

Sheila Explains The New Benefits To You

by OSA Executive Director Sheila Gorsky

OSA members and retirees recently received notice of new benefits available to retired and active members of the union through the National Income Life Insurance Company (NILICO).



The primary addition from NILICO is a \$3,500 Accidental Death and Dismemberment benefit. Each retiree is now automatically covered for this benefit.

If you would like to name a specific beneficiary, you will have to respond to NILICO by completing and sending back the yellow response card in the return envelope enclosed in the mailing you received during the summer. If you misplaced the original mailing and need an additional package, you can call the union office.

You do not have to return the card. If you do not, the payout in the case of an accidental injury would go to you or, in the event of your death, to your estate. If you do return the card you will also be contacted to set up a home visit from a NILICO representative.

Many have expressed concern about having a home visit from a NILICO representative. Remember, this is an insurance company. They have insurance they want to sell you – and you may want to buy it.

OSA, through Prudential Life Insurance, covers you for a \$5,000 death benefit. You may also wish to purchase more life insurance through Prudential's optional life insurance program. Many of you have already purchased such coverage.



If you send the response card back, NILICO will also offer another life insurance policy. You may want to buy that.

If you do not want a home visit, you may write on the card, "please do not contact."

You will still, however, be eligible for an optional health services discount program. Not understanding what that meant, I called 1-800-503-1426 and they gave me the number for the discount program.

I then called 1-800-643-6525 and got the usual telephone runaround. But then I pressed "0" and a live person came on.

If you send the card back to NILICO, you will get a booklet listing all of the discounts in the health services discount program. There are two types of discounts:

- *Basic Discount*: Includes all of the benefits mentioned in the "new benefits" mailing that you received –

OSARC Fall Calendar

This fall's schedule of OSARC meetings brings diverse subjects to our members. So, mark your calendars for the following OSARC meetings. As always, guest speakers and topics are subject to change.

Oct 9 Richard Steier, editor, *The Chief Leader* newspaper on the current state and future prospects for New York City, especially in light of the municipal elections

Nov 13 Sam Gurvitch, CMFC financial advisor with Waddell & Reed, Inc., on protecting and increasing the value of your investments

Dec 11 OSARC holiday party and talent show

prescriptions, vision, hearing and dental. The cost is \$6 per year.

- *Gold Discount*: Includes the benefits in the *Basic Discount* plus chiropractic, vitamins, travel assistance and other benefits. This costs \$24.95 for the first year and \$49.95 per year thereafter.

If you wish to know more about the health services discount program, you can visit the website at findbestbenefits.com. Insert the promotional code 849101 in the box that says Join Now, then click submit. Don't worry. You are not actually joining anything, you are simply reaching a search tool for participating providers and information on the discounts offered through the program.



You can select the type of provider you want - dental, vision, chiropractic, etc. and insert a zip code (either your own or a zip for an area within which you would like to identify participating providers). You will be given a list of participating providers, along with their addresses and phone numbers, which you can print out.

Remember, you are an OSA retiree and already receive vision, dental, prescription drugs and other benefits through your city health plan or OSA's Welfare Fund coverage.

If, on the other hand, you live outside of the area where it is easy to find an OSA Welfare Fund dental or vision provider, you might consider this plan and have the dentist or vision provider fill out the non-participating provider form from OSA as well.

And, you might want to check out the discount program anyway.

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