

Health Benefits Primer 1: The Many Levels of Benefits

CSA Department of Education members, both active and retiree, enjoy some of the best health care benefits in the country, both in terms of the level of coverage and cost to the participant. This coverage is made up of many levels of coverage, each providing a portion of benefits which, taken as a whole, provide perhaps the most comprehensive set of benefits provided to any municipal worker in this country.

The first level is the coverage provided by your employer, the City of New York. The CSA is an active member of the Municipal Labor Committee (MLC), a coalition of all unions representing workers employed by New York City. All unions, uniformed and non-uniformed, are, through the collective bargaining process, provided a basic health plan by their employer, the City of New York. This basic coverage applies to all active employees and all retirees who receive a pension from city employment, and is, for the vast majority of employees and retirees, provided free of charge.

This coverage is not provided through the generosity of the City: rather, it is provided as a condition of all collective bargaining agreements and has been achieved through years of hard negotiating. It is only through continued vigilance and negotiations this benefit continues.

New York City contributes, on behalf of each employee to his/her chosen health plan, an amount equal to what the New York State Insurance Department has set as the premium HIP can charge. HIP, of course, provides a very comprehensive benefit for this amount, and GHI, using participating and non-participating providers, has assembled a very large panel of providers who only charge a small co-pay to participants. Should the employee/retiree prefer a non-participating provider, reimbursement is made according to a schedule of allowances which, unfortunately, was valid in the mid-1980's but is seriously lacking in 2008. If an employee chooses a plan other than HIP or GHI, a contribution of a few dollars to several hundreds is taken from each paycheck and paid to the health plan.

Every health plan provided to New York City employees is deficient with respect to a comprehensive benefits program. Some are available for purchase by the employee/retiree through an optional benefits rider while others are provided by the individual's union health and welfare fund. Since HIP and the GHI-CBP plan are the most popular among city employees and retirees, the city "carves out", or does not deduct, for benefits provided by union health and welfare funds to members enrolled in these 2 health plans. as a result, active members enrolled in HIP pay nothing for their benefits, even if they select the optional benefits, and GHI-CBP participants pay less than \$ 20 per month for the family optional benefits coverage.

NEXT MONTH: AN OVERVIEW OF YOUR UNION HEALTH AND WELFARE FUND BENEFITS