

Retirement is Serious Work: Retired Couple Aids Poor in the Dominican Republic

Travel journal submitted by Massport retiree Chung-Li Ling

Most people go to the Caribbean for vacation and fun in the sun. Retiree Chung-Li Ling and his wife May, a nurse, went there for a different reason this summer. They spent a week in the Dominican Republic with 11 nurses from Massachusetts as part of a Health Development Team sponsored by the Massachusetts Nurses Association (MNA).

The trip was organized by Mercy Ships, a global charity which is guided by religious principles and operates a fleet of hospital ships that bring hope and healing to the poor in developing nations worldwide. They also organize volunteers to staff land-based health clinics in various parts of the world.

Setting Up Shop

The MNA group took a four-hour bus ride from the airport in Santo Domingo to Barahona in the southwest end of the country about 40 miles from the border of Haiti.

The next morning the team divided tasks (sorting items, making sandwiches, and stocking a "mobile pharmacy"

– essentially a shoe bag with different medicines in each pocket). The first clinic was set up in a seven-room school house in Altagracia, a village about 10 miles outside of town. Most of the houses in this village have corrugated metal roofs and walls made from the bark of palm trees.

Care for the Sick

The team examined over 600 people in the 2 1/2 days the make-shift clinic was set up. With the help of Spanish interpreters, trained volunteers taught the visitors basic hygiene and sent them to triage stations to be evaluated by the nurses.

Two local doctors who were familiar with native conditions and culture volunteered to work with the team. Nurses worked alongside the doctors and wrote down the prescription and treatment orders. The most common problems were head lice, malnutrition, and skin rashes.

Difficult Working Conditions

The "mobile pharmacy" shoe bags hung from the windows, effectively blocking any breeze

and making the room very hot. When there was a breeze, it brought relief from the heat but also dust which covered everything.

When rain came on the second day the dust disappeared but the field became muddy and those waiting were anxious to get out of the rain. Crowd management was essential, especially on the last day when people knew there was no coming back tomorrow.

Healing Amidst Chaos

As triage slowed down the pharmacy became more hectic. Nurses filled

prescriptions at a feverish pace while trying to explain, above the noise of the crowd, the proper usage of each medication. Mothers were yelling at their children and babies were crying because medicines were being forced into their mouths. In the midst of the cacophony Chung-Li thought this must be just like a county fair compared to what the tsunami relief workers had to contend with.

A torrential downpour lasted almost all day Sunday turning streets into rivers and enforcing a badly needed day

— Continued on page 6



Massport retiree Chung-Li Ling is shown here performing crowd control duties at the clinic.

Medicare Part D Update: Prescription Coverage Remains the Same

In the last issue of *Outlook* we told you about the federal government's rollout of Medicare Part D for prescription drug coverage and promised to update you in the fall as to how this affects Massport retirees.

Now that we know more we can tell you that your prescription drug coverage will not have any major changes this year and you don't have to do anything at all.

Most Medicare eligible retirees should not sign up for a Medicare Part D drug plan because you already have comprehensive prescription

drug coverage through your Massport health plan.

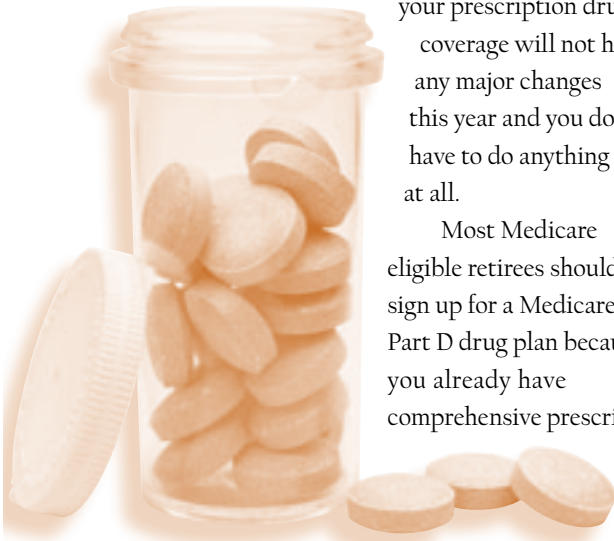
Low Income Exception

There is an exception for people who have very limited income and assets (for single people, the limit is \$11,500 in assets and \$14,355 in annual income; for married couples the limit is \$23,000 in assets and \$19,245 in annual income).

People who fall into this low-income category could possibly benefit from enrolling in a Medicare Part D drug plan. For more information contact the Center for Medicare and Medicaid Services (CMS) at 1-800-MEDICARE or 1-800-633-4227.

You may also consider attending a Medicare Part D information session such as the SHINE sessions listed below. Note that many agencies, drug companies, health insurers, etc. will be offering education on this subject and it is important to be aware of any bias or conflict of interest that the presenter or sponsor may have. If possible it is best to attend sessions linked to your local office on aging or elderly commission.

For questions about your current health benefits please contact your insurance provider or call Loren Riley in Massport's human resources office at (617) 568-3920.



SHINE Program Medicare Part D Information Sessions

October 18th

Neighborhood Health Plan
253 Summit Street
5th Floor
Boston
12:00 p.m. - 1:30 p.m.

October 27th

Forbes Building
545 Centre St.
Jamaica Plain
1:00 p.m. - 3:00 p.m.

SHINE Program Sheds Light on Medicare Part D

The SHINE program (Serving the Health Information Needs of Elders) at the Boston Commission on Affairs of the Elderly is hosting Medicare Part D presentations to provide non-biased information about the federal government's new prescription drug plan and help seniors wade through the paperwork and marketing materials that many will see in the coming months.

While most Massport retirees should not enroll in a Medicare Part D prescription drug plan, some low-income seniors may benefit from enrolling and should consider attending a SHINE information session or similar educational event.

The SHINE program ensures that seniors receive accurate, non-biased information regarding health care options. SHINE helps seniors understand their health insurance needs,

reviews their present coverage to avoid unnecessary duplication, informs seniors of their rights under Medicare and makes referrals when appropriate. Certified SHINE counselors provide confidential counseling free of charge.

These sessions are being held in Boston. For more information you can call (617) 635-3243. If you don't live in Boston, call 1-800-AGE-INFO to locate a SHINE counselor or similar program near you.

Staying Warm This Winter

These cold New England winters can seem even harsher when faced with high heating costs. Oil prices have already increased significantly since last winter and with the effects of hurricanes Katrina and Rita it is expected that some will have difficulty paying their home heating bills this winter.

Help is available through a variety of fuel assistance programs, some of which are listed to the right.

You also might consider joining an oil co-op. Oil co-ops are buying groups formed to help consumers get fuel at a reduced rate. For a list of oil co-ops in Massachusetts contact the Division of Energy Resources (DOER) at 1-800-351-0077 or www.mass.gov/doer.

The DOER web site also posts the average prices for gasoline and oil. For year-round energy solutions check out MassSave at www.MassSave.com.

Fuel Assistance Programs

- **The Department of Housing and Community Development**
toll-free **HEATLINE**
1-800-632-8175
- **United Way Boston**
(limited assistance to Boston Area residents)
1-800-231-4377
- **Salvation Army's Good Neighbor Energy Fund**
1-800-334-3047
www.magoodneighbor.org
- **Citizens Energy**
1-877-JOE-4OIL

Additional Funds Needed for Hurricane Relief

This fall we witnessed one of the largest natural disasters in American history with the devastation brought by Hurricane Katrina and worsened by Hurricane Rita.

Hundreds of people died and hundreds of thousands were displaced from their homes. Providing relief and rebuilding the city of New Orleans along with other hard-hit locations in Louisiana, Mississippi, and Texas will require billions of dollars.

If you are a Massport employee, check with HR about having your donation matched in accordance with Massport's Charitable Contribution Program.

Relief organizations like the American Red Cross and Salvation Army have already raised millions of dollars but they still need millions more to help people recover from this incredible tragedy.

There are many wonderful organizations working on hurricane relief efforts and your donation can be used to provide shelter, food, counseling and other assistance for those affected by these storms. If you would like to make a contribution towards hurricane relief, be sure that you are donating to a reputable agency as incidences of fraud have been reported.

For your convenience we are listing contact information here for two major relief

organizations, the American Red Cross and the Salvation Army.

American Red Cross

☎ 1-800-HELP-NOW
🌐 www.redcross.org
✉ P.O. Box 37243 *
Washington, D.C. 20013

The Salvation Army

☎ 1-800-SAL-ARMY
🌐 www.salvationarmyusa.org
✉ Hurricane Relief Fund *
P.O. Box 36627
Dallas, Texas 75235

** If you mail a check, write "hurricane relief" in the memo section of your check to be sure your funds are earmarked for that purpose.*

Retirement's Upcoming Seminars

October 27 Social Security Overview

Presented by the Social Security Administration
12:00 p.m. – 1:00 p.m.
Logan Office Center
Training Room

November 18 Holiday Bliss or Blitz

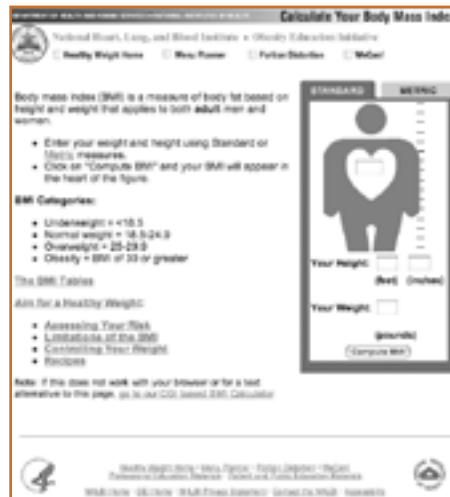
Learn how to increase holiday joy by lowering holiday expenses
12:00 p.m. – 1:00 p.m.
Logan Office Center
Training Room

*Call Lisa Allen Brown at (617) 568-3903 for more information. **You must pre-register to attend.***

For those of you who have access to the Internet, there is a wealth of information to be found there. In this section we highlight web sites that we have found helpful, informative, interesting or just plain fun.

A Measure of Good Health

Your body mass index (BMI) is a measurement of your body fat based on your height and weight. Calculating your BMI can help you determine if you are at a healthy weight or at risk for heart disease, diabetes, high blood pressure and other weight-related health problems. The National Institutes of Health Body Mass Index calculator at www.nhlbisupport.com/bmi allows you to compute your BMI and get information on controlling your weight including how to select a weight loss program, a guide to physical activity, help with portions, as well as recipes and a menu planner.



Would You Be Ready to Evacuate?

With the recent storms in the Gulf Coast many of us have thought that we should be better prepared in the event of an emergency, but it's hard to figure out where to start. How much bottled water do we really need? What other items are important to keep close at hand? What if I am separated from my loved ones?

Get answers to these questions and more at www.ready.gov, the U.S. Department of Homeland Security's disaster preparedness web site.

One-Stop-Shop for Government Benefits

Retirees can get connected with government programs that provide various types of financial assistance by completing the applicable surveys found on the National Council on the Aging web site called BenefitsCheckUp at www.benefitscheckup.org. One survey deals specifically with Medicare Prescription Drug Coverage and another survey can help you find programs that assist with rent, property taxes, heating bills, meals and other needs. You may qualify for benefits and not even know it.



* Legal note: The Retirement System is not responsible for the content of these web sites or for the accuracy and completeness of the information contained in them.

Transitions

Condolences

We regret to inform you that the following retirees have passed away:

- ♥ Daniel Callahan
- ♥ Louis King Jr.

We also offer our condolences to the family and friends of **Matthew Lane** and **Hassan Battah**, two Massport employees who passed away recently. Please keep them in your thoughts.

Congratulations

The following people retired recently and we wish them all the best for a successful future:

- ★ Walter Buhler
- ★ Thelma Kealey
- ★ Norman MacDonald
- ★ Mallory Maloney
- ★ Chuck Monahan
- ★ Yvonne Pierce

Hit the Books This Fall

The retirement library at Logan Office Center houses a wide variety of books on personal finance topics including retirement planning, saving, budgeting, investing, estate planning, homebuying, and basic money management themes. Stop by and check them out. Here are a few examples:

The 9 Steps to Financial Freedom

by Suze Orman

This classic best-seller discusses money management but also talks about the emotional side of personal finance and how to overcome barriers to financial freedom. Instead of chapters, the book is divided into nine steps including “Step 1: Seeing How Your Past Holds the Key to Your Financial Future” and “Step 3: Being Honest with Yourself.” Orman covers a lot of ground with practical advice and a great amount of insight.



The Only Investment Guide You'll Ever Need

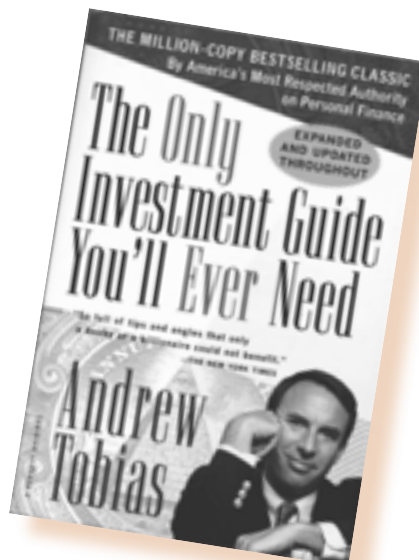
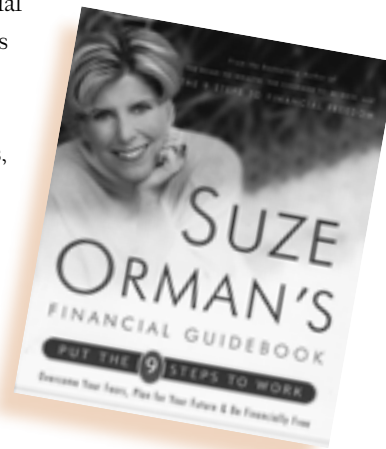
by Andrew Tobias

If you want to learn about the basics of investing or just want to brush up on a few things, this popular author walks you through the world of investing in language that's easy to understand with a little humor thrown in for good measure. Chapters include: “A Penny Saved is Two Pennies Earned,” “Meanwhile Down at the Track,” and “What to Do If You Inherit a Million Dollars; What to Do Otherwise.”

Suze Orman's Financial Guidebook

Put the 9 Steps to Work: Overcome Your Fears, Plan For Your Future and Be Financially Free

Suze Orman's guidebook offers a hands-on approach to the previously mentioned *The 9 Steps to Financial Freedom*. In this workbook the 9 steps are divided into exercises to help you deal with your fears and take control of your financial future. Some examples from the guidebook include: examining your money memories, actions to rid yourself of debt forever, and a cheapskate quiz, among other things.



Part-timers, Did You Know? . . .

If you are a part-time worker at Massport your retirement creditable service is pro-rated based on the actual hours you work. However, under the law, if you work part-time for your entire career in public service you are entitled to full-time creditable service for retirement purposes. For more information contact the retirement office at (617) 568-3951.

Calendar

OCTOBER

- 26 Retirement checks mailed
- 26 Retirement Board Meeting:
Logan Office Center
Board Room, 9:00 a.m.
- 30 Daylight Savings Time Ends
– Set clocks back one hour
- 31 Halloween – Trick or Treat!

NOVEMBER

- 3 (Eid) al Fitr
- 8 Election Day – Vote!
- 11 Veterans' Day: Massport
offices closed
- 18 Retirement Board Meeting:
Logan Office Center
Board Room, 12:00 p.m.
- 24 Thanksgiving Day:
Massport offices closed
- 25 Retirement checks mailed

DECEMBER

- 7 Pearl Harbor
Remembrance Day
- 21 Retirement Board Meeting:
Logan Office Center
Board Room, 9:00 a.m.
- 25 Christmas Day, Hanukkah
begins at sundown
- 26 Kwanzaa begins
- 27 Retirement checks mailed

* Meeting schedules are
subject to change.

Retiree Chung-Li Ling's wife May is shown here dispensing medicine from the "mobile pharmacy."



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of rest, although there was no water for showers. Usually, at the end of each day the team, all sweaty and sticky, piled on the bus to return to the hotel, hoping the water was turned on so they could take a much needed shower, even if it was just a cold one.

Another Day, Another Clinic

Monday was business as usual. The team set up shop in a community health clinic in Villa Estrella not far from the hotel. Even though the clinic was located in a more urban area, it was practically bare and lacked tables, chairs and adequate lighting. People were lined up on both sides of the street. Most of them

were clothed but some were naked. Again, more than 600 people were examined in two days. The team had to set up a "satellite station" on the front porch of a neighboring house to accommodate the crowd.

The week went by quickly and when it was time to leave on Wednesday there was a lot of hugging and vowing to keep in touch. It was amazing that a group of people who hardly knew one another worked together so harmoniously in

a totally strange environment doing things they had never done before. It was a great experience.

Editor's Note:

We are amazed by the energy and selflessness of this retired couple! Not everyone can travel the world providing relief to the poor, but we know many other Massport retirees are doing interesting things as well. Please share your stories with us! Call Lisa Allen Brown at (617) 568-3903 or e-mail lbrown@massport.com.

Retirement Board & Staff

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One Harborside Drive, Suite 200S, Boston, MA 02128, (617) 568-3951

E-mail Outlook: retirement@massport.com

Managing Editor

Lisa Allen Brown
lbrown@massport.com

Design

Colvin/Williams, Inc.

Contributors

Chung-Li Ling
Sheila Lehane, Boston Elderly
Commission

Retirement Board

James P. Costello, *Chairman*
David W. Davis, *Elected Member* (nikidave@aol.com)
Michael A. Grieco, *Appointed Member*
Leslie A. Kirwan, *Treasurer-Custodian* (ex officio)
Philip H. Mallett, *Elected Member* (pmallett@comcast.net)

Retirement Office Staff

Irene E. Moran, *Director of Retirement* (imoran@massport.com)
Nancy Bournival, *Financial Analyst* (nbournival@massport.com)
Lisa Allen Brown, *Retirement Communication Specialist*
(lbrown@massport.com)
Laura S. Barbosa, *Retirement Coordinator* (lbarbosa@massport.com)