



**FOR IMMEDIATE RELEASE**

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**Falls Water Board to Offer Retirees Option on Medical Coverage**  
*Collective Bargaining Agreements Call for Benefits to be Supplemental to Medicare at Age 65; Board to Allow Retirees to Choose Between Supplemental Plan That Offers Additional Benefits and Existing Coverage*

In May 2024 the Niagara Falls Water Board advised retirees over age 65 that consistent with language agreed to by the parties in its collective bargaining agreements, their lifetime medical benefits which are fully paid by the Water Board would be provided supplemental to Medicare. On July 1, retirees were enrolled in Highmark Blue Cross Plan Forever Blue 799. This plan provides comparable coverage to the retirees' previous plan, with added benefits specially designed for older adults, and is more affordable for the Water Board because it takes advantage of Federal funding of some of the benefits offered through Medicare. To address concerns that have been raised by some retirees regarding the plan change, the Water Board will be offering retirees the opportunity to return to their previous plan because it anticipates that over time most retirees will become comfortable with and see the benefits of choosing the Forever Blue 799 plan.

By providing health insurance benefits supplemental to Medicare as called for in its collective bargaining agreements, the Water Board anticipated reducing its health insurance costs - paid for through water and sewer charges to users of its system - by over \$100,000 per month. Prior to enrolling retirees in the Forever Blue 799 plan, medical coverage for retirees was budgeted to cost Water Board ratepayers over \$2 million in 2024, or about \$5 of every \$100 in water and sewer bills.

Water Board staff worked closely with Highmark to ensure the Forever Blue 799 plan did not diminish the benefits provided for retirees. The plan is much less costly because it is subsidized by Medicare.

Compared to retirees' current Highmark Blue Cross PPO 800 plan, the Forever Blue 799 plan has a lower out-of-pocket limit, lower primary and specialist doctor co-payments, lower prescription drug co-payments, and eliminates co-payments for emergency room and urgent care visits as well as for chemotherapy drugs and radiation treatments. It also offers an expanded, nationwide network allowing members to live anywhere in the United States plus supplemental benefits including a \$500 annual allowance for acupuncture and massage, \$300 each for vision and dental – in addition to, not in place of, current vision and dental benefits – as well as coverage for hearing aids and a free fitness center membership.

Prior to the plan change, the Water Board and Highmark communicated details on the features and benefits of the Forever Blue 799 plan to retirees via mail and at several in-person informational meetings. In recent weeks it has however become clear that despite efforts by Water Board staff and Highmark representatives, some retirees are concerned that moving to the Medicare supplement plan will harm them. This is not now and never has been intended by the Water Board. It is the Water Board's policy and intention to honor its contractual obligations to its retirees.

The Water Board believes that once retirees have more familiarity and experience with the Medicare supplement plan they will agree that it is to their advantage to switch. It plans to continue to work closely with Highmark to make certain that retirees get answers to their individual questions and concerns, and to help retirees take advantage of additional benefits available to them under the Forever Blue 799 plan.

For those retirees who remain uncomfortable with the Forever Blue 799 Medicare supplement plan, the Water Board and Highmark will be taking steps to allow them to re-enroll in the original plan. Information on re-enrollment will be mailed to retirees over age 65 early next week.

For those who wish to remain in the Medicare supplement plan, the Water Board plans to explore the possibility of applying some of its premium savings to offset the cost of their Medicare Part B premium, similar to the practice of the City of Niagara Falls with respect to its retirees. Further details will be communicated to eligible retirees after consultation with Union representatives.

In addition to the above, Water Board staff have discussed issues related to health insurance with International and local representatives of the United Steelworkers Union which represents the majority of bargaining unit members at the Water Board. The Water Board plans to sit down with the Union to discuss the mechanics of how health insurance coverage and the supplemental plan will be handled moving forward.

The Niagara Falls Water Board respects and appreciates the service of its current and retired employees. The drinking water and wastewater treatment services they have provided are quite literally essential to the health and wellbeing of our society and environment.

Additional information for retirees will be posted to [www.NFWB.org](http://www.NFWB.org) as it becomes available.

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#### **About the Niagara Falls Water Board:**

The Niagara Falls Water Board is a public benefit corporation created in 2002 by a special act of the New York State Legislature. Its mission is to provide safe and reliable water and wastewater management services to our community in an economical and efficient manner. In 2003, it acquired the drinking water, wastewater, and stormwater systems previously owned and operated by the City of Niagara Falls, a separate municipal entity. It owns and operates a water treatment plant, a wastewater treatment plant, a pumping station located in the Niagara Gorge, two elevated water storage tanks, seven lift stations, and more than 500 miles of water and sewer service lines. The Water Board serves nearly 18,000 residential, commercial, and industrial users. The Water Board also supplies water to and maintains the public fire hydrants in the City of Niagara Falls.