

YOUR BENEFITS UPDATE

VOL 3 • 2023

A Newsletter From Your DC 37 Health & Security Plan

Changes in 2022 or 2023?



WE WANT TO ensure you and your eligible dependents are getting the most from your benefits. **It's vital that your information be kept up-to-date.**

If you've recently experienced a major life change, such as a move, a change to your single/marital status, a new child, or retirement, submit the necessary forms and supporting documentation to the DC 37 Eligibility & Enrollment Unit (EEU).

- Moved—submit a Change of Status Form with your new address.
- Changed single/marital status due to marriage, domestic partnership, divorce, separation, or death of a spouse/domestic partner—submit a Change of Status Form and copy of your relevant marriage certificate, domestic partnership from the Office of the City Clerk, or "civil union" certificate. If widowed, only the Change of Status Form is required.
- Added a new dependent child—submit a Change of Status Form with a copy of birth certificate, adoption papers, or guardianship documents if you or your spouse/legal domestic partner gives birth, adopts, establishes a guardianship relationship with a child, or marries someone with dependent children.
- Retired, turned 65 and Medicare eligible—you must apply for Medicare Part B and send a copy of your Medicare Part A and B card and a copy of your health insurance card to the EEU when you receive your card.
- Members and spouses/domestic partners under 65, retired, and receiving Social Security Disability for two or more years—you must apply for Medicare Part B and send a copy of your Medicare Part A and B card and a copy of your health insurance card to the EEU.
- Please update your beneficiary designations and their contact information for both the H&S Plan and the Annuity Plan, if applicable.

All H&S Plan forms, including the Change of Status Form, are available at www.dc37.net/benefits/health/hs_forms.

DC 37 Eligibility & Enrollment Unit

Monday-Friday, 9 am-5 pm

Email: eeu@dc37.net | Tel: (212) 815-1234 | Fax: (212) 298-9880

See a Dentist via Delta Dental or at the DC 37 Dental Center

DENTAL CARE IS critical to maintaining your overall health and with DC 37's state-of-the-art Dental Center in Manhattan and our full-coverage dental plan through Delta Dental, there's no reason to wait.

Take full advantage of your benefits. See the "DC 37 H&S Plan Dental Care" one-pager enclosed with this newsletter for more on how to navigate the Delta Dental, program, plus find some easy preventive dental tips.

DC 37 Dental Center 115 Chambers Street, Manhattan For Appointments: (212) 815-1006

For info or to find a Delta Dental provider contact:

Monday-Friday, 8 am-8 pm Tel: (888) 523-DC37 (3237) www.deltadentalins.com/dc37



Out of Work Due to Disability? We've Got You Covered

IF YOU ARE unable to work due to illness or have become physically or mentally disabled, you are entitled to receive disability benefits. This supplemental income is available to DC 37 Health & Security active participants who are in active pay status and meet the required number of working hours for eligibility.

The weekly disability income benefit for full-time, per annum employees is \$200 per 7-day week, and is payable up to a maximum of 26 weeks (but not longer than the H&S active participant remains totally disabled).

The weekly disability benefit for part-time or hourly employees is

\$98 per 7-day week, and payable up to a maximum of 13 weeks (but not longer than the H&S active participant remains totally disabled).

Claims must be submitted within 30 days of your last day of work.

Download a **Disability Claim**Form at www.dc37.net/benefits/health/hs_forms. Be sure to read all instructions carefully to avoid a delay in processing. Complete the form in its entirety, including all required signatures, dates of treatment, timekeeper's phone number, and email addresses.

DC 37 Disability Benefit Unit

Tel: (212) 815-1234 **Fax:** (212) 298-9886

Email: DisabilityUnit@dc37.net



A Note on the DC 37 H&S Plan Death Benefit

WHEN A DC 37 Health & Security Plan member passes, a death benefit may be paid to the person's designated beneficiary(ies) selected by the member on their enrollment card or Change of Beneficiary Form available at www.dc37.net/benefits/health/hs_forms. While this topic may be difficult, it is important to update your written designated beneficiary(ies) and inform them about this benefit.

The current death benefit amounts are \$10,000 for full-time employees, \$6,000 for part-time employees, and \$2,000 for

retirees (except Cultural Institution retirees whom receive \$1,000). An additional \$500 death benefit is available to retirees who have been DC Retiree Association members for 7 years.

A copy of the death certificate must be submitted to start the process of payment. For further information, please contact the Death Benefit Unit.

DC 37 Death Benefit Unit

Tel: (212) 815-1234 **Fax:** (212) 298-9885

Email: Deathbenefits@dc37.net

Your Annuity, Health & Pension Unit

THE DC 37 Annuity, Health, and Pension Unit assists with counseling, the DC 37 Annuity Fund*, and DC 37 Med Team Insurance. We offer telephone and/or virtual pre-retirement pension counseling services.

To schedule an appointment or inquire about any of the services mentioned above, please contact the Unit.

*Not all DC 37 members have an Annuity. For those who do, statements are sent annually in August. Annuity information and forms can be obtained by contacting or emailing the DC 37 Annuity Fund.

DC 37 Health & Pension Unit

Tel: (212) 815-1200

DC 37 Annuity Fund

Email: AHP@dc37.net Tel: (212) 815-1888 Fax: (212) 815-1325



Retirees Save on Your RX

4 ways to avoid the prescription drug donut hole.

- Always ask your physician for **generic** prescription drug equivalents.
- Use a preferred pharmacy for your Tier 1 medications. (Review your Annotated Notice of Coverage to learn more about preferred pharmacies.)
- 3. Use the SilverScript **mail-order** pharmacy for maximum savings. It's convenient and reliable.
- 4. Ask your physician for medication **samples** when starting a new medication.



Tips for Prescription Drug Savings

- 1. Use the OptumRx Mail-Order Program. Mail is convenient, saves you money, and saves you a trip to the pharmacy.
- 2. Use the 90-Day Program for your maintenance medications and only get charged two copays instead of three.
- 3. Always ask your healthcare provider for a generic medication. Just because you see a new medication advertised on television does not mean it is the correct medication for you. Generics work and save you and

- the DC 37 Health & Security Plan money.
- 4. If you are filling a preventive medication (e.g., low-dose statin), please remember to use your medical insurance card (Emblem, ESI, MetroHealth, CVS) at the pharmacy.
- Educate yourself on all the different prescription discount programs available to you such as copay card assistance programs offered by drug manufacturers.

Our PSU Social Workers Are Here to Help

DURING TIMES of stress it is easy to feel isolated; however, you are not alone. Our Personal Service Unit (PSU) is comprised of Licensed New York State Social Workers who provide confidential individual counseling, information referrals, advocacy, and support to DC 37 Health & Security actives, retirees, and their adult dependents.

PSU collaborates with members to tailor treatment plans to their individual needs and assists members in developing stress management techniques to face challenges more effectively. Some of the concerns PSU can help

with include depression, anxiety, personal and family discord, occupational stress, substance use, bereavement, and parenting problems.

PSU also provides workshops and group counseling as needed. PSU is conducting teletherapy (video or phone) sessions.

PSU CONTACT INFORMATION

Tel: (212) 815-1250 or (212) 815-1260

For Screening Prior to Counseling Appointments

Monday-Friday, 9 am-12:30 pm **Tel:** (212) 815-1260

Access Our Hepatitis C Treatment Program

DC 37 HEALTH & Security Plan has partnered with NYC Health + Hospitals (NYC H+H) to provide a Hepatitis C Treatment Program for DC 37 H&S participants suffering from the viral liver disease that affects an estimated 3.5 million Americans.

The typically 8- to 24-week program is available to DC 37 H&S participants and their dependents under the age of 65 who are currently covered by the OptumRx prescription drug benefit at \$0 cost. NYC H+H patient navigators assist DC 37 H&S participants throughout the duration of the treatment program.

INFO & AUTHORIZATION

DC 37 Hep C Treatment Program

Email: HepCDC37Program@nychhc.org

Tel: (917) 828-7427

H&S Prescription Drug Unit

Tel: (212) 815-1608 **Fax:** (212) 815-1218

Audiology: Hearing Loud and Clear

PEOPLE COMMONLY delay seeking treatment for hearing loss, but with the robust DC 37 Health & Security audiology benefit, there's no need to forego critical evaluation and treatment.

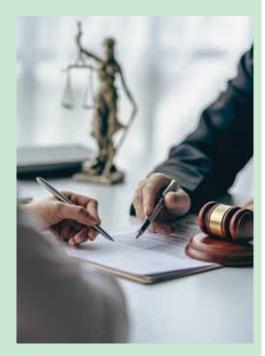
Our member-only (active and retiree) benefit includes a comprehensive audiology evaluation, hearing aid evaluation, and the dispensing of basic hearing aid/hearing aids (right and left ear) if deemed necessary every three years at no (\$0) cost.

If you are experiencing hearing problems, please contact the DC 37 Audiology Center located at 55 Water Street, 22nd floor, in Manhattan to make an appointment today.

AUDIOLOGY APPOINTMENTS

Monday-Friday, 9 am-12 pm **Tel:** (212) 791-2126





Legal Services for DC 37 H&S Participants

ACTIVE AND RETIRED H&S members and eligible dependents have access to civil legal services at no (\$0) cost through DC 37 Municipal Employees Legal Services (MELS). The largest service of its kind nationwide, MELS is funded through the DC 37 Health & Security Plan.

CASES WHERE WE CAN HELP

MELS provides representation for non-work-related legal matters such as tenants' rights and evictions, divorces and separations, buying and selling homes, drafting wills and life-planning documents, resolving consumer complaints, student loan defaults, stopping wage garnishment, credit and debt disputes, bankruptcies, family court and adoption matters, applying for citizenship, name changes, eligibility for public benefits, rent subsidies, and public housing.

MELS also offers webinars on everything from real estate to student loans. Register at www.dc37mels.com or call (212) 815-1111.

CONTACT MELS

DC 37 Municipal Employees Legal Services

Email: MELSscreeningunit@dc37.net

Tel: (212) 815-1111

Webinars: www.dc37mels.com

General Questions About Your DC 37 H&S Plan Benefits?

Contact the DC 37 INQUIRY UNIT

Tel: (212) 815-1234

Tel: (212) 815-1531 (for H&S forms)

Fax: (212) 815-1321

Email: benefitsinguiry@dc37.net



This newsletter is designed to briefly explain and update you on some of the current benefits provided by the DC 37 H&S Plan. In all cases, the DC 37 H&S Plan is administered in accordance with the Plan Document. Under no circumstances shall the Plan be liable for any inconsistencies or contradictions between this newsletter and the Plan Document.