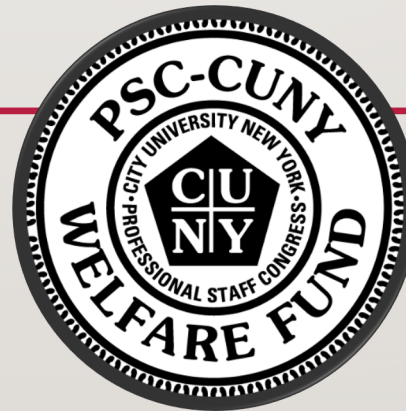


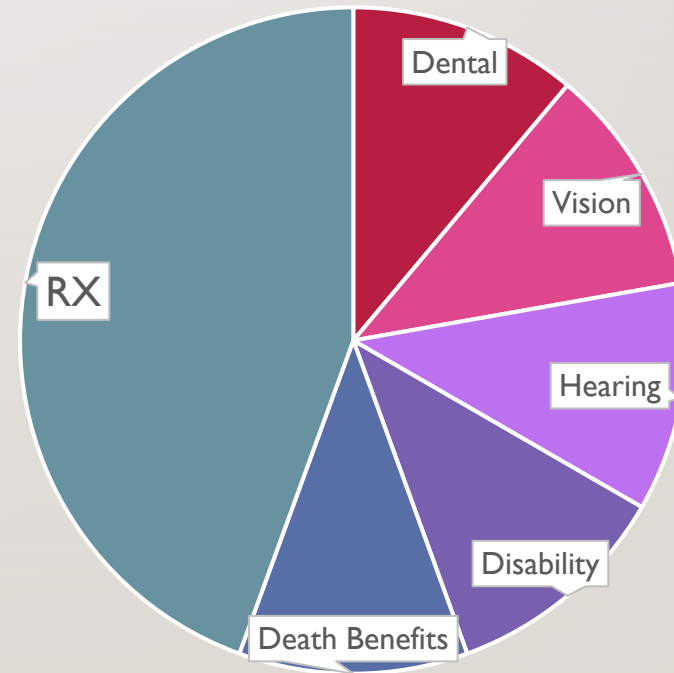
PSC-CUNY WELFARE FUND RETIREE BENEFITS





PSC-CUNY Welfare Fund

- Supplemental health benefits for the 24 New York City senior and community colleges
 - Professors and professionals
 - Retirees
- Staff of 12 support 20,000 active and retired members
- Funded on a per member basis
 - Agreement between the PSC and CUNY
 - Our funding is limited



Prescription Drugs

- CVS/Caremark (if under 65) or SilverScript drug plan (if Medicare-eligible)
- If you are receiving **injectable and/or chemo cancer drugs** from the PICA program, as a Medicare-eligible retiree you get them from the Welfare Fund SilverScript drug program
- Once you enroll in Medicare, **diabetic drugs** come from PSC Welfare Fund SilverScript, instead of your basic health plan.

Prescription Drugs

- Medicare Enrollment: Sign up for **Part A and Part B**
- **DO NOT** sign up for a Part D Drug Plan!
- Welfare Fund will enroll you in the Fund's **SilverScript Medicare Part D Prescription Drug Plan**

Most Welfare Fund Benefits Continue Upon Retirement

- Dental: [Guardian or Delta](#)
- Vision: [Davis Vision](#)
- Hearing Aids: [HearUSA](#)

Some Welfare Fund Benefits End at Retirement

- **Disability** (Employee Income Replacement)
- **Death Benefit** (for Employee's Survivors)*
- **Extended Medical** (upon Medicare enrollment)

*Dependent spouse benefits end upon the death of the retiree

Insurance Premium Payments: from Payroll Deduction to Pension Deduction

- Catastrophe Major Medical (Mercer Consumer)
- Long Term Care (Hancock or Other)
- Term Life Insurance (NYSUT Member Benefits)

To arrange for home billing:

- Verify that each carrier has your correct mailing address, phone number and e-mail address.
- Inform the carrier of your last payroll date
- Request to have a bill sent to your home

Once you are billed at home, you can arrange for pension deduction.

Retirement Benefits Counseling

- Travia Leave
- Retirement Eligibility and Benefits, Non-Medicare and Medicare
- Lifetime Income Annuity for NYC Health Benefit Program
- TRS Payment Options. Tier III, IV & VI Estimates Can Be Made Online at www.trsnyc.org
- TIAA Members See TIAA Consultants for Plans and Payment Options

Stay Up to Date! Google: **PSC-CUNY Welfare Fund**



The screenshot displays the PSC-CUNY Welfare Fund website. At the top left is the circular logo for the PSC-CUNY Welfare Fund, which includes the text 'PSC-CUNY WELFARE FUND' and 'CITY UNIVERSITY NEW YORK PROFESSIONAL STAFF CONGRESS'. To the right of the logo are navigation links for 'Summary Plan Descriptions (SPDs)' and 'About the Fund', along with a search bar containing the text 'Search this site...' and a green 'GO' button. Below these is a horizontal menu with buttons for 'Home', 'Actives', 'Adjuncts', 'Retirees' (highlighted in green), 'Forms', 'FAQs', and 'Contacts'. On the left side, there is a vertical sidebar menu with categories: 'Eligibility', 'Fund Benefits' (highlighted in green), 'Dental', 'Drug', 'Vision', 'Extended Medical', 'Hearing Aid', and 'Optional Benefits'. The main content area features the heading 'Fund Benefits (Retirees)' and two sub-sections: 'Highlights' (highlighted in green) and 'Details (Summary Plan Description)'. The 'Highlights' section is titled 'Supplemental Health Insurance (Welfare Fund Program)' and contains the following text: 'The PSC-CUNY Welfare Fund provides **supplemental health insurance** through contributions to the Fund from the City University of New York in accordance with the terms of the [Collective Bargaining Agreement](#). Most supplemental health insurance benefits are fully funded by the PSC-CUNY Welfare Fund. These benefits are **in addition** to the basic health insurance provided by NYC and may vary from one participant to another, depending on the basic health'. To the right of the text is a photograph of a smiling middle-aged couple sitting outdoors. Below the photo is a section titled 'Related Docs and Links' with a single link: 'NYC Health Benefits Program Website (Office of Labor Relations)'. The entire website screenshot is framed by a purple border.