

## **Ask the Welfare Fund March 2007**

**Question:** I am an active CSA member, and my daughter is going to be spending the Spring semester in Europe. Since she will be gone for six months, how can I have her prescriptions refilled?

**Answer:** Please call us, and we can arrange for a supply of medication for her entire time abroad. You will pay co-payments for each refill, but will be able to get the refills in advance for her to take with her.

**Question:** I am an active Day Care Director, and purchased a medication at the pharmacy the first week of January. I received the letter that said I no longer have to pay a deductible, but I already paid it. How can I get a refund?

**Answer:** The Trustees at their January meeting voted to eliminate the annual deductible for active members due to the improved financial condition of the fund. Please send us a copy of the receipt from the pharmacy. We will be happy to refund your deductible

**Question:** I am a retired Principal who is not yet Medicare eligible. I send my four quarterly reports from Express Scripts as soon as I received the last one in mid January. I still haven't received my check. Why does it take so long to get reimbursed, and when will I get my check?

**Answer:** The answer to your question is not short. When we first started reimbursing prescription drug co-payments for retirees, we had no alternative but to process each claim manually. This is a very time-intensive process, and required us to hire several temporary workers, at great expense to the fund. Several years ago, in an effort to streamline the fund, we entered into an agreement with the City and GHI to get the prescription history for our retirees electronically. We developed computer programs to verify the data, and generate claims automatically. We take the reports you submit, in the order they have been received, enter your id number into the computer, and the program automatically generates a claim and prints a worksheet. If you are a member of the CSA Retiree Chapter, it also automatically generates your supplemental chapter claim. Using this system, we are able to process in three weeks, with existing staff, what used to take five months and several temporary staff to process. Since this is based on getting the data from GHI, we are totally dependent upon them to get us the data. We have learned to ask them to wait until February to send us the data, since one year they did it in mid January and forgot to give us prescriptions from the last two weeks of December. We expect the data by the end of February, and plan to have all reimbursements completed by the end of March.

**Question:** I am a retired Assistant Principal and am eligible for Medicare. I am in the GHI/Express Scripts drug program. I mailed my end-of-year prescription drug reports, showing I had spent \$ 3,000 on prescription drugs in 2006 to the welfare fund, but they were returned with a letter saying I had not spent enough. Why did I get these back?

**Answer:** Beginning in 2006, you are covered by the GHI Enhanced Medicare Part-D drug plan. This plan requires that you incur \$ 3,600 in out of pocket costs ( the Troop ). After you incur the \$ 3,600, we can reimburse your co-payments, and can reimburse up to \$ 5,000 after you meet your TrOOP limit. Since we can not reimburse your co-payments, the Trustees authorized reimbursement of \$ 40 for each month you were covered by the plan to help offset the cost of the optional benefits rider. These checks were printed and mailed in mid February. If you have not yet received a check, and think you should be receiving a check, please call us.