



**OT/PT Chapter**

**Queens UFT**

**01/29/20**

**Presented by:**

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**UFT Welfare Fund**

# HEALTH BENEFIT UPDATES

- **\*NEW\*** Smart 90: Members have two ways to get a 90-day supply of maintenance medication. Prescriptions can be filled through ESI Home Delivery or at retail from your local Walgreens/Duane Reade.
- New Employees: Full time employees starting on or after July 1, 2019, are only eligible to enroll in the Emblem Health HIP-HMO Preferred Plan and must remain in this plan for the first 365 days of their employment with the City.

# HEALTH BENEFITS PRIMER

Two organizations provide your health benefits:

- **NYC HEALTH PLAN – Doctor/Hospital coverage (HIP-HMO)**
- **UFT WELFARE FUND – Supplemental benefits**
  - Prescription Drugs
  - Dental
  - Optical
  - Hearing Aid
  - Disability
  - Death Benefit
  - Continuation of Coverage
  - Health & Cancer Helpline



# THE RED APPLE

## UFT WELFARE FUND

Health & Welfare  
Benefits For  
Employees and  
Their Families



**Visit us on the web at:  
[uftwf.org](http://uftwf.org)**



# UFTWF.ORG

**UFT** United Federation  
of Teachers A UNION OF PROFESSIONALS

[Your Rights](#) ▾ [Your Benefits](#) ▾ [Your Union](#) ▾

## 🕒 In-service benefits

Miscellaneous information

Plan details & coverage ▶

Prescription drugs ▶

Disability benefit

Enrolling and updating info

Death benefit

Forms and claims

🏠 > [Your Benefits](#) > [Health Benefits](#)

## In-service benefits

As a UFT-represented employee, you are entitled to premium-free health insurance and an array of UFT Welfare Fund-administered supplemental health benefits that include prescription drugs, dental care, optical coverage and more. If you have any questions, specialists at the UFT Welfare Fund are just a phone call away at 212-539-0500.

## Explore your benefits

### Prescription drug



All eligible in-service UFT members and their dependents have prescription drug coverage.

[Learn more](#)

### Dental



Choose from two dental plans offered by the UFT Welfare Fund.

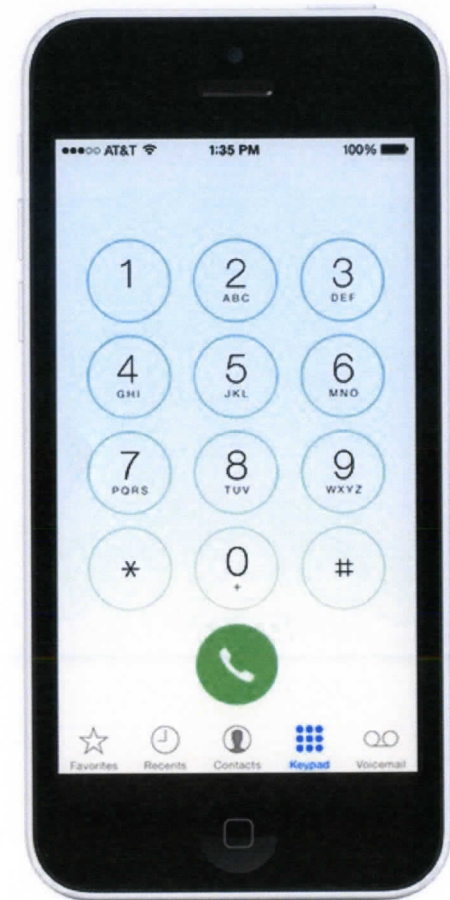
[Learn more](#)

# ACCESSING THE FUND

- Regular Hours: 10am – 6pm  
Monday - Friday  
Call: 212-539-0500
- Summer hours: TBD

**Use the website for optical and hearing  
aid certificates or call the 24 hour forms  
hotline:**

**212-539-0539**



# WHO IS ELIGIBLE FOR BENEFITS?



- Legally Married Spouse
- Dependent Children to Age 26 or 29
- Domestic Partner (Enroll with the NYC Clerk)
- Disabled Child



# ENROLLMENT IN THE FUND



- Complete the Welfare Fund Enrollment Form or apply on our website: [uftwf.org](http://uftwf.org)
- Submit dependent verification (marriage, birth, domestic partner certification)
- Update the Fund about changes by completing a Welfare Fund “Update Your Information” form online

**Enrollment/Change of Status Forms are available from your chapter leader or by calling 212-539-0539. Also, immediate changes can be made on our website: [uftwf.org](http://uftwf.org)**



# PARENTAL LEAVE



- The UFT Welfare Fund will pay the eligible employee's regular salary for up to six weeks.
- For child acquisition: birth of a child (maternal/paternal), adoption, or the placement of a child in foster care.
- Employees must apply (DOE on SOLAS, non-DOE through their personnel division).

# DENTAL

## YOU CAN CHOOSE EITHER:

- Participating dentists  
SIDS Panel: 516-396-5560
- Your own dentist – Schedule of Reimbursements (effective January 1, 2016)
- Married UFT members have “0” copays at participating providers
- Dentcare (HMO): 516-542-2200
- UFT Florida Dental PPO panel



**The annual Dental Transfer Period begins in September. Members can switch using the Fund's "Dental Enroll/Transfer Form" available on our website: [uftwf.org](http://uftwf.org)**

# DISABILITY

## AVAILABLE FOR IN-SERVICE MEMBERS ON A MEDICAL LEAVE WITHOUT PAY

- Maximum of 52 weeks
  - \$475 per week – Pedagogues
  - \$375 per week – Paraprofessionals

Members must:

- Exhaust their CAR (sick bank)
- Be on an approved restoration of health leave
- File the Welfare Fund DBL1 form



**Members should contact our disability unit at 212-539-0500 for forms and guidance.**

# DEATH BENEFIT



- Payment is designed to protect the beneficiaries of our youngest in-service members
- Update your beneficiary by completing a Fund “Change of Status” form

**Keep an original birth certificate in your file at home. This is necessary for processing of the claim.**



# HEARING AID



## DIRECT REIMBURESMENT PROGRAM

- Members may use their own provider or our preferred panel and submit for a reimbursement of up to \$1000
- Our preferred provider panel offers at least a 25% discount
- Benefit provides one (1) hearing aid every three years
- EPIC Hearing Program through NYSUT  
866-956-5400

**Members must call our hotline 212-539-0539 for a validated certificate when accessing this benefit.**

# OPTICAL



- Participating optical centers
- Direct reimbursement program:  
Members may use their own provider and submit for reimbursement
- Benefit provides one (1) service every two (2) years
- \$125 + discounts

**Members can get a certificate:**

- on our website at [uftwf.org](http://uftwf.org) or
- call our hotline 212-539-0539



# **PRESCRIPTION DRUG PLAN**

**ANNUAL CO-PAYMENT MAXIMUM = \$1000 PER FAMILY  
FOR ALL FORMULARY DRUGS**

**Card program – Express Scripts: 800-723-9182**

- Retail (local pharmacy)  
30 days or 100 units (whichever is less)
- ESI Mail Pharmacy or **\*NEW\*** Smart 90 at  
Walgreens/Duane Reade  
90 days or 100 doses (whichever is greater)
- Cost Care Program  
For members exceeding \$1200 annually

# PREScription DRUG PLAN

## COPAYMENTS



	<b>T I E R</b>	<b>Retail Pharmacy  30 Day Supply</b>	<b>ESI Home Delivery Service Pharmacy</b>	<b>Smart 90 Retail Pharmacy at Walgreens/ Duane Reade</b>	<b>Accredo Specialty Pharmacy</b>
		<b>Copay</b>	<b>Copay</b>	<b>Copay</b>	<b>Copay</b>
<b>Generic</b>	<b>1</b>	<b>\$5</b>	<b>\$10</b>	<b>\$10</b>	<b>\$10</b>
<b>Preferred Brand Formulary</b>	<b>2</b>	<b>\$15</b>	<b>\$30</b>	<b>\$30</b>	<b>\$30</b>
<b>Non- Preferred Brand (Not on Formulary)</b>	<b>3</b>	<b>\$35</b>	<b>\$70</b>	<b>\$70</b>	<b>\$70</b>



# NYC PICA PRESCRIPTION DRUG PLAN (NON-MEDICARE RETIREES)



What is the NYC PICA program?

This NYC program covers two (2) categories of drugs,  
Injectable and Chemotherapy.

Program Includes:

- Mandatory Mail after (2) fills
- Generics Preferred Pricing
- Annual \$100 Deductible

**Express Scripts,  
the PICA Administrator,  
800-467-2006**

	T I E R	RETAIL PHARMACY  30 DAY SUPPLY  CO-PAY	Mail PHARMACY  90 DAY SUPPLY  CO-PAY
GENERIC	1	\$10	\$20
PREFERRED BRAND FORMULARY	2	\$25	\$50
NON- PREFERRED BRAND (NOT ON FORMULARY)	3	\$45	\$90

# CONTINUATION OF COVERAGE



THE FUND PROVIDES DIFFERENT WAYS TO CONTINUE YOUR COVERAGE INCLUDING:

- Extended Child Care Coverage – up to six (6) months of Welfare Fund benefits
- Dependent Survivor Coverage - month of death plus three (3) months
- Special Leave of Absence Coverage (SLOAC, for members on a Restoration of Health Leave)
- Family and Medical Leave (FMLA)
- COBRA
- Layoff (as per the contract)

# SOCIAL SERVICES

- UFT Welfare Fund  
Health & Cancer Helpline  
212-539-0500



- UFT Welfare Fund  
Retiree Social Services  
212-598-6880





# Health & Cancer Helpline's Partnership with MSK



Memorial Sloan Kettering  
Cancer Center

- MSK Direct - Access to a dedicated team of cancer specialists. Most appointments are made within two business days.
- Talking with Children About Cancer Program - Oncology social workers provide members with the tools they need to support students who have a loved one with cancer.
- Call: 844-350-5034 (Monday – Friday, 8:30am to 5:30pm).



# RETIREEES

- OPTIONAL RIDER REIMBURSEMENT

Partial reimbursement of  
premium for rider/  
health insurance

- LEGAL SERVICE PLAN

Access to elder law  
attorneys

- RETIREE PROGRAMS

Courses, seminars, &  
special events



# DIRECT ACCESS DENTAL

## Direct Access Dental Plan

\* SIDS 1-866-679-7437

\* Annual cost:

\$36 individual

\$48 family



Provides access to a panel of over 600 dentists and specialists that have agreed to accept the schedule of reimbursement for all listed dental services