

# BRIEFLY...

## TABCO-Retired Membership Update

By Mary Ellen Vecchioni

TABCO-R's membership has been slowly increasing since we organized as a group in 2014. However, our membership is only a fraction of what it could be. Our potential membership is in the thousands. If you are a new retiree, please consider joining TABCO-R and become part of our voice in helping retirees protect their rights and have strength in dealing with BCPS.

Current TABCO-R members, please try to contact at least one retiree you know who is not a member. Use your power of persuasion to explain the benefits of joining TABCO-R. Thank you for helping us grow! (Remember, we are the ONLY retiree group affiliated with TABCO.)

The membership application for TABCO-Retired may be found on the TABCO website at:

<https://tabco.org/about-us/tabco-retired/>  
Or, call Stacie Strickland at TABCO, 410-828-6403, EXT 238, to request an application.

## TABCO Executive Director resigns

Citing personal reasons, Sam Luebke, who was interviewed for our previous edition of the Messenger, has resigned. TABCO is currently conducting a search for a replacement.

Save the date for the  
**8TH Annual TABCO-RETIRED FALL FORUM**  
**Wednesday, November 16, 9:00 ~ 2:30**  
in the TABCO meeting room (pandemic permitting).  
Free event for TABCO-RETIRED MEMBERS  
More information to come in the fall edition of the  
TABCO-R Messenger!

## Dept of Aging hosts annual Power of Age Expo

Baltimore County Department of Aging's Power of Age Expo is scheduled for **October 27, 2022 from 9 a.m. – 6 p.m.**, at the Maryland State Fairgrounds. Celebrating its 35<sup>th</sup> year, Expo remains the largest event of its type in the Mid-Atlantic area attracting approximately 7,500 attendees. The show offers the latest in information and resources, continuous live entertainment, special feature areas, free health screenings, up to 300 sponsors/exhibitors, writing and art contest, flu vaccines and more. The cost is a donation or two cans of non-perishable food. The proceeds from Expo support BCDA's Seniors in Need Program supplying emergency assistance to Baltimore County residents over the age of 60 who financially qualify.

TABCO-Retired is a class of membership that is affiliated with MSEA-Retired and NEA-Retired

### TABCO-R Steering Committee Members:

Chairperson: Angela Leitzer

Elizabeth Ceanfaglione, Stephanie Foy  
Julia Hinton-VanHook, Edward Kitlowski, Cindy North  
Roxann Russo, Jane Sacks, Barbara Tyler,  
Mary Ellen Vecchioni, Cheryl Vourvoulas

Messenger Editors: Stephanie Foy, Angela Leitzer  
To reach the TABCO-Retired Steering Committee,  
email: [bookends68@comcast.net](mailto:bookends68@comcast.net)

## Student documentarian seeks our ransomware stories

I would love your help! My name is Alison Doverspike and I am currently working on a cybersecurity project for my Girl Scout Gold Award, which is the highest achievement within the Girl Scouts of the USA. For my project, I am working on a documentary that will spread awareness about cyber crimes and how people can protect themselves. This documentary will be shared on YouTube to reach as many people as possible; there will be people in the cyber security field as well as victims of cyber crimes sharing their experiences.

While I was researching, I found out about the ransomware attack on the Baltimore County School System; the ransomware disrupted the school system's database, which impacted all of the retiree's pensions, students' grades, and teachers' lessons. Everyone always thinks that school devices are secure with protection and plans in place for all sorts of situations. I was immediately fascinated, not only that an event of this extent could happen within an education system, but also that this ransomware impacted everyone, those currently at BCPS as well as retirees.

As I began to learn more about what happened, I realized how a documentary about ways to protect your information is extremely necessary nowadays. A lot of information is online and not everyone knows proper protection and cyber security, so this project will help all ages electronically with multiple types of cyber crimes. Ransomware is completely preventable and using cyber defenses can significantly decrease the chances of a successful attack. Ransomware is normally spread through phishing emails so the first step to prevention is the knowledge of what to look for and how to protect yourself. I think it is important to educate everyone and seeing first hand accounts of everyday people that have been impacted by cyber crimes will help inspire them to protect themselves.

If you are interested in participating in this documentary please email me at [amdover5@icloud.com](mailto:amdover5@icloud.com). If you would like to help without being recorded or published on YouTube, I would still love to interview as many people as possible that are willing to talk with me so I can understand your experiences with the ransomware attack.

**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](mailto:bookends68@comcast.net).

**Teachers Association of Baltimore County**  
President Cindy Sexton, VP: vacant  
Treasurer John R. Wilkins, Secretary Frank Soda  
and the TABCO Board of Directors

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](mailto:sstrickland@mseane.org)



# TABCO-R MESSENGER

RETIRED~NOT EXPIRED  
SUMMER 2022  
volume 7 number 2

WORKING TOGETHER TO PROTECT RETIREE BENEFITS

As your retired colleagues, we welcome you to this new phase of your life. We celebrate your service to students and the community



and wish you all that is good in your retirement. This edition of the TABCO-R Messenger is dedicated to you!

We hope you will join us as a member of the **only** retiree organization affiliated with TABCO.

We work to protect retiree benefits and keep retired members "in the loop" about issues that affect us.

Every member is an important part of the strength of TABCO-Retired.

**"Tell me, what is it you plan to do with your one wild and precious life?" ~Mary Oliver**

## CONGRATULATIONS, 2021-2022 RETIREES

## If at first you don't succeed, try, try again...

By Angela Leitzer

I used this familiar phrase in the subject line of a recent all-member email update and it still applies. As we approach another benefits enrollment period after the debacle of last fall, members of the TABCO-R committee have already approached BCPS officials about participating in this year's process and we are promised that we will be involved prior to the publication of the 2023 documents. In meetings with BCPS staff, we learned that there was awareness that mistakes occurred in the 2021 and 2022 documents, though this was not communicated to retirees.

When all BCPS retirees, many of them quite elderly, were defaulted into the Medicare Advantage plan for 2022 (cleverly re-named "True Choice" to disguise it from those who had heard many negatives about "Advantage") it was accompanied by a chaotic disbursement of plan documents that arrived much too late, and without complete information. It is our goal to prevent this happening again. The "True Choice"/Advantage plan, has proven to be a truly risky choice. (See the article on page 2.)

Additionally, we fear that there is a continued lack of funding for retiree benefits in the county's Other Post Employment Benefits (OPEB), mandated as a reserve sum of money to meet the cost of negotiated retiree benefits. This seems to coincide with the hiring of Labor First to manage Medicare benefits, the representatives of which push Medicare-eligible retirees into the default plan to save dollars for the county.

As of this writing, the deductions issues have seen some major steps toward resolution for many retirees, though not all. In a recent meeting with Human Resources Chief Shiria Anderson, we were asked to understand the challenges for a Benefits Office of five or six individuals trying to deal with calls and emails for 9700 retirees as well as thousands of active employees. We were informed us that BCPS data is not 100% recovered and repaired.

Stephanie Foy, a steering committee member, has addressed the Board of Education twice and has been my partner in working since April to get BCPS to produce accurate documentation of premium rates for the years 2020, 2021 and 2022, to serve as a reference for members to calculate what is owed to them. These were mailed on July 25.

Ed Kitlowski and Cindy North of our committee have been in the vanguard of bringing the situation to the media and to

elected officials. Members of the steering committee have spent many hours in special meetings with two legal teams and others, to receive advice on addressing the problems to move the resolution process forward. We will not stop trying until all retirees have their pension deduction issues resolved.

I have collected your email messages (minus names) in a document that has been sent to BOE Chairperson Julie Henn and is regularly updated and sent to BCPS Deputy Superintendent Myriam Yarbrough.

Ultimately, these problems reside with a superintendent and board of education that did not identify the enormity of the problem and act to put sufficient personnel in place. It is also a responsibility of Baltimore County government to adequately fund benefits for retired employees. You can do your part to address these issues by expressing your thoughts to these entities. All board of education members can be reached by using the links on the BCPS website at [https://www.bcps.org/leadership/board\\_of\\_education/board\\_members](https://www.bcps.org/leadership/board_of_education/board_members)

County Executive Johnny Olszewski can be reached by emailing [johnnyo@baltimorecountymd.gov](mailto:johnnyo@baltimorecountymd.gov) or via regular mail at: Office of County Executive  
400 Washington Ave., Towson, MD 21204

Those of you who live out of Baltimore County, or out of state, are still affected by the decisions being made here. One member reminded us of this in a recent email message, saying, "I do want to keep my high end Cigna benefits for the next year and oppose any force into Medicare Advantage. I worked 30 years for this benefit and only took the benefits at retirement. Now is when my health has declined, and now is when they are essential. I live in FL and Med Adv is not acceptable."

Another member, Timothy Kjer, sent this observation, "More important, this is not just about BCPS retirees, it is indicative of why no one wants to go into public school teaching anymore. There is no incentive for teaching as a profession when pensions and benefits at retirement are so paltry. This is why teachers continuing beyond a few years are become the exception to the rule. This is a national crisis, and NEA and AFT should be shouting for creating professions, not temp jobs!"

Well said, and often observed in our steering committee meetings—what happens with current retirees affects all who stay in teaching long enough to retire, and is a factor in where people

**See "If at first you don't succeed," page 3**



## Make Plans Now...For Later

tomorrow is promised to no one

By Angela Leitzer

As the eldest of five children, I was designated as my mother's "personal representative" or "executor" in her will. I thought we were prepared for the inevitable because she had a will, an advanced directive and had put power of attorney documents in place for both medical and financial needs. She often initiated conversations about things that she wanted given to other family members after her death. I encouraged her to make a list. My parents had purchased their burial lots and paid in advance for the required vaults and labor to open and close their graves. Before undergoing heart surgery, Mom wrote out a list of her wishes for a funeral as well as a list of her bills and income. She came through the surgery like a champ and lived for another eleven years.

Then Mom had a stroke, which immediately took away her ability to stand or walk and damaged her memory. She forgot that her husband and parents had been dead for decades, didn't understand why she was living at her son's house, and essentially, all possibility of receiving answers to questions about business matters was gone. I took over managing the financial needs, while my brother, a recently retired teacher, took over her daily care.

Some things that we were not prepared for, despite our earlier feelings of confidence:

- the high cost of nursing facilities if/when more intensive care became needed
- the high cost of medical supplies
- the high cost of aides to assist with bathing and care to allow the primary caregiver some time to deal with their own personal and family needs
- locating contact information for the insurances and bills on her (now outdated) list
- the lack of her list of items to be passed on to family members
- rules governing access to her accounts in the credit union and

## "True Choice?!"

Two adages come to mind as I sit down to write this article. They are, "you get what you pay for," and "what's in a name?" Both can be critical to BCPS retirees as they navigate their healthcare choices.

As you may or may not be aware, all retirees were defaulted into a Medicare Advantage (also called **True Choice**) plan last fall, which then took effect in January of 2022. Since that time, any number of difficulties have continued to ensue.

As you contemplate your choice of plan, below are some key considerations to keep in mind, based upon several articles found in a national retiree publication over the past two to three years.

- Not all primary healthcare providers and/or specialists accept Advantage plans. This is largely due to the overwhelming required paperwork that is involved.
- Those who do accept Advantage plans may often charge copays of \$175-\$225 for a scheduled office visit.
- While Medicare approved, Advantage plans are private insurers. Private insurers receive a flat monthly fee for Medicare beneficiaries. As a result, it has been determined that there is potential incentive for insurers, according to one article, to deny access to service and payment, in order to increase profits.

other institutions.

We were fortunate. Many of us assisted with her care and not one of us had disputes over how things were being handled. When she passed away, we worked together to plan the funeral according to her list, to equitably disburse any funds left over, and to follow what we recalled about her wishes in distributing possessions. We shared our grief without arguments; however, this may not be the case in every family.

It can take months of research followed by multiple phone calls and paperwork to resolve all financial items. The most important piece of advice that I can give, aside from making sure that your loved one has their important legal documents completed, is to act when that person wants to discuss her/his final arrangements. Help them make the lists, ask the important questions, take them to a funeral home if they want to plan ahead; don't act like there is plenty of time to talk about it later. And of course, do be aware of funeral costs associated with various choices and know how they will be covered.

There is a fairly simple and helpful estate planning list on the *Investopedia* website covering many important points: **1. Itemize your inventory. 2. Add your non-physical assets. 3. Assemble a list of debts. 4. Make a memberships list. 5. Make copies of your lists. 6. Review your retirement account. 7. Update your insurance. 8. "Transfer on Death" designations. 9. Select an estate administrator. [a.k.a., executor, or personal representative] 10. Draft a will. 11. Regularly review documents. 12. Copy the administrator. 13. Visit an attorney or planner. 14. Simplify your finances. 15. Complete other key documents."**

To read the detailed explanation of these items, look online for *Estate Planning: 16 Things to Do Before You Die*.

Member Benefit: TABCO-Retired members have access to a free first half hour consultation and 30% off attorney fees through the endorsed law firm, Berman, Sobin, Gross LLP. Contact them at 410-769-5400 or at [www.BSGLaw.com](http://www.BSGLaw.com)

## ⚠ WARNING Medicare Advantage

- Medicare Advantage plans have networks of specific doctors and hospitals that a patient must use in order to be covered.
  - These plans adjust their premiums, fees, and coverages annually.
  - Coverage depends upon the individual Medicare Advantage plan that is chosen.
  - You may also be required to obtain a referral to see a specialist.
  - Further pre-authorization for a test or treatment may be required as well. This could be wrongly denied, especially for medically necessary care.
- In conclusion, all of this is to say, "forewarned is forearmed."

*This article was written and submitted by an active retiree whose name has been withheld by request.*

See also, "Medicare Advantage Plans Found to Improperly Deny Many Claims," by Robert Pear, *New York Times*, October 13, 2018. There are many other noteworthy sources of information on this topic.

## To Be Or Not To Be~ A Substitute Again?



By Cheryl Vourvoulas

That is the question I've asked before. This time, I had to consider if I wanted to work for a **new** employer. That's right—BCPS has now turned all temporary service positions over to Kelly Education Services. This company will handle hiring and providing the school system with substitute nurses, bus drivers, cafeteria positions, additional assistants, paraeducators, and yes, even substitute teachers. The Smart Find Express, SFE, will still be used, so school choices and date availability can still be accessed through that system. BCPS will continue to negotiate the pay rates. For '22-'23, hourly rates have increased for daily and long-term jobs. Still, I am disappointed that there is no distinction between degree levels or retiree recognition

So, back to my question...to be or not to be? I did decide to apply to Kelly Education Services. Since I had already been substituting for the past nine years, I did not have to be fingerprinted, or prove my education background. The big question that they have yet to answer for me is will they provide liability coverage? My retiree membership and affiliation with MSEA provides retirees with thirty days of liability coverage. So, until I get clarification from Kelly, I will return to subbing for only those covered thirty jobs.

If you still have the interest to go back in the classroom a few times a month, look for the Kelly Education Services information on the BCPS website.

**NOTE:** *As of this writing, BCPS says they have 550 "long term opportunities" for the upcoming year, across all grade levels and subjects.*

## "If at first you don't succeed" (from page 1)

choose to work. The high number of vacancies (430 according to a recent article in the *Baltimore Sun*) bears this out.

We have received multiple "thank you" emails from members who feel that their pension deductions and refund checks are correct at last. That is what we have been striving for during all these months. It is gratifying to know that our members understand the efforts that have gone into this process.

### A few recent comments from members~

- ◆ "Got my benefits refund check in today's mail and amazingly it is for the correct amount. Many, many thanks to you and the entire team who worked so long and hard on this issue."
- ◆ "There is no doubt in my mind that it's only been resolved because of the very diligent (and unrelenting) efforts of TABCO-R. You have my gratitude!"
- ◆ "I didn't know I was owed money until yesterday and today a big check arrived. You all were vigilant and steadfast and I wanted to say thank you for all your efforts."
- ◆ "Thank you for staying on top of this! FYI, I received a detailed breakdown of recent benefit payments. Happy to report, I am owed a refund check. Surprised that this is so complicated, but my benefit package is correct! Thanks for all your efforts!"

**As we work to close this chapter and gear up for future tasks, such as open enrollment for 2023, it is important to remember that success comes from a strong and unified membership. TABCO-R retirees!**

## In honor & memory of J. Carol Dann "A teacher affects eternity; [she] can never tell where [her] influence stops."

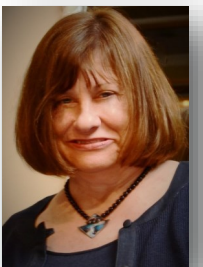
A consummate educator, a founding member of TABCO-Retired, and our dear friend, Joyce Carol Dann passed away suddenly on July 27, 2022. Carol worked tirelessly to ensure the success of the retiree organization. She brought an intelligent, inquiring mind to all of our issues, helping us to see and consider various perspectives, always thinking about the good of all retirees. Carol was actively engaged in the efforts to bring about justice in the recent changes in retiree healthcare benefits and pension deduction problems.

She was a very *special* Special Educator, who went above and beyond for her students. She had a heart for students who had particular challenges, tutoring many even after her retirement in 2011. Multiple colleagues acknowledge her as a valued mentor who had a kind and generous nature.

Carol was active for many years as a Co-chair of TABCO's Retirement and Recognition Committee, ensuring that those who were retiring had access to well-planned events honoring their service to Baltimore County Public Schools.

These few facts cannot begin to express the many ways that Carol's influence made the world a better place. Those who would like to learn more about her may visit the Bel Air, MD Schimunek Funeral Home website.

We mourn the loss of our treasured committee member, a truly exceptional human being. We will not forget, nor will we ever be the same without Carol.



## WHY VOTE?

By Edward Kitlowski

Winston Churchill once said, "If you want a good argument against democracy, spend five minutes with a voter." Many of us might agree with that thought, especially when considering the people who are on the "other side."

When I was seventeen, I had the chance to vote in the primary elections because I would be eighteen by the general election. I registered to vote and looked forward to the primary election. The day came and I went with my parents to Loch Raven High School to vote. I did not know that later I would spend nineteen years of my life as a teacher there. I stood in line and entered the little polling booth. I pulled the levers for my choices and made my voice count.

President Teddy Roosevelt stated, and I am using more inclusive language: "It is not the critic who counts; not the [person] who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the [person] who is actually in the arena..."

Voting is being in the arena. Many Americans have fought in the arena for the right to vote. In authoritarian governments, individual voices do not count. People are not allowed to be in the arena. Conversely, being an American means voting, it is part of our Constitution.

President Lincoln said this about those who don't vote, "Elections belong to the people. It's their decision. If they decide to turn their back on the fire and burn their behinds, then they will just have to sit on their blisters."

YOUR  
voice,  
YOUR  
choice