



MESSAGE From Lois Turetzky, Ed.D Unit Leader



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Unit Leader's Message

Lois Turetzky, Ed.D

Florida's Educational Policies and Updates

Lois Turetzky, Ed.D

Recognizing that sea level was rising, and that Climate Change was a significant issue, in 2008, the then Governor Charlie Crist enacted legislation that would prioritize energy policies that would reduce planet warming pollution and institute a green energy agenda. When Rick Scott became governor, he rejected most of Crist's energy policies and left it to Governor DeSantis to reduce it further. Governor DeSantis signed a bill this spring which restricts local authorities from using Wind Energy Turbines within one mile of the Florida Coastline, removed the requirement that state conferences be held in green energy venues and that state vehicles did not have to be energy efficient. The Florida Department of Education has now mandated that any mention of climate change be removed from school textbooks. One textbook author told the Orlando Sentinel that:

A 90-page section on climate change was removed from one high school chemistry book. The phrase was removed from another middle school book. No high school environmental science textbooks were

included in the state's list of acceptable books.

Three publishers submitted environmental science textbooks for state approval for high school students. These books would have included climate change as part of the curriculum, none were on the state approved list.

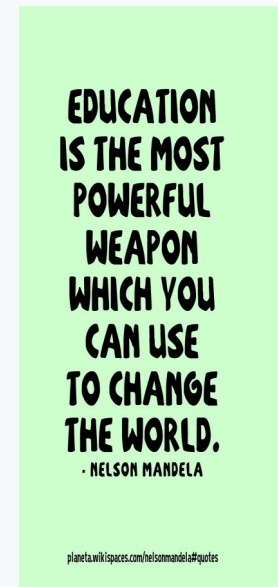
In 2023, the Florida Legislators passed an anti-union bill that required a union to have a 60% paying membership or it would be decertified. As a result, 63,000 public employees had their unions decertified this year. Fifty-four public unions were terminated as they did not meet the minimum required threshold. Many teacher unions were disbanded and lost their collective bargaining power. Dade,

Broward and Palm Beach County did not meet the 60% threshold. They are appealing their status and are asking to be recertified. Since there has been no ruling yet, their position stays the same.

In November 2023, I wrote about book banning in Florida. Florida and Texas lead the country in the number of books banned. As I wrote in that article, censorship and the Right Winged Ultra Conservative Groups are instrumental in identifying books to be banned. Books that were targeted involved black and people of color,

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Indigenous and LGBTQ groups. Content that made references to explicit sex, violence and depressing subjects were also in that category. Book banning became so egregious in the state that Governor DeSantis had to amend the book banning law he signed to curtail the number of books being banned by a district. Members of the community that do not have children "may not object to more than one material per month". Parents with children are exempt from that limit. Florida Statue 1014 gives parents the right to ask the school administration for permission to excuse their child from certain coursework and lessons that they find unacceptable.

In November of 2022, in my featured article, I wrote about Moms for Liberty, a right winged conservative organization supported by Governor Ron DeSantis. Their goal was to recruit, vet and elect Right Winged School Board members that supported book banning, school choice (taking away money from public schools and giving it to private and charter schools), rewrite the social studies curriculum that limited the lessons on Afro-American history, race and gender. They were successful in many counties during that period but during this election cycle, their support has waned. Jon Valant, a member of the Bookings Institute, who studied this group since 2022, said: "the group's success rate has diminished over time as its brand has grown more toxic as the organization has become better known".

Florida School districts have had to revise their Sex Education Curriculum to meet the state standards. Many school districts submitted their plans to the state but were not approved. In grades six through twelve health education classes must teach "abstinence". Words such as: consent, abuse, fluids, gender identity and LGBTQ were to be removed from the lessons taught. Contraception, anatomy of the reproductive body, discussion of sexual consent and domestic violence are not allowed. School districts such as Orange County threw out its sex education

courses as it addressed a variety of different types of birth control, pregnancy and discussions involving sexual consent and peer pressure. Broward county was required to rewrite their program to meet the Florida Standards.

Presently, these are some of the issues schools in Florida are addressing.

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## CSA Southeast Florida Retiree Meeting and Luncheon Friday March 28,2025

The Retiree Chapter of Southeast Florida will be **Hosting Their Annual Meeting and Luncheon on March 28, 2025.**

We look forward to seeing you all there. We always have such a good time catching up.

- Meeting: 9:30 AM (Lite) Breakfast Provided
- Followed by a Fine Catered Luncheon at 12:00 Noon
- Guest Speakers
- Location To Be Determined Shortly
- Further Details to follow

**CSA LIAISON &  
OUTREACH COORDINATOR  
TO FLORIDA RETIREES**

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Hello everyone,

Welcome back to another fabulous and informative season as a member of our active CSARC Southeast Florida Unit.

As CSARC Florida Liaison and Outreach Coordinator, my primary focus is to inform you about your health and welfare benefits. I accomplish this by 1) writing a monthly newsletter 2) presenting a Medicare/ Welfare Fund workshop 3) answering a steady flow of questions, and 4) if necessary, visiting the homes of members.

If you haven't received these updates, it normally means one of three things: you changed your email address and never notified me, you never gave me your email address, OR I typed your email address incorrectly. Whatever the reason, contact me by calling or emailing me.

**Time to Take Your Flu & COVID Shots**

This is the time of the year to get your Flu & COVID shots. Medicare fully covers both shots. The CDC has advised that you can take both shots together during the same visit since studies have shown no increased risk of side effects. However, I would advise you to have your doctor guide you on this matter.

One thing is certain: the greatest number of people that die from flu-related diseases are over 65 years old.

**The Impact of the Inflation Reduction Act (IRA) on Medicare in 2025**

The Inflation Reduction Act (IRA), passed in 2022, is one of the most important laws ever passed. Its aim is to make healthcare more affordable and accessible for SENIORS.

The most notable change to Medicare in 2025 has been the removal of the **coverage gap**, more commonly known as the "**donut hole**," which has been a financial burden on many Medicare beneficiaries. This means that for Medicare-eligible CSA members there are only two stages of Part D prescription drug coverage: the initial coverage stage and the catastrophic stage.

In the initial coverage stage in 2025, you pay 25% of the drug cost. Your plan pays the remaining 75%. Once your Out-of-Pocket (OOP) expense reaches \$2000, you enter the catastrophic stage. And guess what? You pay nothing further. Finished paying drug copays for the rest of the year.

After all these years of paying thousands of dollars for drugs in some cases, it ends in 2025. I know it sounds too good to be true, but don't thank me; thank the IRA for helping those who have financial difficulty paying for expensive drugs.

Another major change is the IRA's new Medicare Prescription Payment Plan, which allows Medicare beneficiaries to spread out the cost of drugs over the year. While the cost of the drugs remains the same, the plan will prevent financially strapped beneficiaries from making large lump-sum payments. Instead, they will be able to make monthly payments for the drugs.

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## MEMBERSHIP NEWS

### Membership

Lois Turetzky, Ed.D

I want to thank Dr. Marilyn Funes and her husband Carlo for being the membership coordinators for many years. Since they were not able to continue in this position, I collected the membership forms and checks, and Ted Solow handled the database. He will assume the full position of membership coordinator from now on.

I thank him very much for accepting this very time-consuming position. As of this writing, 168 members submitted their membership forms. Thank you very much.

I also appreciated the assistance of Elizabeth Moss, treasurer, who worked with me to check the applications and deposit the checks. As I explained in my welcome back letter, many of you paid twice last year. I always include a membership form in the mailing of the newsletter for those that did not submit their checks.

**Many of you forgot that you paid and paid again. While I very much appreciated your diligence in keeping up with your membership, this created a bookkeeping nightmare. You were given credit for this year's dues. In the future, with your permission, your checks will be shredded if you paid twice.**

In addition, according to CSA regulations, if you are not a member of the NYC CSA retiree Chapter, you are not eligible to participate in the Unit Chapter. I was given a list of several members who fell into this category, and I reached out to them. Some were not aware of their status and called the office to rectify the situation. In at least one case that I was made aware of, the mistake was made in the NY office, and it was corrected.

If I contacted you, and you did not respond, please call the retiree chapter (212-823-2020). This can mean a substantial loss of benefits for you and your family.

If you know of any of your colleagues that live in Florida and have not joined the unit, please encourage them to do so.

### Of Interest: Medicare Efforts

(Reposited from the Chief)  
**10/25/24**

**Council bill would preserve city retirees' Medicare benefits.**

Marte introduces second such effort  
By RICHARD KHAVKINE

A legislative effort to preserve city retirees' current health-care benefits is underway, and the 250,000 former municipal workers are hopeful that this attempt will be more successful than one that failed to gain traction last year.

City Council Member Christopher Marte on Wednesday introduced legislation that would prevent city officials from instituting wholesale changes to the retirees' health plans, in particular by obliging them to switch from their government-administered Medicare and supplemental insurance to a money-saving, privately run Medicare Advantage plan.



### **Sherman, Continued from page 3**

The IRA also expands Medicare's coverage for mental illness, including outpatient programs, marriage and family therapists, and mental health counselors. This expansion will provide greater services to those in need of this form of healthcare.

Moreover, the IRA includes provisions for training caregivers on how to administer medications. This training is critical for ensuring that caregivers can effectively work with Medicare beneficiaries.

Of course, these changes do not occur without a cost. You can expect that deductibles & premiums will increase for 2025. But as the year goes on, the increase in these items will be more than offset by the savings.

In conclusion, the IRA changes to Medicare in 2025 are designed to help relieve the financial burden for medical services for Medicare beneficiaries. While these changes are beneficial, they come with challenges that will need to be addressed to ensure the beneficiaries fully benefit from the new provisions of the law.

Have a wonderful & safe day!



#### **Why Give Thanks?**

**Without a script  
I wandered through life  
thinking I knew what would come  
Imagine my surprise  
when suffering strife  
for in every life there is some**

**There was, in fact,  
a reason and rhyme  
not understood in my view  
I lost what I longed for  
to have at the time  
My vision was not always true**

**Yet, looking back  
past my span of years  
I find I was guided just right  
Life never was just  
the sum of my fears  
It was guided  
by a hand out of sight**

**For this, I give thanks,  
and not just in season  
For a wisdom much greater  
than sought  
Mine is not always to think,  
plot or reason  
By just listening quietly,  
I'll be taught**

**By Lenore Kay**

# CSARC of Southeast Florida

## Dates to Remember 2024-2025

**Holiday Get-together: December 2024** : date to be announced.

**Health and Welfare Meeting: January 13th, 2025 Time: 10:00 AM-3:00 PM** Lunch Provided. South County Civic Center, 16700 Jog Road, Delray Beach, Florida, 33446

**Health Fair March 7, 2025 Time; 1:00PM-3:00PM**  
South County Civic Center, 16700 Jog Road, Delray Beach, Florida, 33446

**General Morning Meeting and Luncheon: March 28<sup>th</sup>, 2025**

Please e-mail any letters, comments, or articles of information you would like to share with the Retiree Chapter of Southeast Florida. Write to me at Lenore Kay, 8440 Lake Cypress Road, Lake Worth, FL 33467. Email to **le-nore8nj@yahoo.com**

Thank you,

Lenore Kay and

Ronnie Solow, Editors



### CSA RETIREE CHAPTER OF SOUTHEAST FLORIDA

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Mark Jacoby

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In Memoriam