

Ask The Welfare Fund—September 2009

Question: I have just been appointed as an Assistant Principal. Last year I was a teacher. What do I have to do to transfer my health benefits to the CSA Welfare Fund.

Answer: Your employer-provided basic health plan (such as HIP, GHI, Aetna) remains as it was before. There is no change to this coverage because you have become a member of a different union. Your welfare fund coverage will, however, change. You will now be covered by the CSA Welfare Fund for prescription drugs, supplemental and catastrophic medical, hearing aids, and optical benefits. However, since it usually takes the Department of Education a few payroll cycles to change your status from a teacher line to a supervisor line, continue to use the UFT Welfare Fund benefits until you receive your first check as a supervisor. When this happens, we will receive notification from the Department of Education that you are a supervisor and receive a monthly contribution for your benefits. If you use UFT Welfare fund benefits at the time you are switched to the supervisory line, they (UFT) will notify you with a bill. Please send us a copy of the bill and we will make our reimbursement directly to the UFT. As always, please call the Fund at 718-624-2600 if you have any questions about your new welfare fund benefits.

Question: I am covered by the SIDS dental plan. I recently had a crown fall out 4 ½ years after it was placed. My dentist replaced the crown and sent the bill to SIDS. They denied the claim saying it was being replaced before the 5 year time limit had expired, and I wrote them a letter explaining why I needed the crown replaced. They denied the claim again. This is terribly unfair, and my next step is to take SIDS to small claims court. Is there anything else I can do?

Answer: Yes, you can read the fine print on your SIDS explanation of benefits. If you do, you will see that you are entitled to an appeal to the Welfare Fund to override SIDS decision. The appeal procedure is detailed in each fund's benefit booklet, and involves writing a letter of appeal to the Welfare Fund. Either the administrator or, if necessary, the Board of Trustees will hear the appeal , and you will be notified of the result. Undertaking litigation against SIDS is both improper and unnecessary. First, the "SI" in SIDS stand for "Self Insured", meaning that when SIDS pays a claim they are following the parameters of the dental plan created by the Board of Trustees, and it is Welfare Fund money that is being used to pay either the dentist or the member. If you take legal action against the Fund, you are basically suing yourself, and any costs incurred by the fund to answer the legal action takes that money away from paying benefits to members and dependents.

Question: I am a Medicare eligible retired principal, and received my Medicare Part B reimbursement. I had over \$ 120.00 per month deducted from my social security check in 2008 to pay for Medicare Part B, but only received reimbursement for \$ 96.40 per month. Why didn't they give me the full amount? How can I get what is owed to me?

Answer: You received the basic reimbursement that goes to everyone. The extra amount is referred to as IRMAA (Income Related Medicare Adjustment Amount). Instructions on claiming the IRMAA amount were printed on the check stub, and require submission of documentation showing that you were informed of the extra amount and the 1099-SSA form you received since January showing how much you actually paid. The Office of Labor Relations has the instructions available for download from its website, http://www.nyc.gov/html/olr/html/health/health_benefits_prog.shtml or call them at 212-306-5263.