF can fight this,” Baker said. “The Legislature can amend Article 7 bills, which may include Kingsboro. This is only the beginning of our fight.”

## **Community awareness**

Wilson-LaFond and Don Morgenstern, PEF council leader from SUNY Downstate, organized union volunteers to blanket the central Brooklyn area with fliers about the plans to close beds and shift services to Staten Island.

Twenty-five thousand fliers were distributed in mid-February to business owners, residents and local churches.

Morgenstern explained why Brooklynites need to get involved.

“If Downstate’s emergency room is

closed, it’s not an overstatement to say some people may die. This is exactly the type of community that needs government services. It is not an area the state should abandon,” he said.

PEF, along with CSEA and United University Professions, designed and placed ads in nearly a dozen Brooklyn newspapers, and on billboards in bus shelters near Kingsboro and SUNY Downstate.

“We need to get the message out every way we can,” Marie-Hanson said. “People in



the community need to know what is happening and what they can do to help.”

One member who became aware of the fight-back is working on a

nationwide petition on [change.org](http://change.org).

Another rally was held with CSEA members in front of Berger’s Manhattan office building February 8 that attracted NY1 and other media outlets. Another rally may be held in March.

## **Persuasive testimony**

Baker also testified February 14 at a joint budget hearing on mental hygiene. Mental Health Commissioner Michael Hogan was the first to testify and was grilled by legislators about the closing of

# form than reform

pension fund,” Fox said.

Both Tier 6 pension options are false choices, he said. “Either way a new employee chooses, he is virtually guaranteed to have a lower benefit than the person who held the job before him.”

Some legislators were already coming to the same conclusions.

Assembly Member Peter Abbate of Brooklyn said the Tier 6 proposal is “very scary to me.”

Assembly Member Michael DenDekker of Queens called excluding overtime pay from the calculation of Tier 6 benefits “absurd” and “unfair.”

Sen. Bill Perkins of Manhattan asked, “Why would anybody in their right mind take a civil service job (with a pension) like that? People want something that will be reliable for their entire careers, not going

up and down with the stock market.” (See page 6 for more information.)

## Civil Service reform

The proposed reforms to civil service would shred the merit-and-fitness system that protects fairness and high standards, Fox said.

“Proposals that are supposed to reduce costs by making it easier for the state to hire and transfer state employees would allow state agencies to bypass the best qualified candidates to hire or promote individuals with lower scores on competitive tests or who haven’t even taken the tests,” he said. (See page 6 for more information.)

## Service cuts, privatization

PEF also criticized the budget for

ignoring “the need for access and accountability in the services the state provides to its most vulnerable.”

Fox said the restructuring, closings and consolidations proposed for the state offices of Mental Health, of People with Developmental Disabilities and of Children and Family Services would eliminate or restrict the public’s option for accountable services from qualified public employees.

It would be much harder for these vulnerable people to find the services they need, Fox said. And the transparency that comes with state services would be lost.

The Executive Budget purports to reduce state spending on private consultants, but Fox said, “data from the Office of the State Comptroller shows consultant spending will increase.”

## intensifies



Kingsboro and its ramifications. Hogan pointed out Kingsboro had failed Medicare and Medicaid certification.

“The state is inching its way to privatizing everything,” Baker said. “I worked as a social worker for more than 30 years at Kingsboro. The people there are dedicated and devoted. The problems for certification arise from the administrators. They let the place get run down by not giving it the resources it needs. Kingsboro needs the right managers who have a vision to best serve the residents and community with ongoing training and who can provide solutions to problems. There’s no reason to kill Kingsboro. Just fix it.”

After the hearing, a Staten Island newspaper ran an article that said Hogan has since agreed to tread slowly, referring to closing Kingsboro, after lawmakers expressed concern during recent budget hearings.

“We may be making progress,” Baker said. “However we remain diligent in this fight to save needed health care in Brooklyn.”



**DISCUSSION TIME** — (L) Health care providers from Brooklyn listen to a plan for action. (Above) Assembly Member Vito Lopez emphasizes the need to maintain mental health care in central Brooklyn. (R) PEF Vice President Pat Baker listens to Assembly Member Nick Perry at a legislative roundtable meeting January 24 in Albany.

**STARTING THE FIGHT BACK** — More than 50 nurses and other health care workers came to the Legislative Office Building in Albany January 24 to speak to legislators about saving health care services in Brooklyn.



# Cuomo would shred Civil Service standards, rules

By **SHERRY HALBROOK**

Gov. Andrew Cuomo wants free rein to hire and promote whomever he pleases, and he's ready to shove aside merit and fitness provisions of the state Civil Service Law to do it.

The governor intends to "combine" his Office of Employee Relations with the state Department of Civil Service, which is supposed to act as an oversight agency to ensure compliance by state agencies with the Civil Service Law.

The governor calls it reform.

PEF calls it "The Teddy Roosevelt Rolling Over in His Grave Act" because Roosevelt was a leader in creating New York's civil service law to ensure merit, fairness and fitness in public service and to root out rampant cronyism, patronage and waste.

PEF told state legislators at a January hearing, "Teddy Roosevelt did not help create an independent Civil Service Commission and Department of Civil Service to be run by the governor's appointment office. The governor claims these changes would allow the state to expand diversity in the workforce. If by 'diversity' the governor means more politically connected people in upper level management positions, then we agree."

In 2006, the Legislature created a commission to recommend ways to make the state workforce more diverse, but it has not recommended any of the civil service changes proposed in the Executive Budget.

The governor's proposals would:

- Allow state agencies to hire a

candidate from either an open-competitive or promotion-eligible list for the same title, regardless of whether the candidate has a lower score than a candidate on the other eligible list;

- Allow state agencies to use the "interdepartmental promotion" eligible lists, even if their own departmental list is not exhausted. This, too, would permit an agency to hire a lower scoring candidate than one on their own eligible list; and

- Permit non-competitive state employees to participate in competitive promotional exams and to transfer into competitive positions, with the approval of Civil Service, provided the employees meet minimum qualifications.

That means the state could hire an employee who has never taken a competitive examination into a competitive class position, and with no objective measure of their merit and fitness to fill the position.

"Our members have worked hard to acquire the education, training and experience needed to do their jobs," said PEF President Ken Brynien. "They have proved their qualifications through fair and objective testing and competition. For the governor to shove those high standards aside is appalling."



# Tier 6 means giving more to get less



By **SHERRY HALBROOK**

PEF is concerned the governor and other proponents of a Pension Tier 6 are using a short-term budget problem to inflict permanent damage on middle-class workers.

Tier 6, which is part of the governor's Executive Budget for 2012-13, would have little effect on pension costs in the short-term or on the budget.

A short-term spike in pension costs is being used to justify the radical changes proposed in Tier 6, but ignores that until housing and investment speculation forced the economic collapse in 2008, the state and municipalities in New York enjoyed low employer pension costs. From 1991 to 2003, employer costs in the NYS and Local Employees Retirement System were less than 2 percent of payroll. Employer contribution rates were in the single digits for 20 of the last 25 years.

The state just created Tier 5 in 2009, which was projected to save taxpayers \$35

billion over the next 30 years. It reduced the potential for pension padding, changed employee contributions, raised the retirement age, and doubled the amount of time it takes for an employee to vest. The state has hired very few employees in Tier 5 and it will take years for them to reach retirement.

As it stands now, the average annual pension for a member of the State and Local Employees Retirement System is \$19,151.

How would the proposed Tier 6 affect state workers hired under it?

Under Tier 6, the minimum retirement age would be 65, instead of age 62, with no option for earlier retirement even with penalties.

They could choose between enrolling in a traditional "defined-benefit" pension plan and a 401k-style "defined-contribution" plan of private investments. Their choice would be irrevocable.

The proposal contains a provision to lock out the possibility of future enhancements.

# It will take 'all shoulders to the wheel' to win this uphill budget battle

By **KENNETH BRYNIEN**

Last month, I outlined a few of the "reforms" in Gov. Cuomo's Executive Budget. Those proposals would weaken more than 100 years of true civil service merit and fitness and virtually ensure public employees hired during his administration would have a lesser pension benefit than those who held the jobs before them.



In addition to the so-called reforms, plans are underway that will open the door to wholesale privatization and "Walmartization" of vital public services to people with developmental disabilities and mental illness.

These plans would close juvenile-justice facilities, inpatient wards in psychiatric centers or even the centers themselves. Developmental centers providing specialized services to some of the state's most vulnerable citizens, and secure treatment for sexual predators could become things of the past.

Most of these measures are being driven by a desire to cut costs, with little concern for those who rely on the services. Many lack plans to accommodate the changes in provision of the services. All of these proposals and plans will impact the citizens of the state, the people who rely on the services and those who provide them.

Fighting these proposals is a daunting task. The governor continues to enjoy very favorable approval ratings and has done a masterful job in using his bully pulpit to build the appearance of a mandate. All the while, he's painting those who oppose his proposals, including public employees, as obstacles to efficiency and champions of the status quo.

To succeed, we must make legislators understand the true potential effect of the governor's proposals and articulate to the lawmakers and the public why we are

opposed and that our opposition is reasonable.

We ask you, our members, to visit your legislators, write letters, and join in local activities to support these efforts. All of the materials, sample letters, fact sheets and even an online sign-up for visiting legislators are available on the PEF website. Be sure to contact your local PEF leaders for more information.

Our efforts against the budget proposals will culminate in a rally at the Capitol Thursday, March 15. And while our success isn't guaranteed, without your support of these activities, the detrimental changes proposed in the budget and the governor's reforms are all but guaranteed.

I hope to see you March 15.

**MARCH ON THE CAPITOL**

**Save the date  
March 15  
Budget Fightback  
Rally at the Capitol**

**Watch the PEF website  
for more information  
at [www.pef.org](http://www.pef.org)**

## Defined-benefit option

- It would take 12 years of service credit to vest in the defined-benefit plan;
- The employer would no longer be required to contribute amounts equal to at least 4.5 percent of the employees' pay. Instead, the employer's share would vary based on what was needed to keep the fund fully funded. If the employer's contribution to NYSLERS went above 7 percent, that excess burden would be split with the employee and this could force some workers to contribute 10 percent or more of their salaries in some years. If the employer contribution dropped below 4 percent, that reduction would be split with the employee;
- Employees in the defined-benefit plan would make basic contributions of between 3 percent and 6 percent, depending on their salary grade, with those earning more, contributing more;

- The pension benefit for the defined-benefit option would be a maximum of 1.67 percent (instead of the current maximum of 2 percent) of "final average salary" for each year of credited service;
- Overtime, vacation and other pay enhancements, as well as any wages in excess of the governor's salary (currently \$179,000) would be excluded from the calculation of final average salary;
- Final average salary would be based on averaging five years of pay, but no one of those years could increase by more than 8 percent over the average of the prior four years.

## Defined-contribution option

- Those who opt for the defined-contribution plan would be vested after just a year;
- The employer would contribute amounts equal to at least 4 percent of the employee's salary;

- Employees in the defined-contribution plan could opt to contribute up to 6 percent;
  - If the employee did contribute, the employer would match those contributions up to another 3 percent, for a maximum employer contribution of 7 percent.
  - The death benefit would be three-times annual salary, but the employer contributions would be forfeited.
- At an Albany hearing on how the Executive Budget would affect state employees, Assembly Member Michael DenDekker said the austere Tier 6 benefits would "force our children to retire on 1980s-level incomes. We're going in the wrong direction."
- Brooklyn Sen. Diane Savino said benefits under Tier 6 might even force retired public employees onto public assistance, which would create a greater burden on future taxpayers.

# Errors and delay plague health benefit changes

By **LORRAINE SIMPKINS**

After the PS&T contract was ratified and took effect last fall, it took a while for the administration of health benefits to catch up. The Empire Plan is now trying to correct a few errors and delays.

## Preventive-care copay errors

Some members in the Empire Plan were incorrectly charged copays for preventive care last fall but, ultimately, it will be up to the hospitals and other health providers to refund the copayments.

The Empire Plan for PEF-represented employees lost grandfathered status October 1, 2011, under the federal Patient Protection and Affordable Care Act (PPACA). As a non-grandfathered plan, your Empire Plan benefits must include all changes required by PPACA. One such change is that certain covered preventive-care services received at an in-network hospital or from a participating provider must be paid at 100 percent and not subject to a copay.

Since this benefit change was implemented on a retroactive basis, Empire Plan enrollees who received a PPACA-covered preventive-care service from October 1, 2011, through November 16, 2011, were required to pay a copay. The Empire Plan insurers are in the process of identifying all claims that were paid incorrectly and are re-processing the claims to pay them in full.

UnitedHealthcare expects to complete all the claim adjustments by the end of February.

The insurers' contracts with par providers require them to make payment to the provider. Therefore, the additional payments are being issued to the providers. An Explanation of Benefits statement will be sent to affected members notifying them that an additional payment has been made to the provider. The provider is responsible for refunds to the member.

For more information on PPACA-covered preventive services, see the Empire Plan Preventive Care Coverage Chart at [www.cs.ny.gov](http://www.cs.ny.gov).

## Lipitor copay errors

Some Empire Plan enrollees who take Lipitor were affected by a processing error at their pharmacies related to Empire Plan's Lipitor "Brand for Generic" strategy.

Effective December 1 with the launch of the Lipitor generic version, atorvastatin, the brand drug was changed to a Level 1 copay while the generic version was placed on Level 3. Approximately six months later, the brand name and generic drugs will switch level designations.

When dispensing generic atorvastatin, the pharmacist now receives a message prompting him or her to dispense the lower cost Lipitor at the Level 1 copay,

instead of the Level 3 atorvastatin. However, because of a system error, Empire Plan enrollees were incorrectly dispensed the generic atorvastatin and charged the higher Level 3 copay. According to UnitedHealthcare (UHC), for the most part, this error was corrected by December 10, 2011, and UHC will automatically refund affected members for the overpaid copays.

However, the Medco mail-service pharmacy has made some atorvastatin copay errors since December 10. The affected members will be notified and receive credits to their accounts.

## Opt-out payments delay

Programmatic system changes needed to begin opt-out payments under the new PS&T Contract were delayed and the state Department of Civil Service told PEF it hopes these changes could be made soon.

The opt-out payments will begin after the system changes are completed. The retroactive incentive amounts that are owed to employees enrolled in the Opt-out Program will be paid in the first check that includes the incentive payment. Regular opt-out payments will continue on a biweekly basis thereafter. In future years, the annual Opt-out Program payments will begin with the start of the new plan year and be included in the closest paycheck to January 1.

# PEF challenges health insurance rate hike for retirees

By **SHERRY HALBROOK**

PEF joined other state employee unions and filed a lawsuit in federal court December 28, 2011, challenging a unilateral move by Gov. Andrew Cuomo to raise the percentage of premiums state retirees pay for their health insurance through the NYS Health Insurance Program.

Cuomo began the increases October 1 that raise the retirees' contributions from 10 percent for individual coverage to 12 percent, and from 25 percent for family coverage to 27 percent.

The increases were not applied to employees who retired before 1983.

Under a November 18, 1982, memorandum of agreement between PEF

and the state and under all subsequent PS&T contracts, the retirees' contribution rates are fixed by the rates specified in their contracts when they retired.

Health insurance for retirees is authorized under Civil Service Law.

The unions are challenging Cuomo's right to change those contribution rates after the employees have retired.

The governor based his changes on language he slipped into a June 2011 pay bill. It was just supposed to amend the law enough to implement the new 2011 contract with the Civil Service Employees Association.

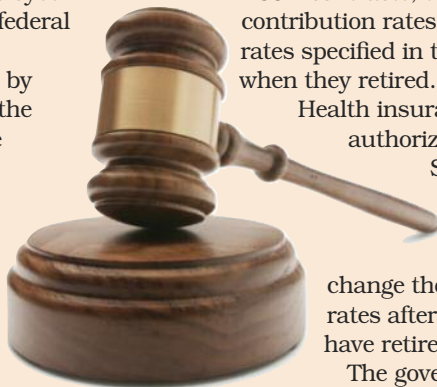
Cuomo introduced the CSEA pay bill June 22, 2011, when the CSEA

agreement was announced, and rushed it through the Senate that day and the Assembly the next day.

This CSEA pay bill, unlike its predecessors, contained language that went beyond authorizing implementation of the CSEA agreement.

This pay bill authorized the president of the state Civil Service Commission to implement (with approval of the state budget director) "modified" premiums for state workers covered by any collective-bargaining agreement, "pursuant to the terms of such agreement," as well as for employees and retirees not subject to any negotiated agreement.

Since Cuomo has not appointed a president of the state Civil Service Commission nor a civil service commissioner, PEF is challenging the acting commissioner's authority to modify the contribution rates.





# Three mid-term Executive Board vacancies filled

Although PEF's triennial elections process has begun to fill all statewide offices, trustee and Executive Board seats, special elections to fill seven mid-term vacancies on the board are still wrapping up. Candidates elected through the special elections will serve through July, and winners of the triennial elections will take office in August.

Three of the seven mid-term vacancies were filled when just one candidate was certified for each of the seats following submission of nominating petitions which concluded January 27. Elected are:

- Ruth Madigan to Seat 165. She will represent certain members at the following state agencies – Police, Office of Criminal Justice Services, Division of Probation and Correctional Alternatives, Crime Victims' Assistance, Prevention of Domestic Violence and the Corrections Commission;

- Rocco Brindisi to Seat 207. He will represent PEF members at the state Insurance Fund in PEF Regions 1-9; and

- Scott Harms to Seat 220. He will represent PEF members at the state Workers' Compensation Board.

Balloting is underway for Seats 245 and 275. Alan Posner and Edward Swierkowski are vying to fill Seat 245, which represents members at the state Labor Department in PEF Regions 10-12. Teresa Lefler and Maureen Hogle are the candidates for Seat 275, which represents

certain members at the state Office for People with Developmental Disabilities in central New York. Ballots for these seats must be returned to the American

Arbitration Association by March 14.

No candidates were certified for Seats 35 and 155.

— Sherry Halbrook



## PEF Exec Board told some DOT contractors cut

By SHERRY HALBROOK and KIM PARTRIDGE

The PEF Executive Board spent much of the time at its August 2011 meeting in Albany discussing PS&T contract negotiations and related layoffs, and tweaking changes to the 2012 state and federal legislative agendas that were later approved at the 2011 PEF convention.

In addition, the board reviewed and approved the rules for the union's 2012 triennial elections. And it endorsed several candidates in the November 2011 general election.

The board also received and discussed other reports, including those of President Ken Brynien on a variety of issues.

Brynien said managers at the state Department of Transportation might, at long last, be heeding PEF's criticisms of the agency's dependence on expensive private consultants. He said DOT had laid off 27 consultants in the week prior to the board meeting.

Likewise, the state had begun trimming its large salaries for some managers at the Civil Service Commission and the Liquor Authority.

The president said PEF gained 260 members in Region 4 as a result of the merger between SUNY Upstate University Hospital and Community General Hospital.

PEF, Brynien said, was continuing its efforts to save energy and spare the environment by renovating the lighting system at its headquarters in Albany. The reduced energy consumption, he said, is projected to reduce costs by 12 percent to 15 percent and also eliminate 77,000 pounds of carbon dioxide emissions annually.

The president also had some bad news to report, including the failure of Higher Education Services Corp to file timely bids for performing certain work related to federal student aid. This failure, he said, could jeopardize the agency's funding.

## Time to pick your state legislator?

Unusual as it may seem, you may need to go to the polls March 20 and pick a candidate to represent you in the state Legislature.

Special elections are being held that day to fill five mid-term vacancies, including one in the Senate and four in the Assembly.

The Senate vacancy is in District 27, which was represented by Carl Kruger. The district is in Brooklyn.

The Assembly vacancies are:

- District 93 is in Westchester and was represented by Mike Spano;
- District 100 includes all or parts of Dutchess, Orange and Ulster counties. It was most recently represented by Tom Kirwan;
- District 103 also includes part of Dutchess County, as well as Columbia County. It was represented by Marc Molinaro; and
- District 145 is in Erie County. It was represented by Mark Schroeder.

At its meeting March 1 and 2 in Troy, the PEF Executive Board will decide whether to endorse candidates in these elections. So, if you live in one of the districts listed above, you may check with your PEF regional office for any PEF endorsement information before you vote.

— Sherry Halbrook



## Important corrections to PEF Triennial Elections information

Some errors appeared in the Executive Board constituencies described in the PEF Triennial Election Rules published in the February 2012 issue of *The Communicator*. Please note the following corrections:

- Board Seat 7 – Should have included, “**and Agency code 21065- Statewide Financial Services**” before the word “NOT;”
- Board Seat 80 – Should have said “**Nurse IIs,**” instead of “Nurse IIIs;”
- Board Seat 81 – Should **not** have said, “All titles except 5506220 and 5506230;”
- Board Seat 97 – Should have said “**HSC Syracuse**” before the words “T&R Center Specialty Nurse; and it should have said “**(28110, 28118)**” following the words “Last names M through Z;” and
- Board Seat 480 – The word “Audit” should have been replaced with “**OPTS.**”

In addition, the total number of board seats for Tax and Finance in PEF Region 8 should have been “**5,**” instead of “3.”

**A message from PEF Retirees President Jim Carr**

**Workers, seniors share common issues**

What's good for labor is usually good for seniors, too. For example, buying good American-made products supports well paying jobs and is good for us all.



**CARR**

Likewise, well run pension funds with low administrative costs benefit both workers and retirees, because they cost less when we are working and provide a guaranteed benefit when we retire.

But what's bad for workers can also be bad for seniors. New York is poised to create yet another retirement tier that's being pushed by anti-union, anti-government interest groups. Moving from defined-benefit pensions plans to 401k-style investment accounts shifts the risk onto employees and retirees. It forces Americans to work longer and retire older. That's neither good for labor, nor retirees.

Rapidly growing health care costs hurt employers, labor and seniors. Increasingly, public employers are trying to shift those cost increases onto employees and retirees. This trend will continue as long as public employees and retirees are vilified for the good insurance and pensions we've earned.

In a recent *Time* magazine interview, multimillionaire Warren Buffett said, "We need to reform health care. It's a tapeworm in America, one that cuts competitiveness (for American companies in global markets) far more than taxes do."

Buffett hit it right on the head. The Affordable Health Care Act of 2010 is a good start, but it falls short and has too many flaws. What we need is a universal, single-payer system such as Medicare for all.

The debate going on in this country right now is critical for the future of us all. On one side, the wealthiest 1 percent contends the other 99 percent of Americans need to fend for themselves,

without the security of government programs such as Social Security and Medicare or the protections of government-regulated financial markets or safeguards for our air, water and food supplies.

The other 99 percent of us say we need our government to do the most good for the most people, that we are all in this together, and these issues are about fairness.

Buffett, always a maverick, sides with the 99 percent and in that magazine article he refers to Martin Luther King Jr.'s comment, "The law cannot change the heart, but it can restrain the heartless."

"Isn't that," Buffett asks, "what government is all about?"

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# Tier 6 would only feather the nests of the wealthy



By **MARTY O'CONNOR**

Gov. Cuomo is trying to force a defined-contribution, or 401k type, retirement plan on public employees.

He calls it an "option" for new hires, but he knows better. He designed the defined-benefit alternative plan to be so odious new state and other public employees wouldn't choose it.

Imagine you are 24 years old, just starting out and things are tight financially. You can choose to contribute at least 4 percent to 6 percent of your pay to a defined-benefit pension that requires you to work for the next 41 years before you see a penny. Or you can pay nothing and let your employer contribute 4 percent, take the account with you if you leave and access it at age 59-and-a-half.

What would you do? Exactly what Gov. Cuomo expects you to do.

He doesn't care about your future beyond the next five years. He doesn't care that those new public employees, nurses, parole officers, engineers,

teachers, firefighters and police officers will likely be working well into their 60s because their defined-contribution retirement account is too low to retire. He even refers to them as the "unborn." They're not his problem.

The governor is making his buddies on Wall Street happy, and that's all that really matters.

Want to see how serious this issue is for his well-heeled pals? When state Comptroller Thomas DiNapoli spoke out against the Tier 6 pension proposal in February, he was attacked that same day by the Business Council, National Federation of Independent Businesses (NFIB), Unshackle Upstate and New York City Mayor (and billionaire) Michael Bloomberg. Coincidence? Right.

This is about class warfare. As multi-billionaire Warren Buffet has said, the wealthy have the "nuclear bomb" because they have the lobbyists. They also have Cuomo.

The governor raised health insurance

costs for public employees who retired as long ago as 1983, rather than raise taxes on his wealthy supporters.

The average pension for a New York public employee who retired in 1983 is just \$9,285. Those retirees won't be offering the governor free flights on their private planes, so they don't matter.

If this is not the government we want, we must stand up and say, "Enough! The assault on the people who actually do the work in this country and this state stops now!"

This fight is not about us. It is about our children and their children. Unlike Gov. Cuomo, we care about more than just the next presidential election cycle.

His Tier 6 pension scheme is a bad deal for New York and for the New Yorkers of today and tomorrow.

We must stand together now and show the governor and his wealthy buddies New Yorkers still have the real power.

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# Fact sheet combats workplace bullying

By **DEBORAH A. MILES**

A new fact sheet on how to deal with bullying and co-worker conflict is now available to PEF members, as a result of the almost daily reports about incidents occurring from Long Island to Buffalo. It is a problem that is getting worse as short-staffing and cutbacks trigger tempers.

"This fact sheet is the first of its kind produced by a labor union in the U.S.," said Jonathan Rosen, PEF director of occupational safety and health.

"It's important for members to address the problem and not suffer in silence," added Kathy D'Arminio, PEF health and safety chair.

"The fact sheet reminds people to document all incidents and outlines efforts to remedy the problem organizationally and individually. It advises members to talk to a union representative, supervisor, top manager or trusted colleague for help," she said.

PEF Vice President Pat Baker, a key figure in the fight against workplace



violence, said, "This is an ongoing battle, but the union is making progress. This fact sheet will not only help guide members to resolve an issue they may be experiencing, but it also will benefit administrators in helping to make their workplaces safer for all."

PEF addressed bullying and co-worker conflict when it partnered with the University of Maryland (UMD) in a federal project funded by the Centers for Disease Control and Prevention.

The first phase was a questionnaire survey given to workers in five state agencies in 2009. Approximately 40 percent of the 13,000 respondents said they had been ignored, shunned, humiliated or ridiculed during the prior six months. Ten percent said they were bullied.

As a result, PEF and UMD developed a pilot intervention program to prevent co-worker conflict at the state Department of Taxation and Finance.

"This agency was selected because it has a high-functioning workplace-

violence-prevention committee," said Matt London, PEF health and safety specialist and project manager.

Todd Kerner, a PEF Executive Board member at the tax department, said a stressful environment contributes to co-worker conflicts.

"Our goal is to help people resolve a conflict before it becomes a full-blown crisis or outright bullying. To accomplish this, a training session has been planned for staff in the Buffalo and Rochester district offices, and a call center," Kerner said.

The training will take place in March. Kerner said it was a cooperative effort between the health and safety committee and the agency's human resources department.

London said an effective program should include the development of policies for proper conduct, procedures for reporting incidents, safeguards against retaliation, and provisions for fair and timely investigations of alleged incidents.

If you are interested in the fact sheet, you can download it from the PEF website at [www.pef.org/health-and-safety](http://www.pef.org/health-and-safety).

# Nurses subcommittee becomes role model

By **DEBORAH A. MILES**

For the past four years, nurses who work at the state Department of Corrections and Community Supervision (DOCCS) have seen some improvements in their working conditions. That's due to the forming of a separate nurses subcommittee, established by PEF and DOCCS at a labor-management conference at Lake Placid in 2008.

PEF Labor-Management Chair Tom Donahue and Commissioner Brian Fischer helped establish the subcommittee, allowing it to work in a cooperative manner to identify and address specific nursing issues.

"The committee is very functional," said Tim Quain, a committee member and nurse at Clinton Correctional Facility. "It's probably one of the better committees in all of the state, as far as both sides actually sitting down and working out issues."

One example is scheduling. Quain said each facility had its own system, even deciding who would work when and where on a day-to-day basis. Now, because of discussions at the table, some general rules have been developed.

"Labor looks at how something affects a person. Management looks at how it affects DOCCS in general. At the

subcommittee meetings, we have the opportunity to show management how a certain situation is affecting a nurse. With open communication, we can suggest how to deal with an issue."

Barb Touron, subcommittee chair and a nurse at Riverview Correctional Facility, said, "There are a lot of advantages to having a nurses' subcommittee. We did a lot of talking about mandatory overtime. It helped tremendously. A lot of little things also get resolved at the meetings."

One of the things the subcommittee is discussing currently is the Telemedicine system with Erie County Medical Center. Telemed, as it is commonly called, allows nurses to visit with physicians live over video for an immediate-care plan. Quain said both the nurse and doctor can see each other on a television screen.

"It works through telephone lines, and the television works as a monitor. For example, a nurse could place a stethoscope on a patient and a doctor can actually hear what is going on with that patient. Nurses now have a source for information for patients who require a higher level of care," Quain said. "That's a result of the subcommittee."

Jemma Marie-Hanson, chair of the nurses committee, said the positive outcome from the DOCCS nurses

subcommittee should be an inspiration to other nurses to develop their own subcommittees.

"Many things get resolved at the labor-management (L-M) table. Nursing issues are special. Anything that involves the health care of a person needs special attention. I would recommend nurses at all facilities consider forming a local L-M subcommittee," Marie-Hanson said.

To start one, Quain recommended selecting a good topic and develop a rapport with management.

"Be careful what you ask for. I've found at L-M meetings, when things don't go well, it's because no one has a solution. Have a solution and ask management to take a look at it. Sometimes, that's all it takes to get them to step over the line and say, 'You know, that may be a better way of doing something.'"

Touron said to get a subcommittee off the ground, nurses should contact their PEF council leader or steward to help canvass staff for participants.

"Issues don't get resolved if no one talks about them," Donahue added. "The DOCCS nurses subcommittee is a model for others to follow."

# Assaulted on the job? Here's what to do

By **DEBORAH A. MILES**

The Violence Against Nurses Law has been in effect for nearly a year and a half. It states that an assault on registered or licensed practical nurses while on duty is a Class D felony.

Yet, some nurses and law enforcement officials aren't aware of the law and what should be done when a nurse is assaulted.

To help remedy this, PEF's Occupational Safety and Health Department and Nurses Committee have prepared a Survival Handbook to educate and guide nurses. It provides valuable information such as if you are taken to an emergency room for treatment, be sure to tell the staff it was a work-related assault, so medical expenses are billed to workers' compensation.

"One of the main things a nurse must do is report and record the assault," said PEF Health and Safety Chair Kathy D'Arminio. "The first priority, of course, is to receive any necessary medical attention and make sure the area where the incident occurred is safe for other staff and patients. But if it's not reported, it didn't happen."

In some areas such as Albany County, the cooperation of the district attorney's office has helped enforce this law and bring justice to victims. One of the first cases to result in an attacker's sentencing took place November 4. A Capital District Psychiatric Center patient, Terry James, received five years in state prison and five years under parole supervision for brutally assaulting a nurse, Judy Rychcik.

While this was a step in the right direction, there have been subsequent assaults on nurses where nothing was done.

"It's unfortunate some people still think being assaulted is part of the job," D'Arminio said. "That's not the case, and we must to bring this law to the forefront."

"PEF nurses are very dedicated. I've talked to many of them and it's difficult

for some of them to change gears and realize that mental illness is not a free pass for violence. Criminal justice authorities should not dismiss cases

routinely because the assailant has a mental illness or other disability," D'Arminio added.

"There are a number of details listed in the handbook," said Jemma Marie-Hanson, chair of the Nurses Committee and PEF Region 11 coordinator.

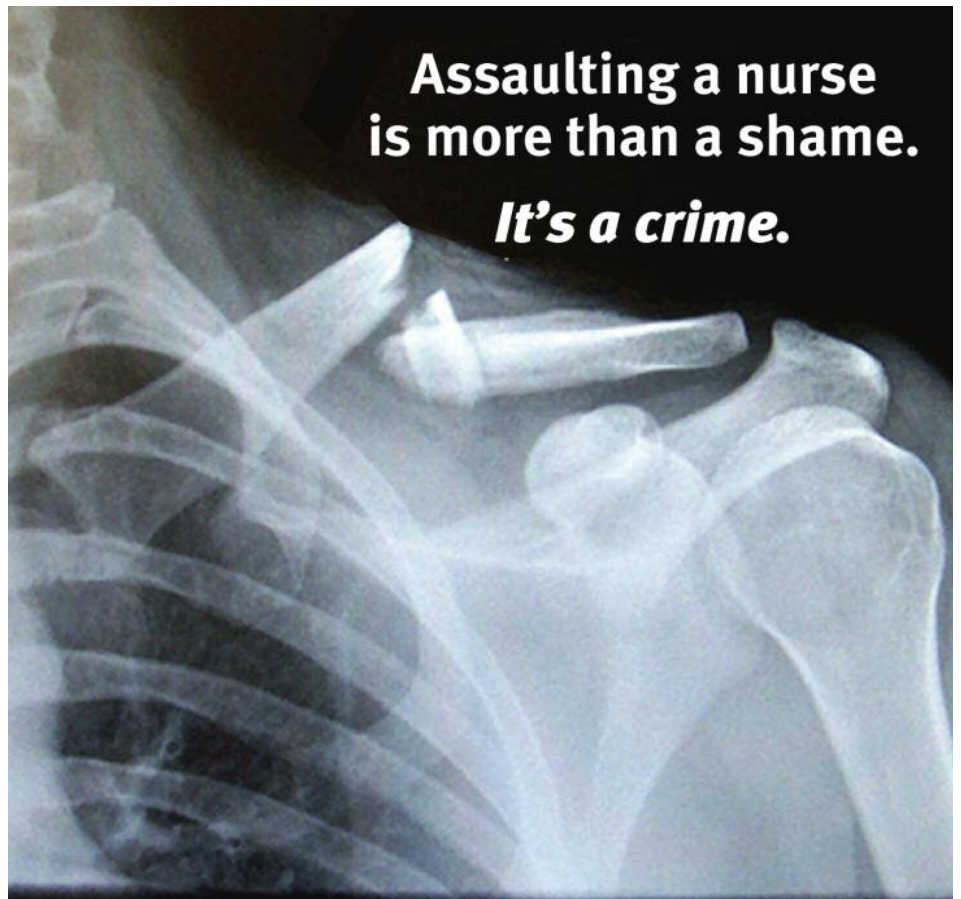
"For example, if during the assault, exposure to another person's blood or other potentially infectious material occurs, post-exposure protocols must be implemented by the employer."

The handbook explains how to distinguish if an assault is a felony or harassment. For example, a broken nose may not always result in a felony charge,

but a complex broken nose may.

"It's important to keep and provide medical records to help prosecutors work within the law," D'Arminio said. "Just as Judy Rychcik took the lead with her courage to address what her attacker had done, we urge other nurses not to keep silent anymore. Our goal has always been to protect our members. But it is also up to our members, management and district attorneys to work together and use this law."

If you would like a copy of the handbook on Violence Against Nurses Law, visit the PEF website or call 800-342-4306 ext. 336.



**Assaulting a nurse  
is more than a shame.  
*It's a crime.***

**It's a felony in New York State  
to assault a nurse on duty.**



For more information call

[www.pef.org/health-and-safety](http://www.pef.org/health-and-safety)

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**NURSES SURVIVAL POSTER**

— Design by Mario Bruni

# Teacher honored for turning around lives of juvenile offenders

By **DEBORAH A. MILES**

Being selected as “Teacher of the Year” is an honor unto its own. The teacher who received the award this year is not only an educator admired by his peers and colleagues, he has the gift of working with high school and college-age students who are juvenile offenders.

It’s a challenging job, but PEF member James LeCain is making a difference in their lives, and it hasn’t gone unnoticed.

LeCain teaches at the Brookwood Secure Center in Claverack that is operated by the state Office of Children and Family Services (OCFS). He was honored by the State Bar Association’s Law, Youth and Citizenship Committee with the Emil Zullo Distinguished Service Award, as the 2011 Teacher of the Year. It was presented to him in January.

The award is named in honor of the late Emil “Butch” Zullo, a social studies teacher at Kingston High School. It recognizes a New York educator who has made an outstanding contribution to law-related education and whose efforts foster understanding of the legal and judicial systems, as well as civic responsibilities and rights.

“I was very surprised, pleased and honored to receive the award,” LeCain said.

LeCain, who retired from the U.S. Army after 22 years of service, has devoted the last 12 years to teaching Brookwood’s juvenile offenders who are sent to OCFS by the courts.



**BEING HONORED — James LeCain receives the 2011 Law, Youth and Citizenship Committee’s “Teacher of the Year Award.” Beth M. Pelligrino, education director at Brookwood Secure Center in Claverack, presents the award.**

He teaches high school and college courses such as history, English, cultural diversity, criminal justice and political science. He also participates in the highly acclaimed national “We the People” curriculum.

He was one out of 50 teachers in the U.S. who was selected to attend the “We The People” courses, which fall under the Center for Civic Education.

“It’s a fantastic program,” LeCain said. “The students compete against each other and learn about the U.S. Constitution and amendments.”

He is equally enthusiastic about the college program that was launched at Brookwood just over a year ago.

“Among the students, it is getting to be very popular to be in the college program. It has sparked their interest. Currently, we have 15 students in the full-time college program. We kicked-up the GED (General Educational Development) program, and as a result, we are getting more students interested in the college program.

“One of the high points includes people from the community who come and speak about their area of expertise. That has become a very successful part of the curriculum. The kids really enjoy that,” he said. “It is also valuable because it teaches them socialization skills. I have been so pleasantly surprised by the amount of volunteers we have had.”

LeCain said the college program is working out very well. The curriculum not only educates and motivates students, it brings out their desire to learn.

“On a daily basis, we do a very good job,” he said. “There are many students who come to mind who have made an effort to learn. We have two, right now, who are close to having more than 40 college credits, so they are closing-in on earning their associate degrees. That would be fantastic.

“I hope I make a difference. Even if the numbers aren’t huge, if a couple of kids turn their lives around because of what they experienced here, and part of that is me, that’s all the reward I

## American Cancer Society seeks PEF volunteers for study

The American Cancer Society is launching a cancer-prevention study (CPS-3) to help determine the factors that cause or prevent cancer. The study’s ultimate goal is to eliminate cancer as a major health concern for future generations.

The society specifically requested participation from PEF and Civil Service



Employees Association members, as it holds state employees in high regard.

Volunteers between the ages of 30 and 65-years-old are needed who have never been diagnosed with cancer, and are willing to commit to a 20-to-30-year study.

Participants will be required to complete periodic surveys every two to three years.

The American Cancer Society hopes to enroll 300,000 adults from various ethnic and racial backgrounds throughout the United States.

Those living in the Capital Region who would like to participate, should sign-up Wednesday, March 28 at a table on the concourse of the Empire State Plaza. Sign-up begins at 10 a.m.

For more information about the study, visit [www.cancer.org/cps3](http://www.cancer.org/cps3).

— Deborah A. Miles



**ON THE JOB** — Jeremiah Beauvilet works on etching lenses under the direction of PEF member John Raw in the Optics Department at Wallkill Correctional Facility, while Keston Keane measures the frame for a pair of eyeglasses.

# A new vision!

**Story and photos by  
DEBORAH A. MILES**

Ten years ago, Keston Keane and Jeremiah Beauvilet were running the streets, hanging with the wrong people and making bad decisions. Their actions landed both of them in prison. In their wildest dreams, they never imagined themselves working in an optics department, making eyeglasses for people throughout the state.

Today, these two young men are doing exactly that. They are not only helping others with vision problems, they are seeing life through a new set of lenses themselves.

This transformation of sorts has happened at the Wallkill Correctional Facility in Ulster County under the direction of a few devoted men, including PEF member John Raw.

Raw, who supervises the training and laboratory production in the optics department, said 350-400 pairs of glasses are shipped out each day. Wallkill produces them for all the inmates in the state, and for most Medicaid recipients in New York.

"The inmates interested in the program start out with a basic math test. It's geared to see if they are paying attention, and you don't have to know optics to pass the test," Raw said. "It does show me if they have a desire to learn, or a sort of acumen for math. I get into formulas and different optical concepts in the class, so I want to make sure the person coming in can

absorb what I am teaching."

The optics department employs 95 to 110 inmates who earn a starting salary of 26 cents per hour. It gradually increases to 42 cents, and the highest an inmate can earn in this program is 65 cents per hour. Some work in shipping and receiving, others enter data, while most learn the craft of making lenses. They work seven hours a day, except for those who are highly motivated and can work a few extra hours.

"The inmates like to spend time here, rather than going back to their cells," Raw said. "I like to push them. I stress them out sometimes. It's good for them, because it makes them work and it makes them think about what they are doing. If they are not challenged, they are just doing a routine job.

"The teaching never stops. We begin with the basics and then we get into the technicalities of making lenses. We work with the guys continuously to help them make the different glasses. There are varying degrees of difficulty," he said.

The result of their work speaks volumes. Of the 350-400 pairs of glasses produced each day, only two or three are returned.

"Mostly, it's a minor thing such as the wrong frame color. It's not usually a lens problem.

"Some of these guys are very good at what they do. Some of them have gotten jobs in the field upon being released and



have worked their way up to managerial positions. It's not like they are going to an entry-level position. They have the potential to earn a very good living," Raw said.

A few of the men who were released and went on to get good jobs have returned to visit the optics department.

"They talk to the inmates and tell them the opportunity is here. It gives the guys who are here inspiration to work harder," Raw said.

The purpose of the program isn't only to train the inmates for a potential career, but to help build character.

Keane and Beauvilet both described it as "beautiful."

"This has opened my eyes to a new world. It has given me an opportunity, not only for a career but a new life. It has made me more compassionate to the plight of the blind and people with vision problems. Now I have a purpose. I've been incarcerated going on 10 years. Of all the programs I've been in, this one has no limits. When they see you go above and beyond, they help you to learn further. It's not a rinky-dinky program. It's what you make it," Keane said.

"Mr. Raw is an excellent teacher," Beauvilet added. "He knows the craft. He's stern, but I look up to him as a father figure. He helps us become better people, as well as better employees."



## Women's Program 4th annual health fair

# Embrace, Enhance and Empower Women

The PEF Region 8 Women's Program will hold its fourth annual free health fair Saturday, March 10, from 9 a.m. to 2 p.m. at the New York State United Teachers (NYSUT) headquarters in Latham.

This year's theme is "Embrace, Enhance and Empower Women."

Maddie Shannon-Roberts, program chair, said the event was designed to encourage women, especially those in leadership roles, to create a healthy balance in their lives.

"Focusing on our health now, rather than later, is important," Shannon-Roberts said. "The workshop leaders and vendors will help educate participants on how to create a physical, mental and spiritual balance in their lives."

Some of the highlights of the day will include a workshop on pay equality, how to deal with domestic violence and spot unhealthy relationships. There will also be

cancer and other health screenings and a heart health symposium.

"March being National Women's Month is an ideal time not only to honor women, but to involve women in discussions of issues that affect our health and well-being," Shannon-Roberts said. "This health fair will address a myriad of topics that are important to women on many levels."

Brunch will be provided at a cost of \$5.

If you are interested in attending, please RSVP to [mshannon-roberts@pef.org](mailto:mshannon-roberts@pef.org) or call 518-785-1900 ext. 215 by March 5.

The Women's Program and NYSUT are event hosts. The co-sponsors include the 2010 Census, United Steelworkers Women's Program, United Sisters of New York Inc. and the Coalition of Black Trade Unionists.

— Deborah A. Miles

## Join Region 9 leaders, activists at conference

Are you a PEF member in Region 9, the lower Hudson Valley?

Would you like to join the region's other leaders and activists the weekend of March 24-25 in Callicoon for an intensive training conference?

The event is being held at the Villa Roma, 356 Villa Roma Road and begins with registration and a continental breakfast Saturday, and ends with lunch Sunday.

The conference is designed to invigorate and arm you with knowledge and skills to motivate your fellow members. You will also gain a better understanding of PEF and the major issues facing all of the Region 9 divisions, while building closer bonds with other activists, leaders and PEF staff.

Please contact the PEF Region 9 field office at 845-473-5022 immediately if you are interested in attending this event.

— Sherry Halbrook

# Quitting smoking is difficult.

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# PEF Women's conference set for March 3



The PEF Women's Program is holding a conference Saturday, March 3, from 9 a.m. to 3 p.m. at PEF headquarters on Route 7 in Latham.

A \$15 registration fee will cover workshops and lunch. The workshops include a look at the role of "Women in the

Movement," how to minimize your "Occupational Stress" and a review of "The Many Roles of a PEF Steward."

To let the committee know you will attend, please email Vernetta Chesimard, Region 10 coordinator and Women's Program chair, at [vchesimard@pef.org](mailto:vchesimard@pef.org) or Executive Board member Angel Cook at [acook@pef.org](mailto:acook@pef.org). — Sherry Halbrook

## Professional Directory

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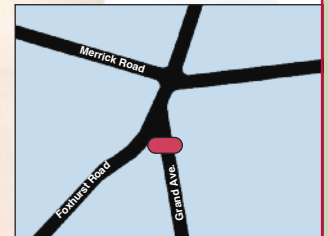
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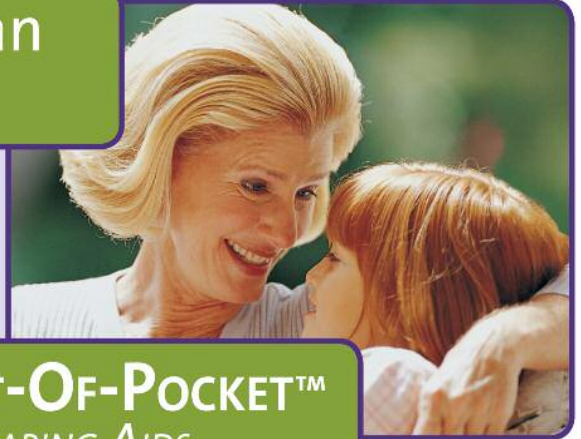
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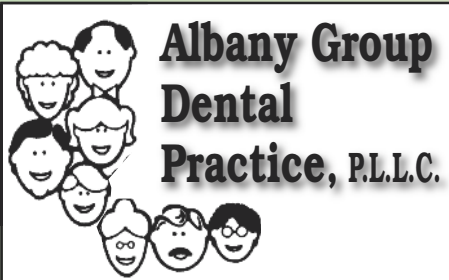
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**6:30 pm: Pizza Buffet**  
**7:30 pm: Show**  
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**Tickets are just \$12 per person**  
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**Tickets are just \$25 per person • 60% Savings**  
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Here is a sneak peak at some other PEF events that will be coming up in 2012.

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- Sterling Renaissance

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- Darien Lake
- Six Flags New England
- Splish Splash
- Six Flags Great Adventure

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If you are interested in something specific in your region/division contact your MBP VIP or email [mbwebrequests@pef.org](mailto:mbwebrequests@pef.org).



**Ski Ticket Refunds**

Reminder: if you have ski tickets from the 2011-12 season that you would like to return, **send the tickets, along with the return request form, to PEF Membership Benefits no later than March 23, 2012.** The form and full details can be found at:

[www.buymbp.com/skirefunds](http://www.buymbp.com/skirefunds)



**WINNERS**

**November 2011:** These members received a \$25 gift card for completing our Wish List survey.

- Judith H. Retiree Panera Bread gift card
- Alvin L. Div. 324 Applebee's gift card
- Norene W. Retiree Macy's gift card
- Lorraine D. Retiree JCPenney gift card

**October 2011:** More than 110 members/retirees received \$10 gift cards for responding to a direct mail piece.

**Summer 2011 raffle:**

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Scott J. Div 219  
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Amy D. Div 205 Kindle

**Fall 2011 cash raffle:**

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Anonymous Div 177 \$1,500

Nina L. Div 225 \$750

To see the full list of winners visit:  
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- 5% Savings on Disability insurances (eff. March 1, 2012 and details mailed to enrolled members).
- Open Enrollment with no medical required\*\* Short and Long-term Disability insurance: September 1 – November 20, 2012.

Don't miss the Open Enrollment: [www.buymbp.com/protectme](http://www.buymbp.com/protectme) to enroll in the MBP online community and receive information.

*\*\*No medical questionnaire required up to the Guaranteed issue amounts only. All other options require Evidence of Good Health and approval from the insurance company.*

*Only PEF active, dues-paying members are eligible for insurances. For eligibility and further information including costs, exclusions, limitations, reduction of benefits and terms of coverage, please contact: **PEF MBP 518-785-1900 ext. 243.***

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