

**2024  
BENEFIT  
ENHANCEMENTS  
AND CHANGES  
FOR  
CWA LOCAL 1180  
RETIREES**



## CWA Local 1180 – Retiree Division

# INTRODUCTION

- For 2024, Local 1180 has improved and updated its benefits to reflect the needs and interests of retirees as well as the new standards of compliance that have been set for according to Medicare CMS.
- Most of you are here in response to the recent **Notice about Your Prescription Drug Coverage and Medicare.** that was sent by CWA Local 1180 last month.
- First, we will cover the other benefits



# AGENDA

- Enhancements & Overview to 1180 Dental Benefit
- Enhancements and Overview of Optical Reimbursement
- Enhancement & Changes to 1180 Prescription Drug Benefit
- Upcoming Retiree Events



# 1180 Retiree Dental Benefits

## Overview and Enhancements

*Local 1180 currently offers 4 plans –*

1. **Scheduled Dental Plan** - Up to **\$2,400** per individual (effective 1/1/2024), per calendar year based on a Schedule of Fees. New ID cards will be issued for the Scheduled Dental plan by Daniel Cook & Associates. Expanded provider access to Anthem BCBS XPO network as of January 1, 2024.
2. **Anthem Blue Cross/Blue Shield XPO network.** – Anthem BC/BS nationwide plan allows members to visit any licensed dentist of your choice, but with costs that are normally lower, when you choose one within their large nationwide network. Anthem BCBS has a \$2,000 annual maximum per person.



# 1180 Retiree Dental Benefits

## Overview and Enhancements

- Dentcare (Healthplex) or Solstice S700B Plans ( Florida only)** – In-network only, necessary services fully covered. Co-payments for dentures, crowns, orthodontic, bridges and periodontal treatment. -
- Emblem Health Standard or Premium Dental Plans** – Emblem provides members with quality coverage with access to their nationwide network of dentists and specialists. Emblem has a \$2,000 annual maximum per person. Two options: Standard (no cost, some deductibles) or Premium (\$29.76 monthly per household). - **no change to plan**



# Local 1180

## Optical Benefits - Overview

### No-Cost Option

Utilize one of Local 1180's vision providers

### General Vision Services

### Comprehensive Professional Systems

### Vision Screening

# Local 1180

## Optical Benefits - Enhancement

### No-Cost Option

Utilize one of Local 1180's vision providers

General Vision Services

Comprehensive Professional Systems

Vision Screening

### Reimbursement – Non - Participating Optometrist

**Up to \$200 annually** (effective 1/1/2024) for prescription glasses per covered individual. Increased from \$125

Examples: Walmart Optical, Sam's Club, JC Penny

**Local 1180  
Prescription Drug  
Coverage  
And  
Medicare**





## **Question:**

***Why did the Local 1180 Board of Trustees change the prescription plan?***

**Local 1180's is committed to providing high quality benefits.**



## **Question:**

***Why did the Local 1180 Board of Trustees change the prescription plan?***

**The prescription benefit needed to change to remain as Creditable Coverage as an alternative to paid Part D Medicare Prescription Drug Coverage for retirees in accordance with changes to Medicare CMS nationwide benefits**



**Q: *What are the changes to the Medicare Drug Plan (also known as Part D) and what does it have to do with me?***

**Because of this change within Medicare CMS, all Local 1180 Medicare Eligible retirees and Medicare eligible dependents, will be affected by this change.**



**Q: What are the changes to the Medicare Drug Plan (also known as Part D) and what does it have to do with me?**

**Medicare CMS** is committed to ensuring the Medicare Part D programs work for people enrolled in Medicare, that benefits remain strong and stable, and that payments to plans are accurate.

Additionally, thanks to the **Inflation Reduction Act**, people with **Medicare Part D** prescription drug coverage will continue to have improved and more affordable benefits.

The **Biden-Harris Administration** has taken many steps to improve the **Medicare Part D prescription drug program, and premiums and benefits in 2024** .

.



# Medicare Eligible 1180 Retirees **with** Capital Rx Card

## (1180 Drug Plan managed by Capital Rx)

Effective January 1, 2024, the following changes in Fund benefits will apply for Medicare Eligible Cardholders:

The annual maximum prescription drug benefit will be **\$25,000**.

Note: A \$25,000 annual maximum **applies to each Medicare Eligible(65+ yrs of age) member or dependent**.



# Medicare Eligible 1180 Retirees **with** Capital Rx Card

(1180 Drug Plan managed by Capital Rx)

**For example:** If both you and your spouse are Medicare Eligible Cardholders, one \$25,000 maximum will apply to you **and** a separate \$25,000 maximum will apply to your spouse.

The \$25,000 limit applies to covered prescription drug expenses.



# Medicare Eligible 1180 Retirees **with** Capital Rx Card 2024 Annual Limit

- The following copays will apply with the new \$25,000 maximum annual limit:

## **30 Day Supply - copayments**

***\$10 for generic drugs,***

***\$25 for brand drugs,***

# Medicare Eligible 1180 Retirees with Capital Rx Card

- The following copays will apply with the new \$25,000 maximum annual limit:

## **90 Day Supply - copayments**

***\$20 for generic drugs***

***\$50 for brand drugs***



# Capital Rx Card 2024 - Annual Limit Covered Drugs

- **Covered drugs will be those on the same drug formulary** (which may change from periodically) that apply under the CWA Local 1180 Security Benefits Fund for active employees (the “Actives Fund”). Please log into your account at [www.cap-rx.com](http://www.cap-rx.com) or **contact 844-227-7962** to obtain the most current drugs list.



# Medicare Eligible 1180 Retirees *with* Capital Rx Card

Using General Medical and Prescription  
benefit together

With the changes in the annual maximum benefit for prescription drug coverage, ***the General Medical reimbursement benefit of \$1,200 can no longer be used to reimburse prescription drugs and out-of-pocket medical expenses.***



# Medicare Eligible 1180 Retirees **with** Capital Rx Card

**Turning 65 mid-year and how it  
affects new benefits**

If you become a **Medicare Eligible Cardholder** during a calendar year, your annual prescription drug benefit maximum will still be \$25,000, and so ***any prescription drug benefits paid by the Fund before you became a Medicare Eligible Cardholder will be deducted from that \$25,000 maximum.***

**\*Example: If you *become Medicare eligible in June of 2024 and used \$2,700.00, that amount will be deducted from the \$25,000.00 annual maximum.***



**Non-Medicare Eligible  
1180 Retirees **with**  
Capital Rx Card**

***If you are not yet Medicare Eligible,  
there will be no change to your benefits.***



**Medicare and Non-Medicare Eligible  
1180 Retirees Enrolled  
in  
Prescription Drug Optional Rider  
through your  
NYC Health Plan**



Medicare and Non-Medicare Eligible  
1180 Retirees Enrolled  
in  
**Prescription Drug Optional Rider**  
through your  
NYC Health Plan

If you are a **Medicare Eligible Non-Cardholder / Not participating in Captial Rx plan**, your Fund prescription **drug benefits will not change for 2024.**



**Medicare and Non-Medicare Eligible  
1180 Retirees Enrolled  
in  
Prescription Drug Optional Rider  
through your  
NYC Health Plan**

In other words, your Fund prescription drug benefit will continue to consist of the **\$1,500** prescription drug benefit plus eligibility for an additional **\$1,200** under your General Medical Reimbursement benefit, which can be used for prescription drug and other covered out of pocket medical expenses.



# Creditable Coverage Advisory

- The Medicare Modernization Act (MMA) requires entities (whose policies include prescription drug coverage) to notify Medicare eligible policyholders whether their prescription drug coverage is creditable coverage, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.





# Creditable Coverage Advisory

The Fund believes that the coverage you have through the City Health Plan's Optional Drug Rider, or a Medicare Part D Plan is creditable coverage, such that the fact that this Fund's coverage is non-creditable will not adversely affect you. If, however, you lose creditable coverage, please be advised of the following:

- You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.



# Creditable Coverage Advisory

- If the coverage you have is no longer creditable (***Self-pay Medicare Part D Plan***) , depending on how long you go without creditable prescription drug coverage you may pay a penalty to join a Medicare drug plan.
- Starting with the end of the last month that you were first eligible to join a Medicare drug plan but didn't join, if you go 63 continuous days or longer without prescription drug coverage that's creditable, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage.



# Creditable Coverage Advisory

- More information about **Medicare** is available at our meeting on 1/22/24 with our Dept. For the Aging Medicare Consultant Guest Speaker



# How will this affect CWA Local 1180 Retirees & Dependents?

## Q & A

1

**Question:** I retired in 2013 and I have GHI am I entitled to \$25,000 in prescription drugs? I turn 65 next year.

**Answer:** Since you are sixty-three *and not eligible for Medicare, your Capital RX remains \$1,500 and additional benefits under the General medical for \$1,200* for a maximum of \$2,700.



# How will this affect CWA Local 1180 Retirees & Dependents?

## Q & A

2

**Question:** I'm on Medicare and have your Capital Rx card. What does this mean to me?

**Answer:** Since you are **Medicare eligible with GHI Senior Care with our Prescription coverage with Capital RX**. As of **January 1, 2024**, your new **maximum prescription benefit is \$25,000!** However, now you will have copayments as indicated earlier in the presentation.



# How will this affect CWA Local 1180 Retirees & Dependents?

## Q & A

3

**Question:** What does this mean for me and my spouse?

**Benefit Rep:** Since you and your husband are both Medicare eligible with Emblem GHI Senior Care and our prescription benefits with Capital RX. What ***this letter means for you and your spouse is that the prescription benefits have increased to \$25, 000 for each of you.***



# How will this affect CWA Local 1180 Retirees & Dependents?

## Q & A

4

**Question:** Will we continue to receive *reimbursements for Medicare & GHI deductibles and now prescription copays?*

**Answer:** *No unfortunately*, with the new increase we anticipate that retirees will now have full coverage for most of your medication needs without the fear of running out of benefits before the year is over. There will no longer be a prescription reimbursement process due to the high added value to benefit.



# How will this affect CWA Local 1180 Retirees & Dependents?

## Q & A

5

**Retiree:** What if we do not use the entire \$25,000, can we then get reimbursed for out-of-pocket expenses?

**Answer:** No with the new increase in prescription benefits you will no longer have the **General Medical** benefit.





**Dropping your NYC optional  
health plan rider  
and  
Obtaining Prescription Benefits  
with CWA Local 1180**



## **Dropping** your NYC optional health plan rider and obtaining prescription benefits with CWA Local 1180

*if you wish to drop the optional rider and be enrolled in the CWA Local 1180 Prescription Plan, you must contact the **Office of Labor Relations to make that change to your NYC Health plan.***

*The **telephone number is 212-513-0470** or **email is: [healthbenefits@olr.nyc.gov](mailto:healthbenefits@olr.nyc.gov)**.*



# GET MORE ANSWERS

January 2024						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## RETIREE DROP IN / DROP OFF DAY

**FRIDAY – 1/19 & 1/26**

- Bring in benefit reimbursement forms
- Stop in and ask questions
- Snacks and giveaways



## MEDICARE OVERVIEW MON - 1/22/24

- Special presentation from Medicare expert and consultant.
- Designed specifically for 1180 retirees
- If you currently have Medicare or will be will turn 65 in 2024.



## CALL US/COME BY

- Call the Security Benefits Office at 212-966-5353 and ask to speak to someone about your benefits.
- The office is open 9-5, Monday through Friday.

# CWA Local 1180 – Retiree Division

## UPCOMING EVENTS

- Out to the Movies - 1/9/24
- Legal Benefits Overview – 1/19/24
- Medicare for 1180 Retirees – 1/22/24
- Lunch at Margaritaville 1/25/24
- Computer and Technology online begins 1/12/24
- Yoga and Dance begins 1/16/24

[Retiree Events \(cwa1180.org\)](http://cwa1180.org)



**CWA Local 1180 – Retiree Division**

**THANK YOU**

Email: [retireedivision@cwa1180.org](mailto:retireedivision@cwa1180.org)

CWA Local 1180 link to Retiree Division  
Events:

<https://www.cwa1180.org/retiree/events>



**CWA Local 1180 – Retiree Division**

**QUESTIONS  
AND  
ANSWERS**

