

S.S.R.A. NEWSLETTER

SMITHTOWN SCHOOLS RETIREES' ASSOCIATION

Volume 23 / Issue 3



March 2023

Medicare Advantage is a Massive Scam

The program rips off both the taxpayer and its own enrollees. BY RYAN COOPER

If you've ever watched cable news, where the average viewer is in their late sixties, you've probably seen an advertisement for a Medicare Advantage plan. They usually star some washed-up celebrity whose career peaked right around when today's retirees were young adults (think Jimmy Walker or Joe Namath). And they always make a lot of big promises about how great Medicare Advantage coverage is.

There's just one problem: The sales pitch is an abject lie. Medicare Advantage is much worse than traditional Medicare for people on the program and costs a great deal more to boot. But unless the Biden administration changes course, private companies will soon devour the rest of the program.

Medicare Advantage plans are typically a combination of "Medigap" plans, which cover services not included in the government plan like vision and dental, plus a privatized version of traditional Medicare. About 28 million American seniors are now on Advantage plans, or about 40 percent of the whole program. As Barbara Caress explains in the *Prospect*, it was set up back in the late 1990s as a way for those wonderful private insurance companies we all know and love to work their free-market magic on one corner of the system America carved out as publicly run. Once we got business involved, surely the quality of coverage would improve and costs would go down, right?

The problem with this logic, as people realized even back in the glory days of neoliberalism, is that there are a lot of perverse financial incentives in health insurance, particularly when it comes to seniors. Half the reason the government set up Medicare in the first place was that as people reach the end of life, they tend to become sick and require more treatment than they can personally afford. In the pre-Medicare days, private companies did all they could to keep them off the insurance rolls.

Introducing the profit motive into Medicare has led to considerable hoop-jumping just to prevent such cravenness. For instance, if the government were to calculate the average per-person cost of Medicare and pay private companies that much per enrollee, companies would scramble to snap up all the younger, healthier seniors with relatively few problems, and cream off some easy profits. As Matt Bruenig explains, that's why the Centers for Medicare & Medicaid Services maintains a gigantic database of every single one of the roughly 64 million Medicare enrollees, and assigns them all a risk score based on their demographic and health characteristics. Advantage companies then get paid, in theory at least, according to how sick their risk pools are.

That is just one of scores of rules and regulations the government puts out to try to make these private companies behave. It's a hugely expensive and difficult undertaking, and it turns out that it basically doesn't work. The results have been exactly the opposite of free-market nostrums: worse coverage that costs more.

One rip-off strategy insurers use is improperly denying claims. A recent investigation from the Department of Health and Human Services inspector general found that among Advantage companies, 13 percent of prior authorization denials were improper, along with 18 percent of payment claim denials—or about 85,000 requests and 1.5 million payments, just in 2019. Paying lots of claims adjusters to fake up reasons to deny necessary treatment is a big reason why Advantage companies spend nearly 14 percent of their money on administration, as compared to traditional Medicare's 2 percent.

(Continued on page 10)

Smithtown Schools Retirees' Association

26 New York Avenue ♦ Smithtown, NY 11787 ♦ (631) 585-8316

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The Smithtown Schools Retirees' Association is affiliated with the **Smithtown Teachers' Association**, the **New York State United Teachers**, and the **American Federation of Teachers**, and is comprised of members from all of the bargaining units in the Smithtown Central School District.

Monthly meetings are held on the second Monday of each month at 10:00 AM at the STA office

Visit our website at: myssra.com and Like us on **facebook**

*All members are invited to attend.
We encourage your input and newsletter submissions.*

Confucious say: Submitted by Elyse Magram and Donna Milgrom

- * OK to let a fool kiss you, but not OK to let a kiss fool you.
- * Kiss is merely shopping upstairs for real merchandise downstairs.
- * Better to lose a lover than love a loser.
- * Man with broken condom often called Daddy.
- * Viagra just like Disneyland ... One hour wait for 2-minute ride.
- * Joke is just like sex. Neither any good if you don't get it. .
- * Baseball is wrong: man with four balls cannot walk.
- * Man who fight with wife all day get no piece at night.
- * Man who drive like hell, bound to get there.
- * Man who wants pretty nurse, must be patient.
- * Man who leaps off cliff jumps to conclusion.
- * "A lion will not cheat on his wife, but a Tiger Wood!"

PEACE and HARMONY

◆ **To Greg Schepanski and Family**

Greg lost his father, Peter, at 91 years of age,
on December 26, 2022

◆ **To Patty Dose and Family**

Patty lost her sister, Jeanne McMullen, on 2/17/23.
Send condolences to : 62 Wendover Drive
Huntington, NY 11743

◆ **To Family and Friends of Mary Ruth (Croyer) Foglino**

Mary Ruth passed away on December 5, 2022.
Under the auspices of BOCES, Mary Ruth came to Smithtown, as needed, as a teacher of the blind.
Many of us fondly remember her working with students in our classrooms.
A service was performed in January in upstate Haines Falls.
Condolences can be sent to her son and daughter-in-law:
Paul and Tammy Croyer, 105 Brianna Road, Lebanon, TN 37087

◆ **To Family and Friends of Warren Parnell**

Warren passed away peacefully on December 17, 2022 from a head injury he sustained from a
fall several days earlier. He was 96 years old.
Warren was a former Math Supervisor and Math teacher at Smithtown High School West.
He retired in 1988.
A memorial was held on February 18 at River Woods, the retirement community in New Hampshire in
which he resided after the passing of his wife, Betty Mae.
Condolences may be sent to his daughter Eileen at: egal921@gmail.com

◆ **To Family and Friends of Patricia Rotella**

Pat Rotella passed away on January 31, 2023 after a long brave battle against cancer.
Pat taught at Accompet Elementary for 38 years, retiring in 2004. She was the sister of Ginny Lutz.
The Wake and Funeral was held February 5th and 6th.
Cards and Notes may be sent to her son Rob Rotella and daughter Cindy Hur at:
The Family of Patricia Rotella, 20 John Street, Shoreham, NY 11786

◆ **To Family and Friends of Ed Condon**

I'm sad to tell you that Ed Condon passed away. Ed taught Spanish at Great Hollow,
High School East and High School West. He retired in 1991.
Condolences may be sent to: The Condon Family, 12 Georgetown Place, Smithtown, NY 1787
Donations may be sent to: AHRC, 2900 Veteran's Memorial Highway, Bohemia, NY 11716-9859

◆ **To Basiz Waitz on the loss of her husband, Marty**

It is with deep sadness that I share the news of the passing of Marty Waitz, husband of Basia Waitz.
Marty Waitz's memorial service and Shiva was held earlier this month.
With much love, Basia said, "We look forward to celebrating Marty's life--
I hope you can make it. Marty always loved to play to a big crowd."
Condolences may be sent to the home of Marty and Basia at
27 Bob-O-Link Lane, Northport NY 11768.
Donations can be made to:
Prostate Cancer Research at Memorial Sloan Kettering Cancer Center
<http://mskcc.convio.net/goto/MartinWaitz>.

◆ **To Michael Walsh on the loss of his wife, Eleanor**

I am so sad to tell you that Mike Walsh's wife, Eleanor, passed away, February 28, 2023,
at Stony Brook Hospital.
Condolences can be sent to Mike Walsh 8 Millstream Lane, Stony Brook, NY 11790
The family greatly appreciates donations made to these charities in Eleanor M. Walsh's name:
St. Joseph's Indian School
P.O. Box 326
Chamberlain, SD
<https://www.stjo.org/>
St. Jude Children's Research Hospital
501 St. Jude Place
Memphis, TN
<https://www.stjude.org/donate/donate-to-st-jude.html>

'Spot'light on our Pet Friends



Submitted by *Spot*



←Lynn Oill and Tux

Tux is a 75lb. black lab mix that I rescued from Bideawee in Westhampton. He just turned 8 years old but has been with me since he was 3 months. Tux learned to play the piano upon request! (Music teacher geek?) And, about 80% of the time, he can play high notes or low notes when asked. He's getting rusty now as I no longer have my piano, but there's a keyboard in my future and we will be practicing once again!



←Rich Davis and Spot

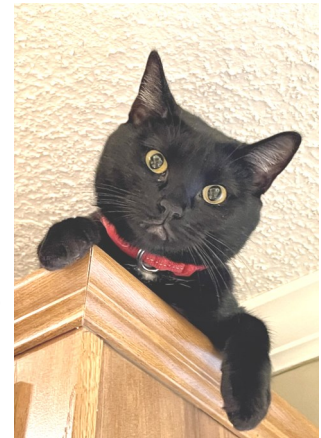


"You can usually tell that a man is good if he has a dog who loves him."

— W. Bruce Cameron

Lily Chaskin-Mott (Mavis)→

Lily will be two years old in the Spring. This is her watching us cook dinner. She's a daddy's girl and follows him everywhere. Loves to hide and wait to tag us. Her tail seems to have a life of its own. She knows the word NO but will choose to ignore us. She's an excellent bug hunter and an avid bird and squirrel watcher.



←Pat Levine and Rosie



We got Rosie from my son and his wife. They got the puppy, then had a baby. They shipped her to us from San Francisco and we just fell in love with her! What's not to love?!

Terry Causin and Cupcake→

This is a photo of my parrot "Cupcake". Cupcake is a 7-year-old Caique. Caique's are called clown birds because of their playful nature. Cupcake enjoys playing basketball.



"Dogs [pets] are not our whole life, but they make our lives whole."

—Roger Caras



← Mike Paster and Molly

Let's Do Lunch !!! Celebrate Spring & Our Good Health!

LUNCHEON: After more than two years, and several postponements, the SSRA will celebrate a Spring Luncheon at The Old Street Pub in Smithtown on May 3 @ 12 noon. This time we can gather safely to enjoy each other's company with a meal consisting of appetizer, wide choice of entrees, dessert and beverages. **Kindly use the Reservation Form found on the back cover.**

-- Hope to see you there!

NEWSLETTER: As you obviously realize, the SSRA is now delivering this Newsletter in print form. It is hoped that you enjoy the content and may find it possible to contribute an article, however brief, to future issues.

MEMBERSHIP: I am particularly enthused by the large number of members who were kind enough to renew their membership in a timely manner (early). It makes the book-keeping a lot easier and I thank you. Please note the following:

- Direct any and all membership payments/questions to me. Sending them to others only delays a response.
- Those who have two or more addresses: please give the "main" address to which your mail is forwarded. Bear in mind that ours is a "kitchen-table-operation" and we can't accommodate differing addresses, on different dates.
- Your other mail/questions (Social Security statements, withholding issues, etc.) should be separately mailed to the "Employee Benefits Office" (@26 New York Ave. or call 631-382-2175).
- Compliments, other good wishes, directed to members of the Board are always welcomed.

News of Members

Just call my name, and I'll Be There!

by Joe Gilkey

It was to be a special trip! It would be my 88th cruise and the first one since the pandemic set in three years ago. It actually was more like 4 years ago since I last cruised and that is unlike any other year when Heather and I would go off on a cruise annually - sometime two in a year. So I was looking forward to it to say the least. We invited Heather's niece and her husband to go with us since I don't manage luggage very well anymore and they also would be good support in time of need. They are younger. They drove a rental car down from Cincinnati to pick us up and transport us to Port Canaveral where we would board the Norwegian Cruise Line's (NCL) ship the *Escape*. All of that went well and the car they rented was big enough to hold the four of us, and most importantly, our luggage.

We were sailing off to the Caribbean on a seven day cruise to the Dominican Republic, St. Thomas, Tortola, and their private island Great Stirrup Cay in the Bahamas.



Joe and Heather Gilkey along with "Prosper" (the only name he goes by) at Paradise Point St. Thomas, USVI.

Continued on Page 6

NEWS of MEMBERS Continued from Page 5

We had a bad omen as soon as we got to our cabin on the ship. The doorway was so narrow my walker could not go straight into the cabin. It had to be jiggled up and down, and lifted from side to side to get it through the door. Inside, the cabin was so small that the king sized bed left little room on each side to open the sliding door to the balcony and on the other side to the wardrobe. This difficulty was just a preview of the things about this cruise that made the trip disappointing — not disastrous — but disappointing on our return to the sea. It made me think about how the pandemic has changed us and our ways of doing business.

If this cruise is any indicator —as compared to my other cruises-- they have changed their business model so that the goal now is to get as many people as possible to sign up for a cruise -- reaching out to a different demographic -- one of young families, as well as young people. Now, you have to realize that I am observing this through the eyes of a 91 year old so everyone looks younger. They seem to drink more, like loud entertainment, and even their dietary requirements are different. Space doesn't seem to be one of their needs.

The pandemic —and being 91—changes a lot of things. Former colleagues and friends have disappeared. Changes are hard to handle and getting around is not as easy as it once was. I did find solace in sitting on our balcony on board the ship watching the ocean glide by bringing up memories of another time. Our few hours in the Dominican Republic was a wonderful respite from the crowd on board the ship. The thatched roofs and the open park-like spaces of the cruise center were quite a tribute to the Dominican Republic's quest to bring visitors to their island. On the other hand, Paradise Point on St. Thomas - one of my favorite spots in the world - has also expanded and was filled with people and very crowded. I couldn't enjoy just looking out at the beautiful harbor and thinking about what once was.

Perhaps, at this age, all we have is thoughts and memories of another time, another place, other people. But I know this — even at 91, I'm ready to go again, and when the right opportunity comes along, I'll be there.



Bill and Debby Benzinger's daughter, Victoria Rose Benzinger, holding their grand-daughter, Mary Winnifred Lee Hogan who turned 15 months old on February 17th!



Bobbi Mastrangelo is working on her autobiography, "*It's a Grate Life.*" Comments are appreciated.



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Hello,

Some of you may know that our mother, **Robin Baker**, has stage 4 kidney failure. She was diagnosed 21 years ago with chronic kidney disease. She is rapidly approaching stage 5, which is when the kidneys are no longer functional to sustain life and the only remaining treatment option is a kidney transplant. However, finding a donor kidney for transplant is not an easy task. Numerous studies have shown, receiving a kidney from a living donor lasts the longest and offers the best possible outcomes with minimal risks and complications. Waiting on the transplant list for a deceased kidney could take five years or longer, which is time she does not have. She would ultimately end up on dialysis which would wreck havoc on her body and lead to more serious health problems. Deceased kidneys do not last as long as living donor kidneys. In fact they last only half as long compared to living donor kidneys. She would also be amongst 100,000+ on the current waiting list.

Aside from her kidney disease she is a very healthy woman with no other medical conditions and takes exceptional care of herself. Unfortunately our mother cannot receive a donor kidney from either of her two daughters, as much as we persistently want to donate. This is because there is a strong genetic link with this disease. Robin's mother suffered from the same condition and also underwent a kidney transplant. Since this is passed down from generations we are unable to donate a kidney as there is a very strong chance we will be in the same situation in the future. Asking someone to donate one of their organs is not an easy thing to ask, but it greatly improves her chances of survival and having a normal healthy life. She has kept this disease hidden from almost everyone since diagnosis because she is the type of person that never wants to place burden on anyone else's life.

Robin is a 4th grade teacher at St. James Elementary School for over 20 years. She has touched the lives of thousands of children and helped them become the successful adults they are now. She is a living angel, anyone who knows her would agree completely. She is the most selfless, kind, caring, generous and loving woman. Always putting others above herself. She has 2 grandchildren that couldn't adore her more. She is our best friend and we can't imagine a life without her, she is only 65 years old.

You might not know a lot about living donation. Understandably, most people are afraid about the surgery and what living with one kidney will mean for them. Here's some basic information about kidney donation:

- We all have two kidneys
- You would not notice any difference with only one kidney after donation
- You only need one kidney to live a normal, long and healthy life.
- Donor surgery is a very safe and effective surgery, it is done very frequently by a skilled and experienced surgical team
- The recuperation period is usually very quick, generally two weeks.
- The cost of your evaluation and surgery will be covered by her insurance, you would not pay a single penny. You will have a separate team of healthcare professionals to evaluate you as a living donor. Their job is to help you understand the whole process make sure you're an appropriate match and look out for YOUR best interests.

You can also learn more about living donation on the National Kidney Foundation (NKF) website: www.kidney.org/livingdonation.

Thank you for taking the time to read this very difficult letter. If you or someone you know is interested in helping save a life through kidney donation, it is as simple as contacting the donor coordinator to start the process. They will guide you through everything, and be there along the entire way to put your mind at ease and provide you with all the information needed. If anyone is interested and willing to take some time out of their busy lives we would love to tell you more about her story. She has recently had a full workup with a multidisciplinary medical team and is ready for transplantation at anytime. We are hopeful our efforts will help her receive a kidney as soon as possible, it is the most difficult part of this journey.

Editor's Note:

This letter was sent to the entire Smithtown Central School district through the office of the superintendent, Dr. Secaur. As of the printing of this newsletter;

Robin has secured a kidney donor and has completed all of the required medical clearances!

Robin kept this so quiet for so long that it came as a complete shock to me. I worked with Robin for several years at the STA office, and you will not find another more congenial, or good-natured person. She always has a smile on her face, and is eager to help. Her daughters' description of "living angel" is absolutely correct. In speaking with Robin, she would like to thank all of those who responded so positively to her plea for a donor match test or giving blood. Our prayers are with you Robin. Good luck and best of health. ♥

**The Annual
Hope Children's Fund**

Passion

for

Education Gala

**was held on
March 11, 2023**

If you were unable to attend but
would like to send a donation,
please visit

www.hopechildrensfund.org

Thank you!

The 5th Annual Douglas J. McDonough

HCF | Rotary Rocky Point

Passion for Education
to benefit **2023 Gala**
Hope Children's Fund
March 11, 2023

Northampton Ballroom
The Inn & Spa at East Wind, Wading River

6pm - 11pm \$199 per person
Personal items permitted. Discounted overnight accommodations available for \$119.

Join us for an evening of live music by X-Session,
cocktail hour, a plated dinner, raffles and silent auction—
all supporting the education of the children
of the Jerusha Mwiraria Hope Children's Home,
Meru, Kenya.

Every ticket goes for a trimester of
weekdays school for a child from the home.

Now call: HCFgala@gmail.com or to
Hope Children's Fund, PO Box 1345, East Northport, NY 11731
hopechildrensfund.org



Health Tip:

HEALTHIER DENTAL HABITS

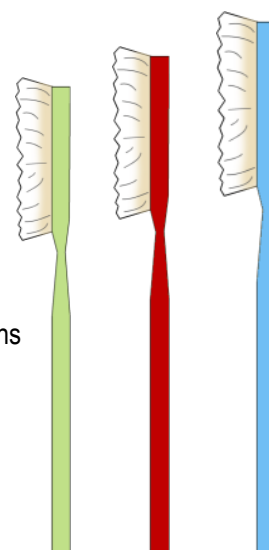
Due to water fluoridation and fluoride toothpaste, the baby boomer generation is the first to keep their natural teeth over their entire lifetime.. However poor dental hygiene is correlated with several other diseases not directly in the mouth including diabetes, heart disease, pneumonia and rheumatoid arthritis.

A HEALTHIER MOUTH FOR A LIFETIME INCLUDES:

- ◆ Regular dental visits ◆ Brush twice a day for at least 2 minutes ◆ Floss once per day
 - ◆ use mouthwash ◆ do not use tobacco products ◆ Limit sugary and alcoholic beverages
- Brushing is probably the most obvious mouth hygiene component. It's recommended that you brush your teeth 2x/day for at least 2 minutes. Gently brush back and forth in short strokes. Be sure to brush outer, inner, and chewing surfaces of the teeth and tongue. Replace your toothbrush every 3-4 months

OTHER WAYS TO MAINTAIN GOOD ORAL HYGIENE:

- ◆ Proper nutrition ◆ Drink plenty of water ◆ Limit the number of snacks you eat.
- ◆ Eat a variety of foods from each of the five major food groups, including:
 - whole grains -lean sources of protein
 - fruits -vegetables -low-fat/fat-free dairy products



Special thanks to **Ms. Claudia Manzella** at UHC, for providing these "Health Tips"

CHECK OUT ALL YOUR UNION MEMBERSHIP HAS TO OFFER!

When you're planning for the future, what's at the top of your list?

- A comfortable nest egg for retirement
- Providing for your family
- Purchasing a new home
- Home improvement
- Purchasing a new vehicle
- Travel and entertainment

NYSUT Member Benefits offers dozens of endorsed programs to help turn those dreams into reality.



When it comes to saving you money, protecting your family and helping you plan for the future, NYSUT Member Benefits has a variety of programs and services to help with your goals. Whether you are just starting out on your journey, well into your career or enjoying a well-deserved retirement, there is a Member Benefits-endorsed plan that may be of assistance featuring value-added extras unavailable to the public.

Get started by first bookmarking the Member Benefits website at memberbenefits.nysut.org. There, you will find numerous tools and resources available to you as a NYSUT member – including a **Financial Learning Center** with articles designed to help educate you on financial decisions and topics. Member Benefits also endorses important **legal and financial services** along with an **online savings program** featuring some of today's most competitive interest rates.

Next up would be looking in the “Shopping, Travel & Personal” section of our site for **MB Discounts & Deals**. This program utilizes the nation's largest private discount network to provide NYSUT members with exclusive access to savings of up to 50% on restaurant dine-in or take out, groceries and food delivery, clothing and shoes, hotels and flights, car rentals, theme parks, vehicle maintenance, and much more.



Learn more by scanning the QR code to the left, visiting memberbenefits.nysut.org or calling 800-626-8101.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.

Mar-Apr 2023

(Continued from page 1)

Another strategy is rigging the risk pool. Advantage companies are notorious for pushing doctors to “upcode” as many diagnoses onto their patients as possible, thus increasing their risk score and payment, without having to pay for more treatment. That tactic alone cost the government \$9 billion in 2019.

All this (plus a bunch of other complicated scams) means that Advantage enrollees receive something like 10 to 25 percent less in health care spending, but the program costs the government about 3 percent more per person than traditional Medicare. This absurd situation is actually getting worse. One recent study found that Advantage plans cost the government \$106 billion in overspending from 2010 to 2019, and nearly a third of that came in just the last two years. The price tag is predicted to balloon to \$600 billion over the next nine years.

One would think that the Biden administration would be looking to reverse course, but it isn't. On the contrary, as Caress notes, it has so far proceeded with a Trump-era plan to privatize the remaining shreds of Medicare by letting private companies serve as payment middlemen through something the Trump team called “direct contracting.”

After an outcry from progressives, the administration altered the privatization plan, mainly changing the name (it's now called ACO REACH), with the supposed goal of achieving “equitable outcomes.” But as Diane Archer explains at Social Security Works, at bottom it's still the same idea, with a lot of obvious loopholes for quick profits by denying care, pushing more people into Advantage plans, gaming risk scores, and so on. Unless Biden changes his mind, America is going to let a bunch more foxes into the Medicare henhouse, including private equity firms, and half-heartedly try to limit the damage to the taxpayer with a bunch of ultra-complicated regulations of the type that are failing right before our eyes.

Medicare was a decent initial sketch of a health care system when it was set up back in the 1960s, but it had many bad design elements and left much out. Instead of fixing the problems directly, policymakers have attempted to either coax private companies to do it for them over and over, or simply give out corrupt handouts to their business cronies. The result has been worse coverage and skyrocketing spending that inflated up a huge industry of ruthless corporate parasites. Now those same companies have dragon hoards of government cash to spend on advertising to trick trusting retirees and lobby Congress.

In a sense, the free-marketeers of the 1990s were right to be skeptical of the government's regulatory capacity. As we have seen, it has been consistently defeated by health care interests in its attempts to prevent profiteering. But that is all the more reason not to burden it with the most complicated health care regulations in the world. Big and simple is what the American state does best. An upgraded, streamlined Medicare that kicked out all the private companies, covered every type of medicine, and enrolled all Americans from birth would fit the bill nicely.

Editor's note: This article has been updated to clarify the inspector general report.



RYAN COOPER

Ryan Cooper is the Prospect's managing editor, and author of 'How Are You Going to Pay for That?: Smart Answers to the Dumbest Question in Politics.' He was previously a national correspondent for The Week.

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-- Ellen J. Meany, Publisher
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Additions/Changes to Directory

Submitted by John Pettit

New/Returning Members:

Michael Chlystun 35 Bergen Lane,
Blue Point, NY 11715
631-805-5257
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Barbara DiSalvo PO Box 2556,
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Claire Doyle 1 Milleridge Lane,
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Changes, Additions, etc.

Connie Antonetti add: 631-806-3363

Len Armstrong Kirkland Waterfront,
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Fran Kaszuba Hauppauge, NY 11788
add: Apt. 2102
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Maureen Kraeter 1101 66th Street North, # 251
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Beryl Long add: 631-974-6229

Arnold Lustig add: 631-428-6045

Karen Makris ad-805-1444

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561-488-8900

Warren Parnell Deceased 12/17/22

Lorraine Puglisi add: 602-696-7399

Joanne Rapp add: 631-848-4767

Martha Rosenberger 239-240-7060

Pat Rotella Deceased 01/31/2023

**This page left blank purposely for
posting on the website.
Check your mailed hardcopy for membership updates**

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Paul Sullivan add: 631-457-9020

Bonnie Thivierge correction: 631-766-5266
(winter)

Louise Wieland 5134 North Fairway Spring Dr.,
Tucson AZ 85749

Kathi Wilbert add: 631-804-9108

Jeanmarie Wilson correction from Nov.:
jmlwil@verizon.net

***Are you going to the
SSRA Luncheon
on May 3rd?
See you there!***

Our Annual Luncheon is Back!



Now that is cause to celebrate!!

Wednesday, May 3rd 2023

Old Street Pub

92 East Main Street, Smithtown 631.979.9073

12 noon—3pm ♦ \$25 per person

Choice of luncheon entree

RSVP by April 15th, 2023

♦ Our guest speaker will be **Claudia Manzella** from United Healthcare. She will be on hand to answer any **health plan questions** you have.

♦ We will be collecting checks or cash for local food pantry donations.

You will get a lottery ticket from us as a token of our thanks for your generosity.

Name _____

Guest _____

Contact Cell # _____

\$25 per person. Amount enclosed: \$ _____

Make check payable to: *Smithtown Schools Retirees' Association.*

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S.S.R.A.

Smithtown Schools Retirees' Association

c/o STA Office

26 New York Avenue

Smithtown, NY 11787

