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**UCATS**

# **MOMENTUM** EXTRA!

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Union of Clerical, Administrative, & Technical Staff at NYU, Local 3882, NYSUT, AFT, AFL-CIO, 636 Broadway, Rm. 614, NY NY 10012, 646-602-1485

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## **VSP Vision "Benefit" Smoke & Mirrors** (Very Stingy Plan)

In conjunction with open enrollment all NYU employees were recently informed of a new vision "benefit" sold by VSP Vision Care, which is replacing our current discount plan from EyeMed. While EyeMed was free, VSP will cost over \$80 per year for individual coverage and over \$275 per year for full family coverage. If you choose to sign up for this "benefit" you will pay 100% of the monthly premium.

We've put the term "benefit" in parentheses because it hardly seems like a benefit if NYU is contributing nothing to the cost; rather, NYU is marketing a product for VSP and serving as their collection agent. Furthermore, VSP is not true eye care insurance, it is merely a discount plan, and not a very good one.

After attending the VSP presentation offered in conjunction with the NYU benefits fair, and reviewing their printed material, we believe that the numbers don't add up. For example, you will pay VSP over \$80 per year in premiums for single coverage, but you can only get a complete pair of glasses once every two years, i.e., \$160 in premiums, plus \$15 for the exam and another \$15 for frames/lenses — total cost \$190 — which allows you to select a pair of frames costing no more than \$130.

If you have three or more dependents the family option may provide some value, but for individual, or self-plus-one, it appears that you will barely get back what you pay.

Keep in mind that the premiums you pay to VSP are not going to the eye doctor — so how does the doctor make money? No eye doctor is in business to work for free, so if you decide to purchase VSP don't expect to get out of the doctor's office with just an eye exam and a pair of glasses. Be prepared to be recommended for additional tests, services and products not covered or discounted by VSP.

Here are some better ways to save on glasses:

- ✓Cohen's and General Vision Services (GVS) on 14th St. both currently offer a \$99 complete pair of glasses, including an eye exam.
- ✓Print out an on-line coupon from Cohen's for \$100 off any frame over \$200.
- ✓All of our health insurance plans offer eye exams with a copay.
- ✓Oxford members can get an eye exam and a pair of glasses for \$60 by calling ,1-800-884-3332 to enroll in the GVS Vision Pass Program.

### **Harassment Prevention Course Alert**

By now, many of you have been informed by NYU that you must complete their on-line Harassment Prevention Course. The on-line course takes about an hour to complete. You are offered the "option" to take the course at home for your "convenience."

#### **JUST A MINUTE!**

Since this course is mandated by NYU you must be provided time during working hours to complete the course. If your supervisor asks you to take the course at home, or on your own time, then you should inform him/her of your right to be paid time-and-a-half overtime (UCATS contract, Article 7).

Don't take it upon yourself to complete the course on your time without speaking to your supervisor. Please call the union office if you have questions (646-602-1485).