



FDNY Carolinas Retirees Association

www.fdnycra.org

Email: fdny_cra@yahoo.com

“We Will Never Forget”

“343”

Volume 10

March 2012

No. 1

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PRESIDENT'S MESSAGE

Welcome to the New Year! (although by the time you read it will be closer to Easter) Your board has been busy setting an agenda for 2012. In June, we have our annual Pelican Game Outing. September 11th we will hold our Annual 911 Memorials. A picnic is also being planned for October.

We will be taking the “show on the road”. April 4th we will be in Murrells Inlet, SC at the Elk's Lodge, 3816 Hwy17 Business. On October 17th we will be in the Wilmington, NC area at the Ogden Fire House 7375 Market St., Wilmington, NC. All meetings start at 2 p.m. If you are in those areas, please try to attend, we'd love to see you. If there is a contingent of FDNY retired members in your area, and you can access a meeting place, please contact me and we will see if we can accommodate a meeting in your area in the future.

The Annual 911 Memorial Gold Outing is now being run by a different organization. Proceeds from this event will help firefighters who are cancer victims throughout the country. The dates are May 20 – 23. For more info, visit their web site at www.myrtlebeachneverforgets.com.

Our hard won benefits are still under attack. Attacks include misinformation, omission of information, and outright lies. I'm sure this rhetoric will intensify this election year. We must be ever vigilant about protecting our rights. In unity there is strength.

Fraternally,
Bob Gustavson

RECOVERING FROM ILLNESS

FDNY-CRA wishes him a speedy recovery.

Al DelGandio

FDNY FIRE FAMILY TRANSPORT FOUNDATION

Transporting Firefighters to and from medical institutions in NYC

A registered 501(c) (3) not-for-profit corporation dedicated to the well-being of the fire department family; for recognition of the unique sacrifices that firefighters and their families selflessly make for the sake of all; and to honor those sacrifices. The central focus of the Foundation is assisting the families of firefighters in their times of greatest need, in transporting firefighters, family members and department personnel to and from medical institutions both for care and family support. We also are dedicated to the comfort and support of the families of firefighters in their times of bereavement. Our immediate aim is to minimize the negative impact of injuries and fatalities that members of the fire family endure, by providing vehicles and transportation assistance, in conjunction with the Fire Department of the City of New York. On a broader scale, we are dedicated to the good of the community in building awareness of the often-overlooked needs of the fire department family.

The Foundation is all-volunteer, entirely non-profit, and depends on donations of equipment, funds and service to carry out its mission. Make checks payable and mail to:

FDNY Fire Family Transport Foundation, LTD.
P.O. Box 340949
Brooklyn, NY 11234.
www.firefamilytransport.org

IMPORTANT STEPS TO TAKE RIGHT AWAY

After a Spouse Dies

- Determine whether the deceased had prepaid burial expenses.
- Contact the VA if the deceased served in the military
- Discuss burial options with funeral directors
- Order 15 copies of the death certificates
- Contact the executor of the estate
- Contact your tax preparer and financial adviser
- Buy folders to organize all the paperwork
- Locate your spouse's estate documents
- Gather paperwork that details the deceased's assets
- Update your own estate documents
- Check bank accounts and income streams
- Pay bills when they arrive
- Make a list of all of your debts
- File a Social Security benefits claim form
- Decide whether to roll over your spouse's IRAs and 401(k)s
- Inform college financial-aid offices of the death
- Contact your partner's employer
- Inform your life insurance agent of the death
- Contact plan administrator if you have been receiving health insurance through spouse's employer
- Cancel policies, services and subscriptions that are no longer needed

**RETIRED FIREFIGHTER SECURITY BENEFIT FUND
(R.F.S.B.F.)
SUMMARY OF BENEFITS**

ELIGIBILITY

Retired Firefighters and Fire Marshals, who retired on or after January 1, 1971 (July 9, 1993 for Wipers), and their eligible dependents, including duly registered domestic partners and their dependents. Retired Marine Engineers and Pilots as of January 1, 2012.

DENTAL PLAN FOR RETIREES

CHANGING DENTAL PLANS You may change dental plans each year between October 15th and December 15th. Most plan changes take effect on January 1st.

U.F.A. SELF-INSURED HEALTHPLEX Retiree is reimbursed in accordance with the R.F.S.B.F. Schedule of Fees. A dental form must be filled out. **\$1,500 Limitation per family member** per calendar year. **Orthodontic services for dependents under 19 years of age only. Cosmetic dental treatment and implants are not covered.**

HEALTHPLEX PPO Effective July 1, 2010 members enrolled in Healthplex will have access to the Healthplex Participating Provider Organization (PPO) panel. This panel has over 3,500 participating dentists who will provide services at a reduced fee schedule. You will only be responsible for the patient co-pays. **\$1,500 Limitation per family member per calendar year; exclusions apply. Cosmetic dental treatment and implants are not covered.**

DENTCARE PROGRAM A pre-paid comprehensive dental program. Provides the necessary dental care, including orthodontics, at no cost to the member except for elective general anesthesia, porcelain with metal crown, abutment or pontic, \$50 co-pay per unit. Orthodontic services for eligible dependents under 19 years. **Members must select a dentist from the DENTCARE panel of dentists. Cosmetic dental treatment and implants are not covered. Please note that members may be charged additionally for porcelain crowns/abutments/pontics on posterior teeth.**

HEALTHPLEX AMERICA 500 - FLORIDA (This Plan Replaces Comp Benefits Fla.)

Effective April 1, 2010, Retirees residing in Florida may elect Healthplex America Plan 500. This plan offers an open access network, with no need for pre-selection of a dental provider. Members of the Healthplex America 500 dental plan are eligible to receive benefits immediately upon the effective date of coverage with:

- No waiting Periods
- No Deductibles
- No Claim Form to Submit

Members can choose a participating provider at www.yourdentalplan.com/healthplex or call the Members Services Department 888-200-0322.

R.F.S.B.F. PRESCRIPTION DRUG PLAN

R.F.S.B.F. Prescription Drug Plan Administered by CVS/Caremark. **Insulin** (including oral agents) and diabetes equipment and supplies are covered by **ALL City Health Plans (NON-MEDICARE)**. Up front annual family deductible \$125. SilverScript Administers the Prescription Drug Plan for Medicare Members. See the information below that is specific to Medicare Coverage.

PARTICIPATING PHARMACY Once the deductible is met you will pay 35% of the cost of the drug with a minimum of \$5 Generic/\$20 Brandname. Retirees can obtain up to a 30-day supply at a **participating pharmacy**. **Customer Service Department 1-866-832-0563 Website – www.caremark.com**

NON-PARTICIPATING PHARMACY Retirees using non-participating pharmacies can obtain up to a 30-day supply and may be reimbursed up to average wholesale price plus dispensing fee, minus co-pay. Up-front annual deductible of \$125 must be met first before co-insurance applies. Reimbursement claim forms can be obtained by calling CVS/Caremark at: 1-866-832-0563. **ANNUAL FAMILY DRUG CAP - \$5,000**

MAINTENANCE DRUGS / MAIL ORDER (UP TO A 90-DAY SUPPLY) The mail service program is designed for individuals on maintenance medications for treatment of chronic, long-term conditions. If you or an eligible family member regularly takes medication for chronic long-term conditions such as arthritis, high blood pressure, heart conditions, etc., you may receive up to a 90-day supply of maintenance medication through CVS / Caremark mail service pharmacy. **NOTE:** No deductible will be required for prescriptions being filled at mail service and 35% of the cost of the drug still applies to mail orders. Deductible still applies to retail prescriptions. The \$125 deductible does not apply when using mail order. Co-insurance of 35% of the cost of the drug still applies as well as minimum for Generic and Brand-name.

PICA

Plan administered by Express Scripts – This benefit is available to both Active and Retired members, as well as their eligible dependents. (**Once on Medicare, PICA will no longer be available**). There is an **annual deductible of \$100 per person for injectable and chemotherapy medications. This deductible is independent of any other deductible. PICA covers medications in two specific drug categories - Injectable and Chemotherapy**

Injectable – Most self-administered injectables.

Chemotherapy – Medications used to treat cancer

Medications used to treat the side effects of chemo

Retail Pharmacy (Up to a 30-day supply)

\$10 generic

\$25 preferred brand (formulary)

\$45 non-preferred brand (non-formulary)*

Mail Order Pharmacy (Up to a 90-day supply)

\$20 generic

\$50 preferred brand (formulary)

\$90 non-preferred (non-formulary)

If you choose a non-preferred brand drug that has a generic equivalent you will pay the difference in cost between the non-preferred brand drug and the generic drug PLUS the non-preferred brand co-payment.

Customer Service No. – 800-467-2006 or 800-233-7139 Website – **www.express-scripts.com**

MEDICARE

REIMBURSEMENT FOR MEDICARE PART B

When you (or your spouse) become eligible for Medicare at age 65 or before 65 because you received Social Security Disability, the City **requires** that you take Medicare Part A (Hospital) and Part B (Doctors). **FAILURE TO DO SO COULD RESULT IN LOSS OF HEALTH COVERAGE.** If you are in a HMO you must notify your health care carrier that you are going on to Medicare. Example: HIP-Prime members become HIP-VIP; Aetna members become Aetna Golden Medicare, etc. If you are receiving a City pension check and both you and your spouse are enrolled in a City health plan, you will be reimbursed for your Medicare Part B by the City of New York. You should send the following information to Employee Health Benefits

Make a copy of your Medicare card to show that you have both parts “A” and “B” and include the following information

- Birth dates for yourself and your spouse
- Your retirement date
- Your pension number
- Name of your health plan
- Name of your union

Send this information to:

Office of Labor Relations

Employee Health Benefits Program

40 Rector Street - 3rd Floor

New York, NY 10006

Attn: Medicare Division

If you are in an HMO (Example: HIP, AETNA, etc) you must inform your health carrier that you are going on Medicare due to forms that need to be filled out with your health provider.

MEDICARE PART D PRESCRIPTION DRUG PLAN – SILVERSCRIPT

Effective January 1, 2010 the R.F.S.B.F. purchased a Medicare Part D Prescription Drug Plan, SilverScript, for all retired members over 65 years old, as well as those who are on Social Security Disability. This also applies to Medicare eligible spouse, dependent or domestic partner.

This Plan has an upfront **annual individual deductible of \$100.** After you pay your yearly deductible, you pay the following until you reach your initial coverage limit (for 2012, the limit is \$2,930):

- 35% of the cost of the drug with a \$5 minimum for Generics
- 35% of the cost of the drug with a \$20 minimum for Brand-name

After you reach the initial coverage limit (for 2012, the limit is \$2,930), SilverScript will continue to provide prescription drug coverage for some generics at the same co-payment/co-insurance until the yearly out-of-pocket costs (also known as True Out-Of-Pocket or T.R.O.O.P. costs) reach a maximum amount that Medicare has set. In other words, once you’ve reached the coverage limit, you will still pay 35% of the cost of a GENERIC drug, with a minimum of \$5. For NAME BRAND drugs, you will pay 50% of the cost of the drug. When you reach the T.R.O.O.P cost limit you qualify for Medicare Part D Catastrophic Coverage. For 2012, the T.R.O.O.P. limit is \$4,700. After your yearly out-of-pocket costs reach the T.R.O.O.P cost limit you pay a small co-insurance or co-payment. There is no annual “drug cap” or limit to this catastrophic coverage. When you become Medicare eligible check with your health care provider to see if Medicare Part D drugs are provided under their basic health plan. **You CANNOT be enrolled in two Medicare plans.** Some health plans stipulate that in order to remain in their health plan you must use their prescription drug plan e.g. HIP-VIP.

ONCE ON MEDICARE PICA WILL NO LONGER BE AVAILABLE

REMINDER – PLEASE PROVIDE RFSBF WITH A COPY OF YOUR MEDICARE CARD. ON THE COPY, ALSO WRITE DOWN THE NAME OF YOUR HEALTHCARE CARRIER (EXAMPLE HIP, GHI, AETNA, ETC)

NOTE: As soon as you or your eligible dependent(s) go on Medicare a copy of the Medicare Card MUST be mailed to the R.F.S.B.F. or if you prefer, fax it to 212-683-0693. You should also write down on the copy what your healthcare carrier is (for example, HIP, GHI, AETNA, etc.)

ADDITIONAL BENEFIT INFORMATION

NOTIFICATION OF CHANGE IN STATUS

The Security Benefit fund must be informed of ANY changes in your status. For example:

- When you get married, we need a copy of the marriage certificate.
- When you become a new parent we need a copy of the birth certificate.
- If you get divorced we need a copy of the first and last page of the divorce decree.
- When a spouse dies we need a copy of the death certificate.
- When you move please update your address with the SBF.

If you wish to add or remove a Domestic Partner, please contact SBF for instructions. 212-683-4723. To change your address with the NYC Fire Department, or to make changes for direct deposit, please call FDNY Pension and Payroll at 718-999-2327.

CHANGING HEALTH PLANS

You can change health plans every other year during the even numbered years (2012, 2014, 2016 etc). The usual time to change is in November in order to take effect the following January. You may also change plans at any time if you move out of your health plan service area. A change can occur outside the normal change period “Once in a lifetime.” If this option is used, you can only change during the allotted change over period, or if you move out of your service area.

CHANGING DENTAL PLANS You may change dental plans each year between October 15th and December 15th. Most plan changes take effect on January 1st.

OPTICAL One eye exam and either one pair single vision, bifocal or contact lenses (subject to providers’ surcharges) for Retirees and eligible dependents EVERY TWO YEARS through optical provider panel Effective January 1, 1999, maximum of \$60 (\$15-exam, \$20-Frame, \$25-Lenses, \$45-Contact Lenses) reimbursed to Retiree if other than provider(s) is used. To find a provider, you can look online at: www.ufanyc.org/security_benefit_fund/optical_provider_search.php.

CATARACT LENSES R.F.S.B.F. allows up to \$75 toward purchase after health plan (Medicare, etc.) has paid its portion. Send the paid bill and health plan(s) Explanation of Benefits (EOB) to the R.F.S.B.F. office for reimbursement.

HEARING AID Effective January 1, 1999, Retiree is reimbursed up to \$600 toward hearing aid (s) purchased in a five-year p e r i o d upon referral of a physician or audiologist. Send the paid bill, a copy of the prescription and a copy of the audiologist report to the R.F.S.B.F. for reimbursement.

DEATH BENEFIT Notification of a retired firefighter’s death is made to the NYC Fire Department by calling 718-999-2320 or 718-999-2321. Retirees have a life insurance policy in the amount of \$6,000 with the FDNY Life Insurance Fund. This is the \$9 deduction on your earnings statement listed as Fire Life. Members who have retired after January 1, 1971 have a death benefit with the Retired Firefighters Security Benefit Fund (RFSBF) in the following amounts
Up to Age 49 \$10,000

Age 50 to 69 \$ 5,000

Age 70 and over \$ 2,500

A claim for this benefit will be sent to your beneficiary when we receive notification of death. Only the Retiree is covered for this benefit insured through the AIG Life Company. Payment is made to the designated primary or contingent beneficiary of the eligible deceased Retiree upon submission of a completed claim form with a certified death certificate.

LIFE INSURANCE To update your status or beneficiary, please contact Maria Zingone at 646-839-6503.

SURGICAL ASSISTANCE FUND R.F.S.B.F. pays the yearly dues for Members who were part of the fund for two years prior to their retirement. You have one year to submit a claim. For information and to request the **MD-35-1** application form call **(718) 999-1252**. If you have any questions or doubts, request the information and submit the proper forms in duplicate to: **UFA/UFOA Surgical Assistance Fund, 9 Metro Tech Center, Brooklyn, N.Y. 11201**

YOUNG ADULT DEPENDENTS up to 26 YEARS of AGE

Due to a change in Federal Law, the Uniformed Firefighters Association Retired Firefighters Security Benefit Fund (RFSBF) will provide benefits for your dependent children until the end of the month of their 26th Birthday. The RFSBF Benefits include Dental, Prescription Drugs, Optical and Hearing Aids. Student verification will no longer be necessary

If, however, there has been a lapse in your Young Adult Dependent's coverage and you wish to re-apply for coverage, you will need to fill out a Young Adult Dependent Attestation form. Call SBF for more information: 212- 683-4723.

HANDICAPPED DEPENDENTS Retiree **MUST** notify basic health carrier when dependents become mentally or physically handicapped, **prior to 26 years of age**. Dependent must be unmarried, living at home and dependent upon retiree for support. Upon receipt of the health carrier's confirmation that the dependent is handicapped, R.F.S.B.F. coverage will be continued while the criteria are met.

VESTED RETIREES In order to be eligible to receive benefits of the Fund, a vested retiree must make a contribution equal to that made by the City each year. Payment must be made for the full year **in advance**. Vested retirees who enroll in the Fund (and their eligible dependents) would be covered for the following benefits provided by the R.F.S.B.F.

- Burial Allowance
- Family Dental Plan
- Optical Benefits
- Surgical Assistance Fund
- Hearing Aid Benefit
- ANNUAL Prescription Drug ID Card

Any subsequent changes in the rate of contribution to the Fund and the above benefits would apply to the vested retirees. Vested retirees interested in this program, please communicate by writing to the Security Benefit Fund office, 204 East 23rd Street, 3rd Fl., NY, NY 10010. Or call 212-683-4723.

In all cases where there is a change of family status, member must file an ERB and forward it to:

Employee Health Benefit Program

40 Rector Street 3rd Floor

New York, NY 10006

212-513-0470

www.nyc.gov/html/olr/downloads/pdf/healthb/erbapp.pdf

www.nyc.gov/html/olr

WIDOWS' BENEFITS

The R.F.S.B.F. provides benefits for widows and eligible dependents of retired firefighters, who retired after January 1, 1971 (July 9, 1993 for wipers or January 1, 2012 for Marine Engineers and Pilots) who become widowed after July 1, 1987; these widows and eligible dependents will be entitled to the same health plan and benefits under the R.F.S.B.F. for a period of **ONE YEAR ONLY**. The Trustees of the Fund reserve the right to modify or discontinue the benefits of the Fund at any time. Notification of changes in the benefits or procedures will be sent to your address as listed on the Fund records

Security Benefit Fund (SBF) www.ufanyc.org

City Employee Health / Medical / Medicare Benefits* (*Not managed by the UFA)

www.nyc.gov/html/olr or www.nyc.gov/html/olr/downloads/pdf/healthb/erbapp.pdf

Security Benefit Fund (SBF) www.ufanyc.org

City Employee Health / Medical / Medicare Benefits* (*Not managed by the UFA)

www.nyc.gov/html/olr or www.nyc.gov/html/olr/downloads/pdf/healthb/erbapp.pdf

IMPORTANT PHONE NUMBERS

Security Benefit Fund (SBF)	www.ufanyc.org	212-683-4723	Fax 212-683-0693
Welfare Fund (AMB/OXY) FDNY			718-999-1886
Pension and Payroll	www.nyc.gov/html/fdny/html/home2.shtml		718-999-2327
Retiree Beneficiary Changes FDNY			718-999-1206
Art 1 Retirees FDNY			718-999-1207
Surgical Assistance Fund FDNY			718-999-1252
Pension Life Insurance FDNY			718-999-2320
Honor Emergency Fund FDNY		718-999-2531 or 718-999-2532	
CVS/Caremark	www.caremark.com		866-832-0563
Express Scripts	www.express-scripts.com	800-467-2006 or	800-233-7139
SilverScript	www.silverscript.com		866-412-5373
Dentcare / Healthplex	www.healthplex.com		800-468-0608
Florida Dental - Healthplex America 500	www.yourdentalplan.com/healthplex		888-200-0322
Counseling Services Unit		212-570-1693 or 212-570-1696	
www.nyc.gov/html/fdny/html/units/csu/index.shtml			
FDNY Retirement Desk			718-999-2324
FDNY (Death) Notifications Desk		718-999-2320 or 718-999-2321	
FDNY World Trade Center Medical Monitoring & Treatment Program			718-999-1858
	www.nyc.gov/html/fdny/html/units/bhs/wtcmm/index.shtml		
City Employee Health / Medical / Medicare Benefits* (*Not managed by the UFA)			212-513-0470*
www.nyc.gov/html/olr or www.nyc.gov/html/olr/downloads/pdf/healthb/erbapp.pdf			

S.C. Tax Breaks For Seniors

By David Slade
The Post and Courier

If you just turned 65, South Carolina has a gift for you.

In fact, South Carolina has a long list of tax breaks and discounts for the elderly.

For starters, the year a resident reaches the age of 65, even if it's on the last day of the year, they are entitled to deduct \$15,000 from their taxable income for that year. For a married couple where each spouse is at least 65, that's a tax deduction of up to \$30,000, which would save the couple up to \$2,100 in state income tax.

On top of that, South Carolina does not tax Social Security benefits, as some states do. So, retirees at 65-plus are not taxed on Social Security payments, or on the next \$15,000 in income they receive from any source.

Next comes a tax break on property taxes.

Homeowners who reach the magic age of 65 can get an exemption from paying any property tax on the first \$50,000 of their home's value. The same tax break is available to the blind and those considered totally, permanently disabled.

To qualify for the property tax exemption, the home in question must be the applicant's legal residence (approved for the 4 percent assessment ratio), and to receive the exemption, the homeowner needs to fill out an application with the county auditor's office. The applicant must have lived in South Carolina for at least a full year, prior to the year they obtain the exemption.

The amount any particular person would save would depend on the tax rates where they live, but in most cases, it's about \$300, and the state reimburses local governments for the revenue.

After the property tax break comes a little tax break on vehicle fees. At 65, you pay \$20 for vehicle registration, instead of the usual \$24 — small change compared to the other tax breaks.

At 65, you also can decline to serve on city, county or state jury duty in South Carolina, which could save money for those who would lose employment income by serving. Jurors who do serve are paid a small stipend. You'll have to wait until age 70 to opt out of federal jury duty.

Also at 65, a half-price Palmetto Passport annual pass is available for South Carolina state parks, a \$37.50 savings from the regular price. They can be purchased at any S.C. state park office.

Starting a year earlier, at age 64, lifetime hunting and fishing licenses can be purchased for \$9 by South Carolina residents. At age 63, the same combination license would cost \$810, so that's a big savings.

All of those discounts and tax breaks are worth thousands of dollars yearly, but those are just the statewide benefits.

Local and county governments generally offer age-based discounts for recreation programs and the use of public golf courses.

State-supported colleges and technical schools, under state law, must offer low-cost or no-cost classes for retired seniors on a space-available basis, usually starting at age 60. So, now is your chance to get that degree in physics. The cost of books and course materials can be costly, but free tuition's a great benefit.

There also are discounts to be found at cultural attractions, and many businesses, such as movie theaters and grocery stores, offer discounts for seniors.

So, if you're in your 60s, you've got some tax breaks coming in South Carolina, and some things are going to become much more affordable, from college classes to fishing.

RALPH H. JOHNSON VA MEDICAL CENTER, CHARLESTON, SC

Veterans with appointments at the Ralph H. Johnson VA Medical Center, Charleston, SC can contact the following hotel and ask for the VA Medical Discount Rate. This hotel is directly across from the main entrance to the VA Hospital. As parking is limited at the VA Center you can leave your car at the hotel and walk across.

Comfort Inn
144 Bee St., Charleston, SC, US, 29401
Phone: (843) 577-2224

The "FDNY-CRA" newsletter will not knowingly publish any advertisement or article that is fraudulent, harmful or misleading. The editor of "FDNY-CRA" reserves the right to reject or edit any article or advertisement that does not meet with the standards of acceptance.

"FDNY-CRA", the FDNY Carolinas Retirees Association or the Editor(s) are not responsible for the correctness and/or truthfulness of the contents submitted for publication or articles omitted for any reason.

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FDNY – CAROLINAS RETIRESS ASSOCIATION

**P.O. Box 2014
Little River, SC 29566**

Website: fdnycra.org

email: fdny_cra@yahoo.com

MEMBERSHIP APPLICATION/RENEWAL

YEAR 2012

Check One New Member Renewal

New Members complete entire form.

Renewals complete only information that has changed

Membership Dues: \$25.00 per year

NAME: _____ RANK _____

SPOUSE NAME: _____

ADDRESS: _____

TELEPHONE NO: _____

EMAIL ADDRESS: _____

Check One: Receive newsletter via email via postal mail

UNIT RETIRED FROM: _____ DATE: _____

HEALTH PLAN: _____

MAILING ADDRESS (IF DIFFERENT FROM ABOVE):

Return to: FDNY- Carolinas Retiree Association
P.O. Box 2014
Little River, SC 29566

Office Use
Date Pd _____
Ck No. _____
Recorded _____



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