



United Federation of Teachers
A Union of Professionals

July 30, 2021

Dear UFT retiree,

The Municipal Labor Committee, the umbrella organization of municipal unions of which the UFT is a member, voted on July 14 to approve **a new group health care plan for ALL Medicare-eligible municipal retirees** following months of painstaking negotiations. The new plan will allow us to address the rising cost of health care while maintaining members' current benefits and quality of care.

Under the new NYC Medicare Advantage Plus Plan, all Medicare-eligible municipal retirees will continue to have **premium-free** access to the same doctors and hospitals that are presently in the GHI/Empire BlueCross BlueShield Senior Care program as well as access to additional doctors and health care providers in an extensive national network. They will have the same prescription drug benefits as before. A new annual cap on certain out-of-pocket expenses of \$1,470 will protect them from catastrophic claims.

The NYC Medicare Advantage Plus Plan replaces both traditional Medicare and a Medicare supplement plan with a single integrated program administered by an insurer approved by Medicare. After careful consideration, the city and the Municipal Labor Committee selected an alliance between Empire Blue Cross Blue Shield and EmblemHealth to administer our program. The selection of these providers offers continuity and familiarity for the approximately 250,000 municipal retirees who are currently enrolled in the city's GHI/Empire BlueCross BlueShield Senior Care program offered by the same insurers. EmblemHealth will continue to administer the Part D rider.

If you are a retiree covered by any NYC Medicare health plan, you will be automatically enrolled in the new plan for Jan. 1, 2022. You don't need to do anything.

You must, however, be enrolled in Medicare Part A and continue to pay your Medicare Part B premiums. The annual NYC Medicare Part B and IRMAA reimbursements, as well as the annual UFT Welfare Fund Optional Rider reimbursement, will continue unchanged.

You can choose to remain in your current plan by opting out of the NYC Medicare Advantage Plus Plan during the opt-out period between Sept. 1 and Oct. 15. If you opt out of the NYC Medicare Advantage Plus plan, you will be responsible for the full premium difference between the NYC Medicare Advantage Plus plan and your plan's cost. Please note that this cost difference is in addition to what you are currently paying for coverage (in most instances, for optional rider drug coverage). You should expect to receive the additional cost for the optional plans later in August so you can make an informed decision.

Over the past 10 years, we have seen the city's cost for health care rise from some \$5 billion to \$11 billion. Despite our successes in sheltering our members and their families from these rising

costs, increases of this magnitude were not sustainable if we wanted to continue to have access to quality, premium-free health care.

We know that you are aware of many individual and small-group Medicare Advantage plans which leave subscribers with fewer medical options and/or higher costs. The NYC Medicare Advantage Plus Plan for New York City municipal retirees is very different. We used our significant collective power as the Municipal Labor Committee to create a plan unlike any other Medicare Advantage program in existence. This new plan not only mirrors and improves upon the GHI/Empire BlueCross BlueShield Senior Care program, but also includes aggressive oversight to protect member benefits.

We encourage you to read the Frequently Asked Questions on the UFT website at www.uft.org/Medicare-Advantage-Plus-FAQ. A special phone line has been established by the NYC Medicare Advantage Plus Plan at **833-325-1190** to answer any questions you may still have about the new plan.

We will have detailed coverage about the Medicare Advantage Plus Plan in the September issue of the *New York Teacher*. You will also be receiving further information in the mail from the city in mid-August.

We pledge to continue to provide you with the best and most cost-effective health care coverage possible.

Sincerely,

Michael Mulgrew, UFT President
Tom Murphy, Retired Teachers Chapter Leader
Geof Sorkin, UFT Welfare Fund Executive Director

If you are not receiving UFT emails and want to receive timely information and event invitations for RTC members, please go to www.uft.org/email to sign up (you will need your UFT member ID).
You may also call the UFT at 212-331-6311.