



OUTLINE OF BENEFITS FOR RETIREES

Provided by the CWA Local 1180 Benefit Funds

Board of Trustees

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Benefit for Retiree, Spouse and Eligible Dependents:

- ***Prescription Drug plan - (eff. 1/1/2026)**, Medicare-Eligible 1180 Rx card utilizers only, plan administered by RetireeFirst with Wellpoint(PBM).
- **Prescription Claim Reimbursement - (eff. 1/1/2025)** up to \$2,000 reimbursed annually for Medicare-Eligible NON-1180 Rx plan utilizers.
- **General Medical Reimb.** - \$1,200 per family, per year (see full Plan Description for eligibility details).
- **Dental Coverage** - Choice of one of the following:

Scheduled Dental Plan - Up to \$2,400 per individual, per calendar year based on a Schedule of Fees. Orthodontics; \$2,290 lifetime maximum benefit per individual. Expanded provider access via, BCBS XPO network, available.

Dentcare(Healthplex) or Solstice S700B Plans – In-network only, some services fully covered. Co-payments for dentures, crowns, orthodontic, bridges and periodontal treatment. This is an HMO plan.

Anthem BlueCross-BlueShield XPO – Anthem BC/BS nationwide plan allows members to visit any licensed dentist of your choice, but with costs that are normally lower, when you choose one within their large nationwide network. Anthem BCBS has a \$2,000 annual maximum per person.

Emblem Health Preferred Dental Plan – Emblem provides members with quality coverage with access to their nationwide network of dentists/specialists. Emblem has a **\$2,500** annual max per person. **Two options: Standard (no cost, some deductibles) or Premium (\$29.76 monthly per household)**. Visit www.cwa1180.org/resources for details.

- **Optical Benefit** - Up to \$200 annually for prescription glasses per covered individual. Nationwide network access available with CPS vendor option.
- **Mental Health Reimbursement** - Up to \$300 a year per person for out-of-hospital Psychiatric care.
- **Hearing Aid Reimbursement** – (eff: 1/1/2026) Up to \$1,800 full-service benefit for 3-year period, administered by, TruHearing.

Benefit for Retiree and Spouse Only:

- ***Podiatry Benefit*** - Up to \$10 a visit for a maximum of four visits per calendar year.

- **Legal Services** - Comprehensive Legal Services by Plan Attorney in area, and by a schedule reimbursement out-of-area. (\$1,000 maximum for the calendar year). Spouse covered for **Will** only. Administered by Mirkin & Gordon P.C.
- **Trusts & Estate Planning** – (eff: 1/1/2026) discounted preparation of Trusts & Estate planning needs administered by; Feldman, Kramer & Monaco P.C.

*Non-Medicare (below 65 yrs of age) retirees; prescription drug benefit remains at \$1,500 per year.

CWA LOCAL 1180 RETIREES BENEFITS FUND

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