

TO: BROTHER PRESIDENTS – RETIRED FIREFIGHTERS ASSOCIATIONS

FROM: BOB CHECCO – PRESIDENT
RETIRED NYC FIREFIGHTERS
MARTIN/ST.LUCIE DIV. FL.
WWW.FDNYFLORIDARETIREES.COM

DATE: JANUARY 14, 2008

SUBJECT: CATASTROPHE INSURANCE



I WOULD LIKE TO TELL MY STORY CONCERNING THE CATASTROPHE INSURANCE I HAVE BEEN CARRYING FOR MANY, MANY YEARS. (UFOA MARSH INSURANCE) (UFA SEABURY & SMITH CATASTROPHE INS. FORMERLY ALBERT H. WOHLERS & CO.)

AT OUR MARCH 2007 MEETING I MENTIONED THAT MY WIFE SPENT FOUR DAYS IN THE HOSPITAL IN DECEMBER 2006. COST \$21,478.77. THEN SHE SPENT THREE DAYS IN THE HOSPITAL IN MARCH 2007. COST \$68,691.57. **OUT OF POCKET I PAID \$300.00 FOR EACH HOSPITAL STAY.** MY COVERAGE IS MEDI-CARE PRIMARY AND SECONDARY GHI.

I DID NOT FILE ANY CLAIM FOR THE ABOVE HOSPITAL STAYS. **BECAUSE I WAS UNDER THE IMPRESSION I HAD TO LAY OUT OF POCKET \$10,000.00 BEFORE THE CATASTROPHE INSURANCE KICKED IN.** ONE OF THE BROTHERS AT THE MEETING SAID TO ME, "FILE A CLAIM, YOU ARE ENTITLED TO BE REIMBURSED FOR THE \$600.00

I FILED A CLAIM AND I RECEIVED TWO \$300.00 CHECKS.

I WAS THEN TOLD BY ONE OF THE BROTHERS THAT I SHOULD FILE FOR ANY MONEY I PAID OUT OF POCKET FOR ANY PRESCRIPTIONS MY WIFE ORDERED SINCE DECEMBER 2006. ONCE YOU FILE A CLAIM AND IT IS ACCEPTED, **THE BENEFIT PERIOD IS THREE YEARS.**

I FILED ALL THE EXPRESS SCRIPT AND WALGREEN PRESCRIPTIONS RECEIPTS SHE USED FROM DECEMBER 2006 TO NOVEMBER 2007. TOTAL \$2,000.00. I FILED THIS CLAIM OCTOBER 23, 2007 AND RECEIVED FOUR CHECKS IN NOVEMBER 2007 TOTALING \$2,000.00

AFTER THE ABOVE I CALLED APPROXIMATELY 15 ACTIVE AND RETIRED BROTHERS, AND THEY ALL FELT AS I, THAT \$10,000.00 HAD TO COME OUT OF YOUR POCKET BEFORE YOU FILE A CLAIM. **NOT SO.**

THIS IS THE STORY FROM A GUY WHO SPENT A WEEK IN THE HOSPITAL JULY 2004 AND NEVER FILED A CLAIM - BECAUSE I NEVER LAID OUT \$10,000.00.

I HOPE THE ABOVE HELPS SOMEONE. THE ABOVE SHOWS THE IMPORTANCE OF BELONGING TO A RETIREE ASSOCIATION.