

Ask The Welfare Fund
October 2007

- Q. I am a retired Assistant Principal who, unbelievably, is also Medicare eligible. I was on the treadmill last week and my friend on the treadmill next to me said he had just received a check for over \$ 1,000 and asked if I had received mine. I told him I didn't know what he was talking about. What was he talking about? Am I missing out on something?
- A. Congratulations on getting your exercise. I wish I had the same dedication. Yes, you are missing out on something. When a city retiree, and/or eligible spouse, becomes Medicare eligible, Medicare becomes your primary coverage. Your City-provided coverage then automatically becomes a Medicare supplement or Medi-gap coverage. Since the City is saving money buying you a supplemental policy rather than full coverage the Municipal Labor Committee has negotiated reimbursement of the cost of the Medicare Part-B premium. Premiums are reimbursed the August following the year they were paid (In August 2007, 2006 reimbursements were made). If you have never received a check, send a photocopy of your Medicare ID card to: New York City Employee Benefits, Medicare Premium Reimbursement, 40 Rector St, 3rd Floor, New York, NY 10006. (If sending a copy for a spouse, put your social security number on the copy so they can match the spouse to the member).
- Q. I am a retired Education Administrator with HIP VIP coverage. I have been sending my monthly drug co-payment reports to the fund for reimbursement, but have never received payment. When I called, I was told they had never received it. What do I have to do to get reimbursed for these expenses?
- A. You are probably doing everything right, except for one thing. These reports are variations of a "sample" designed by Medicare. The report you receive is actually on two pages: the first page identifies you and gives your total expenditures for the year, and the second list each of the drugs and the co-payment you paid. If you look closely at the second page, you will find that there is nothing on that page that identifies that it is your report. If all you send is page two, we probably have it in a big pile, with no way to match it to a member. In the future, please send both pages, and write your name and social security number on the second page.
- Q. I am a principal in the Bronx. I went to my local pharmacy yesterday to get my Lipitor refilled, and the cost was over \$ 200! I only paid \$ 50 last month. Did the prices increase that much in a month?
- A. No, the prices did not increase, you have exceeded the number of refills allowed at a local pharmacy for maintenance medications. Beginning January 1, 2007, you are allowed an original prescription and two refills at a local pharmacy for maintenance medications (those you take daily, for an extended period of time) before you must have them filled through the MEDCO mail order pharmacy. MEDCO sends reminders after the first refill that it is a maintenance medication. Once you have had the second refill at a local pharmacy, the third refill is not covered by the fund's prescription drug program. Please visit our web site, www.csawf.org, to print a mail-order form and send it, along with a prescription for a 60-day supply of medications, to MEDCO. You should receive your prescription back in the mail within 2 weeks. If you provide an email address on the form, they will send you an email when it is time to refill. What could be easier!