

Health Benefits Primer 3: Optical and Hearing Aid Benefits

The past two months, we have discussed the many layers of benefits enjoyed by CSA members. This month, we begin a detailed view of the individual benefits offered by the welfare fund. These benefits, while similar for all three CSA welfare funds (CSA Welfare Fund, covering active Department of Education members, CSA Retiree Welfare Fund, covering retired Department of Education employees, and the DCC/CSA Welfare Fund, covering active and retired Day Care directors and assistant directors) are slightly different in terms of the additional reimbursement provided by the union or retiree chapter.

Optical Benefits

The optical benefit provided by each welfare fund is the same. Each member, and eligible dependent, is entitled to an optical benefit once each 12 month period. The Fund maintains four panels of participating providers and a select few independent optical providers, which will accept the welfare fund benefit as payment in full for a basic pair of single or bifocal glasses. Realizing that many members and/or their dependents, prefer to have special lenses or designer frames, these stores provide these additional services at a discount to CSA members.

To use your optical benefit, you must first contact the welfare fund at 718-624-2600 and request an optical voucher. These vouchers, when presented to a participating optical center, certify that the person named on the form is eligible to receive the fund's benefit. For this reason, the vouchers are not available for download on our website (www.csawf.org). Vouchers are printed twice a week, and a fund-prepared booklet listing participating optical centers, as well as an approved flyer from those panels who choose to provide one, and mailed to the member. The optical voucher is valid for 30 days from date of request, and, if not used within that time period, must be returned to the fund and exchanged for a valid voucher if not used within the 30-day period. If a participating center is used, the value of the voucher is paid by the fund directly to the participating panel which in turn makes payment to the optical center. If a member uses a non-participating optical center, the voucher and a copy of the receipt for the glasses must be returned to the welfare fund. The fund reimburses \$ 65.00 directly to the member using the non-participating center.

Hearing Aid Benefit

The hearing aid benefit, also provided by each welfare fund, works in a similar fashion. The benefit amount is \$ 600, payable to either the hearing aid center or member, once every 36 months. A voucher is requested in the same fashion. If a participating hearing aid center is used, payment is made directly to the center.

Union/Retiree Chapter Supplements

As an added benefit of union membership, the union provides additional reimbursement for optical benefits every 24 months. Up to \$ 65.00 in additional costs are reimbursed by the union for **active** members, and up to \$ 50 for the spouse and any one other named dependent. No supplemental benefit is made for hearing aids.

The Retiree Chapter provides additional reimbursement of \$ 35.00 for optical benefits beyond the welfare fund benefit, for those who use either a participating or non-participating optical centers. It also provides up to an additional \$ 600 per three year period to supplement the cost of a hearing aid.

If the amount is not written on the voucher at time of purchase, a copy of the bill showing the additional charges will be required. Once this is received, the additional reimbursement will be expedited.

Laser Vision Correction

Members covered by either the CSA Welfare Fund or CSA Retiree Welfare Fund, and their eligible dependents, also receive reimbursement towards the cost of laser vision correction surgery. Each fund offers \$ 500 towards the cost of this surgery. Again, a voucher is required, and a copy of the receipt showing the date the surgery was performed and amount charged needs to be returned with the voucher. There are a small number of participating laser surgeons who will reduce their fees for CSA participants, and will accept the \$ 500 payment directly from the fund. The names of these providers are provided with the voucher.

Vision Aid Machine

Members covered by the CSA Retiree Welfare Fund are also eligible to receive reimbursement towards the cost of a vision aid device or special appliances to help magnify information. Please contact the fund for assistance if you are considering purchase of such a device.

Next Month: Prescription Drugs