



CSEA NEWS

The Voice of Connecticut's Public Service Employees & Retirees

October, 2026

CSEA SEIU Local 2001

VOL. 59, NO. 10

CSEA Members Complete 2026 General Election Endorsements

90 Candidates Endorsed Across the State

The 2026 General Election is right around the corner, and over the last several months CSEA members have been interviewing candidates and reviewing their records on the issues that affect our jobs, our families and the public services we provide.

This year's election will determine Connecticut's Governor and other statewide offices, all 187 seats in the General Assembly and Connecticut's representatives in Congress. Early voting begins October 19 and runs through November 1, with Election Day on Tuesday, November 3.

For CSEA members, there will be plenty at stake when those newly elected officials

Our seven active state units and retiree council are in the middle of the first major negotiations over pensions and healthcare in nearly 30 years. Paraeducators are preparing to return to the Capitol to continue the fight for a statewide \$45,000 minimum salary. Municipal and school employees continue to deal with tight budgets, staffing shortages and rising costs. Across CSEA, members will be asking elected officials to protect collective bargaining, fund public services and make public service jobs good jobs that people can afford to stay in.

Those are the same issues that shape CSEA's endorsement process.

take office.

The next General Assembly will write another two-year state budget.

CSEA joins our fellow SEIU State Council unions to conduct candidate interviews and make endorsements. The process is open to candidates from any political party who seek the union's endorsement.

Candidates are asked to complete an extensive questionnaire covering issues including collective bargaining, pensions, healthcare, privatization, staffing, public education, public services and the state budget. Candidates who complete the questionnaire can then sit for an interview with union members serving on the Legislative Action Committees of the participating SEIU locals.

The CSEA Legislative Action Committee reviews those interviews and makes recommendations to CSEA's Executive Council, which takes the final endorsement vote. Party affiliation does not decide an endorsement.

The process gives members a chance to ask candidates directly where they stand and creates a record that our union can return to after Election Day. When a contract comes before the General Assembly, when pension or healthcare legislation is proposed, when a state budget affects staffing or when a local government is considering privatizing work, members should know where elected officials have said they stand.

CSEA has now completed its General Election endorsement process. You can find the complete list of endorsed candidates beginning on Page 4.

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CEUI SEIU Local 511 DOT Union Brother, Elvin Hernandez, Killed

Slow Down. Move Over. And Put Down the Phone.



Every worker deserves to come home after their shift.

But on Friday, September 25, 2026, Elvin Hernandez, a Department of Transportation Maintainer 3 Sweeper Operator, was working along I-95, cleaning debris from the roadway, when he was struck and killed by a driver reportedly speeding and driving erratically while under the influence of drugs.

Elvin was doing his job helping keep Connecticut's roads safe for the hundreds of thousands of people who travel them every day. Elvin deserved to go home that Friday night.

Instead, his family, friends, coworkers and union brothers and sisters are mourning a life taken far too soon.

Elvin's obituary was heartfelt and a beautiful memory of who Elvin was:

"Elvin worked as a DOT maintenance 3 sweeper operator for the Connecticut Department of Transportation, a profession well suited to a man who spent so much of his life on the move and among people. Those closest to Elvin describe him as easy-going, loving, friendly, generous, and remarkably selfless. He had a way of helping people without waiting to be asked. If someone crossed his path and needed a hand, Elvin was often willing to give it. There was a natural generosity about him—not something performed for recognition, but simply part of the way he lived. He loved people. He

loved conversation. He loved to laugh. He was often described as the life of the party, frequently smiling and laughing and bringing an energy to gatherings that people naturally gravitated toward. He also had his own signature catwalk, a little personality trait that brought smiles and laughter to those around him. It was just one of the many things that made Elvin uniquely himself and so unforgettable. His friendliness allowed him to connect with people

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Chapter & Delegate Meetings

The October Delegates Meeting will be held as a hybrid meeting on Thursday October 15th at 10am at the CSEA Union Hall and via Zoom	Chapter 405 (New Haven) Thurs. October 8th - 10:30am Speaker: Bernadette Conway CSEA Retiree Coordinator Hamden Government Center Building, 3rd Floor 2750 Dixwell Ave., Hamden Sue Pierson (203) 376-7207	Chapter 408 (Windham Area) *Holiday Luncheon* Wednesday, December 9th Georgina's Restaurant 275 Boston Tnpk, Bolton	Chapter 412 (Putnam area) Tues., October 13 - 1:30pm Putnam Town Hall 200 School Street, Putnam Chuck Morrell 860 861-2099
Chapter 401 (Hartford area) Thursday, Oct. 1st - 1pm Speaker: Dr. Patrick Coll Medical Dir of Senior Health CSEA Union Hall & Zoom 760 Capitol Ave., Hartford Zoom Mtg ID: 89532096902 Patrice Peterson: 860 416-0306	Chapter 406 (Middletown) Tues. October 13 - 12:30pm Speaker: Elder Law Attny Daniel O. Tully American Legion Post 75 58 Bernie O'Rourke Dr. Middletown, CT Donna Maronde (860) 305-1700	Chapter 409 (Retired State University Professors) Friday, October 23rd - 10am CSEA Union Hall & Zoom 760 Capitol Ave., Hartford Zoom ID: 868 8922 7158 Dave Walsh (860) 684-4773	Chapter 414 (Torrington area) Monday, October 19 at 10am Guest Speaker: Kevin Sullivan CSEA Retiree Organizer Five Point Extension Bldg 852 University Dr., Torrington Kathryn Doan 860 324-8300
Chapter 401 (Hartford area) Thursday, Nov. 5th - 1pm Guest Speaker: Paul Bedard Probate Judge CSEA Union Hall & Zoom 760 Capitol Ave., Hartford Zoom Mtg ID: 89532096902 Patrice Peterson: 860 416-0306	Chapter 406 (Middletown) Free Rides to the Polls Chapter 406 Officers are providing free rides to the polls for early voting and on Election Day 11/3 in the towns of Meriden, Middletown, or Portland Know your polling place and call Donna Maronde at (860) 305-1700	Chapter 410 (Windsor area) Monday, October 5th - 1pm Speaker: David Kiner Candidate for State Senate Kent Memorial Library 50 N Main St, Suffield Amelia Smith 860 687-1848	Chapter 415 (Manchester) Mon., October 26th - 1pm Elks Lodge in Manchester 30 Bissell Street David Olandt (860) 268-4614
Chapter 402 (Danbury area) Wed., October, 14th - 10am United Methodist Church 5 Clapboard Ridge Road Danbury, CT Andrew Woods 203 417-8952		Chapter 411 (Rocky Hill area) *2026 Holiday Banquet* Thursday, Dec. 17th at 12pm Elaine's Restaurant 1541 Berlin Turnpike Wethersfield, CT Buffet includes: Cheese & Crudités, Fresh Bread, Pasta, Sliced Sirloin Burgandy, Chicken Parmigiana, Baked Boston Scrod, Vegetables, Potatoes, Dessert, Coffee & Tea, Cash Bar Available! \$25 per Chapter 411 Member \$50 for each guest RSVP by December 1st Make checks payable to: "CSEA Chapter 411" Mail check to: Joy Gutis 34 Fairview Rd Brookfield, CT 06804 No Walk-ins Please! Questions or Dietary Restrictions? Call Joy at (860) 966-3340	Chapter 416 (New London) Tuesday, October 6th 12pm Social 1pm Meeting Speaker: Kevin Sullivan, CSEA Retiree Organizer Waterford Public Library 49 Rope Ferry Rd, Waterford Beverly Washington (860) 445-7328
Chapter 403 (Norwich area) Tues., October 13th - 1:30pm Rose City Senior Center 8 Mahan Drive, Norwich Carol Burgess: 860 303-7267	Chapter 407 (Bridgeport area) Wed., October 21st 1pm Speaker: Cigna Dental Rep St. Josephs of Stratford National Catholic Church 1300 Stratford Rd., Stratford President Robert Bepko (203) 521-4899		Chapter 417 (Plainville area) Wed., October 14th - 1pm Plainville Public Library 56 East Main St., Plainville Mark Kirschner (860) 882-2717
Chapter 404 (Waterbury area) Tues. October 13th - 10am Speaker: Ron Napoli, 73rd District Representative Trinity Orthodox Church 937 Chase Pkwy, Waterbury Tina Franco: (203) 721-4382	Chapter 408 (Windham Area) Wed., October 14, 12:30pm Guest Speaker: Gregg Haddad State Representative 54th Dist Mansfield Senior Center 303 Maple Rd., Storrs Questions? Christine Ashe (860) 742-0667		Chapter 418 (Community College Retirees) Tues., October 13th - 10am 4C's Union Hall in Hartford 907 Wethersfield Ave President Colleen Richard (860) 202-4128

Only get Emails for your Chapter

Don't Miss Chapter Meeting Announcements: Get Email Alerts

Local Meeting & Luncheon Info



CSE Credit Union continues to celebrate our 80th anniversary by gifting our members with a **2.80% DIVIDEND RATE** on Regular Share accounts for the 3rd quarter!



Don't forget our loan specials!
4.80% APR* NEW/USED AUTO
9.80% APR* PERSONAL LOAN
7.80% APR* DEBT CONSOLIDATION

*Annual Percentage Rate. Certain restrictions apply. Auto and personal loans cannot be applied toward existing CSE auto or personal loans. Debt consolidation not available to pay off CSE loans, including CSE Visas. Total CSE unsecured debt limit (excluding CSE Visa and student loan) not to exceed \$25,000. Cannot be combined with any other offer. Rate may change without notice.



Find all the essential information about the products and services we have to offer. You can even print a loan application online! Best of all, it's accessible from your personal computer 24 hours a day, 7 days a week.
www.CSECreditUnion.com

Closed Columbus Day - Monday, October 12, 2026
Closed Veterans' Day - Wednesday, November 11, 2026

Dividend Rates - Third Quarter 2026 Rates

	Dividend Rate	Percentage Yield
REGULAR SHARES	2.80%	2.84%
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 06360 (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.

- Avery, John, Service/Maintenance
- Barton, Patricia, Uconn Health
- Bassett, Clyde, Uconn - Faculty
- Boisvert, Dorothy,Administrative Clerical
- Brettschneider, Sharon, Managerial
- Brush,Alan, Uconn - Faculty
- Bundock, Elizabeth, Education
- Buonanno,Virginia, Correctional Officer
- Carney, James, State Police
- Carson, Lois, Engineer, Scien, Tech
- Cretella, Carol, Judicial
- Daley,William, Engineer, Scien, Tech
- Dempsey, John, Judicial Marshals
- Eshoo, Barry, Correctional Officer
- Gervickas,William, Engineer, Scien, Tech
- Grace, Diane, Healthcare
- Halverson, Kay, Education
- Harris, Carolyn, Healthcare
- Henry, Michael, State Police
- Higgins, Joy, Uconn Health
- Hyman, Rochelle, Legislative Management
- Karazin, Edward, Judicial - Judge
- Ketchum, Marilyn, State Colleges
- Lawyea, Erwin, Judicial Marshals
- Marazzi, Richard,Amercan Fed Of School
- Mundkur, Balaji, Uconn - Faculty
- Nelson, Ronald, Service/Maintenance
- Pike, Deborah, Healthcare
- Plese, Susan, Comm College Faculty
- Randlett, Bette, Managerial
- Richard,Alice, Protective Services
- Robinson, Derrick, Service/Maintenance
- Sharkiewicz, Minick, Judicial
- Tetty,Alexander,Admin And Residual
- Welson, Elinor, Social And Human Services
- Whitehead, Robert, Managerial
- Womic, Doris Tene, Service/Maintenance

CSEA NEWS

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- Diane Murphy Secretary/Treasurer
- David Glidden Executive Director
- Drew E. Stoner Communication Director
- Jason P. Webster Graphic/ Technical Assistance

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2026 General Election Endorsements

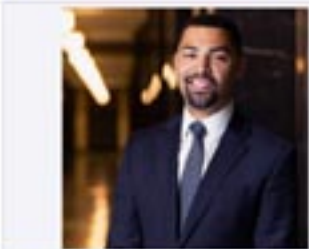
STATEWIDE OFFICES



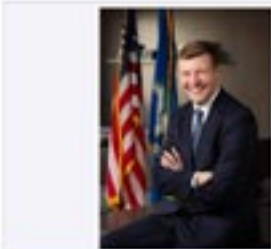
Ned Lamont
GOVERNOR



Susan Bysiewicz
LIEUTENANT GOVERNOR



Erick Russell
TREASURER



Sean Scanlon
COMPTROLLER



William Tong
ATTORNEY GENERAL

U.S. HOUSE OF REPRESENTATIVES



Joe Courtney
2nd Congressional District



Rosa DeLauro
3rd Congressional District



Jim Himes
4th Congressional District



Jahana Hayes
5th Congressional District

STATE SENATE

Maryam Khan
Senate District 2
Parts of Bloomfield, Hartford and Windsor

Saud Anwar
Senate District 3
East Hartford, East Windsor, South Windsor and part of Ellington

MD Rahman
Senate District 4
Andover, Bolton, Glastonbury and Manchester

Derek Slap
Senate District 5
Burlington, West Hartford and parts of Bloomfield and Farmington

Rick Lopes
Senate District 6
Berlin, New Britain and part of Farmington

David Kiner
Senate District 7
East Granby, Enfield, Somers, Suffield, Windsor Locks and parts of Ellington, Granby and Windsor

Matt Lesser
Senate District 9
Cromwell, Newington, Rocky Hill and parts of Middletown and Wethersfield

Gary Winfield
Senate District 10
Parts of New Haven and West Haven

Jack Fazzino
Senate District 13
Meriden and parts of Cheshire, Middlefield and Middletown

Jack Perry
Senate District 16
Prospect, Southington, Wolcott and parts of Cheshire and Waterbury

Jorge Cabrera
Senate District 17
Ansonia, Beacon Falls, Bethany, Derby and parts of Hamden, Naugatuck and Woodbridge

Joe de la Cruz
Senate District 18
Griswold, Groton, North Stonington, Plainfield, Preston, Sterling, Stonington and Voluntown

Catherine Osten
Senate District 19
Columbia, Franklin, Hebron, Lebanon, Ledyard, Lisbon, Marlborough, Norwich, Sprague and part of Montville

Sujata Gadkar-Wilcox
Senate District 22
Trumbull and parts of Bridgeport and Monroe

Julie Kushner
Senate District 24
Danbury and parts of New Fairfield and Ridgefield

Bob Duff
Senate District 25
Norwalk and part of Darien

Samantha Nestor
Senate District 26
Redding, Weston, Westport, Wilton and parts of Darien, New Canaan, Ridgefield and Stamford

Rob Blanchard
Senate District 28
Easton, Fairfield, Newtown and part of Bethel

Mae Flexer
Senate District 29
Brooklyn, Canterbury, Killingly, Mansfield, Pomfret, Putnam, Scotland, Windham and part of Thompson

Aaron Zimmer
Senate District 30
Canaan, Cornwall, Goshen, Kent, Litchfield, Morris, New Milford, North Canaan, Salisbury, Sharon, Sherman, Warren, Winchester and parts of Bethlehem, Brookfield, New Fairfield, Torrington and Washington

Matt Knickerbocker
Senate District 32
Bridgewater, Oxford, Roxbury, Southbury, Watertown, Woodbury and parts of Bethel, Bethlehem, Brookfield, Middlebury, Seymour and Washington

Brandi Mandato
Senate District 34
North Haven, Wallingford and parts of Durham, East Haven and North Branford

STATE HOUSE OF REPRESENTATIVES

Matt Ritter
House District 1
Part of Hartford

Angie Parkinson
House District 10
Part of East Hartford

Patrick Biggins
House District 11
Parts of East Hartford and Manchester

Geoffrey Luxenberg
House District 12
Part of Manchester

Tom Delnicki
House District 14
Part of South Windsor

Bobby Gibson, Jr.
House District 15
Bloomfield and part of West Hartford

Tiffani McGinnis
House District 18
Part of West Hartford

Kate Farrar
House District 20
Parts of Newington and West Hartford

Mike Demicco
House District 21
Part of Farmington

Rebecca Martinez
House District 22
Plainville and parts of Farmington and Southington

Emmanuel "Manny" Sanchez
House District 24
Part of New Britain

David DeFronzo
House District 26
Part of New Britain

Gary Turco
House District 27
Parts of New Britain and Newington

Amy Morrin Bello
House District 28
Part of Wethersfield

Linda Pierce
House District 30
Parts of Berlin and Southington

Moise Carelus
House District 31
Part of Glastonbury

Brandon Chafee
House District 33
Part of Middletown

Meghan Rosenfeld
House District 34
East Haddam, East Hampton and part of Salem

Cinzia Lettieri
House District 35
Clinton, Killingworth and part of Westbrook

Renee LaMark Muir
House District 36
Chester, Deep River, Essex and Haddam

Nick Menapace
House District 37
East Lyme and parts of Montville and Salem

Nick Gauthier
House District 38
Waterford and part of Montville

Anthony Nolan
House District 39
Part of New London

Aundré Bumgardner
House District 41
Parts of Groton and Stonington

Matt Danieluk
House District 45
Griswold, Preston, Voluntown and parts of Ledyard and Lisbon

Marcus Palumbo
House District 47
Canterbury, Chaplin, Scotland, Sprague and parts of Brooklyn, Lisbon, Norwich and Plainfield

Bob Fernandez
House District 48
Bozrah, Colchester, Franklin and part of Lebanon

Susan Johnson
House District 49
Windham

Michelle Doucette Cunningham
House District 53
Willington and parts of Tolland and Vernon

Gregg Haddad
House District 54
Part of Mansfield

Ellen Paul
House District 55
Andover, Hebron, Marlborough and parts of Bolton and Glastonbury

Kevin Brown
House District 56
Part of Vernon

Jane Garibay
House District 60
Parts of Windsor and Windsor Locks

Kim Becker
House District 62
Barkhamsted, Hartland, New Hartford and part of Granby

Maria Horn
House District 64
Canaan, Cornwall, Goshen, Kent, Norfolk, North Canaan, Salisbury, Sharon and part of Washington

Edward Corey
House District 65
Part of Torrington

Jeff Litke
House District 70
Part of Naugatuck

DeWayne K Wynn Jr.
House District 77
Part of Bristol

Nate Brown
House District 78
Plymouth and part of Bristol

Mary B. Fortier
House District 79
Part of Bristol

Chad Cardillo
House District 83
Parts of Berlin, Cheshire and Meriden

Kathleen Kimball
House District 87
North Haven

Laurie Sweet
House District 91
Part of Hamden

Eli Sabin
House District 92
Part of New Haven

Steven Winter
House District 94
Parts of Hamden and New Haven

Wildaliz Bermudez
House District 97
Part of New Haven

Kai Juanna Belton
House District 100
Part of Middletown

Kara Rochelle
House District 104
Ansonia and part of Derby

Anne Weisberg
House District 108
New Fairfield, Sherman and parts of Danbury and New Milford

Farley Santos
House District 109
Part of Danbury

Bob Godfrey
House District 110
Part of Danbury

MJ Shannon
House District 117
Parts of Milford, Orange and West Haven

Toni Lombardi
House District 118
Part of Milford

Kaitlyn Shake
House District 120
Part of Stratford

Sarah Keitt
House District 134
Parts of Fairfield and Trumbull

Anne M. Hughes
House District 135
Redding, Weston and part of Easton

Ken Gucker
House District 138
Part of Danbury

Dominique Johnson
House District 143
Parts of Norwalk and Westport

Matt Blumenthal
House District 147
Part of Stamford

2026 General Election Endorsements

WHY THE ENDORSEMENT PROCESS MATTERS

Candidates seeking CSEA’s support are asked where they stand before an endorsement is made. That matters because many of the issues that determine what it is like to work in public service eventually land in front of elected officials. Budgets affect staffing and services. State employee pension and health-care agreements can require

legislative action. State law determines the rules surrounding collective bargaining, arbitration and workplace rights. Decisions made in Hartford also affect school districts, municipalities, paraeducators and family child care providers. An endorsement gives members a record of where a candidate stood when they asked for CSEA’s support. Members can then return to those commitments after the election.

LABOR TO LABOR CAN- VASSES CONTINUE THROUGH OCTOBER Union members from across Connecticut are also participating in Labor to Labor canvasses organized through the Connecticut AFL-CIO. Volunteers receive training, a prepared script and a list of union households before heading out in pairs to talk with fellow union members about issues and labor-endorsed candidates.

Saturday, October 3
Enfield • Bristol • Torrington
Saturday, October 10
Meriden • Groton
Saturday, October 17
Groton • Southington
Saturday, October 24
New London • Wallingford • Stratford
Canvasses run from 10:00 a.m. to 1:00 p.m. For more information, contact our Political Education Director Daniel Medress at Dmedress@csea760.com

Attacks on Collective Bargaining, Pensions, & Unions Ramp Up Ahead of November Elections

Over the last few months, CSEA members have heard a lot about the next round of pension and healthcare negotiations, fixing Tier IV and the agreement that keeps our current pension and healthcare benefits in place through June 2028. At the same time, there has been a steady drumbeat from people who want Connecticut to go in a very different direction.

“WHOEVER WINS THE GOVERNOR’S RACE... SHOULD TREAT ‘NO’ AS A COMPLETE SENTENCE.”

That was the Yankee Institute in August, writing about SEBAC’s push to improve Tier IV. The article argued that Connecticut should reject efforts to improve the pension for newer state employees. It suggested going the other way by requiring employees to contribute more or moving future state employees entirely into defined-contribution retirement plans. A week later, another Yankee Institute article said unions now “want a do-over” on Tier IV and pushed back on the argument that weaker retirement benefits are making it harder for the State to recruit and retain employees.

These are the same Tier IV employees who experienced an addi-

tional 2 percent pension contribution when the risk-sharing provision was triggered, and the same newer workers increasingly questioning whether a career in state service still provides the retirement security previous generations could count on. “THE GOVERNOR IS BUYING VOTES WITH YOUR TAX DOLLARS.” That was Republican gubernatorial candidate Ryan Fazio’s response after the State and SEBAC agreed that there would be no changes to employee pension or healthcare benefits before June 30, 2028 unless both sides agree. House Republican Leader Vincent Candelora had his own reaction:

“IT REEKS OF POLITICS.”

The agreement did not settle the next pension and healthcare contract. Bargaining is still underway. What it did was give employees another year of stability while those negotiations continue, so thousands of workers are not trying to make retirement decisions based on rumors about what might happen to their benefits. Fazio said he would negotiate agreements that attract and retain public employees while remaining sustainable for taxpayers. Candelora questioned why the under-

standing was reached during an election year. “ESCAPE BIG LABOR’S CLUTCHES” That is how the Freedom Foundation describes public employees leaving their unions. CSEA members have seen their campaign firsthand. Mailers show up at home. Emails arrive at work and in personal inboxes. Their organizers have gone door-to-door and into public workplaces. Some mail pieces have even included mock checks showing members how much money they could supposedly “save” by dropping their union membership. The Freedom Foundation has described mail, email, digital advertising and in-person canvassing as part of its strategy for reaching public employees. Its own website describes public-sector unions as the biggest obstacle to its political goals and says its mission includes taking them on through “education, litigation, legislation and community activation.” A mailer may tell a member what they could save by dropping their membership. It does not tell them what happens when fewer workers are standing together the next time an employer wants higher healthcare contributions, lower wage increases, privatization, staffing cuts or changes to retirement benefits.

It does not talk about who enforces the contract when management violates it. It does not talk about the resources it takes to bargain contracts, represent members, organize workplaces or fight legislation that affects our wages, benefits and working conditions. Our power does not come from a building in Hartford or from the CSEA logo on the top of a contract. It comes from thousands of workers choosing to belong to the union and standing together behind the people sitting at the bargaining table. The Freedom Foundation understands that too, which is why it spends so much time and money trying to convince public employees, one member at a time, that dropping their membership is simply a personal financial decision. A weaker union has less leverage when an employer comes after wages, healthcare or working conditions. It has fewer resources to enforce contracts and represent members. And it has less power when decisions about pensions, collective bargaining, staffing and public services are being made at the Capitol. The Freedom Foundation has made its goal clear so CSEA members should know who is asking them to leave their union, and why.

NEWLY ELECTED FCC UNION LEADERS

With the elections completed, we now have a new group of providers who have stepped up to lead their union. Scan below to get highlights of the election results and meet the new team.



LÍDERES SINDICALES RECIÉN ELEGIDOS DE LA FCC

Tras las elecciones, contamos con un nuevo grupo de proveedores que se han postulado para liderar su sindicato. Escanea el código QR para ver los aspectos más destacados de los resultados electorales y conocer al nuevo equipo.



Clarification on Aetna Medicare Wrap Letter to State Retirees

Over the last few days, you may have received a notice from Aetna indicating that they now provide a choice of two different ways of receiving your retiree healthcare. The first is through the current Aetna Medicare Advantage plan and the second is through a new Medicare Wrap.

This is better understood as a single plan, the State Employee Retiree Plan. That Plan does what it has always done: provide the core state employee health plan to Medicare-covered retirees by covering those services that state employees have that Medicare doesn't cover, and the additional deductibles and costs for covered services that Medicare includes that are not imposed by the State Employee plan.

There is now a choice of two different ways of receiving that core coverage. It can be received through the current Medicare Advantage structure or through the new Medicare Wrap. While core benefits of both choices are identical, the Medicare Advantage choice provides significant supplemental benefits not available under the Medicare Wrap choice.

And even though the Medicare Advantage plan provides these supplemental benefits, the alternative Medicare Wrap choice costs \$379 a month more per person.

This Medicare Wrap choice came about because some retirees have expressed a simple preference for it, and SEBAC was able to negotiate that option in the SEBAC 2026 Agreement we reached earlier this year, to go into effect on January 1, 2027.

The vast majority of retirees have given positive feedback about the current Medicare Advantage plan for delivering state retiree benefits. **The Medicare Wrap is not an upgrade or premium plan. It is simply a different way of receiving State retiree health benefits at a cost of \$379/ month per person.** In this case, more expensive doesn't necessarily mean better.

Why are there two different ways of delivering the same core benefits?

Medicare Advantage is the result of a trade off reached in the 1990s. Progressive legislators wanted to pay medical providers more when they care for more seriously ill patients to encourage them to treat such patients and spend the additional time with them that they need. So, they wanted Medicare to subsidize that care with higher reimbursements for those patients.

Conservative legislators wanted to expand the presence of private insurance carriers in providing Medicare. These legislators blocked the ability to create Medicare Advantage unless it was provided by private carriers.

So the compromise is a Medicare Advantage with the upside of providing incentives for sicker patients, which means the federal government is providing much higher subsidies overall for Medicare Advantage than it does for traditional Medicare, and the downside of including private insurance.

In 2017, when CSEA through SEBAC made the choice to move to the Medicare Advantage vehicle for providing State Retiree Benefits, we were confident that the size of our Plan and power of our membership would enable us to make sure that the private insurance companies

behaved themselves. So we have the upside of Medicare Advantage with little downside, and that has been the experience of the vast majority of our retirees.

Why does the Medicare Wrap cost more?

The above-mentioned trade off is why the Medicare Wrap choice is so much more expensive for retirees. The State is expected to make the same basic contribution towards either choice, but since the federal government subsidizes the Medicare Wrap choice much less, the retiree making that choice pays more. The \$379 is based upon the Plan's actuaries' estimates of likely claims with the lower federal reimbursement.

In addition to the \$379 per person, per month premium, the Medicare Advantage choice provides some supplemental benefits not available under the Medicare Wrap. These include:

- * **Up to \$200 in Healthy Rewards per person per year**
- * **Silver Sneakers**
- * **24 one-way non-emergency transportation trips per year**
- * **Care and disease-management/nurse support**
- * **Coverage for naturopath providers under the existing copay structure**
- * **28 post-discharge meals after an inpatient hospital stay**

What about provider access?

By law, Medicare participating providers must treat all traditional Medicare patients, regardless of their other insurance. That law does not apply to Medicare Advantage patients.

However, the law does require that Medicare Advantage providers offer to all Medicare providers at least the full Medicare rate for their services. This means that nearly all

providers have agreed to treat State of Connecticut retirees regardless of whether the provider is in the Aetna Medicare Advantage network.

For those few circumstances where needed providers are unwilling to accept payment through Aetna, the Medicare Advantage choice already contains a **free opt out provision for affected retirees** that is unconnected to the new Medicare Wrap option.

It is important to note that such provider access challenges are extremely rare and almost exclusively relating to out-of-state doctors or medical facilities. If you experience a provider issue, it's important to contact Aetna to try and resolve it before making the switch.

If you are one of the few retirees having issues receiving coverage under the current option, this is the process in place to help resolve that issue that begins with the Aetna Retiree Member Services unit and, if necessary, goes through the Comptroller's Retiree Health Insurance Unit.

Aetna Retiree Member Services:
855-648-0391 (TTY: 711)

Monday–Friday, 8:00 a.m.–9:00 p.m. ET

For enrollment and eligibility questions, you may also contact the:

Office of the State Comptroller
Retiree Health Insurance Unit:
860-702-3533

Monday–Friday, 8:00 a.m.–4:30 p.m. ET

If your current Aetna Medicare Advantage plan is working for you, do nothing. Your coverage continues automatically and your premium co-share remains \$0, while the premium co-share for the new Medicare Wrap is \$379 per month.

Before switching, make sure you fully understand what you are gaining and what you are giving up. If you have any questions, call us before you act. If your current plan works for you, you can stay right where you are.

Feature	Medicare Advantage (Aetna Medicare PPO ESA) Current Plan (Default Option)	Medicare Wrap (Administered by Aetna) New Option (Requires Enrollment)
Monthly retiree premium (2027)	\$0 (no monthly premium cost to retirees)	\$379 per person
Core state retiree benefits	Same core benefits (as current plan)	Same core benefits (as current plan)
Works with Original Medicare	✓ Yes	✓ Yes (Traditional Medicare with a wrap)
Provider access	See any provider who accepts Original Medicare and is willing to bill Aetna	See any provider who accepts Original Medicare
Care and disease management/nurse support	✓ Included	✗ Not included
Healthy Rewards	✓ Up to \$200 per person per year	✗ Not included
SilverSneakers® fitness benefit	✓ Included	✗ Not included
Non-emergency transportation	✓ 24 one-way trips per year	✗ Not included
Meals after hospital stay	✓ 28 meals after an inpatient hospital stay	✗ Not included
Naturopath providers	✓ Covered under existing copay structure (\$5 or \$15 copay, depending on your retirement year)	✗ Not included
Enrollment	Automatic (you stay in this plan unless you elect to switch)	Requires active enrollment (for all Medicare-eligible household members)
Bottom line	Same core benefits PLUS additional valuable benefits at \$0 cost.	Same core benefits, fewer additional benefits, and costs \$379 more per person per month.

Elvin Hernandez: Gone Too Soon

continued from Page 1

from many different walks of life, while his respect for others remained one of the qualities his family remembers most. will be remembered for much more than the circumstances of his death.”

That is the Elvin his family and friends will remember, a husband, a friend, a coworker and a good man whose life meant so much to so many people.

On Friday, October 2, loved ones will gather in Bridgeport to lay Elvin to rest. Our hearts are with his longtime partner, his family and every DOT coworker who must now return to work knowing that one of their own will not be coming back.

This tragedy was preventable. Every day, DOT workers behind the orange line put themselves in harm's way to keep the rest of us safe. Yet far too often, drivers speed through work zones, glance down at their phones or fail to move over when approaching workers and emergency vehicles.

Behind every orange cone and flashing light is a person with a family, friends and a life waiting for them when their shift ends. Elvin's death is a heartbreaking reminder of what is at stake.

We are asking every CSEA member, retiree and family member to make a simple commitment whenever they get behind the wheel.

Slow down. Move over. Put down your

phone. Pay attention when approaching work zones. Give roadside workers room whenever it is safe to do so. Never drive impaired or distracted. Remember that the few seconds you might save by speeding are never worth someone's life.

We cannot bring Elvin back to his family. But we can honor his memory by doing our part to protect the workers who continue to serve our communities every day. Take the pledge today, and help make sure every worker gets home safely.

Council 400 Retirees Continue 5 Pillar Campaign: SERS Pension

Last month, Council 400 introduced its Five Pillars of Retirement Security project, covering state pensions, retiree healthcare, Social Security, Medicare, and Medicaid and long-term care.

The purpose of this project is to help organize retirees around the issues affecting their retirement security and ensure that CSEA members have a voice when decisions about these programs are being made.

The second pillar of this program is the State Employees Retirement System (SERS). For retired Connecticut state employees, a pension means knowing that a reliable check will arrive every month for the rest of their lives. It means being able to plan for retirement without having to worry that a bad year on Wall Street will suddenly wipe out the money they depend on to pay their bills.

That retirement security is one of the most important benefits state employees have achieved through collective bargaining. It is also one of the reasons CSEA retirees remain active in our union long after their working years are over.

SERS provides defined-benefit pensions, with benefits calculated using factors including years of service, earnings and retirement age. Depending on the employee's pension tier, benefits also include provisions for cost-of-living adjustments (COLAs).

A defined-benefit pension provides a predictable monthly retirement benefit for life. The State is responsible for funding the promised

benefits and bears the primary investment and longevity risks associated with the pension fund.

That is fundamentally different from a defined-contribution retirement plan, such as a 401(k), where retirement income depends on how much money has accumulated in an individual account, how investments perform and how long that money needs to last. In those plans, workers carry much more of the financial risk themselves. For someone retiring at 60 who may live another 25 or 30 years, that difference can have an enormous impact on their financial security.

Every worker deserves to be able to retire after a career of work with the confidence that they can support themselves. This confidence is derived from a promise etched from decades of collective bargaining and the combined strength of state employees and retirees represented through the State Employees Bargaining Agent Coalition (SEBAC).

The State and SEBAC have also negotiated agreements addressing the long-term funding of SERS. Connecticut spent decades accumulating pension obligations that were not adequately funded, and those obligations must continue to be addressed. SEBAC negotiated a funding schedule intended to meet those obligations over time while allowing the State to maintain essential public services.

That balance matters. Connecticut needs to fund the pensions workers have earned while also investing in the schools, roads,

healthcare, public safety and other services our communities need today. Additional payments toward legacy pension debt reduce future liabilities, but they also use money that could otherwise address current needs.

Protecting retirement security and maintaining strong public services are responsibilities that Connecticut must manage together.

As pension and healthcare negotiations continue, Council 400 wants to hear directly from retirees about their priorities and concerns. Members have already provided valuable information through a survey in 2025, and this next round of outreach will build on those responses.

Please take a few minutes to complete this survey by scanning the QR code or looking for an email from Council 400 in your inbox. Your answers will help guide the work ahead and identify the issues members want their union to focus on.

Retirement does not mean retiring from the union. The same collective strength that helped generations of state employees earn secure pensions remains important to protecting those benefits for today's retirees and the workers who will retire after them.



SPOUSES OF STATE RETIREES CAN JOIN THE FIGHT TO PROTECT THESE BENEFITS TOO

If you receive benefits through your spouse's State retirement, you have a direct stake in the pension and healthcare protections Council 400 works to preserve.

Spouses of Connecticut state retirees can join Council 400 even if they never worked for the State themselves.

Annual spousal membership is \$60.

Because your spouse does not receive their own State pension, CSEA cannot simply deduct their dues from your pension check. Spousal dues must be paid separately.

To join send a check for the remaining year's dues (\$15 for the remainder of 2026!) along with you and your spouse's name and mailing address to Council 400.

Mail to: CSEA Council 400

760 Capitol Avenue

Hartford, CT 06106

Make checks payable to "CSEA"

Spousal members rely on the benefits we fight for and help strengthen Council 400's voice on pensions, retiree healthcare, Social Security, Medicare and the other issues that affect retiree families.

Why Does Everything Feel So Expensive?

In August, consumer prices rose 3.4 percent compared with a year earlier. Gasoline jumped nearly 4 percent in a single month, and the Federal Reserve raised interest rates in September for the first time in more than three years.

Anyone trying to buy a house got another piece of bad news. The average 30-year mortgage reached 7.28 percent. At that rate, principal and interest alone on a \$300,000 mortgage is roughly \$2,000 a month, before taxes and insurance.

For working families, it all piles up. More at the grocery store and gas pump. Higher heating bills, insurance and credit card rates. Hundreds more every month if you are trying to buy a home.

But how did we get here? Tariffs have increased the cost of imported goods and materials. The conflict with Iran has pushed up global energy prices, which means higher costs for transportation, heating, agriculture and everything that has to move by truck. The national debt passed \$40 trillion this year, and heavy government borrowing is one factor keeping long-term interest rates, including mortgage rates, high.

So what can we do about it here in Connecticut? We can make other parts of a household budget a little easier. Connecticut has enacted a broad middle-class income tax cut, expanded the Earned Income Tax Credit and provided more aid to cities and towns to help take pressure off local taxpayers.

But workers also need their income to keep pace. That is where much of CSEA’s work is focused right now. Thousands of family child care providers are negotiating a new contract with the State as the costs of food, utilities, insurance and supplies continue to rise. Our paraprofessionals are preparing to return to the Capitol to fight for a statewide \$45,000 minimum salary. And across our municipal and Board of Education chapters, CSEA members are in dozens of contract fights for better wages, healthcare and working conditions.

Those fights may look different from workplace to workplace, but the problem is the same. Workers are asking whether their paycheck still covers what it actually costs to live in Connecticut.

Collective bargaining is how workers do something about that. The affordability crisis may be driven by forces much bigger than any one workplace, but part of the answer is still close to home: strong contracts, better wages and workers having the power to bargain for their share.

Good Works Committee

Thanks for Giving Drive

The Thanksgiving Holiday is right around the corner, and The Good Works Committee is planning accordingly!

The Good Works Committee provides gift certificates to members in need at Thanksgiving time, and they cannot do it without the help of chapter/council and individual contributions.

Please consider bringing up a donation at your next chapter or council meeting - it is never too late to contribute, even if it happens after the holiday! Individuals can also make donations to this worthy cause!

Sponsored Content

All donations can be sent to:
CSEA
760 Capitol Ave. Hartford, CT 06106
Attention: Good Works Committee
Checks made payable to: CSEA GOOD WORKS

Thank you in advance for your generosity in helping CSEA members through their difficult times.
- CSEA SEIU Local 2001 Good Works Committee



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