



OUTLINE OF BENEFITS FOR ACTIVE EMPLOYEES

Provided by the CWA Local 1180 Benefit Funds

Board of Trustees

Gloria Middleton, Chair
Gerald Brown, Teesha Foreman, Robin Blair-Batte, Debra Paylor

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Fund Administrator

Benefits for covered full-time employees only:

- *Life Insurance w/ AD&D **\$5,000 for full-timers (\$1,000 for part-timers)**
- Weekly Accident and Sickness Benefit **\$250** weekly for up to 13 weeks
- Education/College Tuition Reimbursement Up to **\$400** per semester
- Book Reimbursement Up to **\$25** each semester for course-related books
- Adult Education/NYC Reimbursable Courses Up to **\$200** in a calendar year for job-related courses
- Members' Annuity Fund Currently **\$526.14** per annum for certain employees
- Pension Counseling Pre-retirement pension review - appointment only
- Legal Benefit services Panel Attorney, various general and civil matters

Benefits for covered full-time employees and spouses only:

- Parental Benefit – Up to \$100 for birth/adoption of birth or adoption certificate.
- Podiatry Benefit - Up to \$10 a visit for a maximum of four office visits per calendar year.

Benefits for covered full-time employees and dependents:

- ***Dental Coverage** – (*Adults 19 years of Age and older*) Choice of one of the following:

Scheduled Dental Plan - Up to **\$2,400 per individual**, per calendar year based on a schedule of fees. Orthodontics; \$2,290 lifetime maximum benefit per individual.

Dentcare(Healthplex) Plan – In-network only, necessary services are fully covered. Small co-payments for dentures, crowns, orthodontic, bridges and periodontal treatment. Note: This is an HMO plan.

Anthem BlueCross-BlueShield XPO – Anthem nationwide plan allows members to visit any licensed dentists or specialists of your choice, but with costs normally lower, when you choose one within their large network. Members pay a negotiated rate for covered services from in-network, even if you exceed your coverage year maximum of \$2,000. Orthodontics are also fully covered for children under age 19.

Emblem Health Preferred Dental Plan - Emblem provides members with quality coverage with access to over 8,500 dentists and specialists nationwide. Coverage annual maximum is **\$2,500** per person. Children are covered up to age 26 with verification. Orthodontics are also fully covered for children under age 19. **Two options: Standard (no cost, some deductibles) or Premium (\$34.51 monthly per household).** Visit www.cwa1180.org/resources for more information.

***BENEFITS ALSO AVAILABLE FOR PART-TIME EMPLOYEES**

***Pediatric Dental Coverage** (*Children Under 19 years of Age*) See Summary Plan Description for details.

Orthodontics are approved only when medically necessary. That is, congenital deformities such as a cleft palate that prevent normal mastication.

- **General Medical Reimbursement** - \$150 per family per calendar year.
- **Optical Benefit** – (*Adults 19 years of age and older*) Up to \$200 per pair of prescription glasses; maximum 1 pair, per individual, per calendar year. Limit 4 pairs per family annually.
- **Pediatric Optical Benefit**–(*Children Under 19 Years of age*) Must use in-network provider. A pair of prescription glasses annually from a special selection of frames. Broken, lost or stolen eyeglasses; the charge for a 2nd pair in the year will be \$50, \$75 for 3rd pair and \$100 beyond that.
- **Mental Health Benefit** - Up to \$300 a year per person for out-of-hospital psychiatric care.
- **Hearing Aid Benefit** – (eff: 1/1/2026) Up to \$1,800 full-service benefit for 3-year period, administered by, TruHearing.
- **Trusts & Estate Planning** – (eff: 1/1/2026) discounted preparation of Trusts & Estate plans, administered by; Feldman, Kramer & Monaco P.C.

- ***Prescription Drug Benefit** – *No Annual Dollar Maximum*

Preventative Medications – no co-payments for prescriptions applicable to the Affordable Care Act preventative medications.

Co-payment – Generic -\$5, up to a 30-day supply at retail, \$10.00 up to 90-day supply via mail-order. Brand Name - 20% for 30-day supply, retail; 20% for 90-day mail order supply. Brand Name drugs with generic equivalent- you pay the difference between the price of the brand name drug and the price of the generic drug, at retail and mail order.

Step Therapy: For certain classes of drug therapies, medication starts with the safest and most cost effective drug before progressing to more costly or risky therapies. The Fund will only pay for generic drugs in the step therapy drug class.

Specialty Medications: High-Cost Drugs used to treat complex or rare conditions. First 30-day fill allowed at participating pharmacies, thereafter refills must be made through Costco Specialty Pharmacy (mail order).

Diabetic Medications and Supplies: Members under age 65 are covered by their City Health Insurance Provider.

CWA LOCAL 1180 SECURITY BENEFITS FUND

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