

ASK THE WELFARE FUND - BY IRWIN SHANES, ADMINISTRATOR

QUESTION: I went to the pharmacy to fill a prescription and the pharmacist said that my coverage was terminated. I am on a leave of absence for health reasons and I was told that my coverage would continue for several months. Why was I cut off?

ANSWER: If you are on a leave of absence without pay for reasons of health, your health coverage continues for your City Health Plan for 4 months and your Welfare Fund will pay for your City Health Plan and provide you with Welfare Fund coverage for up to one year without cost. This coverage is provided as a Fund benefit and is called SLOAC or Special Leave of Absence Coverage. However, we don't know if you are on SLOAC leave unless you tell us. We terminated your coverage because you came off payroll. Send us a copy of your 1054 form which authorizes continued coverage. We will be happy to cover you for up to 12 months and pay the premium for you.

QUESTION: I used an optical certificate 18 months ago but just broke my glasses. I know I have to wait 2 years but can't you help me earlier? I need glasses badly.

ANSWER: I am issuing you an optical certificate immediately. However, you must promise me that the first thing you do with your new glasses is read your benefit booklet. You will find that you are eligible every 12 months, not 24 months.

QUESTION: My mother is a retired principal and is in the hospital because she broke her hip as a result of falling out of bed. In addition to her broken hip, she is also suffering from dementia and becomes agitated and disoriented. I know that the CSA Retiree Welfare Fund provides some assistance for home care. Is there any help you can provide while my mom is in the hospital?

ANSWER: Certainly. We consider home care wherever the patient is. Right now her home is the hospital. Have her doctor define her incapacity and her need for assistance with activities of daily living and we will be able to provide up to \$6,000 a year in necessary home health care for her in the hospital or in a rehabilitation center if such care is necessary beyond the services provided by the facility. In addition, since she is a member of the CSA Retiree Chapter, she is eligible for an additional 15% or \$900 from the Chapter which will be processed automatically. The current maximum

coverage is \$18,000 from the Fund and \$2,700 from the Chapter over 3 years.