

FOR YOUR BENEFIT



The Employee Benefits Customer Care & Solutions team continues to be available to our retirees and their eligible dependents via phone at (212) 435-2870 Monday through Friday 9am – 5pm or through our dedicated email hr_employeebenefits@panynj.gov. *PARA thanks the HR team members for their continuing contribution and support by providing these important reminders regarding benefits for which you may be eligible:*

Need a Vaccine?

With flu season upon us, the Port Authority would like to remind our retirees that vaccines and boosters remain our best defense against severe illness and hospitalization. Getting a vaccine markedly lowers the risk of contracting complications from certain illnesses. An unusually severe flu season is predicted for this year and staying up to date with vaccinations is our best protection against contracting and spreading these illnesses – and our best chance to have a holiday season that feels like pre-pandemic times. For additional information on vaccines, you can visit myuhc.com or review the information below. Co-pays differ based on plans and Medicare status. To see if any co-pays are applicable, contact your plan administrator (Medicare, United Health Care, Express Scripts).

- **Flu Shot:** United Healthcare (UHC) members can contact their primary care provider, or at one of the following retail pharmacies and network convenience care clinics, listed at uhc.com/flushot. Please note that vaccines are covered solely through UHC and not covered under our prescription plan with Express Scripts.

- **COVID-19 Vaccine & Booster:** The recently approved booster shot provides enhanced protection against the highly contagious Omicron variant of COVID-19 and is widely available at pharmacies and doctors' offices throughout the bistate region.
- **Shingles:** Retirees under 65 who are UHC members can obtain the shingles vaccine through their primary care provider, or at a participating retail pharmacy and network convenience care clinics. Retirees on Medicare would need to obtain a shingles vaccine through the Part D prescription plan administered by Express Scripts.
- As a reminder, CVS is no longer participating in United Healthcare's national Medical Benefit Agreement for preventative vaccines, except for the COVID-19 vaccine. Retirees on Medicare can still get certain vaccines at CVS. Please plan your vaccination in advance and use our list of participating providers so you do not receive any unwanted bills.

Medicare and You

Some of the most frequent questions we get from retirees are about Medicare. With that, here are some important things to remember about Medicare:

What is Medicare?

Medicare is a federal health insurance program for eligible U.S. citizens and legal residents. It is funded in part by taxes you pay while working. Medicare is not a family health plan. It is not Social Security, Medicaid or free.

When am I eligible for Medicare?

Medicare is for people 65 or older, disabled, have ALS or ESRD (End Stage Renal Disease). Individuals receiving disability benefits from Social Security must enroll after a 24-month period of receiving benefits. If you are 65 or older you must sign up for Medicare 3 months prior to your 65th birthday.

Do I have to enroll in Medicare?

Yes, you or your eligible dependent(s) must enroll in

Medicare Parts A and B to ensure full continuation under the Port Authority/PATH retiree health plan. If you wait, you may be assessed a penalty by the Center for Medicare & Medicaid Services (CMS). You will also be subject to a late enrollment period with waiting times up to 1 year. During that time, you will be responsible for any outstanding claims you receive.

What do I have to do to enroll in Medicare?

For information about enrolling in Medicare, visit Medicare.gov or contact the Benefits Customer Care & Solutions team – we will provide you a Medicare Overview and important information on how claims will be processed when Medicare is primary. Once enrolled, we require you to send a copy of your Medicare card to us at HR_EmployeeBenefits@panynj.gov. It is also

Continued on page 7

the responsibility of the disabled Medicare recipient to notify Employee Benefits of the date of their Medicare eligibility and to provide a copy of their Medicare card.

Medicare Part B Reimbursement Program Deadline Reminder

Certain Port Authority/PATH retirees are eligible for reimbursement for their Medicare Part B premiums. To be eligible, you must meet all of the following:

1. Retired after July 1, 2000
2. Retired as a Port Authority/PATH permanent non-represented employee, including Field Police (FP), or a member of the FM or FS Unions; and
3. Are age 65 or older

This benefit is also available to your spouse when you both are age 65 or older. This benefit is only for Medicare Part B premiums reimbursements. Medicare Part D is not applicable.

HealthEquity, formally known as WageWorks, administers this benefit for the Port Authority of NY & NJ and will send information once a member becomes eligible. It will include details on required documentation needed to process your reimbursement. You can also refer to the Health Equity Quick Start Guide for information on registering for online access and instructions for submitting a claim. *Editor's Note: The Quick Start Guide*

is available on the PARA website (See Medicare Part B Reimbursement Update, highlighted on the home page). Two highlights from the Guide:

- Register online now! If you haven't registered online yet, please do so today. To register, just visit www.healthequity.com/wageworks, select "LOG IN/REGISTER" and then "Employee Registration." You'll need to answer a few simple questions and create a username and password.
- Download the EZ Receipts® mobile app! Use your mobile device to file claims and take care of your account paperwork from anywhere. Go to www.healthequity.com/wageworks to learn more.

There is an annual deadline for your reimbursement submissions. The deadline for submitting your Medicare Part B form and documentation is March 31st for the prior year (e.g. March 31, 2023, for 2022 reimbursement claims).

HealthEquity representatives may be reached at (877) 924-3967. Claims can be submitted on the HealthEquity website by logging into your account at www.HealthEquity.com/Wageworks. If you require a hard copy form and prefer to mail in your reimbursement request, please reach out to HealthEquity directly, once you are ready to process the request. Annual reminders will not be sent out for this program; it is the responsibility of the eligible member to submit for their reimbursement annually.

Time to Send 2023 Dues

This mailing includes a dues remittance envelope and a form to ensure your USPS and email addresses are current. Note that PARA's Board of Directors has approved the first dues increase in eleven years to support continued mailing of the newsletter, introduction and maintenance of the new website highlighted in this issue, and other ongoing costs. Annual dues are \$ 20.00 effective with your 2023 renewal. PARA collects dues throughout the year on a calendar year basis. If you are unsure of your dues status, go to the PARA website (<https://paranynj.org/Dues/index.htm>) and click the link at the bottom of the page. This will generate an e-mail request to PARA's Treasurer about your dues status. We thank you for your continued support of PARA.

Catch Up at PA/PATH Retiree Gatherings

In addition to the quarterly South/Central Jersey luncheons featured in this issue, at least two other regular retiree luncheon gatherings occur on the Last Wednesday of the Month. Here are the details:

A longstanding group formerly meeting in Fort Lee now convenes in nearby Ridgfield at Café Tivoli, 533 Shaler Boulevard. The next two luncheons are on November 30 and December 28. Contact Tony Coppolecchia for more information at acoppolecc@verizon.net.

Another LWOM club meets during the winter months at Mel's Way Bistro at the Poinciana Country Club, 3536 Poinciana Drive, Lake

Worth Florida. Upcoming luncheons are January 25, February 22, and March 22. Contact Bob Isaacs at bob@bobisaacs.net to get on the group's email list.

Several PAPD retiree groups also are active (see their websites for details). The Port Authority Retired Police Association holds four meetings and four social events annually (www.parpagroup.com). Another group has a multi-day Florida reunion every Fall (<https://signal8-2clubofflorida.com>), and another website (www.signal8-2.com) has information about a Western US group of PAPD retirees and other related associations.