

## SPECIAL INSTRUCTION SHEET

### Instructions For Continuing Health Coverage To Widows

Make a copy of the retiree's death certificate and attach a note containing the retiree's (social security number, your name and social security number, full address, and telephone number) requesting the "COBRA FOR LIFE" application. Mail request and the copy of death certificate to:

Retired Employee Health Benefits Section

Attention – Lynda Harris

22 – Cortlandt Street, 12<sup>th</sup> Floor

New York, NY 10007

You will then receive a **pre-numbered or signed authorized** COBRA FOR LIFE application that must be filled out and mailed to the health plan that **you select** which in most cases is what you had before the death. The coverage will be retroactive to the date of the retiree's death and the selected health plan will bill the widow directly. The City will no longer be involved in health coverage nor will there be a Medicare rebate check after the date of the retiree's death, if the widow was also on social security; paying for Medicare premiums, unless under the following circumstances: [Also See the Information Under "FORMS" for "Heart Bill Retirees" in this website]

Some years ago, due to the large number of NYC active Police and Fire Officers who died at the World Trade Center the City enacted legislation for surviving spouses that granted them Health coverage and Health and Welfare Benefits. The Health coverage provided by the City and the Health and Welfare Benefits by the Unions. This then added coverage such as eyeglasses, dental, prescriptions, etc., to those new and existing widows.

What we find is that some of the **"Heart Case" widows** are not aware of the aforementioned provisions. The Pension Section has determined in order for them to qualify, **regardless of the cause of death**, is that he would have survived if he had a healthy heart. In order for the widow to qualify all that needs to be done is to obtain a letter from his Cardiologist that the deceased was under treatment for the heart condition submitted to them. Once accepted by the City Health Benefits Section the widow must **reregister** with them by contacting them indicating her Social Security Number and then **is included** in the Medicare Part "B" reimbursement program.

**DO NOT USE THE FORM ON THE OFFICE of LABOR RELATIONS WEBSITE AS THIS BENEFIT WAS LEGISLATIVELY GRANTED ONLY TO NEW YORK CITY POLICE AND FIRE WIDOWS.**

Direct Telephone # For Lynda Harris – 212-306-7341 Please do not call unless as a last resort.

**NOTE:** The standard PBA Insurance Policy is held by AETNA in the sum of \$1,000 under group #838996. Contact them at telephone # 866-428-8019 to inquire of this benefit or possibly any greater benefit the member may have had.

Call the respective organization listed below if the retiree was one of their members.

Sergeants – Sergeants Benevolent Association (S.B.A.) 212-431-6555

Detectives – Detectives Endowment Association (D.E.A.) 212-587-1000

Lieutenant and Above – Superior Officers Council (S.O.C.) 212-964-7500

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The “City” will also owe the surviving beneficiary \$1,000 **for each full month** of the calendar year the retiree lived prior to his or her death from the Variable Supplement Fund if they were receiving the benefit. This benefit is normally paid at the end of each calendar year, usually December 15<sup>th</sup>. This is usually paid out to the beneficiary shortly after all of the required paperwork is processed as well as the insurance policies.

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**NOTE:** If you were also receiving social security benefits; paying Medicare premiums; those payments prior to the retirees death are payable to you and also the retiree’s paid premiums, **as the beneficiary** if the retiree had you properly listed as such. However, be aware those are always in the next calendar year. Please see the relevant “FORMS” in this website.