UNDERSTANDING YOUR RETIREE HEALTH BENEFITS

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

A. FOR NON-MEDICARE RETIREES/DEPENDENTS

Your basic prescription drug coverage will change from UFT Welfare Fund coverage to coverage provided by your health insurance carrier, as long as you chose to take the Optional Rider.

B. FOR MEDICARE-ELIGIBLE RETIREES/DEPENDENTS

Your NYC health plan becomes secondary to Medicare. Your basic prescription drug coverage will change from the UFT Welfare Fund coverage to Medicare Part D provided by your health insurance carrier as long as you chose to take the Optional Rider.

The Optional Rider

- The UFT continues to provide prescription coverage for the month of retirement plus two 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 Rxs 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 Rider cost, at the rate of $70/month for each month you participate.
- This refund is for the member only.
- The Optional Rider partial reimbursement is made in late February to mid-March in the form of a paper check.

What is PICA?

PICA (Injectable, Chemotherapy) Drug Program is a city-administered program for self-injectables 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 Part B.

continued
Medicare

When you, or a dependent on your health plan, turns 65, you or your dependent must apply for Medicare.*

*Unless you or your dependent were disabled before age 65 and were already offered Medicare.

The magic number is **65...**

If you are **still working** when you or a dependent turns 65, apply for Medicare Part A (usually at 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 Parts A and B can be effective as of your retirement date.

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

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


Submit the application and a copy of your (or your spouse/domestic partner’s) Medicare card to the NYC Office of Labor Relations electronically at [nycemployeebenefits.leapfile.net](https://nycemployeebenefits.leapfile.net) or it can be mailed to The NYC Office of Labor Relations, 22 Cortlandt St, 12th floor, New York, NY 10007.

When submitting for a spouse, the member should include their own information in Section 1.

**Split Plans**

- Sometimes, not all insured members of a family are either non-Medicare eligible or Medicare-eligible.
- 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.
- 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**

- Your health coverage terminates for your dependents on the day of your death.
- Your dependents will be eligible for COBRA (continuation of your employer-sponsored health coverage, at a cost of 102% of the employer’s cost of coverage to the plan at the group rate) 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 your dependents have had for up to 36 months.
- There are other options for health coverage, including plans offered under the New York State Health Plan Marketplace, at [https://nystateofhealth.ny.gov](https://nystateofhealth.ny.gov) or the federal Health Insurance Marketplace, at [https://www.healthcare.gov](https://www.healthcare.gov).
**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 the UFT, NYSUT and the AFT. You are eligible for member discounts from all three unions.
- Union membership is a requirement for participation in the UFT's Supplemental Health Insurance Program (SHIP).

**SHIP**

- The Supplemental Health Insurance Program (SHIP) was developed by the Retired Teachers Chapter of the United Federation of Teachers (UFT-RTC).
- It is exclusively for UFT members and their spouse or domestic partner.
- It is a low cost, self-funded program.
- SHIP supplements certain NYC health coverage payments.
- SHIP benefits include: ambulance/ambulette service, dental stipend, medically necessary wig/hairpiece, hearing aid, orthotics, orthopedic shoes and more!
- The cost of SHIP is minimal.

**The UFT is here to help!**

**Important Phone Numbers**

**FOR HEALTH QUESTIONS**

**UFT WELFARE FUND:** 212-539-0500 ask to speak to a health rep

**FOR ALL OTHER QUESTIONS:** 212-331-6314