

# A SHORT COMPARISON OF OSA VS DC 37 WELFARE FUND BENEFITS

BENEFIT	OSA		DC 37	
<b>Audiology</b>	Free with prescription. 1 hearing aid per ear every 2 years (\$1,500 Maximum).	▲	Free at one site only. 1 basic digital hearing aid every 3 years.	▼
<b>Catastrophic Benefit</b>	\$500 deductible (any plan) Reimburses members for 90% of all customary and reasonable costs between \$500 and \$2,500 out of pocket; 100% thereafter.	▲	\$1,000 deductible (GHI covered members only). Improves rate of reimbursement by GHI after payment of deductible.	▼
<b>Counseling</b>	Yes	=	Yes	=
<b>Death Benefit</b>	\$50,000	▲	\$10,000	▼
<b>Dental</b>	Up to \$4,000 per year. Over 1,900 participating offices. Panel dentists do not charge members a co-pay for periodontal work. There is a \$4,000 additional lifetime orthodontic benefit.	▲	Up to \$1,700 per year; less than 400 participating dental offices; panel dentists charge a \$10 co-pay per quadrant for periodontal work.	▼
<b>Disability</b>	<u>Long Term:</u> Pays \$1,000 per month. <u>Maximum coverage:</u> 60 months or until age 65. (If disabled after age 65, coverage is 24 months, and if disabled after 69, 12 months.) Eligible after six months of illness, whether or not leave is exhausted.	▲	<u>Short Term:</u> Pays up to \$200 per week. <u>Maximum coverage:</u> 26 weeks. <u>Must notify fund within 15 days of start of illness.</u> Starts after sick leave is exhausted.	▼
<b>Drugs</b>	Covered only in serious cases under the Superimposed Major Medical plan.	▼	Covered except for co-payments	▲
<b>Optical</b>	1 pair of glasses per year free at 2,509 participating sites OR up to \$150 reimbursed for glasses bought at a non-participating optician. Most participating offices have a Davis "tower" display of 220 frames available (at no cost).	▲	Up to 1 pair per year at one site in Manhattan OR 1 pair every two years at participating offices.	▼
<b>Pension Counseling</b>	Yes	=	Yes	=
<b>Survivor Benefit</b>	Upon the death of a member, plan offers coverage for survivors for 36 months; Pays full cost of basic medical premiums (GHI, HIP, AETNA, etc.) for 36 months.	▲	Upon the death of a member, plan offers coverage for dependents for 12 months. No help provided on basic medical premiums.	▼

**LEGEND:** ( ▲ ) Better Benefit ( ▼ ) Lesser Benefit ( = ) Equivalent Benefit