UFA/UFOA WELFARE FUND / SURGICAL ASSISTANCE SUMMARY OF BENEFITS

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The Surgical Assistance Fund ("the Fund") is a voluntary employees' beneficial association dedicated to provide active and retired members of the New York City Fire Department with financial assistance for surgical procedures.

The Fund provides for the payment of benefits ranging from \$15.00 to \$300.00 per procedure. The **financial assistance is payable to the member regardless of any other existing health coverage.** The Fund has neither a deductible nor an offset for similar benefits provided by any other program. The total cumulative benefit in any one calendar year for a member in either the Family or Single group membership shall be limited to \$1,000.00. The Fund annual dues are \$10.00 per individual membership and \$15.00 per family membership.

<u>UFA MEMBERS</u>: The UFA will assume the payment of post-retirement dues for its members and will provide continuing life coverage in the Fund, provided that the retiree was a member of the Fund in good standing for at least the last two years before the retirement date. UFOA members are entitled to continuing post-retirement membership, but are responsible for direct payment of annual dues to the Fund. Membership and admission in the Fund is not offered post retirement date.

Only the member, spouse, and unmarried children under 19 years of age are entitled to receive surgical assistance benefits from the Fund. UFA and UFOA Widows are entitled to continue their membership by contributing the \$10.00 annual dues.

To claim assistance submit a complete *Application for Benefit* form (MD-35). Also available on line at the UFA Website.

Included in the coverage are all surgical procedures, including:

- Reduction, immobilization and/or casting of fractures and/or dislocations.
- Stitches and lacerations, skin lesions dermatology.
- Natural childbirth and C-section.
- Diagnostic colonoscopy, endoscopy, hysteroscopy, cystoscopy, angiogram and catherizations.

Excluded from the Fund's coverage are claims for the following procedures:

Any kind of dental work or oral surgery, radiology (x-ray, CT, MRI, ultrasound, radiation therapy, mammography), chemotherapy treatment, electrocardiograph, regular examinations, acupuncture, treatment of allergies, cosmetic surgery, immunization or other prophylaxes, drugs, physiotherapy, blood work and blood analysis, injections, and non-invasive procedures.

Applications submitted one year or later from the date of the procedure performed **will NOT** be considered under any circumstances. Members joining the Fund for the first time, or rejoining after lapsing membership are entitled to receive benefits for procedures performed three months after joining the Fund.