

Yellow Highlights are lies. BOLD is FACT



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## Retiree Health Care **Lies**

News and information for UFT retirees

The UFT continues to fight vigorously to protect and preserve premium-free health care for its members, both in-service and retired. (Not true, you are selling us all out! You use the term “premium free” when what most of us had was **COST FREE**. Those co pays may be pecuniary, in your opinion, but they’re coming out of our fixed incomes. We all have read about the escalating cost of health insurance, prescription drugs and medical care nationwide. New York City is no exception: The cost of health care for municipal employees and retirees has almost doubled over the past decade. Thankfully, through smart and creative negotiations over the years, the UFT and our fellow municipal unions have been able to protect our members’ health care benefits and ensure that these increasing costs have not been passed on to employees and retirees. (No! You got us into this mess and now we are **ALL PAYING** for it! In order to secure raises for **YOUR** active members, you fooled the majority of the unions into paying for it through the **2014 and 2018 Healthcare Savings Agreements**. Ask Vinnie Gaglione about his air fryer that his neighbors are paying for. But as costs continue to rise, there is growing pressure from the health care industry and the city to shift some of that financial burden onto the members of New York City’s 100-plus municipal unions in the form of premiums. The UFT and our fellow unions within the Municipal Labor Committee (MLC) believe there is a better solution: preserve premium-free benefits and the current standards of care by getting medical providers to deliver services more efficiently and at less cost. The MLC is exploring ways to do just that. (Then why did you sell retirees into an inferior Medicare

advantage plan, so you could benefit from the savings? Because retirees are certainly not benefitting from your smart and creative negotiations. And how is that the healthcare industry can exert pressure to shift some of the cost onto members of NYC? The truth is that the City does not want to bear the cost of what was promised and the MLC is allowing them to get away with it.)

Medicare-eligible New York City retirees will remain in their current health plans until all pending issues are resolved. You do not need to take any action if you are satisfied with your current plan. **(For now, until you try to force us into an AETNA Medicare Advantage!)**



## **NYC Medicare Advantage Plus update**

The proposed NYC Medicare Advantage Plus plan was not implemented. It remains in ongoing litigation. In July, the previous alliance of Empire BlueCross BlueShield and EmblemHealth withdrew as the plan's administrators because of the delays caused by that litigation. Aetna, another large health care company, has since stepped forward to express its interest in administering such a plan for the city's Medicare-eligible retirees. We are in the early exploratory phases with the Aetna proposal. **(This would just be another product that is inferior to Traditional Medicare, with delays and denials of care due to prior authorizations and a limited network, none of which Medicare eligible retirees have now.)**



## Ensuring we can fight on your behalf

A judge's ruling in March illuminated an issue with a section of the city administrative code (12-126) that allows for a dangerous interpretation: Although the code requires the city to cover the cost of health care for city employees, the code as it is currently written allows the city to choose any health care plan as long as it covers the cost — regardless of the plan's quality. (This is the biggest lie of all. The Judge's decision did not harm actives or retirees. He reinforced a law that has protected us all and you now wants to trade in for value because you and the MLC owe the City money because you negotiated a bad deal. Since the 1992 agreement, which is still in effect, the City MUST negotiate health plans with the unions. YOU HAVE CHOICE, Michael. YOU ARE TRYING TO TRADE IN RETIREE CHOICE and force us into a Medicare advantage plan or charge us a premium. Tell the truth about how you negotiated a deal on the backs of ALL THE UNIONS and the retirees.... )

The MLC is asking the New York City Council to add a clause to the administrative code to codify the past practice of the last several decades allowing unions to be able to negotiate health care costs and give health-care plan options to members. You have this ability now. Yet you want to choose a plan as a benchmark for Medicare eligible retirees that supposedly only costs \$7.50/month. And if retirees do not select that ONE plan, then we pay the premium. How is that preserving CHOICE, Michael?

The administrative code would continue to require the city to provide a comprehensive, premium-free health plan. The added language will only strengthen it. (Putting this choice in the hands of the very people who got us into this mess defies reason. The added language would allow two parties that cannot be trusted to choose ONE plan for a “class of individuals.” Bottom line....you are diminishing our benefits and trying to make it seem as if you are doing us a favor.)

We and our fellow municipal unions in the MLC are your strongest advocates for health care, and we must have a seat at the table. (Transparency, Michael. Show us the experience reports, the accounting of the Health Insurance Stabilization Fund and the UFT welfare fund in DETAIL for the last 10 years. There can be no trust without transparency. )



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