

# Retired Firefighter Security Benefit Fund

The Retired Firefighter Security Benefit Fund (RFSBF) supports retired Firefighters and Fire Marshals who retired on or after January 1, 1971 (July 9, 1993 for Wipers), and their eligible dependents, including duly registered domestic partners and their dependents, as well as retired Marine Engineers and Pilots as of January 1, 2012.

## PRESCRIPTION DRUGS

The UFA recently finished a prescription drug competitive bidding process. We are striving to keep the cost of prescriptions as affordable as possible. We were able to secure a potential savings of over 10.3 million dollars over three years across all three drug plans that we cover. This not only saves the Security Benefit Fund money, but helps keep co-pays as low as possible.

## ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC) PROGRAM

Seniors looking to reduce Part D drug co-pays whose annual income is less than \$75,000 for singles and \$100,000 for married couples can sign up for EPIC to help with the cost of prescriptions. For more information on the EPIC Program, visit [www.health.ny.gov/health\\_care/epic](http://www.health.ny.gov/health_care/epic).

## REIMBURSEMENT FOR MEDICARE PART B

When you (or your spouse) become eligible for Medicare at age 65, or before 65 because you received Social Security Disability, the City requires that you take Medicare Part A (Hospital) and Part B (Doctors). **Failure to do so could result in a loss of health coverage and a penalty.** If you are in an HMO, you must notify the Office of Labor Relations that you are going on to Medicare.

- Example: HIP-Prime members become HIP-VIP; Aetna members become Aetna EPO, etc.

If you are receiving a City pension check and both you and your spouse are enrolled in a City health plan, you will be reimbursed for your Medicare Part B by the City of New York. First, you should fill out the Medicare Part B Reimbursement Application found on the OLR website: at [www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf](http://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf), and send the following information to the NYC Office of Labor Relations - Employee Health Benefits electronically through LeapFile.

Make a copy of your Medicare card to show that you have both parts "A" and "B" and include the following information:

- Member name and full Social Security Number
- Spouse's name and full Social Security Number if it is the spouse going into Medicare
- Birth dates for yourself and your spouse
- Your retirement date
- Your pension number
- Name of your health plan
- Name of your union
- A phone number and/or email address you can be reached at in case there are questions.

## MEDICARE PART D PRESCRIPTION DRUG PLAN - SILVERSCRIPT

Effective January 1, 2010, the RFSBF purchased a Medicare Part D Prescription Drug Plan, SilverScript, for all retired members over 65 years old, as well as those who are on Social Security Disability. This also applies to a Medicare eligible spouse, dependent or domestic partner. To enroll, send a copy of your Medicare Card and your Medicare Part B Application via email to [sbfstaff@ufanyc.org](mailto:sbfstaff@ufanyc.org) or mail to the UFA SBF at 204 E 23rd Street, New York, NY 10010. Due to a recent change in legislation, effective January 1, 2025, the maximum out of pocket for plan participants is \$2,000.

## KEEPING IT SIMPLE

You can fill in the Medicare Reimbursement Application form electronically at [www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf](http://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf) and then save it once completed. Then, email the saved document to the UFA SBF at [sbfstaff@ufanyc.org](mailto:sbfstaff@ufanyc.org). After submitting the document to the UFA SBF, it must also be submitted to the City. This can be done by uploading the saved document on the City's LEAPFILE website at [nycemployeebenefits.leapfile.net](http://nycemployeebenefits.leapfile.net).

## WHO TO CALL WHEN A MEMBER PASSES

In the event a member passes, a family member or next of kin should notify the following offices:

### 1. UFA SBF - 646-839-6503

- This office handles the Group Life Insurance RFSBF claim.

### 2. FDNY Operations - 718-999-7900

- Available after hours and on weekends
- The Funeral Home or a relative may also call FDNY Operations to arrange for a color guard for the funeral.

### 3. NYC Fire Pension Fund- 929-436-0099

- This office handles the FDNY Fire Life Insurance Fund.
- Notification of a member's passing can be made by calling the FDNY Fire Pension Office's main line listed above, or the direct extension for Fire Life death notifications at 929-436-4868.

## DEATH BENEFIT

### GROUP LIFE INSURANCE - RFSBF:

UFA Members who have retired on or after January 1, 1971 have a death benefit with the Retired Firefighters Security Benefit Fund in the following amounts:

- **Up to Age 49: \$10,000**
- **Age 50 to 69: \$ 5,000**
- **Age 70 and over: \$2,500**

A claim for this benefit will be sent to your beneficiary when we receive notification of death. Only the retiree is covered for this benefit, insured through Symetra Life. Payment is made to the designated primary or contingent beneficiary of the eligible deceased retiree upon submission of a completed claim form with a certified death certificate.

## BENEFICIARY CHANGES

It is important to update your beneficiaries! The best way to do this is to submit a beneficiary enrollment card online at [www.ufanyc.org](http://www.ufanyc.org), or you can email the UFA/SBF at [sbfstaff@ufanyc.org](mailto:sbfstaff@ufanyc.org), or call 212-683-4723 (and press 2 for a benefits associate) and ask

them to send you a new beneficiary enrollment card. You may also update your status or beneficiary with the UFA by calling 646-839-6503. To update your status or beneficiary with the NYC Fire Pension Fund, contact 929-436-4861.

## NYC FIRE PENSION FUND

Please note that the FDNY Pension Office is now known as the NYC Fire Pension Fund - a separate entity from FDNY HQ. The NYC Fire Pension Fund is now located at 1 Battery Park Plaza, 9th Floor, New York, NY 10004-1405. Their main phone number is 929-436-0099.

## FDNY LIFE INSURANCE - FIRE LIFE:

Retirees have a life insurance policy in the amount of \$7,500 with the FDNY Life Insurance Fund. This is the \$9 deduction on your earnings statement listed as Fire Life. Fire Life is handled through the FDNY Fire Pension Office. Please update your beneficiaries with NYC Fire Pension Fund - make sure they are up to date! Call 929-436-4836 to inquire about your beneficiaries.

## DIGITAL COMMUNICATIONS

We encourage members to provide an email address to receive our digital communications for faster and more frequent updates. To be added to our email list, email [recordingsecretary@ufanyc.org](mailto:recordingsecretary@ufanyc.org) with your name, email address and date of birth for verification purposes. Retirees are also encouraged to register on the UFA website if they haven't already done so. Instructions to register can be found at the end of this Fire Lines edition. Our website houses all digital communications sent to retirees, along with SBF, UFA and FDNY forms.

## UFA BENEFITS ADMINISTRATOR

Marty Tighe serves as the UFA Benefits Administrator. Retirees in need of further assistance can contact Marty at (646) 839-6577 or [sbfstaff@ufanyc.org](mailto:sbfstaff@ufanyc.org)

## RETIREE GROUPS

Retired members looking to participate in FDNY retiree groups or meetings are encouraged to check the "Retiree Groups" link on the Retired Member homepage of our website at [ufanyc.org/retirees](http://ufanyc.org/retirees) to find local retiree groups near you.