

Ask the Welfare Fund: March 2006

From: Irwin Shanes

Question:

I recently retired as a principal and my husband who is 62 has just been granted Medicare coverage due to a disability. He has been granted Medicare A which requires no contribution from him and B which he will be required to pay a premium. I also believe he must pick up Medicare D for prescription drugs. We are very confused. What about my city GHI Blue Cross coverage? Help!!!!!!

Answer:

Have no fear Mighty Mouse is here! It's complicated but not too difficult to really understand. First off, he must enroll in Medicare B which will cover his medical expenses in addition to his Medicare A which covers his hospital costs. His Medicare A costs nothing but the Medicare B premium (about \$88 a month) will be deducted from his social security check. Contact Social Security to arrange for Part B coverage and send a copy of his Medicare card showing Part A and B coverage to the City Office of Labor Relations-Employees Benefit Program-40 Rector Street, New York, NY 10006, attention Medicare Unit. Enclose a letter giving your name and social security number to identify him as your husband. Each August, the city will refund to you your husband's medicare premium for the previous year. The city will notify GHI and Blue Cross to convert his part of your health plan to a senior care program which supplements Medicare. Your coverage will remain the same. It's important that you clarify his eligibility as disability related, he is not yet 65 years of age. You do not need Medicare D because your drug plan with GHI and Express Scripts will also be modified for him. If you have any difficulty getting this done just call me at 1-718-624-2600.

Question:

I am a retired assistant principal on medicare. I was shocked when I was told by Express Scripts that the diabetic medication I normally pay a \$5 co-pay charge is now costing me

\$62.00. Why was I suddenly put into this new plan. I want to stay in my old plan. Can you help me?

Answer:

There is no getting around it. You are just going to have to read the mail and notices that are sent to you. Your new drug plan is a Federal government directed and approved plan under the new Medicare D prescription drug program. Your plan is better than the standard Medicare D plan. You do not have a deductible. The standard plan has a \$250 deductible. You will not have to pay 100% of the cost of your drugs after your costs exceed \$2,250 as the standard plan provides. You will only pay 60%. Should your total out of pocket cost exceed \$3,600 you will then only have to pay 5% of the costs. This is the law, Federal Law. Now the better part. Since you are a CSA Retiree, the Welfare Fund will reimburse your drug costs as a supplemental benefit. You will get 80% back after satisfying a \$100 annual deductible. Should your out of pocket costs exceed \$1,000 you will then receive additional coverage under your stop loss benefit. Since you are also a member of the CSA Retirees Chapter, you will get an additional 15% refund. Just be happy that you are a CSA member with all the security such membership affords you.

Question:

I am a Day Care Director and feel kind of neglected because you do not have a pre-retirement workshop for Day Care Supervisors. The only workshop I saw advertised was for Department of Education supervisors and administrators?

Answer:

Please do not feel neglected. You are very important to me and my staff. Remember DOE employees are able to transfer their City Health Plan into Retirement. We hold these workshops to help people in this transition. Day Care employees not being City employees do not get this coverage. We are arranging several meetings for Day Care Supervisors on issues of retirement and active health benefits and services. We also welcome each Day Care supervisor to individual meetings with myself or my staff for any private or general concerns. We have been doing this for years. We will be happy to

meet with you privately. Just call for an appointment. Watch for a notice of the next general membership meeting for day care supervisors. I look forward to seeing you there.