

A field of many light blue umbrellas, with one prominent dark blue umbrella in the foreground, symbolizing unity and strength.

Why Union Membership is important for all of us.

- IT GIVES US STRENGTH AT THE BARGAINING TABLE
- IT ALLOWS US TO HAVE THE RESOURCES NEEDED TO DEFEND OUR ACTIVE MEMBERS CONTRACT, WHICH HELPS PAY FOR OUR BENEFITS
- IT HELPS US MAINTAIN THE BENEFITS OUR RETIREES HAVE EARNED DURING THEIR CAREERS

Examples of cost cutting for Retirement Benefits and why you need a strong Union protecting you

Doing away with trading in sick time to offset Retiree Health Insurance was brought up during Summer 2020 with budget crisis.

<https://www.empirecenter.org/wp-content/uploads/2013/06/Iceberg-Ahead.pdf>

The good news for New York taxpayers is that public-sector retiree health benefits, unlike pensions, are not guaranteed by the state Constitution. Elected officials can still change course on retiree health care by restructuring benefits for both current retirees and active employees.

What you can do to protect retirement Benefits:

Sign	Sign your UUP membership application if you are not a member
Encourage	Encourage co-workers to join UUP and attend these Retirement Workshops
Reach out	Reach out to your Chapters Leadership and see how you can help your Chapter (2 hours a month)
Join	Join UUP as a Retiree Member to advocate for our benefits.

UUP Officers and Executive Board Thank You for all you do!

President Frederick Kowal Fkowal@uupmail.org

Vice-President Professionals Carolyn Kube Ckube@uupmail.org

Vice-President Academics Alissa Karl Akarl@uupmail.org

Secretary-Treasurer Jeri O'Bryan-Losee Jobryan@uupmail.org

Membership Development Officer Tom Hoey Thoey@uupmail.org



Retirement

PART 1: HEALTHCARE & MEDICARE

WHO TO NOTIFY FOR RETIREMENT

- Human Resources / Benefits
 - At least a 30 calendar day notification
- Pension / Retirement plans
 - 30 day notice
- Social Security (if drawing from SS benefits)
- Medicare (If Medicare eligible: Age 65 or older)

COST FOR RETIREE HEALTH INSURANCE

- Monthly cost is offset by value of sick leave credit
- Sick leave credit continues for life
- Ex: \$300 Monthly credit / \$210 Dual annuitant credit (see next slide)

2023 Retiree Empire Rates (HMO's are different):

\$121.69 / \$525.30 ~ ~ \$162.26 / \$625.67

**** SUNY cut off rate of \$47,024 to determine cost ****

DUAL ANNUITANT

- Dual annuitant allows your covered dependents to continue the sick leave credit upon your death
- 30% reduction of value of your credit
 - *Ex. \$ 300.00 Sick Leave Credit // \$210.00 Dual Annuitant*
- ***This choice must be elected prior to retirement***
- A few things to consider:
 - Age
 - Health
 - Family history
 - Savings

DEPENDENT SURVIVOR COVERAGE

- 3 month extended coverage upon passing of the retiree
 - End of extended coverage receives option to continue
 - Dependent survivor coverage is individualized
- Spouse / DP can continue unless:
 - Remarry
 - Acquire domestic partner
 - Fail to make a payment for coverage
- Dependent children continue till age 26.
- Medicare reimbursements continue for dependent survivor coverage

MEDICARE

- Part A – Hospital Services
- Part B – Physician Services
 - 2023 cost: \$164.90 per month
 - Reimbursed by NYS (see next slide)
- Part D – Prescription services
- Medicare Age 65 Rule
- Ways to Sign Up for Medicare
 - Phone: 800-MEDICARE
 - Online: www.Medicare.gov
 - In person at local Social Security Office

MEDICARE REIMBURSEMENT (FROM NYS)

- ERS & TRS - **credit into account monthly**
- ORP (Tiaa, Fidelity, Valic, Voya) - **quarterly check**
- Member & Spouse both reimbursed
 - **(unless reimbursement is received from another source)**
- If you owe money for Health Insurance:
 - ***The State will calculate the difference and deduct monies from the Medicare Part B reimbursement***
- IRMAA (Income Related Monthly Adjustment Amount) Applies to parts B and D
 - Letter mailed from NYS every January to all retirees
 - NYS reimburses part B

- Rx stays with Empire / HMO plans until age 65 or older
- At 65 or older (with Empire plan)
 - Rx coverage becomes Silver Scripts (Medicare Part D program)
- Same Benefits, Network. Different ID card
- **Can only be enrolled in 1 Medicare Part D program**
 - **Enrolling in more than 1 will cancel ALL of the NYS Retiree Health coverage**

PRESCRIPTION COVERAGE

HELPFUL CONTACTS / WEBSITES

- UUP Retiree Coordinator: Walter Apple
 - 800-887-3863 (COBRA / BTF)
 - Wapple@uupbenefits.org
- NYS Civil Service, Employee Benefits Division (EBD)
 - 800-833-4344 (M-F // 9 to 4)
- www.uupinfo.org/retiree
- www.goer.ny.gov/work-life-services
- www.medicare.gov
- www.ssa.gov
- www.suny.edu/benefits





Retirement

**PART 2: UUP MEMBERSHIP,
DENTAL & VISION BENEFITS**

UUP RETIREE MEMBERSHIP

- **Membership is \$50 annually (Sept. – Sept.)**
 - ***NON-MEMBERS (Fee payers) cannot be retired mbr.***
- Membership allows you to receive UUP/NYSUT/AFT discounted benefits during retirement:
 - \$1000 life insurance through UUP
 - MetLife Emergency Travel coverage
 - UUP Retiree meetings
 - Dental / Vision coverage (additional cost)
 - Auto & Home insurance discounts
 - Travel discounts

'Grace' period of coverage

COBRA: same benefits as active members

Available for 18 months

After COBRA: voluntary plans available

COBRA Rates 2022:

Individual: \$45.03 per month // Family: \$107.74 per month

COBRA does NOT issue a bill to participants

COBRA: DENTAL & VISION

(RECOMMENDED
RETIRED MBR
BUT NOT
MANDATORY)

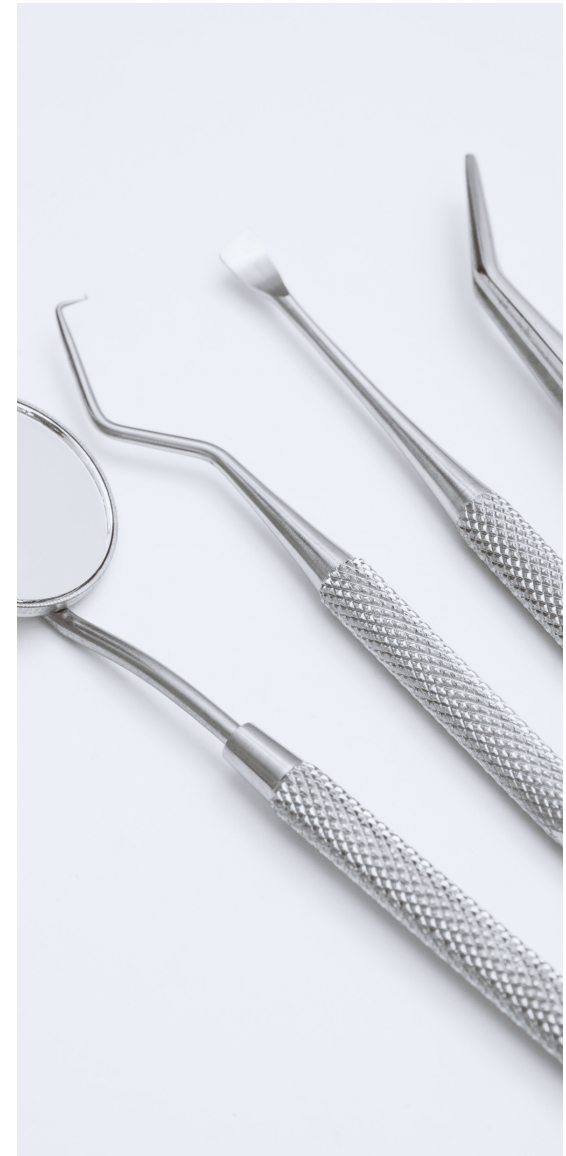
VOLUNTARY DENTAL PPO / PREMIER

- **Retiree membership is mandatory**
- **Delta Dental**
 - Can see any dentist of your own choosing
- **Change in benefits**
 - No orthodontic coverage
 - 20% reduction for preventive and basic services
- **Cost:**
 - Individual: \$130.83 per quarter
 - 2 person: \$323.16 per quarter
 - Family: \$473.66 per quarter



VOLUNTARY DENTAL DHMO (DELTA DENTALCARE USA)

- **Retiree membership is mandatory**
- Delta Dental
 - **Must select a participating dentist**
- **Change in benefits**
 - No implant coverage
 - Co-pays for basic and major services
- **Cost:**
 - Individual: \$58.26 per quarter
 - Family: \$128.22 per quarter



VOLUNTARY VISION

- **Retiree membership is mandatory**
- Davis Vision
- Same benefits as when active / COBRA
 - Vision exam and glasses once every 12 months
- **Cost:**
 - Individual - \$43.42 per quarter // Family - \$78.15 per quarter

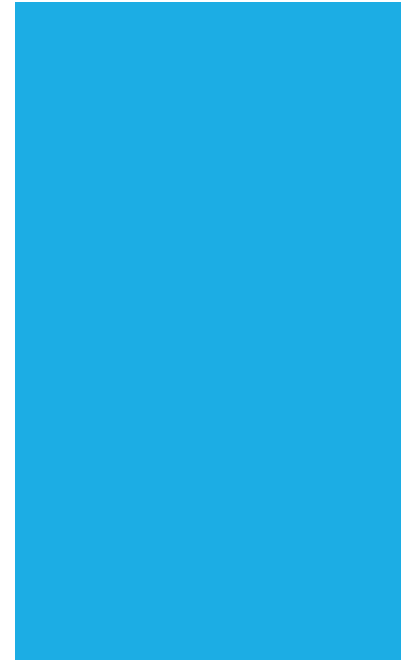
Davis Vision Value Advantage (only for retired members)

- Automatically enrolled as a retired member of UUP (*No premium cost*)
- Discounted program covers exam, lenses, and frames
- Must use participating Davis Vision provider



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	MetLife (NYSUT)	Delta Dental PPO (UUP)	Delta DentalCare (DHMO) (UUP)
	<u>In Network</u>	<u>In Network</u>	<u>ONLY In Network benefits</u>
Preventive	100% of negotiated rate	80% of negotiated rate	No Out of Pocket
Basic	60% of negotiated rate	60% of negotiated rate	Co-pays for services performed
Major	30% of negotiated rate	50% of negotiated rate	Co-pays for services performed
	<u>Out of network</u>	<u>Out of Network</u>	<u>Out of Network</u>
Preventive	100% of R&C	80% of negotiated rate	No coverage
Basic	60% of negotiated rate	60% of negotiated rate	No coverage
Major	30% of negotiated rate	50% of negotiated rate	No coverage
	<u>Deductible</u>	<u>Deductible</u>	<u>Deductible</u>
	\$50 per individual / \$100 per family	None	None
	<u>Maximum</u>	<u>Maximum</u>	<u>Maximum</u>
	\$2500 per person annual maximum	\$2500 per person annual maximum	None
<u>Cost</u>			
Member only	\$51.20 per month	\$130.83 per quarter	\$58.26 per quarter
Member +1	\$114.04 per month	\$323.16 per quarter	(Not offered)
Member +2 or more	\$142.05 per month	\$473.66 per quarter	128.22 per quarter
		No service fees	No service fees
<i>Quarterly billing = \$6.00 service fee</i>			
<i>Semi annual = \$9.00 service fee</i>			
<i>Annual = \$12.00 service fee</i>			
<i>No service fee for monthly pension deduction, only applied to ERS, TRS and Monthly Lifetime Annuity with TIAA</i>			
<i>All 3 plans require UUP Retiree membership (\$50.00 per year)</i>			