



DC 37 – Local 389 Home Care Employees Benefits Newsletter (September 2024)

This newsletter is to help guide you on utilizing the valuable health & pension benefits your union has negotiated for you. It will help you avoid costly out-of-pocket expenses and enable you and your designated beneficiaries to collect your pension benefits. DC 37 and your Local 389 Funds are here to serve you. We fight every day to preserve and improve your benefits.



How to be a smart consumer of your health care benefits and save money

- Health Benefits provided through EmblemHealth - Always use "in-network" providers to avoid costly "out-of-network" charges. Hospital clinics are not covered. Also, if you're having radiology treatments, have them in your in-network doctor's office or at an in-network free-standing facility. If in doubt, check with EmblemHealth for a list of in-network providers. (See: [Emblemhealth.com/members](https://www.emblemhealth.com/members) for a list of in-network providers.)
- See your primary care provider (PCP) - For all your routine non-emergency health needs. Using "hospital ERs", "City MD" & other "Urgent Care" centers for non-emergencies will cost you very high co-pays (from \$50 to \$150). See your PCP or use the Telehealth program instead to save your hard-earned dollars.
- Prescription Drug Benefits provided through Welldyne - Always ask your PCP to prescribe safe FDA-approved "**generic drugs**" instead of brand drugs to lower your co-pays. Using Mail Order for 90-day fills will also save you one co-pay (See: www.welldynrx.com)

- Take advantage of "free" health care & other services - For example: You are entitled to the following services each year at no charge from in-network providers: annual wellness exams, GYN exams, mammograms, bone density tests, well child visits & immunizations.
- COVID vaccines - COVID is still with us. Remember to update your COVID vaccine this fall.
- Below is a link to many low-cost or free services for NYC residents who meet specified income requirements. Click on this link for more information: <https://access.nyc.gov/programs/>
Some of the programs you may qualify for include:
 1. Financial help to cover the cost & installation of A/C or fans
 2. Free internet for NYCHA residents
 3. Supplemental Nutrition Assistance Program (SNAP)
 4. Vouchers that pay part of your rent (HCV)
 5. Monthly cash help for rent, utilities & other emergencies
 6. Money for heat & utility expenses (HEAP)
 7. Free tax prep services
- Things You should know if you have medical debt - Last year, Equifax, Experian and TransUnion -- jointly announced that any medical debt collection with an initial reported balance of under \$500 would be removed from your consumer credit reports. Also, in early 2024 NYC partnered with RIP Medical Debt to relieve residents of their medical debt for the next 3 years if they have annual household incomes at or below 400% of the Federal Poverty Level or have medical debt equal to 5% or more of their annual household income. There is no application process for this program. If you are eligible for this relief, you will automatically be notified in writing that your medical debt has been erased. The 389 Fund does not administer this relief program.
- Remember: You have 4 open enrollment periods a year - In case you lose coverage due to low hours (less than 360 hours a quarter).



Be aware of health care & Social Security Scams

NEVER give out your healthcare ID Number or your Social Security Number to strangers who may call or email you. Scams are on the rise. Scammers may email or call you asking for these numbers. If called, hang up immediately and don't respond to emails. If in doubt, call your health care provider or Social Security.



How to collect your pension benefit that you earned

1. When you are considering retiring, ask the Fund Office for a pension benefit calculation - You are entitled to know if you're eligible for a pension & how much you can expect to collect when you retire. Call 212-925-6033 or write the Fund Office at: 420 W. 45th St., 5th Fl., New York, NY 10036 for further information.
2. Make sure the Fund Office has your correct home address - If you move, immediately inform the Fund Office of your new address & phone number. If we can't find you, we can't pay your pension benefit.
3. Keep your designated beneficiaries up to date - this includes providing the Fund Office of your beneficiary's current home address(es). You should also notify the Fund if you get divorced.
4. Make sure your next of kin notifies the Fund Office when you pass away - so your surviving spouse can start receiving benefits without delay. A death certificate is required.