

FAQ for Retirees

1. How do benefits change when I retire?

Answer: There are changes in your prescription drug reimbursement, general medical reimbursement and costs and coverage associated with your NYC Health Plan Coverage. There may be additional changes if when you retire you are over 65 and therefore eligible for Medicare. Please see chart of ACTIVE VS. RETIREE BENEFIT CHANGES CHART for a breakdown of changes in your supplemental benefits. Speak to a representative in the Security Benefits Office as well as NYC-OLR for changes based on your specific selection.

2. What are my benefits?

Answer: CWA Local 1180 provides supplemental benefits to its members. They are: Prescription Drug Reimbursements, General Medical Reimbursements, Optical and Dental Care, Hearing Aids, and reimbursements for Podiatry and Mental Health. There is also a Legal Benefit Fund for members and retirees.

3. Do I still have 1180 supplemental benefits?

Answer: Local 1180 retirees still have all the same supplemental benefits but the benefit amounts may be different based on contracts with the City of NY. Please see chart of ACTIVE VS. RETIREE BENEFIT CHANGES CHART for a breakdown of changes in your supplemental benefits.

4. How do I get my reimbursement?

Answer: Call the Security Benefits Office and obtain a claim form and follow the instructions on the form. If you need help, call the Retiree Division of CWA Local 1180 for assistance.

5. What documents do I need for reimbursement?

Answer: Members will need to collect and retain copies of pension statements, prescription reports, health plan statements – Explanation of Benefit's or Health Plan Summaries, Hospital and emergency room copayments including a paid receipt from hospital. Medical copayments are reimbursed with the following documentation to include your Health Plan Explanation of Benefits. Please do not submit receipts with a balance due – receipts with a balance due are unacceptable.

6. Does the union accept statements from the pharmacy?

Answer: Yes, you may submit a report from your local pharmacy not the individual receipts when you pick up your prescription.

7. How do benefits change when I reach Medicare age?

Answer: You must accept Part B coverage. Notify NYC Office of Labor Relations of change. Contact NYC Labor Relations for further information.

8. What steps do I take when I reach age 65 with my health insurance and Medicare?

Answer: You must accept Part B coverage. Notify NYC Office of Labor Relations of change. You must notify the NYC Health Benefits Program in writing immediately upon receipt of your, or your dependent's, Medicare card by completing the [Medicare Part B Reimbursement Application](#). Contact NYC Labor Relations for further information.

9. What is Medicare Part A, Medicare Part B and Medicare Part D and do I need them as a NYC retiree? Answer: Medicare Part A Hospital Coverage Part B Medical coverage Part D Prescription coverage. Yes, you must have all components of Medicare when eligible at 65 or under 65 due to disability. Contact NYC Labor Relations for further information or you may contact the Retiree Division for assistance.

10.

What is the Medicare differential and why am I being short-changed?

Answer: The Medicare Part B Differential if for retirees who became Medicare eligible prior to 2016. NYC Office of Labor Relations will reimburse the standard Part B premium. To receive the full amount deducted retirees who became Medicare eligible prior to 2016 may have to fill out the form. Contact NYC Labor Relations for further information.

11. Who do I call when I have questions about my pension check / missing pension statements?

Answer: NYCERS Call Center 347-643-3000 OR You may make an account at MyNYCERS.org or download the MyNYCERS app.

12. Who do I call when I have questions about my annuity?

Annuity Benefits Fund

Administrative Services Only, Inc.

303 Merrick Road, Suite 300, Lynbrook, NY 11563-9010

877.999.3555 (Toll Free) | www.asonet.com

13. Who do I call when I have questions about my health insurance / missing EOB's?

Answer: Contact your Health Plan's customer service department as listed on your insurance card

14. Who do I call when I have questions about my supplemental benefits/ get forms?

Answer: Contact the Security Benefits Office of CWA Local 1180 212-966-5353

15. Who do I call when I have questions about life insurance?

Amalgamated Life, 333 Westchester Avenue, White Plains, NY 10604, Attn: Life Claims

914-367-5000

www.amalgamatedlife.com

16. Who do I call when I have questions about 1180 online portal support?

Answer: Contact support@cwa1180.org

17. What are the choices for medical coverage when I retire?

Answer: The NYC Office of Labor Relations offers several plans for Medicare eligible retirees. Most often retirees can keep the same coverage. Contact NYC Labor Relations for further information. Telephone: 212-513-0470 Email: healthbenefits.@olr.nyc.gov website: [healthbenefitshome \(nyc.gov\)](http://healthbenefitshome(nyc.gov))

18. How do my benefits change if I decide to relocate out of New York?

Answer: The NYC Office of Labor Relations offers several plans for retirees who plan to relocate outside of the New York City Area. Contact NYC Labor Relations for further information. If you are enrolled in Emblem HIP Prime or Emblem HIP VIP Medicare HMO and relocate outside of New York, you will have 30 days to contact NYC Office of Labor Relations to change your plan. The Emblem HIP plans are only covered in the New York area.

19. What is the optional rider?

Answer: The optional rider provides coverage for prescription drugs as other benefits above and beyond what is covered by the city of NY health plan and the supplemental benefits offered by CWA Local 1180. There is an additional charge for the optional rider and deducted from your pension. CWA Local 1180 will reimburse retirees who choose the optional rider up to the \$2,700.00 annual maximum. Contact CWA Local 1180 or your health plan for more information.

20. How can I contact a pension counselor?

Answer: Contact CWA Local 1180 Retiree Benefit Fund Office to make an appointment at 212-966-5353

21. How do I join in the events that the Retiree Division has for 1180 retirees?

Answer: Watch your email and mail for upcoming notices of events and follow instructions for joining. Online events require internet connection. Trips and outside events require a reservation and some fees may apply. Retiree Division telephone: 212-226-5800 email:retireedivision@cwa1180.org