

Ask the Welfare Fund – October 2009

Question: My son has been unemployed since January, and due to the economy is unable to find a new job. Individual health plans are a small fortune. I read where Governor Patterson recently signed a law that would let me cover him again and save a lot of money in the process. How can I get him back on my policy?

Answer: You are partially correct. Governor Patterson did sign legislation, bill S06030, in July. This law, effective September 1, 2009, is to be complied with by those who provide health care to employees with the first plan year renewal after September 1st. Your primary benefits are provided by New York City, whose plan year begins on July 1st with its fiscal year. Thus, the City will be required to make provisions to comply with the law on July 1, 2010. Since our welfare funds are supplemental to the City-provided coverage, we will also become compliant on July 1, 2010.

You should keep in mind that there will be an enrollment period of several months after July 1 to enroll a child into the plan. More importantly, the cost of providing the coverage falls on the parent, not the employer (in this case, the City and Welfare Fund). While it is too early to provide actual costs, we expect that costs will be similar to current COBRA continuation costs

As soon as the City makes known its plans, the Welfare Funds will determine the appropriate means to supplement the City and we will provide an update on how to enroll and the costs of the program..

Question: I am a retiree currently in the SIDS dental plan. I will be moving to Arizona in the winter. Are there any SIDS dentists in Arizona?

Answer: Unfortunately, we do not have SIDS participating dentists in Arizona. You may remain in the SIDS plan and receive reimbursement according to our schedule of allowances. If you do this, you are responsible for any charges beyond the amount reimbursed. If your spouse is a retiree with dental coverage, you can coordinate benefits and receive “double” reimbursement, which will help cut your out-of-pocket costs. As an alternative, you might want to consider the Delta Dental HMO. You must select a primary dentist from Delta’s list, but your out-of-pocket costs, particularly for major procedures such as crowns and root canals will likely be less than with the SIDS

plan. (Please see the information on page xx for instructions on how to request information on Delta or other plans available).