OT/PT Chapter New Hire

52 Broadway, 19th Floor

02/24/20

Presented by:
Anesa Soleyn-Deputy Assistant Director
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
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.

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 REIMBURSEMENT 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

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<tr>
<th>Tier</th>
<th>Retail Pharmacy</th>
<th>ESI Home Delivery Service Pharmacy</th>
<th>Smart 90 Retail Pharmacy at Walgreens/Duane Reade</th>
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<td></td>
<td>Non-Preferred Brand (Not on Formulary)</td>
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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

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<tr>
<th>TIER</th>
<th>RETAIL PHARMACY 30 DAY SUPPLY CO-PAY</th>
<th>Mail PHARMACY 90 DAY SUPPLY CO-PAY</th>
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<td>NON-PREFERRED BRAND (NOT ON FORMULARY)</td>
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Express Scripts, the PICA Administrator, 800-467-2006
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

- 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).
RETIREES

- **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@aff.org
800-238-1133