



# S.H.I.P.

UFT/RTC Supplemental Health Insurance Program

Bowling Green Station  
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Tel.: 1-212-228-9060

January 1, 2010

Dear participant:

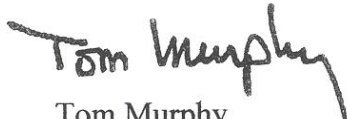
Michael Mulgrew, President of the UFT, together with the SHIP Board of Trustees is pleased to announce the following benefit enhancements to your SHIP coverage.


All of the changes are effective January 1, 2010.

1. **DENTAL STIPEND:** Benefit remains the same—up to \$200 in out of pocket expenses for dental work once every 2 or more calendar years. Dental work **MUST** be partially covered by dental insurance such as the UFT Welfare Fund Dental plan to be eligible for benefit, except for dental implants or rejection based on frequency use. However, the **LIFETIME MAXIMUM** of \$1,000. has been eliminated.
2. **HAIRPIECE/WIG:** SHIP is adding a second benefit of \$300 towards the cost of a hairpiece or wig as a result of alopecia due to chemotherapy, radiation or medication. Second benefit is added **AFTER 3** or more years from first claim provided same criteria is met. **BENEFIT INCREASE.**
3. **HEARING AID:** SHIP will reimburse out of pocket expenses up to \$500 towards the cost of hearing aid, once every three years. Claims will be processed in conjunction with the UFT Welfare Fund. **BENEFIT INCREASE TO \$500. from \$350.**
4. **EMERGENCY ROOM FEE:** SHIP will reimburse up to \$50 towards the cost of one (1) emergency room charge. There is no charge if admitted to hospital. **LIMITATION:** One visit per year. **NEW BENEFIT**
5. **PRESCRIPTION DRUGS:** After a \$500. SHIP deductible, SHIP will reimburse 100% of out of pocket prescription costs (mail order & local pharmacy) up to an **ANNUAL MAXIMUM** benefit of \$1,000. **BENEFIT ADJUSTMENT** to simplify benefit so members will more easily understand their SHIP drug benefit. Medicare eligible members are **NOT** eligible for benefit. **LIMITATION:** One claim submission for entire benefit per calendar year.

Please keep this letter with your SHIP brochure.

Very truly yours,

  
Tom Murphy  
RTC Chapter Leader

  
Tom Pappas  
Chairperson, SHIP