

Ask the Welfare Fund – February 2010

This month, in response to several questions, I have prepared the accompanying table summarizing the welfare fund benefits provided our members and their dependents. Benefits are summarized for the Day Care, CSA Active, and CSA Retiree Welfare Fund. The Trustees of these funds and I are proud of the benefit programs that have been developed, and feel they are among the best, if not the best, available to any New York City employee.

The benefits on these pages have been developed to meet the needs of each group, and are supplemental to the benefits provided by the employer (New York City or the day care center through central insurance). In particular, the Retiree Welfare fund provide a home health aid benefit, providing assistance for members who have had surgery or whose health has deteriorated to where they need assistance in performing the basic daily activities and a private duty nursing benefit that supplements the City benefit by providing additional reimbursement should you require the services of a private nurse.

These benefits are enhanced and expanded as additional resources are made available through the collective bargaining process. As an example, the SIDS dental reimbursement schedule has been improved, as was announced in the January issue of the CSA News, since the fund received additional contributions through bargaining December 16, 2009. This increase, which represents an across-the-board increase of 21% for the CSA Welfare Fund and 17% for the CSA Retiree Welfare Fund (The same dollar amount per member was received by each fund. The difference in percentage is largely attributable to the almost 1,400 more members in the Retiree Fund than the Active Fund). Looking at specific procedures, for the active fund, reimbursement for a cleaning has increased 22%, orthodontic coverage has increased 20%, simple fillings 33%, and 3-canal root canals 20%. For retirees, reimbursements for cleaning increase 22%, surgical extractions 33%, and crowns 13%.

My staff and I are ready, willing, and able to answer any and all questions you may have. Please call us at 718-624-2600 with any questions or concerns you may have about these benefits or any other issues that concern you.

Note: Due to a production problem at the printer, the dental schedules were not mailed in December, as stated in the December issue of CSA news, but were actually mailed in mid January. If you have not received one, please call and one will be mailed

GHI Rider Reimbursement: For those Medicare eligible members in the GHI Enhanced Medicare Part D drug plan, your 3009 reimbursement checks are scheduled to be mailed in mid February. If you have not received a check and feel you should get one, please wait until march 1st (to allow the post office to deliver them) before calling. We cannot stop checks until after we reconcile our February bank statement.