



HEALTHCARE OMBUDSPERSON PROGRAM

HEALTHCARE CONNECTION | SPRING 2024

INTRODUCING THE HEALTHCARE OMBUDSPERSON PROGRAM: A JOINT VENTURE BETWEEN CWA AND THE STATE OF NEW JERSEY

The Healthcare Ombudsman Program was created under the 2019-2023 CWA New Jersey State Worker contract, and renewed as part of our current contract. The program launched in 2020 as a joint labor-management initiative to ensure CWA employees have access to – and assistance in selecting – high-quality, cost-effective healthcare.

Each CWA Local with state worker members has a dedicated Healthcare Ombudsman with knowledge of the Local and of the types of work performed by members. These representatives have attended new-hire orientations and CWA membership meetings at worksites all across the state. They've helped



CWA state workers select healthcare plans during open enrollment, file appeals and navigate the state health benefits system. Working closely with CWA representatives on the State Health Benefits

Commission and the Plan Design Committee, the Ombudsmen will ensure members' needs are expressed and healthcare coverage continues to meet their needs.

OMBUDSPERSONS IN ACTION

Judith Link is a Forensic Scientist II at the New Jersey State Police Forensic Lab in Hamilton, and a CWA Local 1033 member since 2003. In the past, she had issues with getting connected with the proper person or getting the right information from the insurance company. She spent many of her Alternative Work Program hours on the phone with the insurance company's customer service, if and when she could get through. Since the implementation of the Healthcare Ombudsmen Program, Judith reached out to Local 1033's Ombudsman Leslie Alvarez many times for help with issues with her insurance and with obtaining her NJWELL incentive. "Leslie was extremely responsive, she interacted with the insurance company and NJWELL herself and answered all of my questions." She got Judith real answers and gave her a peace of mind that someone was on her side.

"I always recommend that my fellow CWA members contact their Ombudsman rather than get frustrated with their health benefits. My Ombudsman truly has a magic wand."

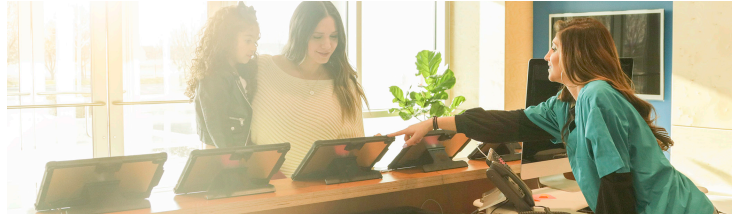
—CWA Local 1033's Judith Link

If you have any issues with your health insurance, or you have a story you'd like to share about how the Healthcare Ombudsman for your Local has helped you, please contact a shop steward or your Local's Ombudsman.

HEALTHCARE 101 BUZZWORDS



Copay: A flat fee paid for a specific healthcare service. Copays can vary by type of doctor, facility, or medical service performed.



Coinsurance: A percentage of a treatment cost that a patient is responsible for paying. **For example:** Juan's health plan has 80/20 coinsurance. This means Juan's plan pays 80% of covered costs and Juan pays 20% after he has met his deductible.

All of our healthcare plans have a mixture of copay and coinsurance services. When budgeting your healthcare costs, keep in mind how you will be charged for different services

NEW CWA CONTRACT MAKES VISION CARE MORE AFFORDABLE



Vision care reimbursements have risen in the new CWA contract, overwhelmingly ratified by our membership in the fall of 2023. Employees, their spouses, and eligible child dependents are entitled to reimbursement for vision checkups, eyeglasses, and contact lenses twice after contract (once before June 30, 2025 and again between July 1, 2025 and June 30, 2027).

Reimbursement rates for the new contract have increased as follows:

- Prescriptions Lens/Contact Lens: \$80 (up from \$40)**
- Bifocals/Complex Prescriptions: \$90 (up from \$45)**
- Eye Exam Reimbursement: \$45 (up from \$35)**

Routine eye examinations may also be covered by your state health benefits plan when visiting a participating, in-network doctor.

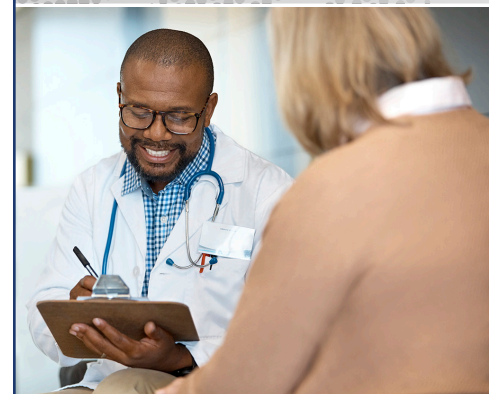
To get your reimbursements, you must submit the required paperwork and receipts to your department's office of human resources. If you have any questions, see your CWA shop steward or contact your Healthcare Ombudsperson. Your Ombudsperson can also tell you how to purchase your glasses and contacts with pre-tax dollars when you sign up for a Flexible Spending Account (FSA).

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**DID
YOU KNOW?**

You can complete the **NJWell** program any time before **October 31**.

Don't wait. The sooner you schedule your appointments and complete the program, the sooner you will receive your **\$350 incentive!**



**Scan for health
benefit information**

CWA HEALTHCARE OMBUDSPERSONS

Roman **Sohor**
Local 1031

Leslie **Alvarez**
Local 1033

Victoria **Fischer**
Local 1037

Peggy **Johns**
Local 1040

Donna **Meredith**
Local 1032

Douglas **Martucci**
Local 1036

Darcell **Medley-Stokes**
Local 1038

Abdul-Basit **Haqq**
Director