



DEBUNKING



United Federation
of Teachers A UNION OF PROFESSIONALS

Your Rights Your Benefits Your Union

Retiree Health Care **Update**

News and information for UFT retirees

Dear Rump,

The city has dropped a bombshell that puts both GHI SeniorCare and premium-free health care in jeopardy. The city's Office of Labor Relations has sent [a letter](#) to the head of the Municipal Labor Committee giving the unions notice of its intent to put all Medicare-eligible city retirees in a NYC Medicare Advantage plan and eliminate all other retiree health plans. To be clear, there will only be one plan for all retirees and no other options.

The TRUTH: This is not a bombshell and if it is to the unions, they need to get their heads out of their derrieres. GHI SeniorCare has been in jeopardy since the onset of this assault on Medicare eligible retirees because the cost of \$191.57/month/person is equivalent to it not being an option to most retirees as they simply cannot afford the premium. Many are having to make difficult choices because of the co pays they are being forced to pay, so adding a premium makes the plan unmanageable for the majority of retirees. In addition, all of the other plans were to be closed to new enrollees so why is this now a bombshell? Your intention from the onset was to remove choice; because that is EXACTLY what you did when you implemented the Medicare Advantage Plus plan last year

If the unions don't go along with it, the city has threatened annual health care premiums of roughly \$1,500 for all in-service municipal employees.

The TRUTH: This is the crux of the problem.....today's unions have no spine. If they did, they would stand up to the City and protect their members and retirees. So let's do some simple math: \$1,500/12 is \$125/month for health insurance that covers **100% of services** for in-service employees who receive wages that increase over time. Yet, you want to charge Medicare eligible retirees who are on fixed incomes and without the ability to earn wages \$191.57/month for coverage of **20% of services**. Maybe this makes sense in the world of this new math you're teaching, but it is completely illogical to the rest of us.

Both alternatives are unacceptable. We will not allow the city to divide retirees and in-service members by forcing us into a choice between premium-free health care and preserving health plan options for retirees. We know there are better ways to rein in rising health care costs.

The TRUTH: None of what the City/MLC/UFT/DC37 has done regarding health insurance is acceptable. It is not just the City who is dividing retirees and in-service members, many communications from UFT and DC 37 have been divisive. Your October 28th emails to employees tell them to save retirees by urging the Council to amend the Administrative Code; THE ONE ACT THAT WILL HARM THEM! And preserving options for retirees means preserving them in the manner retirees are entitled to, were promised and earned.....premium free SeniorCare. And if you know there are better ways, why haven't you pursued those other ways? What are you waiting for?

Our fight to amend the city's administrative code has been to avoid this exact scenario. We need the City Council to amend the code to preserve health plan choices for retirees and preserve premium-free health care for all of our members. The code amendment will affirm the Municipal Labor Committee's right to negotiate health care for all municipal union members and the city's obligation to offer health plan choices for retirees.

The TRUTH: Your fight to amend the City's administrative code will serve the purpose to further divide in-service and retirees by creating classes, rather than treating all equally, as the law states. The [1992 MLC Agreement](#) affirms the MLC's right to negotiate healthcare. The issue at hand is that the City and MLC are using current contract bargaining to influence the healthcare issue.

Here's how you can help:



Call your City Council member

Their offices open on Monday at 9 a.m. [Find your Council member's phone number.](#)



Tweet at your City Council member

If you are on Twitter, click one of these tweets and [add your Council Member's Twitter handle](#) so they see it.

[The @NYCCouncil must act now to amend the administrative code and preserve premium-free health care for all city employees and retirees.](#)

The TRUTH: Premium free healthcare is preserved by the code as it is written. There is no need to amend it. Amending it will weaken protection for everyone by using

undefined "classes."

I'm a retired public school educator. My family and I deserve quality health care and health care choices. @NYCCouncil, amend the administrative code now.

The TRUTH: We earned and paid for quality healthcare. Our pensions are lower from the years of "zero" raises we agreed to in order to protect these very same benefits you are now trying so hard to diminish. Changing the rules at the end of the game to suit your needs is unfair and unscrupulous.

Retired city employees worked hard for decades and deserve a choice when it comes to their health care. @NYCCouncil must amend the city's administrative code& NOW!

The TRUTH: Again, we have choice now. What you want is to implement premiums on currently free plans, thereby forcing retirees into your "custom" Medicare Advantage Plan.

We are asking the City Council to codify what municipal unions have done on behalf of their members for decades: negotiate quality health care benefits and provide health care plan options to members.

The TRUTH: The above is already codified. You're trying to dilute the protections and being disingenuous in your message.

Without this change in code, we are facing the loss of retiree choice in health plans and the threat of health care premiums for all.

The TRUTH: Channel your inner Albert Shanker. He will teach you the way to staunchly defend labor and retired labor. And if you can't, step aside and allow real union leaders to stand up for their members and retirees.

[Read our retiree health care FAQ](#)

We urgently need your help to tell the City Council to change the administrative code.

The TRUTH: No, the Code should remain to protect EVERYONE, from situations EXACTLY like this.

Sincerely,

Michael Mulgrew, UFT President
Tom Murphy, Retired Teachers Chapter Chair

