

# Fund Benefits

## Dental

Coverage is provided to plan participants and eligible dependents through either the **Guardian Life Insurance Company** or **Delta Dental** . Plan participants are required to select one of the options for themselves and their families. Those who do not make an election are automatically enrolled in the Guardian program. Both the Guardian program and the Delta program are available to eligible members without premium payment. Neither has a "rider" option.

### *Guardian Dental Guard Preferred*

Here is the [enhanced Guardian Reimbursement Schedule](#) for 2017

This is a "preferred provider" (PPO) program with two components:

- access to a panel of [dental providers](#) who charge **reduced fees**
- partial reimbursement for services rendered (according to the [Guardian Reimbursement Schedule](#) )

Benefits include most standard dental procedures. There are no annual or lifetime maximum payment limitations. Plan participants may use any licensed dentist to provide services, although non-participating dentists are not required to charge the reduced fees, thereby eliminating the value of component 1) above.

The provider panel maintained by Guardian Life is **Dental Guard Preferred** . Your Group Plan Number is **381084** .

Information on participating dentists is available from Guardian on their [website](#) or by phone (1-800-848-4567).

Frequency Limits: Standard prophylactic care (cleaning and necessary x-rays) is covered once every six months.

## Pre-Treatment Review

Each plan participant is entitled to be informed by Guardian of the total cost, plan reimbursement and out-of-pocket costs associated with a course of dental treatment. Forms are available at participating dentist offices or from Guardian. Pre-treatment review is recommended.

## Filing a Claim

Claim forms are available [here](#) or from participating providers, by mail from Guardian and through the Guardian Website. Guardian Forms have the mailing address on them. Claim forms should be submitted to:

Guardian Group Dental Claims: P.O. Box 2459 Spokane, WA 99210-2459

## **Exclusions and Limitations**

Coverage is not provided for certain types of care. [Treatment exclusions](#) often involve technical matters. There are also [procedural limitations](#) by frequency or age.

### *DeltaCare USA*

This is a dental Health Maintenance Organization. DeltaCare USA will assign a primary care dentist for members upon enrollment. (Once enrolled, you have the opportunity to switch to another participating Delta dentist by calling 800-422-4234.) That dentist will be responsible for all dental care including referral to specialists as necessary. Members will pay for dental services in accordance with a [copay schedule](#) that Delta has negotiated with the dentists. The patient fee is set for each service.

Unlike traditional insurance, there are no claims to complete or reimbursement to await. There is no annual or lifetime limit on services.

Enrollment in the Delta program is available each year and coincides with the City-wide open enrollment period.

The HMO program is sponsored by Delta Dental and called **DeltaCare USA**. It is administered by: PMI Dental Health Plan 12898 Towne Center Drive Cerritos, CA 90703-8579

Information on dentists participating with the HMO is available from Delta at their [website](#) or by phone (1-800-422-4234).

Please be aware that participating Delta dentists are located in New York and New Jersey only.

### ***"Optional" Fee Payments***

Certain procedures are deemed "optional" in the Delta Fee list which typically indicates that it is a procedure that may exceed an accepted norm of service. For example, color-matched fillings are above the norm on molars, whereas they are standard practice on front teeth. Members who decide to have color-matched fillings on molars would pay a higher fee and that fee is in accordance with the profile of each dentist maintained by Delta dental. PMI Dental Health can provide this information.

### ***Emergency Care***

Whereas members are generally required to use the primary dentist or an HMO specialist referred by that dentist, there is a provision for emergency treatment up to \$100 per year. Claim forms and regulations are available from PMI Dental Health at the address listed above.

### ***Exclusions and Limitations***

Coverage is not provided for certain types of care. Be sure to review the [limitations and exclusions](#) for both standard benefits and orthodontic benefits.

## Drug

Plan participants must be enrolled in a basic health plan to be eligible for the CVS/Caremark Prescription Drug Program.

Participating members will receive a CVS/Caremark prescription drug card unless they elect to purchase an optional drug rider through certain basic health programs. Those who elect a rider over the card should refer to the stipend section below. Please note that the CVS/Caremark Prescription Drug Program restricts coordination of benefits with other drug coverage.

## CVS/Caremark Prescription Drug Program

### *Scope of Benefit*

The plan covers most drugs that legally require a prescription and have FDA approval for treatment of the specified condition. Drugs available without a prescription, classified as "over the counter" (OTC), are not covered regardless of the existence of a physician's prescription. The Welfare Fund program through CVS/Caremark encourages utilization of (a) generic equivalent medications, (b) selected drugs among clinical equivalents.

- If a **generic equivalent** medication is available and you or your physician chose it, you pay the standard co-payment for a generic drug. If you choose a brand name drug (either preferred or non-preferred) when a generic is available, you will pay the brand name drug's co-payment plus the difference in cost between the generic drug and the brand name drug.
- CVS/Caremark has determined a list of drugs that treat medical conditions in the most cost-efficient manner. This list, or **formulary**, is regularly reviewed and updated by physicians, pharmacists and cost analysts. In order to encourage formulary compliance, the program assesses a higher co-payment on prescriptions filled with non-formulary drugs.
- **Home delivery** (mail-order) or use of a CVS pharmacy is encouraged as a less costly way to fill prescriptions for long-term (maintenance) drugs. After an initial fill and a two re-fills of any prescription at a local pharmacy, higher levels of co-payment are assessed for continued use of the retail pharmacy.

### *Co-payment*

A co-payment is the part of the drug cost that is paid by the plan participant. Co-payments are based on the category (generic, formulary and non-formulary) and place of purchase (retail pharmacy or mail-order pharmacy).

How Much You Pay for a Covered Prescription Drug*			
Retail Pharmacy (up to a 30-day supply)			
	First Three Fills	Each Subsequent Refill	
Generic	20% (\$5 minimum)	35% (\$5 minimum)	20% (\$10 minimum)
Preferred Formulary	20% (\$15 minimum)	35% (\$15 minimum)	20% (\$30 minimum)

Non-Preferred Formulary	20% (\$30 minimum)	35% (\$30 minimum)	20% (\$60 minimum)
-------------------------	--------------------	--------------------	--------------------

\* On July 1, 2014, the maximum benefit limit was lifted in compliance with the Affordable Care Act. Under the new benefit, the member will continue to pay a 20% co-pay until the cost to the Fund reaches \$10,000. If the annual plan expenses are between \$10,000 and \$15,000, the member's co-pay will be 50%.

For Annual Plan Expenditures Between \$10K and \$15K			
Retail Pharmacy (up to a 30-day supply)			
	First Three Fills	Each Subsequent Refill	
Generic	50% (\$5 minimum)	60% (\$5 minimum)	50% (\$10 minimum)
Preferred Formulary	50% (\$15 minimum)	60% (\$15 minimum)	50% (\$30 minimum)
Non-Preferred Formulary	50% (\$30 minimum)	60% (\$30 minimum)	50% (\$60 minimum)

If the annual plan expenses exceed \$15,000, the member's co-pay will become 80%.

For Annual Plan Expenditures Over \$15K			
Retail Pharmacy (up to a 30-day supply)			
	First Three Fills	Each Subsequent Refill	
Generic	80% (\$5 minimum)	90% (\$5 minimum)	80% (\$10 minimum)
Preferred Formulary	80% (\$15 minimum)	90% (\$15 minimum)	80% (\$30 minimum)
Non-Preferred Formulary	80% (\$30 minimum)	90% (\$30 minimum)	80% (\$60 minimum)

The program does **not** cover the following:

- Fertility drugs
- Growth hormones
- Needles and syringes
- Experimental and investigational drugs
- [PICA drugs](#)
- Over the counter drugs (i.e., not requiring a prescription)
- Diabetic medications (refer to your NYC Health Benefits Plan carrier, ie., GHI, HIP, etc.)
- Cosmetic medications
- Therapeutic devices or applications
- Charges covered under Workers' Compensation

- Medication taken or administered while a patient in a hospital, rest home, sanitarium, extended care facility, convalescent hospital, nursing home or similar institution.
- Shingles vaccine
- Weight Management drugs

The following drugs are covered with limitations:

- Drugs for erectile dysfunction up to an annual maximum reimbursement of \$500, with a maximum of 18 tablets every 90 days.
- Smoking cessation drugs up to an 84-day supply

### *Reimbursement Practices*

Prescriptions filled at participating pharmacies will require presentation of a valid drug card. The co-payment must be met in order to acquire medication.

Prescriptions filled at non-participating pharmacies or without presenting a drug card may require payment in full. In such cases, CVS/Caremark will honor a Direct Reimbursement Claim for payment, but only to the extent of the amount that would have been paid to a participating pharmacy, adjusted for co-payment and deductible.

### *Using Mail Order*

To use mail order, participants may register on the [CVS/Caremark website Mail Service Order Form](#). Physicians may call 1-866-209-6177 for instructions on how to FAX a prescription.

Standard shipping and handling is free; express delivery is available for an added charge. Temperature-sensitive items are packaged appropriately, but special measures may be necessary if there are delivery and receipt issues at an additional cost to the member.

### *Special Accommodations*

If a larger-than-normal supply of medication is required, a participant may contact the Welfare Fund at least three weeks in advance so that appropriate arrangements can be made with the prescription drug plan.

If an eligible dependent child is away at school, a separate card may be made available for that child by contacting the Fund. The initial card is issued at no cost but a payment of \$10.00 is required each time a card is re-issued. Prescriptions filled in other manners will require the student to pay the full cost of the prescription and submit a claim for direct (partial) reimbursement.

### *How to Contact CVS/Caremark*

Call Customer Service at 1-866-209-6177 for

- Location of Pharmacies
- Direct Reimbursement
- Eligibility issues
- Mail Order Forms

Visit the [CVS/Caremark website](#) for:

- Interactive Pharmacy Locator
- Claim Form Download
- Mail-order tracking
- Formulary Drug Listing

## **Non-CVS/Caremark Drug Coverage**

### *PICA for Express Scripts members*

There are some drugs for which participants do not use the CVS/Caremark card, but instead use another card, not issued by the Welfare Fund. For eligible full-time active participants, Injectable and Chemotherapy medications are available only through the [PICA program](#), which is sponsored by the N.Y. City Employee Health Benefits Program, and-at the time of this writing-administered by Express Scripts. The N.Y. City Employee Health Benefits Program (212-306-7200) should be consulted for further detail and updates. Eligible individuals will be issued a drug card for PICA coverage.

### *Stipend for Rx coverage in lieu of CVS/Caremark*

Eligible full-time active participants who wish to opt out of the Welfare Fund drug plan may purchase a drug rider through their basic health carrier if their carrier is CIGNA, HIP Prime POS, or GHI HMO. This may be elected at the time of employment or during any open enrollment period through the city of New York. The plan participant will receive a stipend to offset cost. The current stipend is:

- Individual: \$300 per year
- Family: \$700 per year

Payment is made within 45 days of the end of a calendar year. If rider coverage was only in effect part of the year reimbursement will be pro-rated. The Fund office will provide claim forms on request.

Members who participate in a drug rider plan through a basic health carrier will automatically be dropped from the Welfare Fund drug plan.

## **Vision**

Plan participants and their eligible dependents are entitled to a pair of glasses (lenses and frames and an optometric examination) once every two years (24 months). This benefit can be rendered through the vendor contracted by the Fund, Davis Vision, or through other licensed providers.

Service through Davis Vision has no out-of-pocket costs for a limited selection of frames and lenses. Service rendered through other providers is subject to a maximum reimbursement of \$200. If you use a provider that is not part of Davis Vision, [a Direct Reimbursement claim form](#) should be submitted within 90 days of service. Eye examinations other than for purchase of glasses or contact lenses are not covered.

Examination is provided by a licensed optometrist for determination of refractive index as well as detection of cataracts, glaucoma and retinal/corneal disorders. There is no co-payment when using an in-network provider.

**Frames** You may choose any Fashion, Designer or Premier-level frame from Davis Vision's Frame Collection, free of charge.

If you visit a Davis Vision participating provider and you select a non-plan frame, a \$100 credit, plus a 20% discount will be applied. This credit would also apply at retail locations that do not carry the Frame Collection.

If you visit a Davis Vision Visionworks location, and choose a non-plan frame, a \$175 credit plus 20% discount is available.

Members are responsible for the amount over \$100 (or \$175 at a Visionworks location), less the applicable discount.

**Lenses** A range of special lenses and coatings is available with no co-payment at any in-network provider. For a complete list, see the [Davis Vision brochure](#).

**Contact Lenses** In lieu of eyeglasses, you may select contact lenses. Any contact lenses from Davis Vision's Contact Lens Collection are available at no charge. Evaluation, fitting and follow-up care will also be covered. The Davis Vision Premium Contact Lens Collection includes disposable and planned replacement lenses.

Members may use their \$150 credit, plus a 15% discount toward non-Davis Vision Collection contact lenses, evaluation, fitting and follow-up care.

Visually required contact lenses will be covered up to \$105 with prior approval and may be prescribed only for certain medical conditions, such as Keratoconus.

Please note: Contact lenses can be worn by most people. Once the contact lens option is selected and the lenses are fitted, they may not be exchanged for eyeglasses. The Davis Vision collection is available at most participating independentprovider locations.

**Special Dependent Coverage** allows dependent children up to age 19 a pair of glasses (frame and lenses) every 12 months (known as the "off year" benefit). There is no reimbursement from the Fund for Special Dependent Coverage from non-participating providers.

Eye examinations are covered through a participating Davis Vision provider when made in conjunction with the purchase of glasses or contact lenses. If the purchase of corrective lenses and frames is made at a later time, there is a three-month limit in order to qualify for the balance of the benefit.

**To use your benefit at Davis Vision** Access Davis Vision's website at [www.davisvision.com](http://www.davisvision.com) and use the "Find a Doctor" feature (On the Davis homepage, click on the "Members" tab, which will bring you to a menu. Type in the client code 2022 and submit), or call 1.800.999.5431 for the names and addresses of the network providers nearest you. Call the network provider of your choice and schedule an appointment. Identify yourself as a PSC-CUNY Welfare Fund member or dependent and Davis Vision member. Provide the office with your name, SS# and the name and date of birth of any covered member/dependent needing services. The provider's office will verify your eligibility for services. You may also create a personal account by logging onto the Davis Vision website. See the Davis Vision benefit brochure here.

**Other Providers** Any licensed provider of vision services may be used as an alternative to Davis Vision providers. The reimbursement will cover costs not to exceed \$200 (for service provided after Jan. 1, 2017) every two years. A [claim form](#) should be submitted within 90 days of service.

Split services may occur if a participant obtains an examination through a vendor, then elects to have the prescription filled elsewhere or not at all (doesn't file with the Fund). Reimbursement will be limited to the initial vendor. All services must be performed within 90 days. Special Note: Split services are not available for contact lenses. Prescriptions for contact lenses must be filled by the provider who performs the examination.

## **Disability**

This benefit is a partial income replacement plan available to plan participants with at least one year of service who become totally disabled. Total disability is defined as **the inability to work in any job for which you are fitted by education, training or experience, due to an illness or injury**. The carrier for this benefit is **The Standard Life Insurance Company of New York**.

Total disability must be **verified by an evaluating physician** approved by the carrier.

**There is a six-month waiting period**. Payments begin six months after determination of disability, providing that the disability has continued. However, if accumulated sick and



vacation time payments are still being made at the end of the six-month period, the waiting period is extended until these payments are exhausted.

**Income replacement under basic disability provides 50% of your pre-disability basic salary** , with a minimum of \$1,250 per month and a maximum of \$2,500 per month. Actual payment is net of required deductions. These deductions may include receipt of payments from Worker's Compensation, Social Security or CUNY retirement/salary continuation plans.

**The duration of payments is up to five years** (60 months) or attainment of age 70-if that event comes first-providing the total disability continues. If payment would otherwise cease due to the age 70 restriction, there is an override to provide a minimum of one year (12 months) of payments.

The basic plan applies to all eligible participants without additional premium contributions.

## **Welfare Fund Continuation of Benefits During Disability Payment Period**

Other Welfare Fund benefits continue for the duration of the benefit payment period, including the waiting period. The benefit payment period may end for a variety of reasons, most typically the end of the disabling condition or return to work, or attainment of the maximum age or duration limit of the benefit, whether it is the basic coverage or the extended coverage. **When the benefit payments stop, eligibility for other benefits also stops .\***

A brochure providing more detailed information on the PSC-CUNY Welfare Fund Long Term Disability Program is part of the material distributed to each new employee who will be a plan participant.

An [insurance certificate](#) explains the features of the long term disability plan through the Standard Life Insurance Company. Copies of the insurance certificate are also available off-line and may be requested through a campus Benefits Officer or by contacting the PSC-CUNY Welfare Fund.

\*This description was expanded and clarified, April 2011.

## **Extended Medical**

*This benefit changed, effective 01/01/2007 The carrier changed 07/01/2008*

Plan participants who have basic coverage through GHI-CBP have an additional level of medical cost protection through the PSC-CUNY Welfare Fund extended medical benefit. The benefit is designed to provide a buffer against large medical expenses associated with . The program is administered by Administrative Services Only, Inc. (ASO). It was formerly administered by GHI. This extended medical benefit does not cover procedures that are not covered under the basic health plan, nor does it lift any frequency limitations.

## Deductible

Expenses are considered after an annual deductible has been met. The amount of the deductible is determined by whether or not the participant has elected the GHI-CBP optional rider. If the participant has elected the rider, the deductible is \$1,000 per person for the year, with a maximum of \$2,000 for a family. If the participant has not elected the rider, the deductible is \$4,000 per person for the year, with a maximum of \$8,000 for a family. The amount that is applied to calculate the deductible is the total difference between the GHI-CBP allowance on covered services and the participant's payment to the provider for those services.

## Coinsurance

After the deductible is met, the Welfare Fund extended medical benefit will pay 60% of the difference between the amount reimbursed and the allowed charges. Allowed charges are determined by a schedule maintained by the contracted administrator and set, as well as changed from time to time, at the discretion of the Trustees of the Fund. Once coinsurance payments have reached \$3,000 for a covered individual in a year (or \$6,000 for the family) the plan will pay without a co-insurance, i.e., 100% of the difference between the amount reimbursed and the allowed charges according to the schedule.

## Limits

Benefit limits are in accordance with the GHI contract with the NYC Employee Benefits Program. **Reimbursement claims should be filed no later than 3 months after the end of the calendar year during which medical services and procedures were performed. Members who are participating in the group [Catastrophic Major Medical benefit](#) must first [submit reimbursement claims to The United States Life Insurance Company in the City of New York](#).**

## Life Insurance

### Death Benefit

The PSC-CUNY Welfare Fund provides a \$2,500 death benefit to the beneficiary of a full-time covered member who dies while in active service. Members must fill out a [beneficiary designation card](#), available from their campus HR and benefits office, and have it on file at the benefits office. If members wish to change beneficiary(ies), a new card needs to be completed.

Designated beneficiaries have one year from the member's date of death to file a claim with the Welfare Fund office.

## First-Year Term Life Insurance

Many new full-time CUNY employees covered by PSC-CUNY Welfare Fund will receive Term Life Insurance with a face value of \$25,000 for one year, with the option to purchase the

\$25,000 coverage at the end of the year. The premium is determined by the age of the participant at the point the option is exercised.

The program is sponsored through the New York State United Teachers (NYSUT) Trust and is therefore limited to new NYSUT members. **Persons who were members of NYSUT prior to employment by CUNY are not eligible for this "first year" benefit** . The benefit is available to all persons eligible for the Welfare Fund, including management and excluded titles which can technically not become members of NYSUT.

Eligible employees are automatically enrolled by CUNY and receive a certificate of coverage. Upon completion of one year, an option is provided to continue coverage by paying a premium. For further information, please refer to [Optional Life Insurance](#).

## Hearing Aid

Hearing aid benefits are available to you and your covered dependents every 36 months. You can purchase a hearing aid for a discounted price from the Fund's contracted provider, HearUSA, or use a nonparticipating provider and submit a [Hearing Aid Reimbursement Form](#) (form for 2016 claims only) for reimbursement of up to \$500 every 36 months. **For out-of-network claims first contact HearUSA at 1-800-442-8231 prior to your appointment to be eligible for a maximum \$500 direct reimbursement.**

The Fund has chosen HearUSA to be the exclusive hearing aid network to provide members and their eligible dependents with a program for hearing tests and hearing aids.

To obtain service from HearUSA, members must begin by scheduling an appointment with a provider by first calling the HearUSA toll free number, (800) 442-8231. You will be given the names of three participating HearUSA practitioners in your area and the nearest HearUSA store. You may continue to request additional names of participating practitioners until you are satisfied with your choices. If you have a specific hearing aid manufacturer in mind, you may also request the names of nearby HearUSA participating practitioners who carry hearing aids from that particular manufacturer. HearUSA offers hearing aids from 11 manufacturers.

Members and Dependents are eligible for:

- Free annual hearing screening
- In-plan Hearing Aid Benefit \$750 per ear every 36 months
- Guaranteed price discounts on all hearing aids
- Unlimited visits during the first year of purchase (adjustments, cleaning programming)
- Loaner hearing aids available when your hearing aids are being serviced
- 3-Year Warranty: repair and one-time replacement due to loss or damage
- 3-Year supply of batteries
- 12-Month interest free financing available

- 10% off hearingshop.com for accessories and batteries using code EARUSA
- Out-of-network maximum direct reimbursement of \$500 every 36 months in lieu of in network purchase. **For out-of-network claims first contact HearUSA at 1-800-442-8231 prior to your appointment to be eligible for a maximum \$500 direct reimbursement.**

To learn more or to make an appointment with a HearUSA provider, you must contact HearUSA directly at (800) 442-8231, and let HearUSA know that you are a member ofPSC-CUNY Welfare Fundso they can determine your eligibility.

## Wellness

employees have access to a subsidy reducing the cost dependents (spouses, children 18-26) and retirees can enjoy discounted pricing

Employees	\$15/Month
Spouses/Domestic Partners/Dependents (over age 18)/Retirees	\$30/Month

Employees	\$7/Month
Spouses/Domestic Partners/Dependents (over age 18)/Retirees*	\$14/Month

\*Spouses and dependents of retirees are not eligible for the discount.

Before you begin:	<a href="#">View Registration Instructions for Employees</a>
	<a href="#">View Registration Instructions for Retirees</a>

[View the FAQs](#)

[View the At Work Meeting Schedule](#)

[Join Weight Watchers](#)

