

Ransomware effects

This is a sampling of what we received from members who told us about dealing with the aftermath of the cyberattack on BCPS:

“My husband died in July. Before his death I was paying for husband and wife coverage through Cigna. I submitted the change of benefit form along with a copy of his death certificate the first week in August. I attempted to call the benefits office but as no one was working in the office at that time it took several attempts to speak to someone. I asked when I would see a change in the amount I was paying and was told sometime in the fall.”

“My monthly deductions for healthcare benefits have not been taken from my pension for an entire year. At this time, I owe around \$4,000.”

“Nothing has been sent out about this since the ransomware attack to notify retirees about this discrepancy. That is completely out of order and leads to mistrust of the system. At the very least, we should have been notified that the deductions were going to remain the same.”

“I have been the victim of identity theft in two ways - 1. Someone took out a small business loan in my name during COVID. 2. Someone tried to get into my ... account with the state and draw unemployment benefits. I feel violated by these two items and was shuffled around by the county school system when I called to find out what I could do about my name and information being on the dark web.”

“To this day, I don’t know if the proper amounts are being deducted or charged each month for my wife and I. Do I owe more money for my healthcare or am I overpaying? It is hard to trust anything I’m told since the ransomware attack is blamed for everything.”

These comments (with personal identification removed), along with dozens of others, were shared with Baltimore County Board of Education members, the Education Liaison for County Executive John Olszewski and BCPS leadership.

Fair share

As the chairperson, my email address is provided to TABCO-R members ~ bookends68@comcast.net. I appreciate hearing from you; I share your questions and comments with the rest of the steering committee members, who are working to protect retiree benefits. Many of our members have non-member retired colleagues, with whom they share information. When email messages with questions arrive in my inbox from non-members, it becomes a matter of where to allocate my time—which is to members. TABCO-Retired leaders give their time as volunteers, because we believe in our mission to serve and represent our retired colleagues. Please ask your non-member friends to help us do this work by paying their fair share. Membership applications on the TABCO website: <https://tabco.org/about-us/tabco-retired/> Or, call Stacie Strickland at TABCO, 410-828-6403, EXT 238, to request an application.

Media links related to ransomware/deductions issues

(from page 1)

*News segments that appeared on Fox 45 WBFF television are available online by searching the topic Baltimore County retirees at the website <https://foxbalTIMORE.com/>

**To read the article in the Washington Post, dated April 18, 2022, entitled *A 2020 ransomware attack is still harming Baltimore teachers*, access it online at this link: <https://www.washingtonpost.com/politics/2022/04/18/2020-ransomware-attack-is-still-harming-baltimore-teachers/>

To read the article in the Baltimore Sun, go to <https://www.baltimoresun.com/> for May 2, 2022 and scroll to the Education section.



Are you a history buff with skills in organization?

We will be sorting and organizing boxes of TABCO items to be filed to serve as reference materials and to preserve TABCO history.

If you live within reasonable driving distance of the TABCO office in Towson, MD and are willing to help us organize paper documents and photographs, please contact Angie Leitzer at bookends68@comcast.net.

Job Opportunity at Towson University

Towson University is seeking to hire several former school personnel as TU Partnership Facilitators. This is a new, part-time position that might be a good fit for TABCO retired school personnel who are interested in working with schools on behalf of Towson University. They are seeking individuals with communication, organizing and planning skills to manage clusters of interns, and to provide support to supervisors, mentors and interns. For a complete job description and to express interest, contact:

Renee Whitby,
Partnerships and Placement Manager
rwhitby@towson.edu
410-704-4096

Teachers Association of Baltimore County
President Cindy Sexton, Vice President Marcie Cooke
Treasurer John R. Wilkins, Secretary Frank Soda
and the TABCO Board of Directors
Executive Director Sam Luebke

TABCO office: 410-828-6403 fax: 410-337-7081
1220 C, Suite 514 E. Joppa Rd. Towson, MD 21286
Contact person for TABCO-R at the TABCO office:
Stacie Strickland sstrickland@mseane.org



TABCO-R MESSENGER

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WORKING TOGETHER TO PROTECT RETIREE BENEFITS

"RANSOMWARE" attack affects all BCPS retirees

By Angela Leitzer

“...a watchdog is an individual or group (generally non-profit) that keeps an eye on a particular entity or a particular element of community concern, and warns members of the community when potential or actual problems arise” (from a Community Toolbox article).

When the first reports of inaccurate pension deductions appeared, the Steering Committee of TABCO-Retired expanded its role of watchdog over retiree benefits. This role had been laser-focused on the attempts to force BCPS retirees into a Medicare Advantage plan (also called “True Choice” in this year’s benefits information) for the past two years. However, that focus was impacted by our discovery that the 2020 ransomware attack on BCPS caused deductions for healthcare benefits to be wildly out of whack.

Through a combination of connections with TABCO leaders, member emails, and conversations among retired colleagues, the scope of the problem became obvious. For the first time in many years, BCPS had failed to provide us with an annual individualized statement of benefits deductions, leaving it to members to discover discrepancies in their pension deductions. Since then, TABCO-R has taken the issue to the radio airwaves, local television stations,* public comment by retirees at Board of Education meetings, interviews with the *Baltimore Sun* and the *Washington Post***, meetings with elected officials and weekly meetings with the BCPS hierarchy. We emailed members and asked for your situations—many of you replied and we prepared a list of these that was sent to Board of Education members (names and identifying factors removed). Through it all, TABCO President Cindy Sexton has supported us. Though the cyberattack occurred in 2020, retirees were not given notification from BCPS that they were aware of the deductions issues, nor that the problem was being addressed. However, after publicity increased as noted above, steering committee members were invited to meet with BCPS officials, and BCPS letters were generated to retirees (though many arrived addressed to retirees’ adult children) in March and April. In these letters, retirees were promised a series of solutions and deadlines.

“Actions speak louder than words.”

By the time that this publication arrives in your mailbox, the May 1 deadline for resolving the issues will have passed.

We have made multiple requests that every retiree be provided with their specific statement of benefits costs; otherwise they will be unable to determine the accuracy of their pension deductions and the amount of refund checks or collection amounts. These documents were to be issued after the resolution of the refund or collection process. It is important that they provide **accurate** figures, something we know is already manifesting as a problem.

Those who were overcharged should have received **accurate** refund checks. We suggested that BCPS should pay in-

terest on the overages as a sign of good faith.

Those who were undercharged should have received information on options to catch up. We recommended, and were assured that our recommendations were accepted, this schedule. For those whose deductions were undercharged or did not have deductions taken, the following (with options for those who wish to repay in a lump sum):

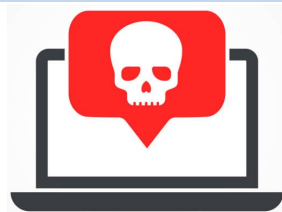
- those who owe repayment of amounts under \$3000 have at least 24 months to repay
- those owing anything over that amount have at least 48 months to repay.

As of this writing, we know that multiple retirees have received refund checks, though the checks came without explanatory information about how the dollar amounts were determined.

It has always been true that problems can only be solved if they are first identified. We need to continue hearing from members if their deduction issues have not been addressed.

Looking ahead

Given the battles of the past two years, we anticipate problems with the next healthcare enrollment process. Stay tuned—and maintain your membership connection. FOR * and **: See page 4, “Media links related to ransomware/deductions issues”



Meet TABCO Executive Director, Sam Luebke

Where did you come from before TABCO, both geographically and previous position(s)?

I have been living in Maryland for the past ten years—the longest I have lived in any single place. I come to TABCO from a position as Staff Director for Council 3 of AFSCME (American Federation of State, County and Municipal Employees). At Council 3 we represented the state employees of Maryland—at the universities, social services, state highway services, state hospitals and in the corrections systems. As a result of this work I have a pretty good sense of Maryland politics, though the specifics of Baltimore County politics I am still learning.

Before AFSCME I spent 7 years with the American Federation of Teachers (AFT), so I have some understanding of the work of unions in the K-12 education system. With the AFT my responsibility was coordinating the AFT’s work in the “non-collective bargaining areas,” where collective bargaining is forbidden or extremely rare, in the South and the Southwest. I went to the AFT from the national AFL-CIO where I ran the Organizing Institute, the organizer training program.

See “Meet Sam Luebke,” page 3

Connections made at NEA-Retired Conference held in "Bawl-mer"

by Stephanie Foy

The 2022 NEA -Retired Conference, the first in-person since 2020, was held March 16-18, 2022, at the Baltimore Marriott Waterfront Hotel. Forty-three states including Alaska and Hawaii plus the District of Columbia were represented. What an opportunity and right in our own “back yard.” There were eight attendees from Maryland and 50% of that number were TABCO-R members, who were ably represented by Julia Hinton-VanHook, Cindy North, Barbara Tyler and this reporter.

The theme of the conference was “Uniting for a better future for our students, our educators, and our communities - Retired Ready for Action.” Cheryl Bost, MSEA President, welcomed the attendees to Maryland on Wednesday evening. The keynote speaker that evening was former NEA President, Reg Weaver who many of us remember from NEA Conventions when we were still in the classroom. He is a retiree now too! Topics that he focused on included the upcoming elections, attacks on voting rights, equitable funding for our nation’s public schools, and the need to stand with current teachers. He was funny and engaging.

Since the conference was so near the executive offices of NEA in Washington, D.C., all the officers of the active organization came to speak at the conference. We heard from NEA officers Noel Candelaria (Secretary-Treasurer), Princess R. Moss (Vice President), and Becky Pringle (President). All these speakers emphasized the importance of retired members in the success of NEA and voiced their appreciation. They echoed Reg Weaver’s concerns about the 2022 elections and the need to preserve voting rights. President Pringle said, “We need to reclaim public education as a common good.”

Each attendee was able to select four breakout sessions. Just as we have found in TABCO-R, recruiting retiree members is a difficult task all across our country. Many of the sessions dealt with the concept of increasing membership before educators retire through NEA Lifetime membership and pre-retirement seminars such as our own annual “Pathway to Retirement.” One such session was entitled “Targeted Recruiting: Who Are Future Retired Members?”

While many good ideas were presented, the most enlightening information gained was that some states have UniServ staff members dedicated to serving retirees. Who knew? Having this could benefit Maryland retirees greatly. Admittedly, the states who have these professional employees have larger membership numbers. Presenters represented Texas, South Carolina, South Dakota, and Illinois.

Another session that hit close to home was “Retirees Organize to Save Group Health Insurance.” Higher education retirees from Maine shared the fight that ensued when the state tried to cancel their health insurance benefits. Many of their efforts reflected those that we have taken here in Baltimore County, in dealing with the inaccurate health insurance deductions from our pensions. The group was small, and they were interested to hear about our problem, and offered advice. This reporter was invited to visit the presenter when in Maine this summer. Three of the four sessions I attended were excellent. Only in one case would have another choice been preferred. That’s a pretty good evaluation.

We had the opportunity to network with the other Maryland attendees. Three of them were members of the MSEA Retired Advisory Council (RAC). The MSEA staffer who is the liaison to the RAC was also in attendance. The other attendee was a solo representative from Frederick County. All were in agreement that Maryland needs to increase our membership and activities for retirees. We learned about the MSEA conference for retirees on April 28, 2022, in Annapolis.

And now a few other insights of interest: for \$90, which was subsidized by MSEA and/or TABCO, we got all the opportunities that have been mentioned above as well as five, YES five, great meals. What a deal! Half of our contingent decided to stay at the hotel, which was not inexpensive but quite lovely, especially the view. The other half of our group commuted each day. This experience was well worth the time and additional costs.

We were asked to make donations to NEA-PAC and the Jack Kinnaman Scholarship Fund, a retiree-funded program which provides five \$3500 scholarships each year for aspiring educators.

Next year I hope to report from an exotic city elsewhere in the USA. Attendance is open to all retired members. Why not consider coming along in 2023?



You might need to know... Cigna Surround Prescription (Rx) Plans

By Carol Dann

If you have chosen **original Medicare** as your primary health insurance, you are probably aware that you had several choices for your supplemental health and prescription plans through BCPS. For those who selected **Cigna Surround as their supplemental plan**, a Cigna representative indicated that you are receiving the same medical coverage you received last year. However, because the exact same prescription plans that were provided for those covered by Cigna Surround last year are no longer available, the following information about the newly offered drug plans for those covered by **Cigna Surround** might be beneficial.

- Labor First is administering all supplemental plans and related prescription plans for BCPS. (443) 290-3114 (TTY 711)
- Cigna can also be contacted directly for specific concerns & questions. 1-800-558-9562 (TTY 711)
- If you selected a Cigna Prescription Drug Plan, you should have received a booklet entitled “Cigna Rx Medicare (PDP).” If you did not, you can request a copy by contacting Labor First. (443)-290-3114 (TTY 711)
- If you have a Cigna Surround Supplemental Plan, you may select any of the five of the Rx Plans (A-E listed on

"Cigna Surround Prescription (Rx) Plans"

(continued from page 2)

pg. 10 of the Labor First publication you received, “Group Medicare Enrollment Manual”).

•The amount you pay for prescriptions in the three Cigna prescription plans (High/Mid/Low) depends on which Rx plan you selected. These costs may include a deductible (if your plan has one), copays for your plan and which of four tiers your medication is on (this cost also may vary depending on each plan).

•If you selected the **Mid (\$250 deductible)** or **High (\$0 deductible) Cigna Rx Plan**, you can receive prescriptions listed in a new Adherence Package (which includes some preventive & generic drugs & diabetic drugs and supplies) at \$0 cost-share. However, it is important to note that the **Cigna Low Plan (\$250 deductible) does not include the Adherence Package** and those who select this plan will have a copay for any of these needed medications and supplies.

•Some medications under the new Cigna Plans are on different tiers than they were last year (some moved to lower and some to higher tiers). However, a Cigna representative stated that depending on the medications you take and the addition of those that are covered in the Adherence Package at zero costs, the overall cost for prescriptions may not be appreciatively higher.

•Home delivery is still available through Express Scripts. However, the prices for all prescriptions will be the **same** at all Cigna’s approved network of pharmacies. A list of network pharmacies is available through Cigna Customer Service at 1-800-558-9562 (TTY 711).

•The Cigna tiers and costs for individual medications are available in a published Formulary book. You may request a copy for your specific plan by contacting Labor First. (443) 290-3114 (TTY 711)

•The name of the tier is just a description of the majority of the drugs in the tier; it does not mean that there are only generic or only brand drugs in the tiers.

•**Important Note:** Your cost for expensive prescriptions on Cigna Tier 2 and Tier 3 may be significantly higher for a 30 day supply 20% (\$150 max) or 60 day supply 20% (\$300 max) than a 90 day supply (flat fee of \$40). You may want to contact Labor First to discuss costs of drugs on Tiers 2 or 3 that will cost you over \$40.

•**Changes in your choice of Cigna prescription plans can be made at any time by contacting Labor First** (443) 290-3114 (TTY 711)

NOTE: This information is believed to be accurate, however if you have questions or need clarification, please call Labor First.



"Meet Sam Luebke" (continued from page 1)

I learned my organizing skills with the Amalgamated Clothing and Textile Workers Union (ACTWU) where I spent the first ten years of my career. My first organizing assignment was in the ACWTU Baltimore office in 1990—so this job is coming full circle.

What are your thoughts on your new-ish position with TABCO? (Sam came on in January, 2022)

Working as the ED [Executive Director] for TABCO is a challenging position because TABCO is a high-functioning, historically successful organization. TABCO members and retirees should be proud of the organization they have built. There is a proportionately high number of members who are active in building and organizing. I am glad we are as healthy as we are because there are certainly challenges out there.

During my time with the AFT the right-wing campaign to demonize teachers began. There is a conscious active effort by the right wing to destroy public education. They seek to (a) privatize the public education system as they have with other parts of the economy—public education is a 500 billion dollar industry, and (b) weaken the strength of the AFT and NEA.

The assault isn’t going to stop so we need to be ready internally—we have to constantly be identifying activists and motivating and training them to be active. Externally, we need to be sure we are countering the right wing message and telling the truth about public education.

Thoughts that you have for retired members?

I worked closely with the retiree group at the AFT. Many AFT retirees came out and worked on AFT organizing campaigns coming to teachers and always did a fantastic job. I want to make sure that TABCO-R is aware of ongoing activities and we are creating appropriate opportunities to participate in TABCO endeavors,

Other thoughts/information you would like to share about yourself...

Despite my advancing age (ha-ha) I am the proud father of a fifth grader in the Montgomery County School system. My wife Yasemin is an attorney who works for the FDA making sure our OTC medicines are safe.

Our family loves to travel. By the time my son Erik was two years old he had a passport and had traveled internationally four times, including a pretty epic 800 mile road trip through the Mexican Yucatan. My wife is Turkish so (pre-Covid) we went there [Turkey] frequently. I am a history buff and the deep history of that area is fascinating.

I grew up in a family of educators. My father was very active in the Lutheran Church (as I am) and founded the Mill Neck Manor School for the Deaf on Long Island in New York. My mother was a long time elementary school teacher. My aunt (second mother) was a principal at Mill Neck Manor and my oldest sister was a high school teacher and later a psychologist in the New York public school system so I grew up around educators.

TABCO-R Email: In our efforts to keep you informed, the email addresses that we have are provided to us by MSEA—if you are unsure whether there is a current, correct email address for you, you may send it to bookends68@comcast.net.

See “Cigna Surround Prescription (RX) plans,” page 3