



SECURITY BENEFIT FUND

OF THE

UNIFORMED FIREFIGHTERS ASSOCIATION

OF GREATER NEW YORK — LOCAL 94 I.A.F.F. AFL-CIO

204 EAST 23rd STREET, NEW YORK, N.Y. 10010

TEL: (212) 683-4723 • FAX: (212) 683-0693 Web Address: www.ufanyc.org SBF/Beneficiary Enrollment
Form Submission: www.ufanycbenefits.org Email: SBFStaff@ufanyc.org

RETIREMENT TIMELINE / CHECKLIST

IMPORTANT NOTE:

When you retire there is a LAPSE between your active coverage and when your RETIRED COVERAGE kicks in. If you **NEED** to go to the Doctor, **GO**. If you get a bill, wait until you receive your new insurance information (Member ID#, Group #) and provide it to the Doctor's office, asking them to resubmit the bill.

If you are relocating out of the area you should consult your health care carrier to see what kind of coverage is in the area.

You have the option to change your Health Coverage once every year during Open Enrollment. There are provisions to change plans if you leave the coverage area of a carrier. There also is a "Once in a Lifetime" exception to change whenever you choose.

The UFA pays for the health care of widows and dependents for one year from the day the member passes away and then they qualify for Cobra for Life, paying 102% of the cost the city pays.

You are responsible to pay Aflac insurance on your own. The city will no longer take that money out of your check and pay it for you. **MAKE SURE** you contact them to set up payment.

Catastrophic insurance will be deducted from your Pension. We recommend contacting MERCER (30) days after retirement to ensure proper enrollment. Contact: (800)-503-9230.

The Pica program for self injectables and Chemotherapy continues until you or your spouse turn 65 or receive Medicare because of Social Security Disability. Your dependent children are covered until they turn 26.

If you are awarded Social Security disability, you **MUST** take Medicare. It is important that you take Medicare part A **and part B**. The city reimburses you and your spouse for Medicare part B when they qualify. **YOU MUST NOTIFY BOTH THE CITY (OFFICE OF LABOR RELATIONS) AND THE UFA/SBF when you go into Medicare.** There is a risk of lifetime payments of late enrollment penalties if you do not.

If you are awarded social security disability, you must also enroll in a qualified Medicare Part D (Prescription Drug Coverage) Plan. The UFA provides one at no cost to you called SilverScript. The instructions for the Medicare Reimbursement and Medicare part D enrollment are available here and online.

It's important to know that the retiree Prescription plan has a \$6,000 cap per family and (35%) co-pay.

The dental plan that you have now will be the one you have when you retire unless you request a change. The UFA reimbursement plan has been increased to \$3,500 per person per year. This plan also includes 1 implant per year.

You can get eyeglasses every other year. You can go to a UFA provider, or you can go to any eyeglass provider and submit an itemized bill and you will be reimbursed \$30 for the test, \$50 for lenses and \$50 for the frames.

4-6 Months Prior to Retirement

or

Upon Receiving Commissioner's Letter (3-man board)

Attend UFA Pension Seminar. Check for upcoming dates in the President's Reports and 65-2s.

Attend FDNY Pension Seminar. Contact: seminar@nycFirePension.org for an appointment.

Complete new [Health Benefits Form](#) as a retiree to avoid delay in processing.

Send to hrbenefitsunit@olr.nyc.gov Fax to 718-999-7139 Phone# 718-999-2196

NOTE: Failure to do so will create a longer lapse in your health insurance. Make sure to enter the correct social security numbers and dates of birth for you and your dependents

1. Go to research and development to return PSS and harness.
2. Go to Quartermaster to obtain necessary releases for gear.
3. Call Badge Desk to confirm they are in 718-999-1685/1686 and return badges(s) and ID

YOUR TERMINAL LEAVE CHECK WILL BE HELD UNTIL THESE THREE STEPS ARE COMPLETED

STEPS TOWARD RETIREMENT

Step 1: Establish a Filing System

Retirement Folders Should Include:

- Life Insurance – Update Beneficiaries
 - Personal Policies
 - NYC FDNY Fire Life Benefit
 - \$7,500
 - Contact: NYC Pension Fund (929)-436-4856
 - UFA Group Life
 - Contact: Maria Zingone (646)-839-6503
- Will and Healthcare Proxy
 - If Documents Needed, Contact UFA Attorneys
 - Contact: UFA Attorneys (212)-732-9000
- Financial Accounts
- Quarterly Pension Statements

Step 2: Estate Planning

- Contact Britt Burner (212) 867-3520

Step 3: Your Health

- Get an Annual Exam (Full Body Scan recommended) with personal physician
 - Full Body Scan Contact: Inner Imaging (212)-777-8900
- For WTC Responders → Get a separate WTC Annual Medical

Step 4: Your Health Insurance Coverage

- There will be a lapse in your Coverage upon retirement.
NOTE: This lapse may last up to thirty days.
 - Before this lapse:
 - Please fill any prescriptions
 - Make appointments to ensure all prescriptions are up to date
 - Make all other necessary appointments (for children/spouse)

Step 5: Determine Social Security Eligibility

- Contact: Kenneth Larkin Esq. (516)-426-6072
- If deemed Eligible, then you must take Medicare Parts A, B, and D.
- **NOTE:** Part A is zero cost.

Part B is \$170/month but annually reimbursed by the City of New York upon completion and submission of [reimbursement application](#).

Part D subscription is paid for by the UFA. Must submit copy of your Medicare card with both Parts A&B and the Medicare Part B Reimbursement Application to the UFA. Email sbfstaff@ufanyc.org or FAX (212)683-0693

Step 6: Financial

We recommend speaking with a Financial Planner familiar with FDNY Pension system.

Deferred Compensation: Consider setting up a special [rollover 401K for Pension Excesses](#) and VSF Drop Moneys

Visit FDNY Pension Portal on Firehouse Kiosk

UFA Annuity Plan: This is a self-directed account. You do not need to withdraw funds upon retirement. However, if you want to do so (withdraws not penalty free until after age 55):

Contact: Empower (formerly Prudential) (877)-778-2100

Terminal Leave: To ensure maximum Terminal Leave benefit take the following measures:

- Check with your officer to see if you are in a time deficit
- Request a Leave Balance Report
 - Contact—Debra Kelly
Email: debra.kelly@FDNY.nyc.gov

Step 7: Attend FDNY Pension Seminars (at least 2 recommended)

Make appointment—Contact: seminar@nycFirePension.org

Please include your Name, Rank, and Phone # in email.

Topics Addressed:

- Presentation by Albert Connelly: Pension Bureau
- Presentation by Lou Sforza: UFA Pension Consultant
- Pension Check Direct Deposit
- Cost of Survivor Options
- Excess Contributions / Rollover / Annuitized
- All necessary paperwork to facilitate retirement

Step 8: Attend UFA Pension Seminar

Topics Addressed

- Change of Health Benefits / SBA Benefits upon Retirement
- Social Security Disability
- Presentation by Pete Thomann: Author of *FDNY Road to Retirement*
- Q&A