Teamsters Local 237
Retiree Division
Pre- Retirement
Seminar
October 28, 2026



Thinking of Retirement…

Agenda

- Welcome and Greetings- Retiree Division
- Overview of Legal Services Plan- Jennifer Hudson, ESQ
- Overview of Welfare Fund- Patricia Petrillo, Assistant Director Welfare Fund
- Steps to Retirement- Retiree Division Team
- Questions and answers



Your Legal Services Plan

Presenter Jennifer Hudson, ESQ

Director, Legal Services Plan

Areas of Law

- Bankruptcy
- Real Estate (Buy or Sell)
- Foreclosure Defense
- Consumer
- Landlord-Tenant (Tenant side only)
- Divorce
- Family Court
- Will, Health Care Proxy, Power of Attorney

Covered Counties

- All of New York City:
- Bronx
- New York
- Richmond
- Kings
- Queens
- Nassau
- Suffolk
- Westchester
- Orange
- Rockland
- Putnam

Additional Counties for Limited Legal Matters

- We can do **Wills, Health Care Proxies, and Powers of Attorney** for retirees living in: **Greene, Ulster, Sullivan, Dutchess & Columbia** Counties, but we will not travel to those counties, the retiree must travel to our offices at 216 W. 14th Street, NYC, NY 10011

Retired and Living Outside a Covered County

If it is a covered matter, may be eligible for a partial reimbursement for attorney fees

Can request reimbursement form from Legal

WHO ARE WE?

Jennifer E. Hudson, Esq. - Director

Rebecca J. Engel – Deputy Director
Sara N. Wagner – Associate Director
Ingrid Ventura – Office Manager
Amanda Colon – Assistant Office Manager
Patricia Groner – Legal Secretary
Christian Urena – Legal Secretary
Ishtar Summerfield – Receptionist
Maria DeBraux- Assistant Secretary
Claire Zeller- Paralegal

Staff Attorneys

Israel Y. Levin, Esq.
April M. Calabrese, Esq.
Anelle Morales-Rojas, Esq.
Maeve M. Callagy, Esq.
Caroline Tenesaca, Esq.
Sharmin A. Piancca, Esq.
Hannah E. Collins, Esq.
Kirk M. Rotger, Esq.
Lucia M. Lopez, Esq.

Contact Information
Legal Services Plan
(212)924-1220

RETIREE BENEFITS

Presenter Patricia Petrillo, Welfare Fund Assistant Director

- ACTIVE VS. RETIREE
- WHAT WILL CHANGE?



YOUR BENEFITS AT A GLANCE

- DENTAL; ANNUAL CAP/YEAR OF **$1250** FOR EACH MEMBER AND ELIGIBLE FAMILY MEMBERS. Implants are not covered.
- EYEGLASSES AND EXAM; ONCE/2 YEARS FOR EACH MEMBER AND ELIGIBLE FAMILY MEMBERS.
- HEARING AID; **$1000** ONCE IN 5 YEARS, (EFFECTIVE 1/1/2015).
- DEATH BENEFIT; **$2500** MEMBER ONLY.
- PRESCRIPTION DRUGS; CAP DEPENDS ON AGE AND/OR DISABILITY AND YOUR HEALTH INSURANCE PLAN.

YOUR BENEFITS IN DETAIL

- PRESCRIPTION DRUG BENEFITS CAN BE VERY COMPLICATED LIKE EVERYTHING ELSE.
- **NON-MEDICARE RETIREE** (PRIOR TO AGE 65) MUST CARRY 3 CARDS FOR DRUGS;
  - (1) HEALTH INSURANCE CARD FOR DIABETIC MEDICATIONS
  - (2) PICA CARD FOR INJECTABLES AND CHEMOTHERAPY
  - (3) AETNA CARD FOR ALL OTHER Rx WHICH INCLUDES PSYCHOTROPICS AND ASTHMA DRUGS FORMALLY ON THE PICA LIST.
- NON-MEDICARE CAP IS **$2500** PER FAMILY/YR.
  - COPAYS ARE: GENERIC $15 AND BRAND $25, FOR UP TO 34 DAYS AT RETAIL.
  - 90 DAY SUPPLY AT RETAIL IS DOUBLE $30 AND $50.
  - 90 DAY SUPPLY AETNA MAIL ORDER SINGLE COPAY $15 AND $25.

BENEFIT DETAILS CONTINUED

- MEDICARE ELIGIBLE RETIREES; DISABLED AND 65 OR OLDER.
- BASIC HEALTH PLANS ONLY: GHI/CBP, HIP. **(NO Rx RIDER)**
- **THE LOCAL 237 RETIREE PART-D CREDITABLECOVERAGE PLAN HAS CHANGED JANUARY 2026:**

The new plan is called Aetna offered through SilverScript and is a fully insured Medicare Part D Plan. The plan is administered through RetireeFirst.

- **NON-MEDICARE ELIGIBLE SPOUSE AND/OR CHILD, REMAIN IN THE $20,000 ANNUAL MAB THROUGH AETNA- A DIFFERENT ID CARD APPLIES**

*** Dependent information only applies if the Member is retired and Medicare eligible.**

Please Note- CMS does not allow enrollment in more than one Medicare Part D Plan. To enroll in our prescription drug coverage, you must choose a medical plan that does not include prescription drug benefits.

BENEFIT DETAILS CONTINUED

- ONLY 1 RX CARD NEEDED | INCLUDES DIABETIC MEDICATION AS WELL AS ALL OTHER PRESCRIPTIONS. (SOME INJECTABLES ARE COVERED SUCH AS GLP 1 DRUGS FOR DIABETICS BUT WOULD REQUIRE A PRIOR-AUTHORIZATION)
- **RX COPAY STRUCTURE- PLAN HIGHLIGHTS EFFECTIVE 2027:**
  - **$615 PRESCRIPTION DEDUCTIBLE - DOES NOT APPLY TO:**
  - **PREFERRED GENERICS (TIER 1), FORMULARY INSULIN, OR FORMULARY VACCINES. ALL YOU PAY IS EITHER $5 OR $4 FOR GENERICS - PREFERRED BRAND (TIER 2), 20% CO-INSURANCE - TIER 1-3 COST SHARES APPLY TO 30 AND 90-DAY SUPPLIES.**
  - ****TIER 4 APPLIES TO A 30-DAY SUPPLY ONLY.**
  - **SOME VACCINES SUCH AS THE SHINGLES VACCINE ARE NOW COVERED AS WELL**
  - **$2,400 MAXIMUM OUT-OF-POCKET FOR PRESCRIPTIONS (NO BENEFIT MAX UNDER THE NEW PLAN). THIS IS CUMMALTIVE OF DEDUCTIBLE, COST OF DRUGS AND COPAYS.**
  - **ACCESS TO RETIREEFIRST ADVOCATES FOR ASSISTANCE WITH UNDERSTANDING AND USING YOUR BENEFITS**

Please Contact the Welfare Fund once you become Medicare Eligible at (212) 924-7220

MEDICARE ADVANTAGE PLANS (Rx RIDER)

- FOR MEDICARE ELIGIBLE PARTICIPANTS WHO ELECT A HEALTH PLAN SUCH AS HIP/VIP HMO. ALL PRESCRIPTIONS ARE RECEIVED WITH YOUR HEALTH CARD FROM THE HEALTH INSURER. (MEDICARE ADVANTAGE PLAN)

- THE RETIREES' FUND WILL PROVIDE PARTIAL REIMBURSEMENT FOR ANYONE WHO CHOOSES THIS OPTION, PAYMENTS ARE;
  - $24/MONTH FOR SINGLE COVERAGE AND $36/MONTH FOR FAMILY COVERAGE.
  - CHECKS ARE SENT OUT TWICE YEARLY USUALLY FEBRUARY AND AUGUST.
  - SINGLE $144 AND FAMILY $216 REFLECT SIX MONTHS OF PREMIUM REIMBURSEMENT.

OPTICAL BENEFIT

- ONCE EVERY 2 YEARS A **$150** BENEFIT IS AVAILABLE TO RETIRED MEMBERS AND ELIGIBLE FAMILY MEMBERS.
- ELIGIBILITY AND CLAIM FORMS ARE NOW OBTAINED FROM VENDORS IN THE CPS OPTICAL NETWORK OR (GVS) GENERAL VISION SERVICES NETWORK. **GVS IS FOR RETIREES OUT OF THE METRO AREA**
- VISIT THE CPS WEBSITE AT **www.cpsoptical.com** OR CALL CPS AT (212) 675-5745 FOR VENDOR LOCATIONS.
- VISIT THE GVS WEBSITE AT **www.generalvision.com** OR CALL GVS AT 800 VISION.1 (800) 847-4661 FOR VENDOR LOCATIONS EFFECTIVE 4/1/2021
- OUT OF NYC METRO AREA MEMBERS HAVE 2 OPTIONS;
  - REIMBURSEMENT FOR SERVICES: $45 EXAM, $105 LENSES AND FRAMES OR $150 ALLOWANCE FOR CONTACT LENSES OUT OF NETWORK.
  - GVS OPTICAL STORES; COPAYMENT IS REQUIRED FOR EXAM ($10) AND THE PURCHASE OF THE FRAMES AND LENSES.($10) **OUTSIDE OF NY ONLY.**

DENTAL BENEFIT

- CARRIER - UNITED HEALTHCARE JANUARY 2024 – FORMERLY HEALTHPLEX
- $**1250** YEARLY MAXIMUM ANNUAL BENEFIT/FAMILY MEMBER (CAP).
- OVER 5000 DENTISTS ON THE METRO PANEL PPO.
- NO CHARGE FOR SERVICES LISTED ON THE SCHEDULE OF BENEFITS, WHEN YOU USE A PARTICIPATING DENTIST.
- NATIONAL PANEL ADDED IN FLORIDA AND PUERTO RICO. 3/1/2020 NATIONAL PANEL ADDED FOR THE REST OF THE COUNTRY.
- **PLEASE CALL THE FUND OFFICE IF YOU RESIDE IN AN AREA OUT OF THE METRO AREA THAT HAS LIMITED ACCESS TO IN-NETWORK DENTISTS.**
- NO FORMS NEEDED, AN ID CARD IS PROVIDED TO ELIGIBLE PARTICIPANTS.

HEARING AID AND DEATH BENEFIT

- HEARING AID BENEFIT HAS TWO OPTIONS:
  - IN NETWORK PROVIDER REQUIRES A VOUCHER FROM THE RETIREES' FUND OFFICE.
  - NON-PARTICIPATING PROVIDER, FUND WILL REIMBURSE THE MEMBER OR FAMILY MEMBER **$1000** FOR PURCHASE OR REPAIR. (EFFECTIVE 1/1/2015)
  - THIS BENEFIT IS AVAILABLE ONCE IN A 5 YEAR PERIOD.
- DEATH BENEFIT
  - DEATH BENEFIT COVERS ONLY THE MEMBER AND IS PAID TO THE NAMED BENEFICIARY OR BENEFICIARIES; THE BENEFIT IS **$2500**.

SUPPLEMENTAL MEDICAL PLAN

- THIS IS THE ONE BENEFIT ONLY OFFERED TO RETIREES AND NOT ACTIVE MEMBERS. THIS BENEFIT IS PROVIDED WHEN MEDICARE OR YOUR SECONDARY INSURER DENIES IN WHOLE OR IN PART FOR THE FOLLOWING;
  - WHEELCHAIR, SURGICAL STOCKINGS, ORTHOPEDIC SHOES, LEG BRACES, HOSPITAL BEDS, OXYGEN EQUIPMENT, BLOOD, PRIVATE DUTY NURSING (IN HOSPITAL ONLY) AND OTHER DURABLE MEDICAL DEVICES OR SUPPLIES.

- THE ANNUAL CAP IS **$2500** PER FAMILY AND THE BENEFIT IS PAID AT 80% OF THE REASONABLE AND CUSTOMARY CHARGES.

FOR FURTHER INFORMATION PLEASE CALL THE FUND OFFICE

(212) 924-7220



Local 237 Steps to Retirement



PREPARING TO RETIRE …

____Am I eligible to retire? NOT SURE?

☐Contact your PENSION SYSTEM - NYCERS: 347-643-3000 OR BERS: 929-305-3800

☐ Confirm your RETIREMENT PLAN: 63/5, 62/5, 55/25, 57/5 or SPO 25

☐ Request a PENSION ESTIMATE, PAY BACK any loans or buy back (if applicable)

Schedule a FREE Financial Consultation Session
with Stacey Braun
📞 888-949-1925

- **STEP 1: CONTACT YOUR EMPLOYER**
- _____ Meet with your EMPLOYER'S HUMAN RESOURCES OR PERSONNEL DEPARTMENT
- ☐ Get a RETIREMENT DATE _____/_____/_____
- ☐ Complete the HEALTH BENEFIT APPLICATION
- ☐ KEEP A CERTIFIED COPY OF THE HEALTH BENEFIT APPLICATION
- ____SOCIAL SECURITY ADMINISTRATION-1-800-772-1213
- ☐ Apply for your MEDICARE PART B if 65 or older

STEP 2: APPLY FOR YOUR SERVICE RETIREMENT PENSION

☐ NYCERS—call 347-643-3000 or visit www.NYCERS.org OR

☐ BERS – call 929-305-3800 or visit www.bers.nyc.gov

_____ Complete and submit the Service Retirement Application. You will be given a Time-stamped copy. Keep this to submit to Local 237.



STEP 3: APPLY FOR LOCAL 237 BENEFITS

_____ Contact Local 237 Welfare Fund at 212-924-7220 to request

a RETIREE ENROLLMENT PACKAGE. It includes list of documents required to enroll as a Local 237 retiree. Some documents required include:

☐ Completed Retiree Enrollment Form

☐ NYCERS or BERS Retirement Application Time- stamped copy

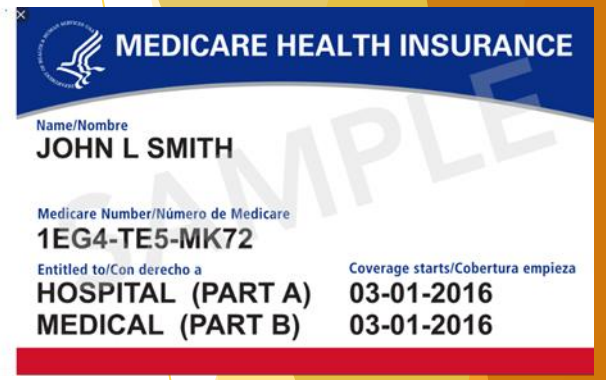
☐ Copy of the first PENSION CHECK once you receive it.

____ ANNUITY: Contact Local 237's ANNUITY DEPARTMENT at 212-924-2000

Let's talk about Medicare.. General Information

You are eligible for Medicare Part B if:

- You turn 65 years old
- You have been receiving Social Security Disability for 24 months
- If you're receiving Social Security when you turn 65 years old, the Social Security Administration will send you a Medicare card 3 months before your birthday.
- If you're NOT receiving Social Security, you will need to apply for Medicare Part B three months before your 65th birthday.
- If you're receiving Social Security Disability, you will be eligible for Medicare Part B about 24 months from your first payment.



You must accept your Medicare Part B…. UNLESS…
You're still working, or you're covered by a
<u>working</u> spouse's health insurance.

So again, if you will be 65 at time of retirement contact the Social Security Administration to apply for your Part B. Do this as soon as you know Your Retirement Date. Once you receive your Medicare card, a copy of your card needs to be submitted with your Health Benefit Application.

The Social Security Administration deducts a monthly premium from your social security check. Once you submit a copy of your Medicare card to the Office of Labor Relations, you will be enrolled in the Medicare Reimbursement Program. You will receive an annual lump sum reimbursement for the premiums paid in the previous year.

For information about Medicare Part B Reimbursement- visit the Office of Labor Relations Health Benefit Program's website

https://www1.nyc.gov/site/olr/index.page

Click on Health Benefits, then click on Retiree





Overview: Retiree Division and services





Retiree Division

Who We Are

- The Retiree Division is 12,500 strong and growing. Local 237 retirees span seven decades, ranging in age from 35 to 108.

Programs and Services

- **Retirement Planning -**Pre-retirement programs simplify the complex process of retiring from the municipal workforce via Pension counseling, by appointment, for pre-retirees and Retirement planning seminar series every fall and spring.

- **Consultation and Assistance-** Wherever retirees live, the Retiree Division, in coordination with other sections of the union, answers question and helps resolve issues and concerns related to: Making the transition from work to retirement, Relocation, Social Work support, Family concerns, Social Security, and Medicare and more.



Retiree Division Continued

- **Educational workshops** with representatives from the community, Medicare, Social Security, Office of Labor relations and more.
- **Neighborhood Membership Meetings I**n Manhattan, Bronx/Westchester, Manhattan, Brooklyn, Queens, and on Long Island.
- **Recreational Activities**
- including trips, museum outings, walking tours and more.
- **Classes** in subjects such as introductions to painting, crochet, Sit and Fit, Taichi, Salsa, Afro fit, and Poetry.
- **Committees:** Multicultural Committee, Black History Committee, and Veteran's Committee are open to all retirees.

Important Phone Numbers

• Local 237 Teamsters Retiree Division	212-807-0555
• Local 237 Teamsters Retirees Benefit Fund	212-924-7220
• Local 237 Legal Services Plan	212-924-1220
• Local 237 Annuity Department	212-924-2000
• NYC Employee Health Benefits Office	212-513-0470
• NYCERS	347- 643-3000
• NYC Board of Education Retirement System	929-305-3800
• NYPD School Safety Division	646-610-6820
• NYCHA - New York City Housing Authority	212-306-8000
• NYC Deferred Compensation Plan	212-306-7760
• Social Security Administration	800-772-1213
• Medicare	800- 633-4227

The Retiree Division Staff

Julie Kobi	Director
Edith Johnston	Deputy Director
Elaine Williams-Francis	Assistant Director
Luz Nieves Carty	Manager of the Retiree Division Program
Shavon Banks	Secretary
Noelia Quinones	Assistant Secretary

The Retiree Division is located on

216 West 14th Street 6th Floor, New York, NY 10011

Telephone: 212-807-0555

Email: retirees2@local237.org

"Retired from Work, Not from the Union"