



## DC 37 – Local 389 Home Care Employees Benefits Newsletter (January 2025)

This newsletter is to help guide you on utilizing the valuable health & pension benefits your union has negotiated for you as well as other cost-saving programs for which you may be eligible. This information will help you avoid costly out-of-pocket expenses and enable you and your designated beneficiaries to collect your pension benefits. DC 37 and your Local 389 Funds are here to serve you. We fight every day to preserve and improve your benefits.



### ***How to be a smart consumer of your health care benefits and save money***

- Health Benefits provided through EmblemHealth - Always use "in-network" providers to avoid costly "out-of-network" charges. Hospital clinics are **not** covered. Also, if you're having radiology treatments, have them in your in-network doctor's office or at an in-network free-standing facility. If in doubt, check with EmblemHealth for a list of in-network providers. As an added precaution, verify with your provider or facility that it, she/he, is still in the Emblem network before arriving for your appointment. (See: ***Emblemhealth.com/members*** for a list of in-network providers.)
- See your primary care provider (PCP) - For all your routine non-emergency health needs. Using "hospital ERs", "City MD" & other "Urgent Care" centers for non-emergencies will cost you very high co-pays (from \$50 to \$150). See your PCP or use the Telehealth program instead to save your hard-earned dollars.
- COVID & Flu vaccines - COVID is still with us and flu cases are on the rise. Remember to update your COVID vaccine and, if you haven't had a flu vaccine in the last 6 months, make sure you get a current flu vaccine.
- Remember: While employed, you have 4 open enrollment periods a year - In case you lose coverage due to low hours (less than 360 hours a quarter).

- Prescription Drug Benefits provided through Welldyne - Always ask your PCP to prescribe safe FDA-approved "**generic drugs**" instead of brand drugs to lower your co-pays. Using Mail Order for 90-day fills of maintenance drugs will also save you one co-pay (**See:** [www.welldynex.com](http://www.welldynex.com)) Also, check these apps to see if their coupons could save you money on your prescriptions **GoodRx** (<https://www.goodrx.com>) **SingleCare** (<https://www.singlecare.com>).
- Take advantage of "free" health care & other services - For example: You are entitled to the following services each year at no charge from in-network providers: annual wellness exams, GYN exams, mammograms, bone density tests, well child visits & immunizations.
- When to apply for Medicare - Since Medicare charges premiums for Part B (medical) and Part D (drug) coverage, you do **not** have to apply for this coverage while you continue to be covered by your employer's or spouse's active health plan. Part A (hospital) coverage is free so you should apply for Medicare Part A coverage as soon as you are eligible (age 65) even if you are still working and have coverage. However, you should apply to Medicare for Parts B & D coverage as soon as you are no longer covered by your employer's or spouse's coverage. Failure to timely apply to Medicare for these benefits after losing your employer's or spouse's coverage could subject you to a lifetime "late enrollment penalty". Note: COBRA coverage does not extend your time to apply for Medicare coverage. To avoid paying the late enrollment penalty check with your local Social Security Office or Medicare about when to enroll in Medicare as soon as you lose coverage.
- Be aware of health care & Social Security Scams - **NEVER** give out your healthcare ID Number or your Social Security Number to strangers who may call or email you. Scams are on the rise. Scammers may email or call you asking for these numbers. If called, hang up immediately and don't respond to emails. If in doubt, call your health care provider or Social Security.
- Relief from "congestion pricing" charges - If you have to drive to work and your federal adjusted gross income for the previous year was no more than \$50,000, you may apply for NYC's "Low-Income Discount Plan" for a 50% discount after your first 10 trips a month. (**See:** <https://lidp.mta.org>)



## ***How to collect your pension benefit that you earned***

1. When you are considering retiring, ask the Fund Office for a pension benefit calculation - You are entitled to know if you're eligible for a pension & how much you can expect to collect when you retire. You should request pension information at least 90 days before you are planning to retire.
2. If you plan to continue to work past age 70  $\frac{1}{2}$ , you must start collecting your vested pension benefit by no later than April 1<sup>st</sup> of the following year you reach age 70  $\frac{1}{2}$ . Call 212-925-6033 or write the Fund Office at: 420 W. 45<sup>th</sup> St., 5<sup>th</sup> Fl., New York, NY 10036 for further information.
3. Make sure the Fund Office has your correct home address - If you move, immediately inform the Fund Office of your new address & phone number. If we can't find you, we can't pay your pension benefit.
4. Keep your designated beneficiaries up to date - this includes providing the Fund Office of your beneficiary's current home address(es) and phone number(s). Also, make sure your designated beneficiaries know that you have designated them as a beneficiary for your pension benefit after you pass. You should also immediately notify the Fund Office if you get divorced or if you change your designated beneficiaries.
5. Make sure your next of kin notifies the Fund Office when you pass away - so your surviving spouse can start receiving benefits without delay. A death certificate is required.