

## Ask the Welfare Fund – February 2008

- Question:** I am a Principal who will become Medicare-eligible in 2 months. I received a letter from Social Security and a second letter from the Office of Labor Relations urging me to sign up for Medicare Part-B. I thought I could wait until I retired, but the letters are so ominous and filled with warnings about penalties if I do not sign up now that I am confused. Can you help?
- Answer:** As long as you are actively employed by the Department of Education ( or any employer with more than 20 employees ), Medicare part-B is the secondary payer, and is not required. Your New York City provided health plan remains primary for you, as well as for any dependents, regardless of age. When you do retire, you MUST enroll in Medicare Part-B. Completing an SEP form ( Special Enrollment Period ) from, and having it certified by the Department of Education, will, when presented to Social Security allow you to join Medicare Part-B without penalty.
- Question:** I am a retired AP who is not yet Medicare eligible and enrolled in the GHI-CBP health plan. A friend told me I could get my prescription drug co-payments reimbursed. How do I do this?
- Answer:** Your friend is correct. Simply make a copy of each of the four quarterly reports you received from Express Scripts/GHI showing your co-payments for 2007 and send them to the CSA Retiree Welfare Fund. We have an arrangement with New York City and GHI that allows us to receive prescription history electronically. Once we receive it, and verify that it is complete, we process the reimbursements in the order they were received. We are scheduled to receive the file by mid-February, so our reimbursement checks should be out by the end of March.
- Question:** My son has been attending college for the past year and a half. He has decided to take a semester off to “find himself”. Since he will not be a full-time student, how can I provide health coverage for him?
- Answer:** As the parent of three teenage daughters, I say “Good Luck”. You will need to have your son covered through the COBRA program. You will pay the full cost of the insurance , plus 2% for administration, directly to the health plan. You can also purchase welfare fund benefits through COBRA. If you are interested, please call our office and we will be happy to send you the required forms and help you get the coverage established with the health plan.