Open enrollment for Medicare Part D begins soon. By this time, you have received information from our 1199SEIU Benefit Fund about your current benefit and what action, if any, you should take. Retirees receiving a full prescription through their Benefit Fund will not have to do anything. For our Greater New York retirees receiving a limited prescription benefit, we’ve got good news and a new, enhanced plan. We’ve already sent you information on these changes. If you have any questions about your new prescription plan, please call our Retiree Health Benefits Office.

And for those retirees who do not currently receive a prescription benefit with us, we strongly encourage you to consider enrolling in a Medicare prescription drug plan. While there are many plans to choose from, we have sent you information on the same plan that many of our Greater New York retirees will be joining.

If you still have questions about what Medicare Part D means for you, please don’t hesitate to call our Retiree Health Benefits representatives at (646) 473-8770. We are here to help.

Are You Ready for Medicare Part D?

According to a recent Washington Post article, “…Part D will not be a smart buy for some retirees – for example, those with generous drug coverage from their former employers.” And that’s true. Benefit Fund retirees with full prescription coverage do not need to make any change. (And in fact, if you are enrolled in HIP, you may not join any other plan.)

Atlantic City Claridge Casino
Monday, November 14, 2005
Pay $19 Get Back $18
For more information call:
Manhattan:
Vianka Biales
(646) 473-8756
Brooklyn:
Lena Hayes
(718) 624-1363
St. Albans:
Clifton Rutherford
(718) 757-8348

Attention 721 Retirees!
Please join us for End of the Year Meeting Friday, December 9, 2005
10 am – 12 noon
330 West 42nd Street
10th floor
New York, NY 10036

Annual Anne Shore Holiday Party
Thursday, December 15, 2005
11 am – 3 pm
Hilton New York
1335 Ave. of the Americas
(6th Av.)
Bt. 53rd & 54th Streets
Please call Peter Rosario at (646) 473-8761 for more information
First come, first served
$10 Members
$20 Guest
(only one guest allowed)
Tickets must be paid for in person with a check or money order. You may bring your payments to the Retired Members Division or to your local chapter meeting. No payments will be accepted through the mail.
*Cost check required (for an additional fee)

IN THIS ISSUE
• RMD President’s Message Page 2
• 1199SEIU Benefit & Pension Funds Executive Director’s Message Page 3
• NYC Calendar of Events and Chapter Meetings Page 4
• Florida Notes and Out of State Chapter Meetings Page 5
• ¿Está Usted listo para la Parte D de Medicare? Page 6
• Activist Page Page 7
Dear Sisters and Brothers:

The fall season is flying by, and now the holidays are almost upon us. This is a time we traditionally spend with our family and friends, but it is also a good opportunity to visit with our fellow retirees.

For those of you who live in New York City, now is the time to purchase tickets for the Anne Shore holiday party at the Hilton New York on Thursday, December 15. Call the Retired Members Division at (646) 473-8761 for more information. Holiday luncheons are also planned for all three of our South Florida chapters. Carolyn Dorman’s article on page 5 of this bulletin lists the dates and locations, and you can contact her at (561) 498-4196 with any questions.

Of course, there is one important event happening before we begin celebrating the holidays. New York City’s mayoral election is November 8, and every one of you who is able must get out and vote. This is the time to elect Fernando Ferrer as our new mayor. In the past, 1199SEIU members and retirees have been a powerful voice on Election Day. With so many critical issues facing our city, we must all make sure that our voices are heard this year.

In Solidarity,
John Perkins

Queridos Hermanos y Hermanas:

El otoño se está yendo rápidamente y muy pronto vendrán las fiestas de fin de año. Este es un momento que tradicionalmente pasamos con nuestras familias y amigos, pero también es una buena oportunidad para visitar a nuestros compañeros jubilados.

Para aquellos que viven en la ciudad de Nueva York, ahora es el momento para comprar entradas para la fiesta de Anne Shore en el Hilton New York, que se llevará a cabo el jueves 15 de diciembre. Llame a la División de Miembros Jubilados al (646) 473-8761 para obtener más información. También hemos planeado almuerzos para las fiestas para las tres secciones del Sur de Florida. El artículo de Carolyn Dorman en la página 5 de este boletín lista las fechas y las direcciones y usted puede comunicarse con ella al (561) 498-4196 si tiene alguna pregunta.

Por supuesto, habrá un evento importante antes de que comencemos a celebrar las fiestas: la elección para alcalde de la ciudad de Nueva York. Es el 8 de noviembre, y todas las que puedan hacerlo deben ir a votar. Este mes nuestra página activista contiene más información sobre el trabajo que nuestro Sindicato y jubilados están haciendo por que gane la elección Fernando Ferrer. En el pasado, los miembros y las jubiladas de 1199SEIU han sido una voz poderosa en el día de las elecciones. ¡Con tantos problemas críticos con los que se enfrenta nuestra ciudad, debemos asegurarnos que este año se escuchen todas nuestras voces!

En Solidaridad,
John Perkins

Thank You, Carolyn

Carolyn Dorman, who has been our outstanding Florida Coordinator for the past 10 years, is stepping down this December.

Under Carolyn’s leadership, attendance at our chapter meetings has steadily grown, with an expanding number of active members. Thank you so much, Carolyn.

You’ve been wonderful.

So, what happens next?

We are hiring a new full-time Florida coordinator who will service all our chapters in the state. In the meantime, our Florida retirees are fortunate that Eleanor Tilson, former Executive Director of our 1199SEIU National Benefit and Pension Funds, has agreed to work with us as an advisor to our Fund to support our local chapters in the state, including helping us develop a more extensive provider network for our retirees. Elly will continue with us as an advisor when the new coordinator begins.

Fernando Ferrer
For Mayor
All Out On November 8

As you know, our Union has endorsed and is working very hard to elect Fernando Ferrer for Mayor of New York City. Many 1199SEIU retirees have done wonderful work in this campaign. Now we have a few more days to make good on the promise we made to ourselves to elect Freddy Ferrer. There is no higher priority.

The entire city — in fact, the entire national political structure including the White House — is watching this campaign. Our reputation and our ability to fight on behalf of our members — especially, for this election, our valiant sisters and brothers who are homecare workers — is on the line.

Can we win? You bet we can. Our 1199SEIU retirees alone number 35,000 in New York City. When you add family members, close friends and neighbors, our retirees are powerful if we mobilize them.

Ours is a city of working people of many hues and colors — what Mayor Dinkins used to call a “gorgeous mosaic.” Now is the time to come together, put away all distractions and business as usual, to take back City Hall from the billionaires so that working people — our city’s majority — have a place at the head of the table.

Of course we can win this election. And — with your hard work and commitment — we will!
¿Está usted listo para la Parte D de Medicare?

La inscripción abierta para la Parte D de Medicare comenzará pronto. Para esta fecha, usted ya ha recibido información de nuestro Fondo de Beneficios 1199SEIU sobre su beneficio actual y qué medidas debe tomar en caso que sea necesario.

Los jubilados que reciben beneficios de medicamentos recetados completos a través de su Fondo de Beneficios no tienen que hacer nada. Para nuestros jubilados del Gran Nueva York que reciben un beneficio de medicamentos recetados limitado, tenemos buenas noticias y un plan nuevo mejorado. Ya le hemos enviado información sobre estos cambios. Si tiene alguna pregunta sobre su nuevo plan de medicamentos recetados, llame a nuestra Oficina de Beneficios de Salud para Jubilados.

Y para aquellos jubilados que actualmente no reciben de nosotros beneficios para medicamentos recetados, les alentamos a que consideren inscribirse en un plan de medicamentos recetados de Medicare. Si bien hay muchos planes de los que se puede elegir, le hemos enviado información sobre estos cambios. Si tiene alguna pregunta sobre su nuevo plan de medicamentos recetados, llame a nuestra Oficina de Beneficios de Salud para Jubilados.

De acuerdo con un artículo reciente del Washington Post, “…la Parte D no será una adquisición inteligente para algunos jubilados, por ejemplo para aquellos que obtienen una generosa cobertura de medicamentos de sus empleadores”. Y esto es cierto. Los jubilados del Fondo de Beneficios que tienen una cobertura de medicamentos completa no necesitan hacer ningún cambio. (De hecho, si usted está inscrito en NIF, no puede inscribirse en ningún otro plan).

FROM THE DESK OF THE FUND’S MEDICAL DIRECTOR
Dr. Celia Shmukler, MD

November is American Diabetes Month

If you haven’t been tested for diabetes, it is strongly recommended. Often diabetes goes undiagnosed because many of its symptoms seem so harmless. We estimate that 20,000 or more 1199SEIU members have diabetes. The early detection of diabetes symptoms and treatment can decrease the chance of developing serious complications, including loss of lower limbs.

Those most at risk include those of us who:
• Are older than 45 (as retirees, we are all at risk because of our age);
• Are overweight;
• Have a close family member with diabetes;
• Are African American, Hispanic or Latino, Asian American or Pacific Islander, or American Indian;
• Have high blood pressure;
• Have high cholesterol or other abnormal blood fats; or
• Are inactive.

Some diabetes symptoms include frequent urination, excessive thirst, extreme hunger, unusual weight loss, increased fatigue, blurry vision and irritability.

The good news is that diabetes can be prevented in many cases by diet and exercise and managed if it is detected early enough. But you must visit your doctor on a regular basis. If you test positive for diabetes, ask your doctor for suggestions on how to manage the disease. It is essential to communicate with your physician, including asking questions and getting satisfactory answers.

Preventing or managing diabetes is critical. People with diabetes run the risk of getting heart disease, stroke, eye disease that can lead to a loss of vision or even blindness, nerve damage that may cause a loss of feeling or pain in the hands, feet, legs, or other parts of the body and lead to problems such as lower limb amputation or erectile dysfunction, kidney failure, gum disease and loss of teeth.

A Message from Mitra Behroozi
Executive Director of the 1199SEIU National Benefit and Pension Funds

Autumn can be a beautiful time of year, but it also marks the beginning of the flu season.

We want to encourage you to please get your flu shot. If you did not come to our clinic in October to get your free flu shot, please make sure you visit your doctor. For seniors, contracting the flu can be very risky and dangerous for your health.

November is also the time when you can begin signing up for the new Medicare Part D prescription benefit. By now, you should all have received information from the Fund letting you know what to do. Most of you will not need to make any change, since you already receive a full prescription benefit. If you have any questions about Medicare Part D, please contact our Retiree Health Benefits Office at (646) 473-8770.

And speaking of preparing for winter, we know that many of our New York retirees are “snow birds” who go south — to the Carolinas, Florida and the Caribbean for the cold-weather months.

If you are one who does, please make sure our Pension Fund and Retirees Division have your winter address and contact number. Please call us at (646) 473-9200 so we can pass along essential information regarding your benefits.

And if you spend your winter in Florida or the Carolinas, please check out page 5 in this Bulletin for information on local chapter meetings and activities.

On behalf of all of us at the Funds, we wish all of our retirees, wherever you are, a wonderful and a healthy autumn and winter.

Sincerely,

Dr. Celia Shmukler

[Signature]

El otoño puede ser una hermosa época del año, pero también marca el comienzo de la estación de la gripe.

Queremos alentarle a que por favor se dé la vacuna antiviral. Si no vino a nuestra clínica en octubre para recibir la vacuna antiviral gratis, por favor visite a su médico. Para las personas mayores, la gripe puede ser una enfermedad riesgosa y peligrosa para su salud.

Nuestro objetivo es que usted comience a inscribirse para el beneficio de medicamentos recetados de la Parte D de Medicare. Para esta fecha, todos deberían haber recibido información del Fondo sobre qué hacer. La mayoría no tendrá que hacer ningún cambio, porque ya recibió un beneficio de medicamentos recetados completo. Si tiene alguna pregunta sobre la Parte D de Medicare, comuníquese con nuestro Oficina de Beneficios de Salud para Jubilados al (646) 473-8770.

Y hablando de prepararse para el invierno, sabemos que muchos de nuestros jubilados de Nueva York son “aves migratorias” que parten hacia el sur, a las Carolinas, Florida y el Caribe, durante los meses fríos.

Si usted es uno de ellos, asegúrese de que nuestro Fondo de Pensiones y la División de Jubilados tengan su dirección de invierno y un número a donde contactarlo. Llámese al (646) 473-9200 para que podamos darle información esencial sobre sus beneficios.

Y si pasa el invierno en Florida o las Carolinas, consulte la página 5 de este boletín, donde encontrará información sobre reuniones y actividades de las secciones locales.

En nombre de todos nosotros en los Fondos, deseamos a todos nuestros jubilados, donde sea que estén, que unan un maravilloso y saludable otoño e invierno.

Sinceramente,

[Signature]
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**Florida Notes**

**News From Florida November 2005**

Our party planners from the three South Florida Chapters have been busy making arrangements for our upcoming Holiday Parties. The schedule is:

**West Palm Beach**

Wednesday, December 7th

Pepino’s Italian Restaurant
1290 N. Military Trail
(near Okeechobee)

**South Palm Beach (Delray)**

Thursday, December 15th

Gold Room @ Winston Trails
6101 Jog Road @ Winston Trails Blvd

**Broward**

Tuesday, December 13th

**Miami-Dade**

Friday, November 11th

10:30 am - 12:30 pm
15-25 NW 167th Street Suite 300
Miami, Florida

Murray Tanenbaum
(305) 623-3000 ext. 108

**Orlando Chapters**

Thursday, November 10th

11:00 am to 1:00 pm
Casselberry Public Library
251 North Oxford Rd.
Casselberry, Florida

For more information, contact Lourdes Rodriguez at (800) 575-7771 or lourdes@1199nbf.org.

**N & S Carolinas**

Friday, November 18th

9:30 am to 12:00 pm
Birnie Hope Center
210 South Pardy St.
Sumter, SC

Nonnie B. Perry
(803) 481-0475

**SOUTH FLORIDA CHAPTERS**

- West Palm Beach — Wednesday, November 2nd — 10:00 am
  Jewish Community Center (JCC)
  3151 North Military Trail (561) 689-7700

- Broward — Tuesday, November 8th — 12:00 noon
  Tarnarac Library
  8701 Commercial Blvd.
  Tarnarac, Florida

- South Palm Beach Thursday November 10th — 10:00 am
  Temple Emeth
  5780 Atlantic Avenue at intersection of Via Flora
  Carolyn Dorman, Florida Coordinator — (561) 498-4196
  Tuesday-Thursday — 9:00 am - 4:30 pm

**MIAMI-DADE CHAPTER**

Friday, November 11th

10:30 am - 12:30 pm
15-25 NW 167th Street Suite 300
Miami, Florida

Murray Tanenbaum
(305) 623-3000 ext. 108

**ORLANDO CHAPTERS**

Thursday, November 10th

11:00 am to 1:00 pm
Casselberry Public Library
215 North Oxford Rd.
Casselberry, Florida

7001 Lake Ellenor Drive

For more information, contact Lourdes Rodriguez at (800) 575-7771 or lourdes@1199nbf.org.