



# FIRE LINES

The Bravest

OFFICIAL PUBLICATION OF THE  
UNIFORMED FIREFIGHTERS ASSOCIATION OF GREATER NEW YORK

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## President's Message by Stephen J. Cassidy

Unified Call Taking (UCT) was launched in May 2009 by the Bloomberg administration supposedly to modernize the 911 emergency call system. The new system is seriously flawed. Under the pre-UCT calculation method, call time with 911 operators averaged just 5 seconds because callers were immediately transferred to professionally trained FDNY fire alarm dispatchers. It took the FDNY dispatchers approximately 45 seconds to obtain the necessary information from callers and dispatch the required fire unit/s. Under the pre-UCT system, the response time clock started only when the call was sent to the FDNY dispatcher. The time spent by the caller with the 911 operator was not included in the response time calculation but, keep in mind, this averaged only 5 seconds. Thus, under the pre-UCT system, as illustrated in the graph on page 2, the FDNY reported the average response time as being 4 minutes and 45 seconds.

The new UCT calculation method now has the 911 emergency call operator, instead of a trained FDNY dispatcher, interrogating the caller. Because 911 operators are not properly trained and do not have the required experience, it takes them an average of 1 minute and 15 seconds to extract information from the caller, type it into a computer terminal, then forward it electronically to a FDNY dispatcher. As with the old system, the response time clock starts as soon as the information, now sent via computer, is received by the FDNY dispatcher.

Similar to the pre-UCT calculation method, time spent by the caller with the 911 emergency call operator is not calculated into response time; however, the time it takes to get crucial information from the operator to a trained FDNY dispatcher has risen greatly, from an average of 5 seconds to 1 minute and 15 seconds. Consequently, response times under the UCT

have gone up, not down, as the city contends! The City's deliberately false statistics are part of an attempt to justify closing firehouses in 2010. City Hall's Enron-style accounting now raises questions about the medical leave statistics they are trumpeting. The City Council will be holding hearings on December 10th regarding the entire 911 UCT dispatch system, and I will be testifying. On page 2 is an easy comparison of both calculation methods.

On December 2nd, the Bloomberg administration reduced staffing on 49 of the 60 5-man engine companies. Under the 1996 Roster Staffing Agreement, City Hall is allowed to reduce staffing levels if more than 7.5% of firefighters are on medical leave. This reduction is discretionary and not mandatory. Levels are calculated on the first day of each month for the previous 12 months. The Department claimed that medical leave levels reached 7.53% on December 1<sup>st</sup>.

A reduction in staffing levels to C-11, besides impacting engine operations, immediately affects ladder company staffing after the beginning of the tour. Once the pool of 11 5-man engines is exhausted, ladder company staffing will begin to be reduced to 4 firefighters as necessary, i.e.; 40 firefighters injured during a tour will lead to 29 4-man ladder companies.

The UFA Executive Board met with the Department prior to this decision to lobby against staffing reductions. We urged the Department not to include firefighters with Swine Flu in the medical leave statistics. The Department said "No." To no avail, the UFA pointed out that the FDNY's own studies have concluded that reducing manpower by just one firefighter, from 5 to 4, nearly doubles the time it takes to begin getting water on a fire, while allowing fires to grow exponentially. Only 11 of 197 Engine Companies in the city will be staffed with 5 firefighters. According to the National Institute of Standards and Technology, it takes just 2 minutes and 40 seconds from the inception

*Continued on Page 2*

*President's Message - Continued from page 1*

of a fire, until a room is completely engulfed in flames, with temperatures reaching 2,000 degrees.

On a final note, as everyone is aware, the Obama administration decided, with the support of Mayor Bloomberg, to send the radical Islamic terrorists responsible for the 9/11 attacks to New York City for trial. This decision is horribly misguided. Nonetheless, it's a reality that it will likely endanger our city and the lives of New Yorkers. Recently, in an editorial I said that this decision has placed "another bulls-eye on our backs, inviting yet another terrorist attack." Common sense dictates that this is no time to dilute the strength of the FDNY! Public safety and the safety of firefighters is always our first priority and neither can be sacrificed to mitigate budgetary woes.

On Sunday, November 22nd, the 2009 UFA Widows' & Children's Christmas Party was held at the Toys "R" Us flagship store in Times Square, and it was the 8th year that they graciously hosted the event. We

were joined by Regional Vice President Kevin Van Der Griend, NBA star John Starks, Yankee relief pitcher David Robertson, along with the UFA Holiday Party Chairman, John G. Kelly, Jr, and members of the Executive Board. We welcomed over 400 widows and children and were again painfully reminded of the many lives affected by those who made the ultimate sacrifice in service to our city. The UFA will never forget the sacrifices of our fallen heroes. Together with the Executive Board, I wish you and your families a very happy and healthy Christmas and a prosperous and peaceful New Year. As always, stay safe!



## FDNY'S TRUE RESPONSE TIME UNMASKED

### FDNY'S PRE-UCT CALCULATION METHOD

**911 CALL TIME + FD DISPATCH + TRAVEL TIME = TOTAL**  
**:05 avg + :45 avg + 4:00 avg = 4:50**

**Under Previous System**

**FDNY Reported Response as Only 4:45\***

**\* By starting the clock only when call is sent to FDNY Dispatcher**

### FDNY'S UCT CALCULATION METHOD

**911 CALL TIME + FD DISPATCH + TRAVEL TIME = TOTAL**  
**1:15 avg + :15 avg + 4:00 avg = 5:30**

**Yet FDNY Reports Response as Only 4:15\***

**\*By starting the clock only when the call is sent to the FDNY Dispatcher**

## New Year's Resolutions

By Leroy C. McGinnis, Queens Trustee

As we bring another year to a close, it's important that while many of us may make resolutions to lose weight, stop smoking, or move out of mom's basement. It is also vital that all members should be concerned with verifying important information with both the department and the UFA/SBF. If you recently got married (or divorced), had children, or moved, you need to verify, change or add information on the following:

1. Update your beneficiary with the Department for your Pension and FD life insurance, contact 718-999-1196.

2. Update your beneficiary with the UFA on your group life insurance, also if you need to increase your policy. contact 212-683-4832 ext 5905. The UFA, FDNY, and certain insurance carriers do not share member and beneficiary information. It is highly advisable to review your beneficiaries each time any of the following occur: marriage, divorce, change of domestic partners, or new birth or adoption, loss of a family member, change of eligible dependents, add or remove a person as a life insurance beneficiary or other beneficiary if you or your spouse die, or to add or remove a

person from any health insurance policy.

Change of Beneficiary and Change of Address Checklists are available inside the following three Delegate Manual Chapters/Booklets: 'Security Benefits Fund', 'NYC Health Plans', and also 'Insurances & Free Benefits.' These booklets include contact information for making changes. Refer to your Delegate Manual.

3. Are you enrolled in the catastrophic medical Insurance plan? Did you add you spouse and family? Contact 800-323-2106.

4. If you moved, you must notify the UFA + SBF in writing so files can be updated. Contact the SBF at 212-683-4723.

5. Are you utilizing the 457/401 plans? What about the ITHP + 50% indicator? Talk to your Delegate for information on these topics.

6. Don't forget to update your W-4 if your family status has changed.

Now is the time to take care of YOUR FAMILY, not "next" year.



Michael Barasch (center) at City Hall with father of a fallen WTC First Responder

*Who says  
you can't  
fight  
City Hall?!*



*We continue to fight for your rights every day*

*Line of Duty  
Accident Cases*

*You protect us...We protect you*

*All Types of Serious  
Accident Cases  
(Auto, Construction,  
etc...)*

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*Free WTC Disability  
Pension Advice*

## Self Mutual & RSOT Payback

### By Joseph A. Miccio, Recording Secretary

It is becoming more difficult for members to have Self-Mutual paybacks approved or RSOT tours rescheduled. Members are advised to submit IN WRITING all requests for repayment of Self-Mutuals and to document IN WRITING any time you are denied a Self-Mutual payback or RSOT reschedule. Keep a copy of all documented denials. It is also recommended that a company journal entry is made documenting denials. Member rights regarding Self-Mutuals and RSOT are spelled out on PA/IDs 3-94, 1-90 and 1-90 Addendum 4, respectively. PA/ID 1-90, section 11.2 specifically notes: "Firefighters with a group/vacation change which results in the opportunity for fewer hours of RSOT are authorized to work additional tours as needed by the Department for 96 hours of RSOT in the calendar year." Without proper documentation of denial you can lose your right to carry over RSOT tours to the following year, and you may be penalized for not repaying Self-Mutuals within 90 days.

## 2010 UFA Workchart Calendar

2010 UFA Workchart Calendar—Packed with Good Info! The UFA would like to thank Mike Block and his firm, Sullivan, Papain, Block, McGrath & Cannavo, P.C., for covering the entire cost of printing the 2010 UFA Workchart Calendar. Calendars for each company were distributed at the November Union Meeting. Delegates were provided with enough calendars for each member and a few extra for the firehouse.

It is designed to give members better access to UFA info and other services. The inside front cover includes phone numbers of all companies, battalions & divisions—noting which share quarters. The flow chart on the rear cover, 'Getting Your Problems Solved with UFA Help', makes it easy to get help. Important phone numbers, faxes or email addresses are also included on the back cover for health care providers, the UFA SBF, Medical Office, Insurances, Legal, FDNY HQ, the UFA and much more. The Medical Office section includes phone numbers and the proper address to give to medical care providers if injured on duty to insure YOU do not receive the bills. It includes lots of good information. Keep a copy handy!

## UFA Dental Plan Transfer Period

Healthplex, which manages the UFA Dentcare program (no out-of-pocket) & UFA Family Plan (pay & reimbursement and also no out-of-pocket plans), were at the November 5th Union Meeting to distribute literature and answer questions. The Dental Transfer Period, where members may roll over between plans, begins November 15 and ends December 31, for active and retired members. Changes become effective on January 1, 2010. If you were unable to pick up your transfer forms, fee schedules or literature, please see your Delegate or call the UFA SBF office, 212-683-4723. The UFA SBF Booklet, which explains your dental coverage options, is in your Company's Delegate Manual. Additional dental information was also distributed at the November Union Meeting.

## Gone But Not Forgotten! By Herb Eysser



Squad 6 was organized on November 1, 1959 in the present-day headquarters of the 30 Division on West 77th Street near Broadway. On May 1, 1960 Squad 6 was moved to 120 West 83rd Street when Engine 56 was disbanded from that location. Squad 6 remained on West 83rd Street until they were closed on November 24, 1972. Squad 6 was a manpower unit for the West Side of Manhattan and responded on the first alarm on all boxes from West 59th Street up to West 110th Street. Squad 6 was an important part of the Manhattan firefighting force. Squad 6 is gone but not forgotten!

## Respect & Tradition

by William Romaka, Health & Safety Officer, Sergeant-at-Arms

Respect is defined as “the special esteem or consideration in which one holds another person or thing”, while tradition means “a cultural continuity transmitted in the form of social attitudes, beliefs, principles and conventions of behavior deriving from past experiences and helping to shape the present.” Both respect and tradition are of tremendous importance as it relates to our firefighters and the New York City Fire Department.

Some respect is given by title or position and some is earned by actions or performance. Firefighters have long held the respect and admiration of the general public and the majority of our elected officials. Our performance in the line of duty has only helped to solidify that respect. It is vitally important to always remember that negative actions, such as DWIs or arrests, can help to greatly diminish the respect we have rightfully received.

As firefighters, we have the tradition of showing respect for our fallen firefighters and their families by attending the funeral of our departed Brothers. Line-of-Duty Funerals have traditionally always been mandatory if you are not working to give the proper send off. The funerals of non line-of-duty **active** members usually command the attendance of his firehouse and others who knew, worked with, or other firefighters who desire to show additional respect to the firefighter’s memory and the family left behind! Your Executive Board works hard to show the proper respect **and** make certain that those left behind receive the necessary resources to ease their suffering.

In the past, retired members’ funerals were usually attended by their firehouse and firefighters who worked with or knew the deceased. On occasion, a funeral detail was requested and supplied. Today is a bit different from the past. Today we are seeing more of our firefighters succumb to disease and illness due to their exposure at the World Trade Center on 9/11 and the months after. The UFA has put legislation in place to make certain their financial future is secure and their early demise is now considered WTC Line-of-Duty. However, we cannot do it alone! We strongly encourage and ask for your support to help these families with the emotional support they need to ease their suffering and pain by making an earnest effort to attend these funerals to give them and their families the proper respect they deserve! We respectfully request the delegate’s assistance in helping the new members understand the reason why this should become the newest tradition! It is also our belief that the numerous retiree organizations should be made aware of these deaths in an effort to inform and turn out their membership.

Currently the Department does provide the Ceremonial Unit for these WTC-related funerals. While that

is very much appreciated, the UFA has made many efforts to get the FDNY to provide caissons for these members by lobbying politicians and attempting to persuade the department to do the “right thing” to no avail. The UFA has pointed out the disparate treatment of our 9/11 firefighters when compared to the NYPD who properly memorialize their deceased with a ceremony and dignity. We have written letters to the Commissioner and Chief of Department and contacted the Mayor’s Office on numerous occasions about these issues. It is clear to us that this current Fire Department administration has no desire to do the “right thing”. We are cautiously optimistic that a new administration next year will give us a new opportunity to see that “taking care of our own” is more than just words to the Department!

In closing, at a recent WTC-related funeral there was a very disappointing showing and more needs to be done. Don’t be looking to place the blame elsewhere, as it’s time to take stock in ourselves and put the effort necessary to show these families that their sacrifice was not in vain! Just ask yourself how many of these WTC-related funerals **you** yourself have gone to! It’s a thing called “Respect”!

**Social Security Disability?**  
**Did you know that if you become disabled you and your family may be entitled to valuable cash benefits?**



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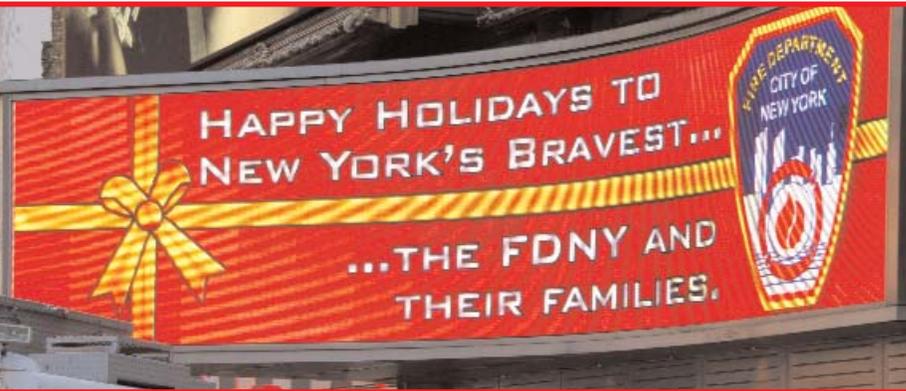
# 2009 UFA Widows' & Children's Christmas Party



On Sunday, November 22nd, the Christmas Party was held at the Toys 'R Us. It was the 8th year that they graciously closed to the public all morning so that we could have a full day of run of all three floors. Santa arrived at 10:00 AM to the delight of crowds in Times Square. UFA's Regional Vice President Kevin Van Dyke, New York Yankees relief pitcher David Robertson, UFA's Chairman, John G. Kelly, Jr, and members of the UFA staff were also present.



# Children's Christmas Party



2009 UFA Widows' & Children's "R" Us flagship store in Times Square. UFA also hosted the event. The store was a place where kids and parents alike could have the fun of seeing Fire Truck 343 coming down Broadway. The UFA was joined by Toys "R" Us, NBA star John Starks, and members of the Executive Board.

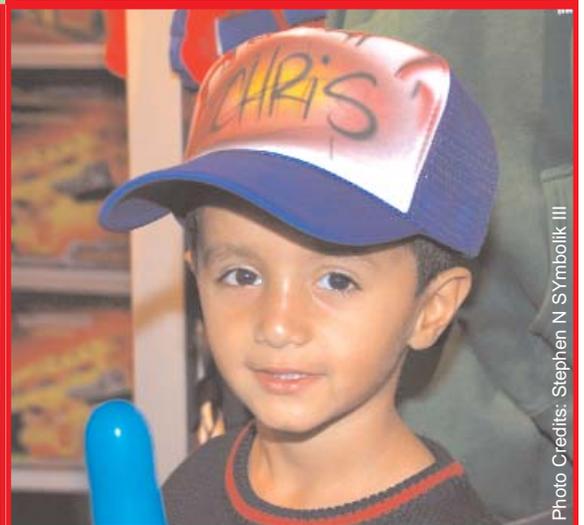


Photo Credits: Stephen N Symbolik III

# MEDICARE PART D FAQ'S

## **1. Tell me about SilverScript.**

SilverScript is the insurer for the Medicare Part D prescription drug plan that is being provided by the Retired Security Benefit Fund (RSBF) of the UFA. SilverScript Insurance Company is a subsidiary of CVS Caremark. It is among the same family of CVS Caremark companies that already provide the reliable services you and your family have become familiar with.

## **2. How do I know if I qualify for Medicare?**

When you become Medicare eligible, you will receive your Medicare (red, white & blue) identification card which entitles you to Medicare. This usually occurs up to three months prior to your 65th birthday or if you have a social security disability for greater than 40 quarters. The Retired Security Benefit Fund of the Uniformed Firefighters Association is providing to you a Medicare Part D plan for you and your Medicare qualified dependents and/or domestic partner.

## **3. If I'm qualified for Medicare what must I do?**

If you are a member of the Retired Security Benefit Fund of the Uniformed Firefighters Association AND are Medicare eligible you will automatically be enrolled in the SilverScript Medicare Part D plan that is being provided by the Retired Security Benefit Fund of the Uniformed Firefighters Association. You will not need to do anything if you want to be enrolled in SilverScript plan effective January 1, 2010.

## **4. If I'm on Medicare and do nothing, what will happen?**

You will automatically be enrolled into the UFA's SilverScript Medicare Part D prescription drug plan effective January 1, 2010. Action by you is only necessary if you DO NOT want to enroll into the SilverScript plan—in that case you must opt out!

## **5. How and why would I opt out of this program?**

You would only opt out of this plan if you have determined you do not want this plan or if by enrolling, you would lose your current medical coverage. If you currently have medical HIP-VIP or TriCare please check with your carrier to see if you can enroll with a Medicare Part D plan *WITHOUT* losing your medical or drug coverage. If you may lose medical coverage, the SilverScript plan may not be right for you. SilverScript only provides Medicare Part D prescription drug coverage and does not cover medical. In order to opt out you must complete the "Opt-Out" form that you received in mail and submit to Silver Script.

## **6. If I'm retired and not on Medicare, what will happen?**

You will remain in your current UFA RSBF CVS Caremark prescription plan until you are qualified for Medicare. However, if you are not on Medicare, but any of your dependents (or domestic partner) are Medicare-eligible, they will automatically become enrolled into the SilverScript Medicare Part D prescription drug plan.

## **7. What is the procedure for when I turn 65 (ageing in) and become Medicare qualified?**

You must call the RSBF of the UFA at 212-683-4723, and fax a copy of your Medicare ID card so they can record your new Medicare ID# in the system. This is necessary so that you can be enrolled into the SilverScript Medicare Part D prescription drug plan.

## **8. What happens if inaccurate info is forwarded to SilverScript?**

Please call the UFA's RSBF at 212-683-4723 and provide the correct information. To ensure you and your family's coverage is not accidentally interrupted or terminated, it is important that we have your most recent address, name, telephone numbers and your Medicare ID# or event changes, i.e. marriage, divorce.

**9. What if I am currently being covered by HIP-VIP or TriCare?**

If you have current coverage by HIP-VIP or TriCare please call these plans to determine if you will lose medical coverage if you become enrolled into the SilverScript Medicare Part D prescription drug plan. If you may lose medical coverage, the SilverScript plan may not be right for you. Remember, SilverScript only provides Medicare Part D prescription drug coverage.

**10. How does this affect my PICA (chemotherapy drugs or injectables) coverage?**

Members on Medicare are not eligible for PICA (chemotherapy drugs or injectables). Non Medicare qualified RSBF members, dependents or domestic partners will continue to be covered by PICA.

**11. How does this affect my WTC prescription coverage?**

Your WTC prescription coverage will still remain. Please continue to present your WTC ID card to the pharmacy for your coverage.

**12. If I reside or plan on traveling for a long period of time outside the US, how will I get my SilverScript Medicare Part D prescription drugs?**

Drugs delivered to locations outside of the US are not covered by the SilverScript Medicare Part D prescription drug plan. Please make sure that you receive adequate quantities of your prescription drugs before you begin your extended travels outside of the US. Please permit enough time before your trip to allow for the necessary time needed to obtain your prescription medications—and also if a new prescription is required from your physician.

**13. Can I still use mail order for my maintenance drugs?**

Yes. You will still be able to access the same mail order service that you have been accustomed to receiving. If you have any available and remaining mail order refills, these will automatically be transferred to the SilverScript Medicare Part D prescription drug plan.

**14. Do I have to pay a deductible for myself and my spouse since we're both on Medicare?**

Yes. Because the SilverScript prescription drug plan is a Medicare Part D plan, you and your Medicare qualified spouse (and dependents) are covered as separate individuals. Combined shared family deductibles will no longer apply. Therefore, the \$100 deductible will apply to each of you separately.

**15. Since I'm on Medicare and my spouse and dependents are not, do they still have to pay the \$125 deductible under the UFA/CVS Caremark drug plan?**

Yes. If your wife or dependents are not yet Medicare-qualified, then the current UFA/CVS Caremark drug plan still covers them. They will remain in the UFA/CVS Caremark plan until they become Medicare qualified and will be automatically enrolled in the SilverScript Medicare Part D prescription drug plan when that occurs.

**16. When will I receive my Silver Scripts ID card?**

The cards will be triggered once CMS approves the eligibility. Between creating the card and shipping them it is about 10 days after CMS approval.

**17. What do I do if I have not received my Silver Script ID card before January 1, 2010?"**

The member will have their card information on a letter that is enclosed with the summary of benefit. In the right hand corner you will find what the pharmacy needs to process a claim.

**18. If a member has better coverage under his/hers spouses plan can they be enrolled with them instead of SilverScripts?**

Yes.

**19. If that member wants to join SilverScripts later down the line when can he/she do this?**

Yes During Open Enrollment, 11/15/Year to 12/31/Year. (OEP)

**20. If that member loses coverage under their spouses can they enroll with Silver Scripts?**

Yes, subject to the rules set forward by the Center for Medicare and Medicaid Service.

## Retired Firefighters Security Benefit Fund Medicare Part D Prescription Drug Benefit

By Robert Straub, Treasurer

The Retired Firefighters Security Benefit Fund (RFSBF) prescription drug plan is embarking on major changes. In March of 2009 the Executive Board began analyzing whether our RFSBF current 2009 benefit would be credible as Medicare Part D benefit in 2010. The rules governing what constitutes credible coverage are determined by the Centers for Medicare and Medicaid Services (CMS) which administers Medicare. As of the summer 2009 it became apparent our existing RFSBF benefit for Medicare Part D eligible members would not have credible coverage. At this time the UFA's benefit consultant looked into the possibility of raising the RFSBF prescription drug cap in an attempt to make the program credible. By August the consultant reported that there was not a fixed dollar figure that would reach the parameters of CMS rules that would make the current plan credible for Medicare Part D eligible members. At that time Express Scripts and CVS Caremark/SilverScript came to the Board with presentations for administering a credible Medicare Part D plan for our Medicare members. CVS Caremark/ Silver Script were selected for providing the most cost effective maximum benefit for our members. Non Medicare Part D members and their non Medicare Part D dependents will continue in the

current RFSBF PDP (Prescription Drug Plan) administered by CVS/Caremark. Members and dependents with mixed eligibility (both Medicare and non Medicare eligible) will have both plans, RFSBF-PDP administered by CVS Caremark for non medicare members and dependents and Medicare Part D Caremark Silver Scripts for medicare eligible members and dependents. Members and dependents in any Medicare Part D plan do not receive any PICA coverage. HIP-VIP members receive their Medicare Part D coverage thru HIP, therefore are not eligible for the RFSBF SilverScript Medicare Part D benefit. Members participating in TRICARE also are not eligible. These members if contacted by SilverScripts must opt-out and can do so by calling SilverScripts at 1 888 572 0876. WTC Drug Benefit will continue for all eligible members for prescriptions that are covered regardless of any other coverage. Until the end of 2009 the RFSBF-PDP was considered credible coverage by CMS. Going forward if you are on Medicare and not participating in a Medicare Part D program you will be subject to a 1% penalty per month penalty until you enroll in a Medicare Part D plan or equivalent that has credible coverage. Below you will find the Summary of Benefits for the SilverScript program.

### SilverScript Plan Brought to you by Retired Firefighters Security Benefit Fund of the Uniformed Firefighters Association

#### Original Medicare

You pay 100% for most prescription drugs, unless you enroll in the Medicare Part D Prescription Drug Program

#### Prescription Drugs

Drugs covered under Medicare Part D:

#### General Information

This plan uses a drug list. People who have limited incomes, who live in long-term care facilities, or who have access to Indian/Tribal/Urban (Indian Health Services) facilities may have different out-of-pocket drug costs. Contact the plan for more details.

In some cases, the plan requires you to first try one drug to treat your medical condition before they will cover another drug for that condition. Certain prescription drugs will have maximum quantity limits. Your provider must get prior authorization from the Retired Firefighters Security Benefit Fund of the Uniformed Firefighters Association plan for certain prescription drugs.

**Annual Deductible** \$100.00

**Initial Coverage Level**

After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,830:

**Network Retail pharmacy  
(up to 34-day supply)**

Value Generics	35% with a \$5.00 minimum
Generics	35% with a \$5.00 minimum
Preferred Brands	35% with a \$20.00 minimum
Non-Preferred Brands	35% with a \$20.00 minimum
Specialty Drugs	35% with a \$20.00 minimum

**Network Mail Service pharmacy  
(up to 90-day supply)**

Value Generics	35% with a \$15.00 minimum
Generics	35% with a \$15.00 minimum
Preferred Brand	35% with a \$60.00 minimum
Non-Preferred Brands	35% with a \$60.00 minimum
Specialty Drugs	N/A

**Coverage Gap**

After you reach the initial coverage limit, we will continue to provide prescription drug coverage for some generics at the same copayment/coinsurance until your yearly out-of-pocket costs (also known as true out-of-pocket costs or TrOOP costs) reach a maximum amount that Medicare has set. In 2010, that amount is \$4,550. Medicare has rules about what counts and what does not count towards TrOOP costs. When you reach the TrOOP cost limit of \$4,550, you qualify for catastrophic coverage. Please see the Evidence of Coverage Part II for more information on this.

**Network Retail pharmacy  
(up to 34-day supply)**

Value Generics	35% with a \$5.00 minimum
Generics	35% with a \$5.00 minimum
Preferred Brands	You pay 100% of drug costs.
Non-Preferred Brands	You pay 100% of drug costs.
Specialty Drugs	You pay 100% of drug costs.

**Network Mail Service pharmacy  
(up to 90-day supply)**

Value Generics	35% with a \$15.00 minimum
Generics	35% with a \$15.00 minimum
Preferred Brands	You pay 100% of drug costs.
Non-Preferred Brands	You pay 100% of drug costs.
Specialty Drugs	N/A

**Catastrophic Coverage**

After your yearly out-of-pocket drug costs reach \$4,550, you pay **the greater of:**

Generics (including brand drugs treated as generic)	\$2.50 or 5%
All other drugs	\$6.30 or 5%

**Out-of-Network**

Plan drugs may be covered in special circumstances, for example, illness while traveling outside of the plan's service area where there is no network pharmacy. You may pay more than the co-payment if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from the SilverScript plan.

# Uniformed Firefighters Association



204 EAST 23rd STREET, NEW YORK, N.Y. 10010-9998  
Tel (212) 683-4832 • Fax (212) 683-0710  
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has been General Counsel to the UFA for over 20 years, we have a proven record of obtaining substantial recoveries for firefighters and their families in all types of personal injury cases.

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