



Important Facts about your Health & Security Plan **Benefits for Members affected by Layoff**

Health Insurance Coverage

Under the Federal COBRA law, your employer must give you the opportunity to continue your health insurance coverage (hospital and medical) by making direct payments. Contact the personnel office at your agency to get a COBRA package.

Pension Benefits

It may not be a good idea to remove your member contributions from the pension system. Reach out and get advice from a DC 37 pension counselor at the Health and Pension Services Unit at 212-815-1200 or visit the unit at 125 Barclay St. Rm. 314, Monday through Friday, 9am to 5pm.

DC 37 Annuity Benefit

You may choose to leave your annuity benefit in the DC 37 Annuity Fund or you can withdraw your money and close your account. Call the Annuity Unit at 212-815-1888 to request a disbursement application. You must submit a copy of your termination notice with your completed disbursement application. Please note that withdrawal of your annuity benefit may be taxable to you and you should consult your tax advisor.

Health and Security Plan Benefits

The following listing provides details about benefit end dates and limited extensions. Members can continue certain Health & Security Benefits by purchasing them under COBRA. See the Health & Security Plan COBRA information below for full details.

Prescription Drug Benefits

Prescription drug benefits will end as of your termination date.

Dental Benefits

The Health & Security Plan and the Plan's Dental Centers will continue coverage for 60 days to complete the following procedures started prior to termination date, orthodontics, prosthetics and root canal therapy.

Optical Benefits

Optical services must be obtained and completed by termination date.

Audiology Benefit (member only)

No appointments can be scheduled after termination date.



Disability Benefit (member only)

Claims documenting the onset of disability prior to employment termination date will be eligible to receive a disability benefit based on the Plan's rules and regulations.

Death Benefit

Eligibility for a death benefit will be in effect for 60 days from the member's employment termination date.

Survivor benefit

The Survivor benefit package will be available to eligible dependents if the date of death is prior to the member's employment termination date.

Personal Services Unit

The Personal Services Unit will be available to provide information and referral services only:

- Assistance in obtaining services for mental health needs, family problems, health care needs and social services.
- List of sources for food stamps, how to apply for public assistance and unemployment insurance, as well as education and job information centers.
- Information on such resources as the Food and Hunger Hotline, Medicare, Medicaid, Veterans benefits, Community Service Society, Archdiocese/Catholic Charities Family and Children's services.

Please contact the Personal Services Unit at 212-815-1260, Monday through Friday, 9am to 1pm or in person between 9am and noon at 125 Barclay Street in Room 301.

Municipal Employees Legal Services

If you are currently being represented by a MELS lawyer, your coverage for that matter may continue for a limited period; please consult your lawyer or call MELS at 212-815-1111.

Health and Security Plan COBRA

Under the COBRA law, coverage for certain Health & Security Plan benefits may be purchased for up to a maximum of 36 months. You will be responsible for making monthly payments directly to the Plan.

The Health and Security Plan COBRA application and rate schedule contains more details, restrictions, and obligations as well as the form necessary to establish eligibility. To request one, please call the Inquiry Unit at 212-815-1234 or fax a request to Inquiry at 212-815-1321.