Countdown to Retirement

Understanding Your Retiree Health Benefits

Presented by Robin DiPalma/Cynthia Monteleone
Seminar Overview

1. Retiree Medical Benefits
2. Retiree Prescription Coverage
3. Medicare
4. UFT Welfare Fund Benefits
5. UFT Membership Benefits
6. The UFT is Here to Help
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
Section G
Optional Benefits? Yes or No

Health Benefits Program Application
65 is the magic number...

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

**If you are still working at age 65, then only apply Medicare Pt A (no cost) and defer Part B. If you are turning 65 and very close to 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 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.
What is Medicare?

Medicare is the federal health insurance program for:
- People who are 65 or older
- Certain younger people with disabilities

All NYC retirees and their eligible dependents who fit into those categories must apply for Medicare

A Word to the Wise

You will get a lot of mail from various Medicare Supplemental Providers and some may be from the same company you have your health insurance from. If you get a piece of mail from what seems to be your provider about a new health plan option please contact us to find out if it is a legitimate NYC Retiree plan.
Question to Ask All Your Providers
DO YOU ACCEPT MEDICARE ASSIGNMENT IN FULL?
If a provider doesn’t accept it in full then you may be charged up to 15% above the Medicare approved amount out-of-pocket

_Medicare Drug Coverage Changes_

- Your NYC prescription drug plan is an approved Medicare Pt D plan
- You are no longer covered by the PICA program. Injectables and infusions will likely be covered by Medicare Pt B not Part D
- The cost of your medication may change—more on that later.
Medicare Part A
*Hospital Coverage*

Medicare Part B
*Medical Coverage*

Medicare Part D
*Prescription Drug Coverage*
You can apply for Medicare by calling 1(800)772-1213, 1 (800) MEDICARE (633-4227), or online at www.medicare.gov

*We suggest you contact Medicare three months ahead of your/your dependent’s 65th birthday to ensure seamless health coverage. Remember, if you are over 65, to make the Medicare effective on your retirement date if you are Medicare eligible or as of the 1st of the month of your 65th birthday if you are retired. If your 65th birthday falls on the 1st of the month you must have it in place as of the 1st of the month before your birthday.

REMEMBER: If you took the optional rider from your insurance provider, you do NOT have to sign up for Medicare Pt D as your current NYC prescription drug plan will become a Medicare Part D plan. All NYC prescription plans meet the federal requirements for Medicare Part D prescription drug coverage.
Paying for Medicare

Most people do not have to pay for Part A. The Federal government charges a premiums for Medicare Pt B.

In 2020, the standard premium for Medicare Pt B is $144.60 a month.

How Will Social Security Collect the Premium?

- If you are collecting Social Security, you pay for your Medicare Part B through monthly deductions from your Social Security check.
- If you are not collecting Social Security, you will be billed directly for your Medicare Part B payment.
Medicare Part B Reimbursement Program Application

The City of New York Health Benefits Program reimburses Medicare eligible retirees and their Medicare eligible dependents for any Medicare Part B premiums (excluding any penalties) paid during the calendar year, as long as the following conditions are met:

1. The Medicare eligible retiree is receiving a pension from a City of New York pension system, and
2. The Medicare eligible retiree and/or Medicare eligible dependent(s) is covered under a City of New York health plan, and
3. The health plan has Medicare eligible retiree and/or Medicare eligible dependent(s) in Medicare status, and
4. The retiree is currently paying Medicare Part B premiums and is not receiving Medicare Part B reimbursement(s) from any other source including Medicaid.

Reimbursement will be distributed to you in the same manner in which you receive your pension payments; if you receive direct deposit of your pension payments, your reimbursement will also be made via direct deposit.

Reimbursement will occur in the Spring of the year, following the close of the year in which you paid Medicare Part B premiums. For example, any Medicare Part B premium you paid in 2017, would be reimbursed to you in the Spring of 2018.

Once you submit this application, you will be enrolled in the Medicare Part B Reimbursement Program and will not have to resubmit an application every year.

Section I: Retiree Information: YOU MUST PROVIDE A COPY OF YOUR MEDICARE CARD

Name (Last, First, M/D): __________________________________________
Social Security Number: ____________________________________________
Address: ________________________________________________________
Phone Number: __________________________ City ______ State _______

Section II: Eligible Dependent Information: YOU MUST PROVIDE A COPY OF YOUR DEPENDENT’S MEDICARE CARD

1) Name (Last, First, M/D): _________________________________________
Social Security Number: _____________________________________________
Address: _________________________________________________________
Phone Number: __________________________ City ______ State _______

2) Name (Last, First, M/D): _________________________________________
Social Security Number: _____________________________________________
Address: _________________________________________________________
Phone Number: __________________________ City ______ State _______

Please submit this form, along with a copy of applicable Medicare Card(s), to:
NYC Health Benefits Program
Attn: Medicare Unit
22 Cortlandt Street, 12th Floor
New York, NY 10007

Please note: Queens Borough Public Library retirees, Brooklyn Public Library retirees, and City University of New York retirees should contact their agency’s benefits office.
Retired NYCTA civilians, with the exception of NYCTA Police Officers, must contact the Transit Authority.
Furthermore, the Medicare Part B EDEMA reimbursement by the City, pursuant to Section 12-136 of the New York City Administrative Code, of the Medicare Part B premiums actually paid to Medicare by retirees, are excluded from the gross income of the retirees under Section 199 of the Internal Revenue Code.
Medicare Applications and Pamphlet

can be found by visiting the Retiree Chapter site of the UFT

https://www.uft.org/chapters/retired-teachers

- Scroll down to Quick Links on the bottom of the page
- Click on the application you need

Complete the form, make a copy and submit with appropriate documentation. During the pandemic all forms are being submitted electronically. If you need to submit electronically please call us at (212) 331-6314
Health Plan Transfer Period for ALL Retirees

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.

Exceptions*:
- Once in a Lifetime Option
- When you first apply for Medicare B
- If you move out of an HMO Network area

*Located in Section C of the Health Benefits Application
UFT Welfare Fund

- Optical Benefits
- Dental Benefits
- Hearing Aids
- Legal Plan with Elder Supplement entitling you to a free simple will, health care proxy, living will, and power of attorney
- Health and Cancer Helpline
- Optional Rider Reimbursement
- Medicare Part D Catastrophic Reimbursement
Union membership dues are reduced to .004% of your pension.

Your membership includes continuation of the UFT newspaper, retiree newsletter mailings, eligibility to take classes through the Si Beagle program, the datebook, your ability to be part of SHIP and to call the UFT when you have questions about health coverage.

Your reduced union dues continue your membership in both NYSUT and AFT.

It’s great to stay connected.
Accidental Death and Dismemberment
Ambulance/Ambulette
Blood Bank
Dental Stipend
Emergency Alert System
Hairpiece or Wig
Hearing Aid
Hospital Deductibles
Nurse’s Aides (or Home Health Attendant), at-home coverage only
Orthopedic Shoes/Orthotics
Prescription Drugs (benefit includes both Mail-Order and Pharmacy) NON-MEDICARE ONLY
Private Duty Nursing (or licensed practical nurse)
Psychiatric Hospitalization
Surgical Stockings/Sleeves
Survivor Benefit (COBRA premium coverage)
Your retiree health coverage continues to be provided by the City of New York for you and eligible dependents up to age 26.

You can purchase Young Adult Coverage for children between the ages of 26 and 29.

Your UFT prescription coverage is only in effect for the month you retire and 2 subsequent months.

If you take the Optional Rider to your health coverage you will have prescription coverage through your insurer.
The UFT sends a partial reimbursement to assist with the cost of the Optional Rider, once a year for the previous calendar year. It is a paper check and is sent between mid-February and mid-March.

If you are in-service and you or a dependent become Medicare eligible you need to apply for Medicare A only. If your or a dependent’s 65 birthday is very close to your retirement date, please contact Medicare to confirm that your Medicare A&B will be effective as of your retirement date. DOMESTIC PARTNERS must have Medicare A&B even if you are still in-service.

If you are retired when you or your dependent turn age 65, you/dependent must apply for Medicare A&B

You get reimbursed for the cost of Medicare Pt B premiums by the City of New York.
The UFT Welfare Fund continues to provide dental, optical, and hearing aid coverage amongst other things.

Your UFT membership dues are greatly reduced and continue your membership in NYSUT and AFT giving you membership benefits of all 3 unions.

As a UFT Retired Teachers’ Chapter member you are eligible to purchase SHIP.
Any questions or problems...

Call the UFT Health Consultants at (212) 331-6314, Option #1

If necessary, they will open an inquiry.

The UFT is here to help!