

# The Benefits of OSA

One of the most common questions that OSA staff and officers field from members, new and old, is “why doesn’t the union have a drug plan?”

All union welfare funds receive the same amount per member to provide whatever panel of benefits they choose – vision, dental, life insurance, long term and/or short term disability, hearing aids, major medical plans, drugs, and so forth. In 2017, that amount was approximately \$1,700 per member.

OSA’s benefits are very good. In fact, OSA closely matches the benefits that managers receive through the Management Benefits Fund (MBF).

Every year, we send out a breakdown of how those funds are used on a per member basis. In 2017, more than \$900 per person was spent on OSA’s truly excellent dental plan. Another \$200 per member was spent on superb vision benefits, with the remaining \$600 going for major medical, long term disability, life insurance, miscellaneous benefits and administration.

The demand for free prescription drug coverage is in a unique category. The short answer to why OSA does not provide a drug benefit is history. After many years of trying, our organization got the right to cover 600 of our members for collective bargaining purposes in 1989. We had to choose which benefits to buy for our welfare fund. We chose to model our fund on the MBF plan. We were all previously covered by that plan, and we were used to those benefits. The MBF did not provide drug coverage, although drug coverage then was inexpensive.

The cost of drugs began to rise in 1990, and has increased radically ever since. Those unions who provide drug coverage began to run out of money. As a result, they sought and obtained an extra \$100 per member, added to

the welfare funds in one contract after another.

Both MBF and OSA got this extra \$100 each time. Since \$100 was not enough to provide a drug plan, each increase was used to improve benefits, such as better eyeglasses, dental and life insurance. That explains why we didn’t have a drug plan in the past.

Why are we not moving towards providing a drug plan? The answer is money. The cost of a drug plan, depending on its provisions, would be between \$800 and \$1200 per member covered, per year. For the sake of argument, the cost would be about \$1,000. The cost of all drug plans is going up due to increasing drug costs and the Affordable Care Act, which requires the coverage of all drugs, with no limits. So, if the cost of a

proposed drug plan is \$1,000 per member this year, it might be \$1,050 next year, and probably at least \$1,100 the next.

Our normal surplus is \$200-\$400 per

year per member. If we provided a drug plan, we would have to use up reserves, cut benefits, or get more money from the City. Using up reserves only lasts until they are gone, cutting existing benefits would be very distressing to members who are dependent on them, and additional City money is usually very limited.

---

Why doesn't OSA have a drug plan?  
To provide a drug plan, we would  
have to use up reserves, cut benefits,  
or get more money from the City.

---



**Organization of  
Staff Analysts**

Uniting Analysts in New York City Government

[www.osaunion.org](http://www.osaunion.org)

220 East 23<sup>rd</sup> Street • Ste 707 • NY NY 10010  
(212) 686-1229 Phone  
(212) 330-8833 Newsline

...

[www.osaunion.org](http://www.osaunion.org)

# BASIC SUMMARY OF OSA'S BENEFITS & SERVICES

## BENEFITS:

AUDIOLOGY: A maximum benefit of \$1,500 per ear for hearing aids and audiometric examinations during a 24 month period. Reimbursement requests are submitted to our Superimposed Major Medical Plan.

CATASTROPHIC BENEFIT & DRUG COVERAGE: OSA recommends that those covered by our Welfare Fund enroll in the Drug Rider offered by their basic City health plan. If a person reaches a threshold of \$500 in out-of-pocket health-related expenditures (\$2,000 for those without a Drug Rider; higher amounts for those with family coverage) they may submit uncovered out-of-pocket costs, *including prescription drug costs* to our Superimposed Major Medical Plan (SMMP). The SMMP reimburses members for 90% of all customary and reasonable out-of-pocket costs per covered person up to \$2,500 and 100% thereafter.

DEATH BENEFIT: \$50,000 to the beneficiary of active employees and \$5,000 to the beneficiary of a retiree.

DENTAL BENEFIT: Our provider is S.I.D.S. We allow up to \$4,000 per covered person/year. There are over 1,900 participating dental offices. Panel dentists do not charge members a co-payment for any services. In addition, there is a \$4,000 lifetime orthodontic benefit per covered person. Visits to non-participating providers are partially covered.

LONG TERM DISABILITY: Pays \$1,000/month. Maximum coverage: 60 months or until the age of 65. (If disabled after age 65, coverage is 24 months, and if disabled after 69, coverage is 12 months.) Eligibility is after six (6) months of illness, whether or not leave is exhausted.

LONGEVITY INCREMENT: Contractually negotiated, longevity increments occur at 10 years of City service, with additional longevity upon reaching 15 and 20 years of City service in pay status. (Not every title we represent is covered, as of yet, for this benefit.)

OPTICAL BENEFIT: Davis Vision is our provider. One (1) pair of glasses/contact lenses per member/dependent per year free at approximately 2,509 participating sites; OR up to \$150 reimbursed for glasses purchased at a non-participating optician. Most participating offices have a DAVIS "Tower" display of 220 frames available (at no cost). Transition and progressive lenses, etc. are available at no extra cost.

SURVIVOR BENEFIT: Upon the death of a member, the Welfare Fund offers coverage for survivors for 36 months. Coverage includes dental, vision, and basic COBRA medical premiums (GHI, HIP, AETNA, etc.).

## SERVICES:

GRIEVANCE REPRESENTATION: Our Grievance Department offers members a variety of services including full representation in disciplinary proceedings, contractual grievances and other legal matters.

HEALTH & SAFETY INSPECTIONS: We participate in inspections of new and reopened facilities to ensure environmentally safe and healthy work locations for members.

OSA WEBSITE: We maintain and update a website ([www.osaunion.org](http://www.osaunion.org)) that brings you the latest news and union-related events and issues affecting our members.

PENSION COUNSELING: Annual seminars are offered for members who are newly hired, mid-career or close to retirement on the ins and outs of the pension tiers. We also provide individual pension counseling upon request.

TRAINING: We conduct training courses and preparation for Civil Service examinations in titles represented by our

union, as well as seminars on civil service, math, statistics, public speaking and other topics of relevance to our title.

CIVIL SERVICE LIST MONITORING: We monitor the list movement of the Civil Service titles that we represent, by attending both promotional and open competitive list hiring pools and by providing counseling to the candidates.

E-CHIEF: We provide members with a free subscription to the digital version of THE CHIEF, the weekly civil service newspaper.

RETIREEES CLUB (OSARC): Monthly lunch meetings are held with guest speakers on a variety of topics of interest to civil service retirees, as well as day trips to local events and places of interest. OSARC is a member of the Council of Municipal Retiree Organizations (COMRO) which advocates for all public service retirees. (Retiree dues are \$18 per year.)

FOR MORE INFORMATION ABOUT OUR WELFARE FUND BENEFITS,  
CONTACT THE UNION AT (212) 686-1229