



OT/PT Chapter New Hire

52 Broadway, 19th Floor

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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**

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.

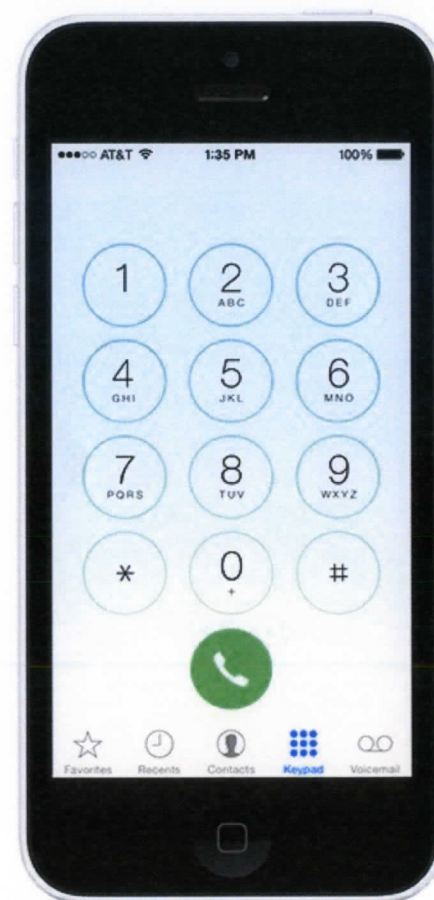
[Learn more](#)

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
- 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

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

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 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



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

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

INSURANCE RESOURCES

AVAILABLE INSURANCE PLANS:

- Auto
- Home
- Term Life
- Disability
- EPIC Hearing Aid Program
- Personal Property
& Liability
- Long-Term Care
- NYSUT WrapPlan Term
Life Coordination
- Accidental Death
& Dismemberment
- Legal Service Plan (NYSUT)
- Pet Insurance (NYSUT)

NYSUT MEMBER BENEFITS:

<http://memberbenefits.nysut.org>

benefits@nysutmail.org

800-626-8101

AFT MEMBER BENEFITS:

<http://www.aft.org/about/member-benefits>

aftplus@aft.org

800-238-1133