



# ORGANIZATION OF STAFF ANALYSTS WELFARE FUND

220 EAST 23<sup>rd</sup> STREET • SUITE 707 • NEW YORK, NY 10010

WEB: WWW.OSAUNION.ORG

TEL: (212) 686-1229 • FAX: (212) 686-1231

## Trustees

Robert J. Croghan  
Michael Daflos  
Michael Schady  
Joan Smith  
Wilfrid St. Surin

May 17, 2021

## Administrator

Sheila Gorsky

## Counsel

Len Shrier, Esq.

### New Welfare Fund Benefit – LifeStation Medical Alert System

Dear Brothers and Sisters:

Our Welfare Fund provides both automatic and optional benefits to our members. There is a \$50,000 life insurance policy (\$5,000 for retirees) provided at no cost to the member. However, we also offer optional life insurance through the union for those members who wish to buy extra coverage.

The optional benefits are a service by the union, since we can often get a better price by purchasing as a group than we could as individuals.

One such new service will now be available.

In 1990, OSA did not represent a single retiree. Today, the number has grown to about 3,000. Our retirees have many of the same needs as our active members, but also some special needs. One issue is the tendency, in old age, for our retirees to be living alone.

Living alone is more common today, due to changes in our national lifestyle. We no longer have large extended families and most older folks do not live with their children. This becomes a worry when the older person is now entirely alone due to the death of a partner.

Also, as we age, two more issues arise. Our balance gets much worse with age and we are more likely to fall. At the same time, our bones get more fragile and each fall becomes more likely to cause harm.

Modern technology has responded to this problem with remote devices that can enable us to call for help if we do fall, but the costs are not insignificant. Still, the reality of a single person, falling and unable to summon help is very scary and very real.

Since OSA now has both many retirees and also many elderly parents of active members in the situation of single living circumstances, Mike Schady, a Welfare Fund Trustee, researched the available products on the market. He then worked with Michael Goodwin to approach the chosen company and to get OSA a discount since we were a "group." The company is called "LifeStation."

I will quote from the American Federation of Teachers' letter to their members about a similar benefit that Mike Goodwin arranged for them. Loretta Johnson, AFT Secretary Treasurer, wrote, in part:

*“This great offering comes to us from two people who understand union benefits. Michael Goodwin is the former president of the 105,000-member Office and Professional Employees International Union, AFL-CIO (1994-2015), and Robert J. Isacsen, a former OPEIU guild president. Working together, they formed Global Affinity Services, Inc. (GAS) to deliver group programs at wholesale rates. They learned that, by using the collective purchasing power of the membership, enormous savings can be achieved on many products that members buy every day.”*

There are four options available from the company. The least expensive is a medallion that works through your home phone. Of course, if you are able to get to your home phone, you will not need this help, but if you have fallen and cannot get to the home phone, pressing a button on a device can be a life saver.

The second option does not require you to have a land line, but costs more and also is limited to an area within a few hundred feet of your home.

The third option is clearly better in that you can be away from home and the device will notify help to arrive wherever you are.

We find that the company's last option (fall detection) might be of value in some cases, but also possibly a problem, depending on how sensitive it is. If it is too sensitive, you might be contacted when nothing has really happened. If it is not sensitive enough, it might not work when it should.

The third option, the mobile G.P.S. does seem to be likely to be of most benefit for those of our retirees who live alone or single family members, but any of the options are available to you.

One key issue for us is that there is no long contract that must be signed. You will be able to cancel at any time if the living situation changes and there is no further need or interest in the service.

The prices are as follows.

- |    |                               |                   |
|----|-------------------------------|-------------------|
| 1. | In Home Landline              | \$18.95 per month |
| 2. | In Home No Landline           | \$25.95 per month |
| 3. | Mobile LTE w/GPS              | \$27.95 per month |
| 4. | Fall Detection (extra charge) | \$ 5.00 per month |

The cost for #3 is about a dollar a day, which is the lowest we have found for an equivalent service. Michael Schady has tested this service and finds it satisfactory.

On behalf of the Trustees, I hope you will find this helpful.

Fraternally,

Robert J. Croghan, Trustee