



HPAE

AFT / AFL-CIO

LOCAL 5004 Newsletter

A Newsletter for the
members of HPAE Local 5004
at Englewood Hospital

SECURING OUR FUTURE

June 2025

PRESIDENT'S MESSAGE

The Harvest Is Plenty, But the Laborers Are Few— Will You Step Up?

Healthcare is a calling. It's demanding, rewarding, and, at times, deeply exhausting. We give our all—our skill, our compassion, our energy—to ensure safe, quality care for our patients. But as the healthcare landscape shifts, we find ourselves increasingly asked to do more with less, often at the cost of our well-being.

We did not fight hard for our rights only to watch them erode under institutional negligence and administrative apathy. The issues facing us - safe staffing, fair time-off policies, objective acuity measures - are not luxuries. They are necessities. They are the difference between sustainable careers and burnout, between quality care and dangerous conditions.

Yet, time and again, we see decisions being made by people who haven't touched a bedside in years - leaders who are out of touch with the reality of frontline care. Their lack of foresight, moral intelligence, and simple common sense leaves nurses struggling under conditions that threaten both our patients and ourselves.

This is why we fight, and make no mistake: this fight belongs to all of us. The union is not some distant force - it is **YOU**. It is **US**. Every nurse who steps up, every voice raised, strengthens our power and our ability to demand change. If you want to see the union work for you, ask yourself: what have I done to strengthen it?

We are as strong as our weakest link. If we stand together, we are unstoppable. Your local leadership team is ready. But we cannot do it alone. Union

starts with **U** - will you answer the call? Please let me know what committee you are willing to join:

Labor Management

Grievance

Health & Safety

Professional Development

Staffing

Member Outreach

COPE (committee on political education)

In Solidarity,

Alice Barden, President HPAE, Local 5004



**ENROLLMENT OPEN AUGUST 1 -
SEPTEMBER 15TH**



REVIEW PLANS

Why Aflac?

Accident Policy: Covers treatment related to injuries

Hospital Policy: Pays for inpatient hospital stays with no waiting period

Critical Illness Policy: Pays lump sum if diagnosed with major illness

Whole Life Insurance: Up to \$100K with simplified underwriting and no medical tests to qualify



Contact your personal HPAE 5004 RN Rep:

Marilyn Goldfischer | 201-960-4159 | marilyn_goldfischer@us.aflac.com



KNOW YOUR CONTRACT

Section 11.02 Resignation

An employee who terminates by resignation will give the Employer three (3) weeks written notice. Such notice shall be WORKED, unless vacation has previously been scheduled and approved, and is to run from the date the letter arrives in the manager's office, or forfeit terminal benefits, as provided by this Agreement. An employee who has resigned with the appropriate notice, or has been discharged, except for cause, and who has not received the entitled vacation, shall receive a vacation allowance.

THIS MEANS YOU CANNOT CALL OUT SICK WITHIN THREE WEEKS OF RETIRING. If you do, you will forfeit any vacation payout.

UNSAFE STAFFING FORMS

When filing unsafe staffing forms here are some key points to remember

- Not every nurse has to sign it. Anyone that determines their assignment to be unsafe can file the form
- You must notify your manager or supervisor on duty that you are filing for unsafe staffing. They may inquire about the reason, and you should provide an explanation. However, they **do not** have the authority to prevent you from submitting the form.
- Please provide HPAE with specific details of why the assignment is unsafe. You can attach another form or write on the back of the form
- The top half must be given to the nurse manager/supervisor, the bottom half can be faxed or placed in the locked union mailbox in the nursing office

Wasting Medications

You must follow policy 700.02 Automated Medication Dispensing System, Policy 700.62, and Policy 700.82 Pharmaceutical Waste & Disposal

- All controlled substances must be witnessed at the time the medication is wasted
- **Wastes** must be documented in the Omnicell
- Controlled substances must be discarded properly using the Controlled Substance Waste Bin
- Only **unopened** medication should be returned to the Omnicell

NAVIGATING SOCIAL MEDIA WITH CARE: PROTECTING PRIVACY & PROFESSIONALISM

In today's digital age, social media is a powerful tool for connection, education, and advocacy. However, as healthcare professionals, we must be mindful of how we engage online—especially when discussing patient care and workplace experiences.

Patient Privacy: Even unintentional disclosures can violate HIPAA regulations and compromise trust. Avoid posting patient details, photos, or any information that might identify individuals, even in private groups.

Workplace Dissatisfaction: While it's natural to voice concerns about workplace challenges, social media may not be the best platform for constructive discussions. Public posts can be misinterpreted, affect professional reputation, and impact workplace relationships. Consider direct conversations, internal forums, or leadership discussions as alternative ways to advocate for change.

Your professionalism extends beyond the hospital walls and into the digital space. Let's ensure our online presence reflects the integrity and compassion that define our work.

Thank you for your dedication to patient care and ethical practice.

HPAE RETIREE MEDICAL TRUST

Check your Retiree Medical Trust Account:

<https://hpae.zenith-american.com/>

Questions Regarding Eligibility
and Contributions (Actives):

Ena Edwards

Email: EDEdwards@Zenith-American.com

Phone: 201-947-8000 (Press 9 for HPAE RMT)

The dollars in your RMTA are NOT available until you **FULLY RETIRE** from EHMC. (if you change your status to per diem you will **NOT** be eligible to collect these dollars)

THE HPAE RETIREE MEDICAL TRUST - FREQUENTLY ASKED QUESTIONS

What is the HPAE Retiree Medical Trust?

The HPAE Retiree Medical Trust is a fund established by HPAE and participating employers to provide supplemental retiree health benefits through reimbursement of medical costs.

Which HPAE employers are currently participating?

The following HPAE-represented hospitals are participating in the Trust: Christ Hospital, Cooper

University Hospital, Englewood Hospital and Medical Center, Inspira Health, Inspira Woodbury, Jersey Shore Medical Center, Meadowlands Hospital, Palisades Medical Center, Runnells Hospital, and Virtua/Memorial Hospital. HPAE staff are also participants in the Trust.

How is the Trust funded and by whom?

Each HPAE local union negotiates with the employer the level of contributions and how the money is contributed. Money can be contributed from employee (pre-tax) payroll deductions and/or employer contributions.

What types of medical expenses are reimbursed by the Program?

- Premium or contribution payments for coverage under health, dental, or vision insurance plans.
- Medical expenses excludable from gross income under Internal Revenue Code Section 213(d), including hospital, health care provider, diagnostic, dental, vision, and prescription drug costs.
- Premium payment for qualified long-term care (LTC) insurance.
- Premium payment for Medicare supplement plans

Are reimbursement benefits from the HPAE Retiree Medical Trust taxable?

No. Unlike a 401k plan, the money in the Retiree Medical Trust is completely "tax advantaged". Money contributed to the fund is not taxed; interest earned by the fund is not taxed; and reimbursement money is not taxable income.

Can an individual employee "opt out" of the program if it is negotiated in the contract and approved by a majority of employees in a bargaining unit?

No. To receive the tax advantages of the program, as determined by the Internal Revenue Code law, all eligible members of a bargaining unit must participate. Either all eligible employees participate or no one participates.

What type of benefit payments does the Trust provide?

The Trust provides two types of benefit payments: regular "monthly benefits" and "Employee Account benefits."

- 1) Monthly Benefits: An eligible retiree qualifies as a "Regular Beneficiary" and is entitled to monthly reimbursement of covered expenses in the amount of his/her monthly benefit level, as determined by the medical expense reimbursement program. An employee is eligible if she/he has five or more years of active service credits in the program, is 55 years old, and is no longer working in a participating hospital or institution.
- 2) Employee Account Benefits: If an employee has less than five years of active service credits and is no longer working in a participating hospital or institution, the employee qualifies as a "Limited Beneficiary" and is entitled to reimbursement of covered expenses in an amount equal to the balance in his/her Employee Account. The employee will be eligible for the benefits if he or she:
 - Is between 40-55 and 24 months have passed since the Plan received contributions on his or her behalf.
 - Has attained age 55
 - Is disabled, as determined by the Social Security Administration

What if I leave my employer before I earn five years of active service credits? Will I lose the money I have contributed?

No. All the money that you contributed will be in your Employee Account and available to you when you are eligible based on the above conditions.

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A Newsletter for the
members of HPAE Local 5004

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Emerson, NJ 07630
Phone: 201-262-5005
www.hpae.org



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FIRST CLASS MAIL
U.S. POSTAGE
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SOUTH HACKENSACK, NJ
PERMIT #253

THE HPAE RETIREE MEDICAL TRUST - FREQUENTLY ASKED QUESTIONS *continued from page 3*

What if I leave my employer after I earn five years of active service credits, but am no longer an HPAE member or employed in healthcare?

You will still be eligible for a monthly reimbursement benefit when you turn 55 years old.

What will be the benefit for my spouse/domestic partner and children in the event of my death?

A spouse, domestic partner, and dependent children are eligible for survivor benefits.

If you are receiving a monthly benefit as a “regular beneficiary”, a surviving spouse, with or without children, is eligible for monthly benefits equal to 50% of the benefit

level of the deceased eligible retiree. If there is no surviving spouse or domestic partner, the monthly benefit level for surviving children will be 50% of the benefit level of the deceased (to be divided equally among children). The surviving child(ren)’s monthly benefits will terminate upon the loss of child(ren) status.

If you have an Employee Account as a “limited beneficiary,” then your surviving spouse or domestic partner will be entitled to reimbursement benefits in an amount **equal to the balance** of your Employee Account. If there is no surviving spouse or domestic partner, then your child(ren) will be entitled to such benefits.

HPAE UPCOMING CONFERENCES SAVE THE DATE

HPAE 2025 PROFESSIONAL ISSUES CONFERENCE

HEALTH CARE IN CRISIS, FINDING SOLUTIONS FOR CHALLENGING TIMES

10/15/2025 8:00 AM - 4:30 PM

East Brunswick Hilton Hotel
3 Tower Center Blvd, East Brunswick, NJ 08816