OUTLINE OF BENEFITS FOR RETIREES
Provided by the CWA Local 1180 Benefit Funds

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Fund Administrator

Benefit for Retiree, Spouse and Eligible Dependents:

- **General Medical Reimbursement** - $1,200 per family per calendar year
- **Prescription Drug Benefit** – Up to $1,500 per family, per calendar year
- **Dental Coverage** - Choice of one of the following:
  - *Scheduled Dental Plan* - Up to $2,000 per individual, per calendar year based on a Schedule of Fees and *Orthodontic*-$2,290 lifetime maximum benefit per individual.
  - *Solstice(Healthplex)*$700B Plan – In-network only, necessary services fully covered. Small co-payments for dentures, crowns, orthodontic, bridges and periodontal treatment
  - *Empire BlueCross Blue Shield XPO* – Empire BC/BS nationwide plan allows members to visit any licensed dentist of your choice, but with costs that are normally lower, when you choose one within their large nationwide network.
  - *EmblemHealth Preferred Dental Plan* – Emblem provides members with quality coverage with access to their nationwide network of dentists and specialists. Emblem has a $2,000 annual maximum per person. **There is a monthly premium associated with this plan of $29.76 per household**
- **Optical Benefit** - Up to $125 per pair of prescription glasses; maximum 1 pair per individual and no more than 4 pairs per family, per calendar year.
- **Mental Health Reimbursement** - Up to $300 a year per person for out-of-hospital Psychiatric care.
- **Hearing Aid Reimbursement** - Up to $600 per person in a two-year period

Benefit for Retiree and Spouse Only:

- **Podiatry Benefit** - Up to $10 a visit for a maximum of four visits per calendar year.
- **Legal Services** - Comprehensive Legal Services by **Plan Attorney** in area, and by a schedule reimbursement out-of-area. ($1,000 maximum for the calendar year). Spouse covered for **Will** only.

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