

\$2B in State Surplus

The Time to Invest is Now

Connecticut is at a crossroads. At a time when families are being squeezed by higher costs, federal programs are shrinking, and communities are stretched thin, our state is sitting on nearly \$2 billion in excess taxpayer dollars. This is money that has already been collected, money that exists because

working people have done their part. The question is whether those dollars will be invested back into our schools, health care, child care, and public services—or whether they will be locked away into, another casualty of the fiscal roadblocks.

Last spring, legislators acknowledged that Connecticut's

overly restrictive fiscal policies were leaving families behind. They made an important shift, moving \$600 million away from automatic savings and into the General Fund to create a cushion against federal cuts. Since the legislature adjourned in June, another \$1.3 billion has been uncovered, bringing the total opportunity to nearly \$2 billion. These aren't theoretical numbers or future projections. They're real resources that can be directed right now into the things people depend on.

The problem is that under the state's current rules, those dollars are automatically slated to disappear into debt payments. It's not that Connecticut doesn't already pay its bills—we do, and we do so at a pace that is faster and more aggressive than nearly any other state in the country. What's happening now goes beyond responsible budgeting. We are taking billions of taxpayers dollars to appease bondholders while leaving classrooms overcrowded, nursing homes understaffed, and working families without a safety net.

That choice is not inevitable. Lawmakers can declare extraordinary circumstances and call a spe-

cial session to redirect this money where it is most urgently needed. Doing so would give Connecticut a chance to soften the blows of federal cutbacks, protect residents from skyrocketing health care costs, and keep essential programs alive. The opportunity is on the table, but it requires action.

The reality is that cuts are already beginning to ripple through. Nearly 186,000 residents are at risk of losing Medicaid coverage. One in five nursing homes nationwide could close their doors. Families using Access Health CT are staring at health insurance premium hikes that will more than double, with private insurers and hospitals shifting costs across every American. School districts across Connecticut stand to lose more than \$53 million in federal funding next year.

Food assistance is also under threat. Roughly 10% of Connecticut relies on SNAP to put food on the table, but new federal requirements could strip away benefits. At the same time, changes to Pell Grants and student loans will make it harder for Connecticut families to send their kids to col-

continue onto page 4



2 More State Units Declare Impasse

At the time of this printing, with others potentially to follow

Two more CSEA bargaining units—P-3B and CSC (Correction Supervisors Council)—have officially declared impasse in their negotiations with the Lamont Administration. This move comes as part of a growing wave across SEBAC, with now six bargaining units—half of them in CSEA—taking the step after months of fruitless bargaining.

Our current contracts expired on June 30, and for months our bargaining teams have shown up at the table with thoughtful, reasonable proposals that would protect critical pub-

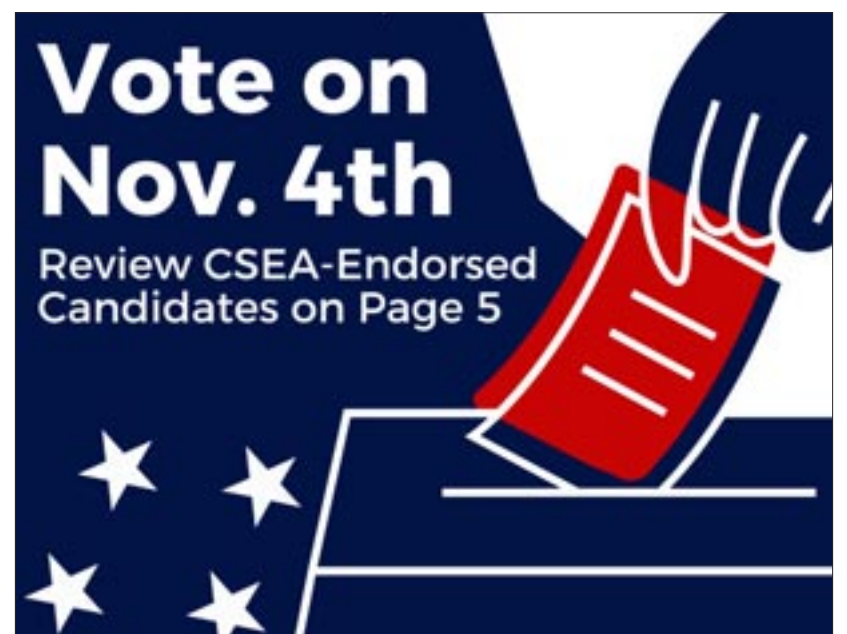
lic services and ensure fair pay and benefits for the workers who provide them. The administration, however, has refused to move on the basics: fair wage increases to keep up with inflation, competitive salaries to address

crushing recruitment and retention problems, and protections to ensure services don't continue to erode.

Faced with stalled negotiations and an administration unwilling to meet the needs of workers or the public, leaders of both units made clear why they chose to declare impasse and what's at stake for their members and for Connecticut:

Jennifer Corti, P-3B President: "We can no longer count on reliable support from the federal government, and as Governor Lamont has been

continue onto page 4



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CSEA, 760 CAPITOL AVE., HARTFORD, CT 06106

Also in this Edition:

Page 2:

Council 400 October Meetings

Page 3:

Gone Too Soon

Page 4:

Thanks For Giving Drive at CSEA

Page 6:

Medicare Open Enrollment Note

Page 6:

Cigna Basic Plan Update for Members

Page 7:

Child Care Bargaining Survey

Page 8:

WNBA Players: Pay Us What You Owe Us



Meetings And News

The October Delegates Meeting will be held as a hybrid meeting on Thursday October 16th at 10am at the CSEA Union Hall and via Zoom

Chapter 401 (Hartford area)
Thurs, November 6th at 1pm
Speaker: Sebby Puglisi, CSEA Council 400 Regional VP
CSEA Union Hall & Zoom
Zoom Mtg ID: 895 3209 6902
Patrice Peterson 860 416-0306

Chapter 402 (Danbury area)
Wed., October 8th - 10am
Speaker: Angela Nelson;
Cigna Dental Representative
United Methodist Church
5 Clapboard Ridge Road
Danbury, CT
Linda Albanese:860 354-6965

Chapter 403 (Norwich area)
Tues., October 14th - 1:30pm
Speaker: Angela Nelson;
Cigna Dental Representative
Rose City Senior Center
8 Mahan Drive, Norwich
Carol Burgess:860 303-7267

Chapter 404 (Waterbury area)
Tues. October 14th - 10am
Speaker: Bob Rinker, CSEA Council 400 Regional VP
Trinity Orthodox Church
937 Chase Pkwy, Waterbury

Chapter 405 (New Haven)
Thurs. Oct. 9th - 10:30am
Speaker: Betty Marafino, Retirement and Benefit Issues
Hamden Government Center Building, 3rd Floor
2750 Dixwell Ave., Hamden
Sue Pierson (203) 376-7207

Chapter 406 (Middletown)
Tues. October 14 - 12:30pm
Speaker: Judge of Probate Hon. Judge Joseph D. Marino
American Legion Post 75
58 Bernie O'Rourke Dr.
Middletown, CT

Chapter 407 (Bridgeport area)
Wed., October 15th - 1pm
Speaker: Bernadette Conway
CSEA Retiree Coordinator
National Catholic Church
1300 Stratford Rd., Stratford
Zoom ID: 872 4952 3823
Passcode: 000891
Liz Anderson (203) 676-0659

Chapter 408 (Windham Area)
Wednesday, Oct. 8th, 1pm
Speaker: Kevin P. Sullivan
CSEA Council 400 Organizer
Mansfield Senior Center
303 Maple Rd., Storrs
Doug Racicot (860) 234-2537

Chapter 409 (Retired State University Professors)
Friday, October 17th - 10am
CSEA Union Hall & Zoom
760 Capitol Ave., Hartford
Zoom ID: 868 8922 7158
Dave Walsh (860) 684-4773

Chapter 410 (Windsor area)
Monday, October 20th - 1pm
Speaker: State Senator (3rd District) Dr. Saud Anwar
Kent Memorial Library
50 N Main St, Suffield
Amelia Smith 860 687-1848

Chapter 411 (Rocky Hill area)
Subby Puglisi (860) 529-8336

Chapter 412 (Putnam area)
Tues., Oct. 21st - 1:30pm
Speaker: Aetna Representative
Putnam Town Hall
200 School Street, Putnam
Don Gladding (860) 933-9998

Chapter 414 (Torrington area)
Monday, October 20 at 10am
Five Point Extension Bldg
852 University Dr., Torrington
Kathryn Doan 860 324-8300

Chapter 415 (Manchester)
Monday, Oct. 27th - 1pm
Elks Lodge in Manchester
30 Bissell Street
Stu Clark: (860) 205-0657

Chapter 416 (New London)
Tuesday, Oct. 14th at 12pm
Speaker: CT Representative Dan Gaiewski, (40th district)
Waterford Public Library
49 Rope Ferry Rd., Waterford
John Knaff: 860-857-4244

Chapter 417 (Plainville area)
Wed., October 8th - 1pm
Speaker: Aetna Representative
Plainville Public Library
56 East Main St., Plainville
Mark Kirschner
(860) 882-2717

Chapter 418
(Community College Retirees)
Tues., October 14th - 10am
4C's Union Hall in Hartford
907 Wethersfield Ave
Zoom ID: 7421833716
Passcode: 6KUURC
Colleen Richard
(860) 202-4128

Chapter 421 - Daytona, FL
Wednesday, October 22nd
Louie's Pizza House
1347 Beville Road
Daytona Beach, FL 32119
Socializing 11:30 am
Lunch at 12 noon
\$10.95 (bev not included)
plus tax plus tip per person
All you can eat Pizza Buffet! Including Greek salad & Garlic Knots
Please RSVP by October 15 to: Ruth Finizio, President of CSEA Chapter 421
(860) 680-1860
ruthfinizio@gmail.com

Retirement Security 2.0

By: Michael O'Brien, Council 400 President

= In the past few months, I have talked about Council 400's Retirement Security program. Council 400 wants to focus its efforts on what we can most directly impact, which is the 2027 Pension and Healthcare negotiations. We recognize that there are other retirement security issues affecting all Americans like Social Security, Medicare and Medicaid that we will surely work with our coalition partners to help protect and improve.

Last month I wrote about the three-legged stool of financial security in retirement which is a pension, Social Security and personal savings. This month I want to talk about another important component of a secure retirement, good health and good

health care. After all, you can be financially secure and be able to afford all the things you need and splurge on your children (who hasn't done that in this day and age) and grandchildren a bit, but if you don't have good health, life isn't much fun. If you don't have a good health care plan you could be spending a lot of your financial wealth on medical bills.

The upcoming pension and healthcare negotiations will include active and retired employees. One would think that the State would prefer to maintain the decent healthcare coverage that active employees have in order to facilitate recruitment and retention. Once you are retired though, the state doesn't have to concern itself with re-

cruiting you anymore. We have to rely on our organizational strength to maintain things like part B reimbursement.

Many of you may have heard the parable of the man who builds his house on a solid rock foundation. When the storm waters rage the house withstands the torrent. Then there is the man who builds his house on sandy soil and when the storms rage, the house is washed away. Putting it another way, you have all heard the story of the big, bad wolf and the three little pigs with their houses built of straw, sticks and brick. I want Medicare to remain the equivalent of the brick house when the storm winds blow in Washington.

With regard to our retiree

health care, Traditional Medicare is like that solid concrete foundation. Taking this analogy to our homes, it provides us with a nice, dry functional basement for the furnace, hot water heater, electrical panel and some storage. Not a finished basement, but a functional one. Why do you think that when turning 65, the State is so efficient in making sure you sign up for it. It takes a lot of the burden of retiree health care coverage off of the State and on to the federal government. It is not an entitlement. We all paid into it while we were working.

Since Medicare is a federal program, we will need to rely on and work with our international union SEIU and our coalition partners

continue onto page 5

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CLOSED : Monday, October 13th

Dividend Rates - Third Quarter 2025 Rates		
	Dividend Rate	Percentage Yield
REGULAR SHARES	2.50%	2.53%
SHARE DRAFTS (Checking)	1.25%	1.26%
CLUB ACCOUNTS	2.00%	2.02%
Minimum opening balance \$25.00. The annual percentage yield is accurate as of the last dividend declaration date. Rate may change after the account is opened. Fees or other conditions may reduce the earnings on the account.		

7 Full Service Offices To Serve You

NORWICH

Uncas on Thames
401 West Thames St.
Norwich, CT 06306
(860) 889-7378

HARTFORD

84 Wadsworth St.
Hartford, CT 06106
(860) 522-5388 (Savings)
(860) 522-7147 (Loans)

NEW HAVEN

1666 Litchfield Turnpike
Woodbridge, CT 06525
(203) 397-2949

MIDDLETOWN

15 Ward Street
Middletown, CT 06457
(860) 347-0479

STORRS

1244 Storrs Rd.
Storrs, CT 06268
(860) 429-9306

SOUTHBURY

Southbury Training School
P.O. Box 644
Southbury, CT 06488
(203) 267-7610

NEWINGTON

O'Neil Plaza
2434 Berlin Turnpike
Newington, CT 06111
(860) 667-7668

Hours: Main Office: Mon-Fri, 9am-4pm Branches: Mon-Fri, 9:30am-4pm
Drive-Up Teller (Hartford & Middletown): Mon-Fri, 8:30am-4pm; Paydays Open Until 5pm

Gone too Soon:
CSEA Members Who Have Passed On

The Office of the State Comptroller has provided CSEA with the following members that have recently passed away. Our condolences are with their family, friends and loved ones.

Agarwal, Usha, Judicial

Aloia, Sheila,Administrative Clerical

Bartos,Annette,Administrative Clerical

Boukus, Gary, No Designated Unit

Christolini, Shirley,Admin And Residual

Clark, Peter, Managerial

Coughlin, John, Managerial

Curtis, Doris, Confidential

Dearington, Michael, No Designated Unit

Downing, Randy, Healthcare

Duke, Charles, Service/Maintenance

Flanagan, Marilyn,Administrative Clerical

Geller, Edwin, Healthcare

Giusti, Rosalie, Social And Human Services

Hanson, Kenneth, Engineer, Scien, Tech

Huertas, Gilbert, Service/ Maintenance

Kaine, Carol, Uconn - Non-Faculty

Kazlauskas, Gale, Healthcare

Kovacs, Frank, Protective Services

Lapierre,Arthur, Engineer, Scien, Tech

Liu, Lan, No Designated Unit

Maciver, Patricia, Community Colleges

Mcbride, Eleanor,Admin And Residual

Mcdermott, Peter, Protective Services

Miller, George, Engineer, Scien, Tech

Moshier, Debra, No Designated Unit

Moshier, John, Protective Services

Panu, James, Judicial

Pelto, Gretel, Uconn - Faculty

Piwarzyk, Marcia, Community Colleges

Purvis, Betty, Healthcare

Purvis, Betty, No Designated Unit

Riley, Dennis, Legislative Management

Rodriguez, Joe, Healthcare

Rudaitis, Stella, Service/Maintenance

Swanson, John,Admin And Residual

Truglia, Christel, Legislative Management

Truglia, Christel, Legislative Management

Villa, Jose, Healthcare

Zanglein, Barbara, Healthcare

CSEA NEWS

The Voice of Connecticut's
Public Service Employees & Retirees

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Local 2001,Service Employees International Union,CTW,CLC

Travis WoodwardPresident
Diane MurphySecretary/Treasurer
David GliddenExecutive Director
Drew E. StonerCommunication Director
Jason P. WebsterGraphic/ Technical Assistance

INSERTION DEADLINE: 1st of prior month.

MAILING ADDRESS: CSEA/SEIU Local 2001, 760 Capitol Avenue, Hartford, CT 06106;
PHONES: (860) 951-6614, toll-free: (800) 894-9479, FAX: (860) 951-3526; INTERNET:
www.csea-ct.com.

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The inclusion of advertising in the CSEA News
does not constitute an endorsement

P-3B and CSC Declare Impasse

continued from page 1
saying, our state must be prepared to protect our residents from the most harmful cuts and policy changes. Our members, and the people we serve every day, deserve to know that Governor Lamont is serious about protecting Connecticut from the fallout of federal chaos. So given the stakes, and the lack of progress at the table, declaring impasse and mov-

ing toward arbitration is now the only responsible option.”
Lieutenant Thomas Titus, President of the Correction Supervisors Council (CSC): “Governor Lamont doesn’t know what it’s like to work inside these facilities every day—and his latest offer makes that clear. While Connecticut’s minimum wage has gone up and the cost of living keeps climbing, our members are

stuck with stagnant wages and higher healthcare costs. Meanwhile, our facilities are dangerously understaffed, and the job grows more unpredictable and riskier by the day. We have declared impasse and will now head to arbitration. We won’t accept a lowball offer—our members have earned fair pay, and we’re going to keep fighting for it.”

Declaring impasse is not

about giving up on negotiations—it’s about ensuring that the voices of frontline workers are heard and that the people of Connecticut get the strong, reliable services they deserve. As arbitration moves forward, our power lies in our unity, and together we will keep fighting until every member has a fair contract.

Call for Donations: Thanks For Giving Drive

The holidays can be a difficult time for many, and the Good Works Committee has a tradition for providing for those in need at Thanksgiving for decades. Please consider making a donation to this worthy cause, it is never too early to be thinking about helping members in need during the holidays. Checks can be made out to CSEA Good Works and

sent to CSEA, 760 Capitol Ave., Hartford, CT 06106, Attention: Good Works.
Thank you for your generosity.



Connecticut has \$2 Billion in Surplus to Spend. Working Families Need Relief. The Time is Now.



continued from page 1
lege.

That is why people across the state are calling on lawmakers to reconvene. And it’s why you can play a direct role in making sure they hear this message. By scanning the QR code provided, you’ll be asked to type in your information. Almost instantly, your phone will ring, and you’ll be connected directly with your state representative and senator. It’s one of the easiest and most effective ways to make your voice heard, even if you just leave a voicemail. You don’t need to deliver a speech. Just a simple, clear message: that you want them to come back into session and commit these dollars to the people who need them most.

Connecticut cannot afford to wait years until the next regular budget session. Families are al-

ready making impossible choices. Seniors are already going without the care they need. Students are already losing out on opportunities. Every month that passes makes these problems harder to fix. Lawmakers need to be reminded that their job is not just to protect bond ratings but to protect people. Delay isn’t neutral—it has consequences that ripple through every corner of the state.

Scan the QR code, make the call, and remind your elected leaders that the resources exist to protect families right now. The choice is theirs, but the responsibility is ours too: to demand a government that invests in people, not just in debt reduction.

Connecticut has the money. Families have the need. The time to act is now.

2025 Municipal General Election

Tuesday, November 4th

This year, CSEA is endorsing in over 80 elections across Connecticut. With so many seats up for grabs, and so much at stake, it is more important than ever to ensure that we elect pro-worker candidates who share our union values.

Our endorsement process is designed in a way to ensure that member input, values, and legislative priorities are at the forefront of the decision-making process. Below,

please review the endorsement process and ways that you can get involved to ensure that pro-worker candidates are elected to the General Assembly and statewide offices. CSEA joins our fellow CT SEIU locals (SEIU 1199, SEIU 32BJ, 4Cs, and CEUI/MEUI Local 511) to hold candidate interviews and endorse as a State Council. The process starts when a candidate reaches out to the State Council to request an en-

dorsement. Any candidate running for public office, regardless of party affiliation, may request an endorsement.

Candidates are sent an in-depth questionnaire which they must complete before scheduling a candidate interview in front of members of the Legislative Action Committee (LAC) from each of the State Council locals.

After candidates are interviewed, the CSEA LAC makes a

recommendation to endorse or not, these recommendations are then presented to the Executive Council where they vote to approve or deny the endorsement.

Endorsement is only the first step in our involvement in these races - members must mobilize to make calls and knock on doors for these candidates while our communications program also sends out mailers to registered voters in their district.

FIRST	LAST	OFFICE SOUGHT	TOWN/ CITY
Adam	Prestin	Board of Aldermen - 3rd Ward	Ansonia
Daniel	Stahl	Board of Aldermen - 6th Ward	Ansonia
Frank	Tyszka	Mayor	Ansonia
Jacquelyn	Daniels	Board of Aldermen - 1st Ward	Ansonia
Lisa	Glazer	Board of Aldermen	Ansonia
Patricia	DaSilva	Board of Alderman - 5th Ward	Ansonia
Sean	Rallis	Board of Aldermen - 3rd Ward	Ansonia
Nicole	Nelson (4C's Member)	City Council - 130	Bridgeport
Joseph	Sokolovic	Board of Education	Bridgeport
Robert	Traber	Board of Education	Bridgeport
Ellen	Zoppo-Sassu	Mayor	Bristol
Jennifer	Tagariello	City Council - District 2	Bristol
Mark	Dickau	City Council - District 3	Bristol
A. Fiona	Pearson	Town Council - At-Large	Cheshire
Augusta	Gilberti	Board of Education	Colchester
Bernie	Dennler	First Selectman	Colchester
David	Koji	Treasurer	Colchester
Denise	Turner	Board of Selectmen	Colchester
Eric Arthur	Jackson	Board of Assessment Appeals	Colchester
Jillian	Vinci	Board of Finance	Colchester
Krista	Kardys	Board of Finance	Colchester
Nancy	Nelson	Board of Education	Colchester
Rosemary	Coyle	Board of Selectmen	Colchester
Sean	Gillespie	Board of Finance	Colchester
Lisa	Thomas	Town Council	Coventry
Megan	Boshuyzen	Board of Education	Coventry
Roberto	Alves	Mayor	Danbury
Joelyn	Leon	Town Council	East Hampton
Angie	Parkinson (AFT Member)	Town Council	East Hartford
Swapna	Das (CSEA Member)	Constable	Farmington
Douglas	Foley	Legislative Council - At-Large	Hamden
Maurine	Crouch	Legislative Council - At-Large	Hamden
Shontá	Browdy	Board of Education	Hartford
Jan	Lawrence (CSEA Member)	Board of Selectmen	Hebron
Tiffany	Thiele	Board of Selectmen	Hebron
Alexandra	Lamb	Board of Education	Manchester
Dennis	Schain	Board of Directors	Manchester
Jerald	Lentini	Board of Directors	Manchester
Jay	Moran	Mayor	Manchester
Jessee	Muñiz-Poland	Board of Directors	Manchester
Pamela	Floyd-Cranford	Board of Directors	Manchester
Sarah	Jones (CSEA Member)	Board of Directors	Manchester
Warren	Packer (CSEA Member)	Constable	Manchester
Carlita	Cotton	Town Council	Mansfield
Diadette	Hernandez	City Council - Area 2	Meriden
John	Hauselt	City Council - Area 3	Meriden
Sarah	Taylor	City Council - Area 4	Meriden
Stephany	Morales-Valentin	Board of Education	Meriden
Yvette	Cortez	City Council - Area 1	Meriden

Council 400 President's Corner: Mike O'Brien

continued from page 2

like ARA, the Alliance for Retired Americans, in the campaign to protect it, not only for us but for all Americans. If the party in power in Washington reduces the benefits of Medicare to the equivalent of a dirt floor crawl space, we could all be in a lot of trouble.

In Connecticut, our Senators and Congressional delegation are all good on protecting programs like Social Security, Medicare and Medicaid. If you are reading this

should strongly consider calling or emailing your representatives and tell them to keep their hands off our Social Security and Medicare. You may not live in Connecticut, but that is where your health care benefits come from, and our delegation in Washington DC needs all the help they can get.

We had an excellent first meeting of our Retirement Security Steering Committee with our Council 400 Chapter Presidents and Legislative Action Committee members back

FIRST	LAST	OFFICE SOUGHT	TOWN/ CITY
Bobby	Sanchez	Mayor	New Britain
Candyce	Scott	Common Council - Ward 3	New Britain
John	McNamara (CSEA Member)	Common Council - Ward 4	New Britain
Yadira	Maldonado	Common Council - Ward 2	New Britain
Amanda	Martinelli	Board of Alders - Ward 8	New Haven
Mildred	Melendez	Board of Alders - Ward 13	New Haven
Jefferey	Hart	Board of Education	New London
A.J.	Tiniakos	Town Council	Newington
Amy	Perrotti	Board of Education	Newington
Frank	DeMaio	Fire Commissioner	Newington
Hilda	Nieves	Town Council	Newington
Jessica	Weaver	Board of Education	Newington
Jon	Trister	Mayor	Newington
Kathy	Gonzalez (SEIU 1199NE Member)	Town Council	Newington
Kim	Radda	Town Council	Newington
Matt	Plourd	Town Council	Newington
Meri	Beatrice	Board of Education	Newington
Sam	Sharma	Board of Education	Newington
Shaun	Holloran	Board of Education	Newington
Lois	Dupointe (CSEA Member)	Police Commission and Board of Assessment and Appeals	Plainfield
Benjamin	Gediman	Town Council	Plainville
Brittany	Bouchard	Board of Education	Plainville
Melissa	Sweeney	Board of Education	Plainville
Mike	Duncan	Board of Alderman - Ward 3	Shelton
Brittany	Lawrence (CTTU Member)	Board of Represenatives - District 10	Stamford
Bernard	Sykes	Town Council	Vernon
Jeremy	Geller	Mayor	Vernon
Laurie	Abernathy	Town Council	Vernon
Maryann	Levesque	Town Council	Vernon
Phyllis	Winkler	Town Council	Vernon
Kay	Muñoz	Board of Education	Waterbury
Kenneth	Curran	Board of Aldermen - District 1	Waterbury
Joshua	Steele Kelly	Board of Finance	Waterford
Narciss	Green	Representative Town Meeting - First District 3	Waterford
Ursula	Moreshead	Representative Town Meeting - First District 2	Waterford
Becky	Jacobsen	Board of Education	Windsor
Ojala	Naeem	Town Council	Windsor

and live in Connecticut, think about picking up the phone or sending an email to your congress Person and thanking them for their hard work on our behalf in these difficult times.

If you live in another State like North or South Carolina or Florida, you

in August. Got a lot of good information from our speakers and will be working to get some of those presentations out to our membership in the future. We didn't finish everything we wanted to get to on our agenda but this is an ongoing process. We hope to schedule a follow-up meeting in the near future. If you attended your Council 400 chapter meeting in September, I hope you did well on the quiz!



**Important Reminder:
Medicare Open Enrollment is Not for State Retirees**

The Medicare Open Enrollment period is beginning October 15th, and with it comes a flood of mailers, phone calls, and television ads. We want to make sure you have the right information:

As a State of Connecticut retiree, you do not need to take any action during Medicare Open Enrollment.

This enrollment period applies to individuals who are purchasing or changing private Medicare plans. State retirees are automatically covered through the State’s plan with Aetna, and your coverage remains in place without you doing anything.

Here’s what you need to know:

You can safely disregard any mailings, calls, emails, or advertisements related to Medicare enrollment.

The only communication you should pay attention to will come directly from the Office of the State Comptroller. Look for the Comptroller’s Seal on official materials.

Some Aetna notices may mention the option to “opt out” of your plan. This language is required by federal Medicare rules, but we strongly advise you not to opt out. The State retiree plan offers comprehensive coverage that cannot be matched on the private market.

If you have questions or concerns, please contact the CSEA Council 400 Retiree Team. We are here to help ensure you have accurate information and peace of mind about your healthcare coverage.

**Active & Retired State Employees:
Cigna Basic Dental Plan Update**

The following message is only for active and state retirees who are on the Cigna Basic Dental Plan

DENTAL-ONLY Open Enrollment EXTENDED Until October 31, 2025

If you are on the Basic dental plan with the State of Connecticut you might have recently received a letter from the Office of the State Comptroller. Your Cigna dental coverage has been updated - in-network benefits have been enhanced to help you save more, but out-of-network costs may now be higher. Because these changes were not made clear enough to Basic plan participants by Cigna prior to the close of open enrollment, CSEA requested and the Comptroller has now determined that Basic plan participants Members have until October 31, 2025 to review options and make plan changes. In addition, for those that have incurred surprise bills due to this change, Cigna has agreed to reimburse those affected before proper notice was sent (those on the Basic plan that visited their out-of-network dentist during the months of July or August). Here are member choices going forward.

If you use an out-of-network dentist and don’t plan to switch dentists, stay with the Basic Plan—it provides stronger out-of-network benefits, but you will have larger out-of-pocket costs than you may have previously had.

If your dentist is in-network or you plan to move to an in-network dentist, Enhanced or DHMO plans will offer better benefits at lower costs, but only if your dentist participates in the network.

Support Available

Check if your dentist is in-network: Use the “Find a Dentist” tool or call 800-244-6224.

Nominate your dentist: If they’re not in-network, you or your provider can ask Cigna to add them. Dentists requested by members are being prioritized.

Cigna Customer Service: Get answers to your questions and help find in-network care nearby.

Why the Change?

Our plan benefits are always bid out through an RFP process. When United first won the RFP from what had previously been covered by Anthem, their network was substantially smaller than Anthem’s, and United was required to cover any balance due for out-of-network dentists who charged more than the “usual and customary rates” and were unwilling to reduce those charges, until United’s network size matched Anthem’s.

That requirement was continued when Cigna won the RFP from United. Cigna’s network size now exceeds Anthem’s, and therefore the requirement to cover that balance for out of network no longer applies. Cigna fully meets the Plan’s size of network requirements.

This means that members who are seeing out of network dentists who charge more than the usual and customary rates may now be responsible for those excess charges, in addition to the usual cost share applicable to the particular dental procedure. Again, because those members did not get clear enough notice of the change during the most recent open enrollment, we have secured an additional open enrollment period so members can make an informed decision.

Don’t wait until it’s too late—review your dentist’s network status and your dental plan options before the October 31st deadline. Taking a few minutes now to confirm your provider and select the right plan will help you avoid surprise bills and ensure you’re getting the best value for your care.

Need Help?

- Use Cigna’s Find a Dentist tool to check if your dentist is in-network.
- Call Cigna Dental at 800-244-6224 with questions about coverage or providers.

Does CSEA have your correct contact info on file?

Update your info by scanning the QR code below.



Family Child Care Provider News
Noticias para Proveedores de Cuidado Infantil

Your Voice Matters: Fill Out the Bargaining Survey Today

Our power at the bargaining table directly reflects how active our members are. As we prepare for the next round of contract negotiations, it is absolutely critical that every member takes a few minutes to fill out the bargaining survey: seiu2001.cc/contract-survey

This is your chance to shape the priorities of our union. The survey is where you tell us what matters most to you—whether that’s fair wages that keep up with inflation, better health care, retirement security, improved working conditions, or protections to ensure the vital services we provide aren’t eroded. It only takes a few minutes to complete, and the results will directly inform the proposals we bring to negotiations and help ensure our demands reflect the real needs and priorities of members across the state. Don’t leave your priorities out of the conversation—make sure your voice is heard.

Fill out the survey now:
seiu2001.cc/contract-survey

Tu Voz Importa: Completa la Encuesta de Negociación Hoy

Nuestro poder en la mesa de negociación refleja directamente cuán activos están nuestros miembros. Mientras nos preparamos para la próxima ronda de negociaciones de contrato, es absolutamente crucial que cada miembro tome unos minutos para completar la encuesta de negociación: “
seiu2001.cc/contract-survey

Esta es tu oportunidad de definir las prioridades de nuestro sindicato. La encuesta es donde nos dices qué es lo más importante para ti—ya sea salarios justos que sigan el ritmo de la inflación, mejor atención médica, seguridad de jubilación, mejores condiciones de trabajo o protecciones para garantizar que los servicios vitales que brindamos no se deterioren.

Solo toma unos minutos completarla, y los resultados informarán directamente las propuestas que llevemos a las negociaciones y ayudarán a garantizar que nuestras demandas reflejen las verdaderas necesidades y prioridades de los miembros

en todo el estado.
No dejes tus prioridades fuera de la conversación—asegúrate de que tu voz sea escuchada.
Completa la encuesta ahora:
seiu2001.cc/contract-survey



Why Everyone Should Care About the Healthcare Crisis
Not Just Those on Medicaid and ACA-Plans

WHY SPOUSES OF CT STATE RETIREES SHOULD JOIN CSEA COUNCIL 400

As the spouse of a Connecticut state retiree, you benefit directly from the hard-earned healthcare and pension protections your family relies on. By joining CSEA Council 400 for just \$60 per year, you help strengthen the voice of retirees and their families at the Capitol and in negotiations that affect your healthcare, cost-of-living adjustments, and long-term retirement security.

You don't need to have worked for the state — if you're receiving benefits through your spouse's retirement, you have a stake in protecting them. Your membership supports advocacy, representation, and access to helpful information and resources all year long. It's a small investment that helps protect what you've earned together.

At the time of print, the federal government is in shutdown, and one of the most immediate and devastating impacts will be on healthcare. Much of the public conversation has focused on families who rely on Medicaid or the Affordable Care Act (ACA) for coverage, but the truth is: if you have private insurance through your employer, you’re not insulated. You should care deeply about what’s happening, because the ripple effects will hit your premiums too.

Here’s why. The ACA isn’t just a program for low-income families. It’s a stabilizer for the entire healthcare market. Millions of Americans depend on tax credits provided under the ACA to afford insurance on the exchanges. Without those subsidies, many of those families simply won’t be able to keep their coverage. That means fewer people insured, fewer healthy individuals paying into the system, and higher costs spread across everyone who

remains.

Think of it like a seesaw. When more people have coverage, the costs balance out. But when coverage falls, the weight shifts—and private insurers respond by raising premiums on the rest of us. If tax credits vanish because of congressional inaction, it’s not just ACA enrollees who will be left behind. Employer plans will see the shockwave too, because the entire market becomes riskier and more expensive. And while union members tend to shoulder these spikes better than our non-union siblings, we’ll all be feeling the reverberations of these subsidies.

According to Access Health CT, more than 142,000 people in our state rely on subsidies through the ACA exchange. If those credits disappear, families will be looking at premiums that jump by triple digits overnight. A family of five making \$150,000 could see their monthly bill spike from under \$1,000 to over \$4,000—a cost so high it forces many to drop coverage altogether. When tens of thousands of our neighbors

are forced to go without insurance, the pressure doesn’t just sit on them—it gets passed along in higher costs to everyone who still has insurance.

Hospitals and providers will also feel the squeeze. More uninsured patients means more uncompensated care. Providers then increase prices on the insured population to make up the gap. Employers will face skyrocketing healthcare costs, making it harder to keep benefits strong. State budgets may be strained as uncompensated care rises. The entire system becomes more fragile.

It’s not just about politics, or “other people’s programs.” It’s about how our shared healthcare system works. If one leg of the stool gets kicked out, the whole thing tips over.

So if you think you’re safe because you get insurance through work, you’re not. A government shut-down that strips ACA tax credits will drive up costs for everyone, and make our system more unstable for years to come.

Pay Us What You Owe Us

WNBA Players Fight for Equitable Pay

At this summer’s WNBA All-Star Game, players took the court in matching black T-shirts with a bold, simple message: “Pay Us What You Owe Us.” It wasn’t just a fashion statement — it was the public face of their union fight.

For months, WNBA players have been at the bargaining table with league executives, pushing for a new collective bargaining agreement that finally reflects the reality of today’s game. The league is breaking attendance records, drawing new broadcast deals, and selling more jerseys than ever before. But players say their compensation, benefits, and voice in decision-making are lagging far behind.

The campaign highlights three key demands: fair revenue sharing so players benefit directly from the league’s growth; meaningful salary increases to match the rising value of women’s sports; and real respect for the players who built

this league into what it is today. By wearing the shirts, coordinating messaging, and speaking directly to fans, the players are showing how collective action can shift the public narrative.

The response has been powerful. During the All-Star Game, fans chanted “Pay them!” — proof that the players’ fight resonates far beyond the locker room. Like so many workers across industries, they are demanding not just recognition, but a fair share of the value they create.

Here in Connecticut, we know that story well. Public workers are told “there’s no money” while surpluses pile up. Paraeducators, child care providers and state employees see the same pattern: management holding back resources while the people on the frontlines do the real work.

Solidarity means seeing our struggles as connected. Whether it’s athletes fighting for fair contracts, nurses demanding safe

staffing, or public employees pushing back against fiscal roadblocks, the lesson is the same: when workers stand together and raise their voices, they can change the game.

This season, let’s take inspiration from the WNBA players. Their rallying cry is one we can all share: “Pay us what you owe us.”

WNBA PLAYERS
CURRENTLY SPLIT
9.3% OF TOTAL
LEAGUE REVENUE.
NBA PLAYERS
RECEIVE 49-51%.

THE NBA TOOK 40
YEARS TO MAINTAIN
PROFITABILITY. THE
WNBA IS IN THEIR
28TH YEAR.

THE WNBA JUST
SECURED A \$2.2B
MULTI-YEAR
BROADCASTING
DEAL.

THE WNBA WILL
EXPAND TO
CLEVELAND, DETROIT,
AND PHILADELPHIA
BY 2030.

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