

***NPUT***      ***BULLETIN***      ***E-MAIL***

***NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND***

Ron Noelle, Administrator

BULLETIN \ 2015-16TR

March 9, 2016

**PAYROLL DEDUCTIONS AND YOU**

You may recall from a November Bulletin that the Trust received a number of plan increases. For 2015-16 a 5 % increase in the MedAmerica Long Term Care premium and effective January 1, 2016 a 25% increase in the Unum Long Term Disability premium and a 16.9 % to the Unum Term Life Insurance premium. The Trust Fund has to cover the costs as they relate to the basic plans but those that purchased buy up coverage in these plans will find increases in their payroll deductions from March 10<sup>th</sup> through June 23. Additionally, your Long and Short Term Disability plans are based on income. As your income increases the cost of these plans increase the base of which is paid for through the Trust Fund and the Long Term Disability Buy-Up option is paid through your payroll deductions. We also realized a 15 % increase in dental payments in 2014-15 over the previous year, an expense covered by the Trust Fund. That increase continued through January 1, 2016.

**THE DISABILITY AND LIFE BASE PLANS PROVIDED BY THE TRUST FUND:**

- (1) The Long Term Disability plan Option A covers all members at 70 % of their salary (salary maximum of \$ 60,000) until Social Security retirement age, if necessary.
- (2) The Short Term Disability Plan covers all non-teachers at 70 % of their salary to a maximum of \$ 2000 per week for 180 days, if necessary. After which Long Term Disability would take over.
- (3) The Term Life / AD&D covers all active members under age 65 at \$ 200,000. Those age 65 to 69 at \$ 130,000 and those over age 70 at \$ 50,000.

While we were advised of rate increases in November, most of the necessary information that was needed to adjust the payroll deductions arrived in February therefore only allowing us the March 10<sup>th</sup> through June 23<sup>rd</sup> payrolls to apply the changes to.

**SPRING BREAK IS AROUND THE CORNER  
TRAVELLING MORE THAN 100 MILES FROM HOME**

Attached you will find a paper format of the Medical Emergency Travel Assistance card that is part of your Disability and Term Life plans. It will provide you with around the clock help when you need it – worldwide . Some of our members have used it. If you leave home without it and medical problems arise call the Trust Administrator for the contact numbers.

**AND**

**ARE YOUR CHILDREN IN COLLEGE  
AND MORE THAN 100 MILES FROM HOME ?**

The Medical Emergency Travel Assistance Plan applies to a child in college more than 100 miles from home. This is not a health insurance plan. Considering the (semi) health plans offered by colleges this kind of support / oversight may be helpful or give a feeling of security to you as parents. This is a program that is a part of your Unum Life Insurance Plan. When asked if children away at college are covered, the response from Unum was "Children are covered on the Assist America program if they are still eligible and covered on the member's medical plan." Attached you will find a paper format of the Medical Emergency Travel Assistance card that is part of your Term Life plan.

## **DO YOU KEEP THE TRUST BENEFITS WHEN YOU RETIRE ?**

**YES**, except for the Short and Long Term Disability . The Trust pays the retiree premium of the Catastrophe and Vision Plans. If the retiree wishes to cover a dependent(s) he / she pays that portion of the Catastrophe or Vision Plan premium. Retirees pay the entire premium at group rates for the AFLAC Cancer Plan, Delta Dental Plan , MedAmerica Long Term Care Plan, Unum Long Term Care Plan , Unum Term Life / AD& D Plan and VPI Pet Insurance. Prior to retirement you receive a listing of all benefits and the cost of each plan. You select those plan(s) that you wish to retain. Upon retirement retirees have one opportunity to select the plans they wish to continue to participate in and if at a later date they drop a plan they may not re-enroll.

If you and/or dependent(s) are covered under another dental plan you may opt not to cover yourself or your dependent(s) upon retirement and enroll yourself and them at a later date if their plan becomes unavailable, Proof of other coverage must be provided at retirement. The retiree is automatically covered under the vision plan, if your dependent(s) are covered under another vision plan you may opt not to cover them upon retirement and enroll them at a later date if their plan becomes unavailable. Proof of other coverage must be provided.

### **ADDING DEPENDENTS TO CATASTROPHE PLAN**

This REMINDER will appear on future Bulletins as the enrollment portal is so short and is being enforced by NYSUT. As of 7/1/15 NYSUT is administering the plan. The Trust provides every member with NYSUT Catastrophe Major Medical coverage. The policy only allowed dependents to be added within 60 days of a life event (marriage, birth, adoption, placement for adoption) Domestic Partners may enroll by application provided by the Trust Administrator. Under the Life Event policy if you add a spouse or a child a marriage certificate or birth certificate will be required.

## **CHANGE OF NAME / ADDRESS / PHONE / E-MAIL**

If you change your name / address / phone number / e-mail address  
Please contact Ron Noelle, Administrator, at (845) 255-5770, Fax to (845) 255-3654  
Or by memo sent to the District Office or e-mail to ronnoelle @ ix.netcom.com