

Understanding Your Retiree Health Benefits-2021

The content provided here is based on currently available information that is subject to change.

Retiree Health Benefits

- If eligible, your health benefits continue to be provided by NYC for you and your eligible dependents including children under the age of 26.
- Children between the ages of 26 and 29 are eligible for Young Adult Coverage at a cost.
- In order to keep a disabled child on your plan in retirement you must have notified your health insurance provider prior to your retirement.

What Changes in Retirement

For Non Medicare Retirees/Dependents

Basic Prescription Coverage

For Medicare Eligible Retirees/Dependents

NYC Health Plan becomes secondary to Medicare

Basic Prescription Coverage

The Optional Rider

- The UFT continues to provide prescription coverage for the month of retirement plus 2 subsequent months.
- You may continue to use Express Scripts or your local pharmacy.
- You are purchasing your prescription drug plan from your health insurer (i.e. Emblem/GHI, Aetna, etc)
Once your retiree prescription coverage begins, all Rx's will be billed to your insurance carrier.
- The monthly cost of the rider is deducted from your pension check.
- The UFT Welfare Fund provides a partial reimbursement of your optional drug rider cost, at the rate of \$65/month for each month you participate.
- This refund is for the member only.

The Optional Rider partial reimbursement is made late February to mid-March in the form of a paper check.

What is PICA?

PICA is a special program for self-injectable and chemotherapy medications for NON-Medicare retirees. You must use your PICA card when getting these medications.

For those on Medicare, these medications are usually covered under Medicare Pt B not Pt D.

Medicare

When you or a dependent on your health plan becomes age 65 you/they must apply for Medicare

****unless disabled before age 65 and offered Medicare**

The magic number is 65...

If you are **still working** when your or a dependent turns 65, then apply Medicare Pt A (no cost) and defer Part B.

If you or a dependent are turning 65 and **within 3 months of retirement**, we advise you to contact Social Security to confirm that Medicare A&B can be effective as of your retirement date.

If you are **already retired** when you or a dependent reach age 65, you/they must apply for both Medicare A and B.

NOTE - domestic partner dependents **MUST** have Medicare A and B as soon as they turn 65 even if you are still working.

Upon receipt of your Medicare A & B card, download the Medicare B Reimbursement Program Application (Notification of Medicare Part B Enrollment application). Submit the application and a copy of your (or your spouse/domestic partner's) Medicare card to NYC Office of Labor Relations.

Split Plans

- Sometimes, not all insured are either non-Medicare or Medicare.
- Basic Coverage and Optional Rider rates will adjust according to the number of people who are on Medicare.
- GHI and HIP HMO members do not pay for the basic health coverage, only the optional rider.

Retiree Health Plan Transfer Period

- The health plan transfer period for retirees is in November of even numbered years.
- New retirees must wait one year before they can change health plans.
- You have the ability to transfer at any time using the following exceptions:
 - **When you first apply for Medicare Part B**
 - **If you move out of an HMO network area**
 - **Once in a Lifetime Option (after 1 year of retirement)**

COBRA

- The day you pass away, your health coverage terminates for your dependents.
- Your dependents will be eligible for COBRA and must apply within 60 days.
- COBRA is available for NYC Health Benefits *and* UFT Welfare Fund Benefits.
- COBRA provides the opportunity to purchase the same health coverage for up to 36 months.

UFT Welfare Fund Benefits

- Optical Benefits
- Dental Benefits
- Hearing Aids
- Legal Plan with Elder Supplement
- Health and Cancer Helpline
- Retiree Programs
- Social Services
- Optional Rider reimbursement
- Medicare Part D Catastrophic Reimbursement

UFT Membership

- Union membership dues are reduced to .004% of your pension.
- Your reduced union dues continue your membership in both NYSUT and AFT. You are eligible for member discounts from all 3 unions
- Union membership is a requirement for participation in SHIP.

S.H.I.P. (Supplemental Health Insurance Program)

- Developed by the Retired Teachers Chapter of the United Federation of Teachers (UFT-RTC)
- Exclusively for UFT members and their spouse or domestic partner
- Low cost program, self-funded
- Supplements certain NYC health coverage payments
- S.H.I.P. benefits include: ambulance/ambulette service, dental stipend, medically necessary wig/hairpiece, hearing aid, orthotics, orthopedic shoes and more!
- The cost of S.H.I.P. is minimal.

The UFT is here to help!

Important Phone Numbers

Retirees: 212-331-6314

UFT Welfare Fund: 212-539-0500