

Ask the Welfare Fund – April 2009

It's not too early to think about COBRA coverage for graduating students.

All members are entitled to have their dependent children covered for health benefits until the child's 19th birthday. If the child is a full-time student at an accredited college or trade school, he/she is covered until the end of the year he/she becomes 23 years of age. If the child graduates or takes less than a full-time schedule (12 credits for undergraduate studies, 9 credits for graduate studies) eligibility for coverage is lost, and alternative arrangements must be made.

One of the most popular alternate arrangements is to continue the parent's coverage through provisions of the COBRA regulations passed by the US Congress. This provides extension of coverage for up to 36 months for eligible dependents, with the cost being limited to the group rate plus 2% for administration of the benefit. Each health plan offered by the City of New York to its active and retired employees has a COBRA provision. An application is submitted directly to the health plan, and bills are rendered by the health plan directly to the COBRA participant. COBRA rates and forms are available from school-based payroll secretaries, the HR department for non-school based employees, and the Office of Labor Relations for retirees. The Welfare fund also has these applications and is available to facilitate your dependent's application process.

Welfare fund benefits may also be purchased through COBRA. For students graduating this spring, their welfare fund eligibility ends August 31st and COBRA can begin September 1st. Please contact the Welfare fund at 718-624-2600 if you are interested in purchasing either type of COBRA coverage for your child.

Shingles Shot Update for Non-Medicare GHI Participants

Non-Medicare GHI participants between the ages of 60 and 64 who desire a shingles shot MUST have the entire procedure provided by your doctor. We have had a number of reports of doctor's not stocking the vaccine and sending patients to the pharmacy to purchase the vaccine, which the provider will then administer. GHI will not pay for the vaccine, and it is not covered by Express Scripts under the prescription drug plan for these participants. Either insist that your doctor purchase the vaccine or call around and find a provider who does have the vaccine if you wish to have it covered by your health plan.

Question: I am a retired Assistant Principal living in Florida. I received a check for \$ 480.00 last week. I do not recall sending in a claim to the Welfare Fund. Not that I am complaining, but why did I receive this check?

Answer: Based upon your question, my crystal ball indicates that either you, your spouse, or both are Medicare eligible and enrolled in the GHI Enhanced Medicare Part-D drug plan. Since we are prohibited by the City from reimbursing prescription drug co-pays for participants in this plan, the fund automatically sends a check for \$ 40 per month for each month you, your spouse, or both were participants in that drug plan. At the present time, we only reimburse for one person in a family even though both may be participants. You were a participant for 12 months in

2008, thus the check for \$ 480.00. These checks were mailed in mid-February, so if you have not received a check and feel you should have, please call the Welfare fund and we will investigate.