

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

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Noelle, Administrator

BULLETIN \ 2015-16TR

June 10, 2016

TRUSTEES APPROVE NEW POSITIONS

At the May 16, 2016, meeting of the Trustees, two new positions of Assistant Administrator and Account Manager were approved. The job description of the present Administrator was divided between these two new positions. The present Administrator will work with the new positions during the 2016 - 17 year in the hope that they will take on their respective roles after that and the Assistant Administrator will become the Trust Administrator. The Trustees approved Jon Stern as Assistant Administrator.

DISABILITY DURING THE SUMMER

If you are a non-teacher and disabled your short term disability coverage will commence after a 30 day absence called the deductible period (includes weekends and the summer) and continue under the short term plan for 22 weeks and then go into the long term disability plan until you are able to return to work or until Social Security retirement age.

If you are an NPUT member the short term disability plan does not apply because of the availability of the sick bank. If you are disabled your long term disability coverage will commence after a 180 day absence called the deductible period (includes weekends and the summer) and continue until you are able to return to work or until Social Security retirement age.

If you become disabled during the summer please contact the Trust Administrator to discuss how to proceed under these disability plans. Time that you are disabled during the summer would count toward your deductible period.

REGULAR AND PERIODONTAL CLEANINGS

A couple of years ago, the Trustees changed the Regular Dental cleanings (code 1110) from two (2) six months apart to two (2) within the plan year. The Periodontal Prophylaxis (cleanings) (code 4910) were also changed to four (4) within a plan year. The plan year is from July 1st to June 30th. Recently, we have had some concerns raised about the proper application of these policies. Please contact the Trust Administrator if Delta does not apply these policies properly.

**THE SUMMER BREAK IS COMING
ARE YOU TRAVELLING MORE THAN 100 MILES FROM HOME ?**

Call the Trust Administrator and you will be sent a Medical Emergency Travel Assistance card that is part of your Disability and Term Life plans. It will provide you with around the clock medical assistance when you need it – worldwide . Some of our members have used it.

If you leave home without it and medical problems arise you can call the Trust Administrator for the contact numbers.

LEAVING SERVICE - WHEN DOES COVERAGE TERMINATE ?

If you serve through the last workday in June , your Trust benefit plans will continue through August 31st. The exception are the disability plans, long term care and term life / AD&D plan which will terminate on the last day of the month in which you resign or your position terminates. If disability has previously been approved and you retire / resign the disability benefits shall continue to the limit that the plan provides. Unum Insurance offers conversion and portability options for the resigning / term member to continue the term life insurance. The forms are included in the COBRA package. Health insurance is not a Trust benefit. Contact the Business Office regarding continuation of health coverage.

If you take a leave of absence, resign or your position terminates PRIOR to the last workday in June your coverage terminates at the end of the month in which your active employment terminates.

REMINDER - NEW – COLONIAL SHORT TERM DISABILITY

At the February 18th meeting the Trustees approved a NEW plan offering individual short term disability coverage. The Trust will not be applying Trust funds to the plan but will provide payroll deductions for those that are interested. This expands Trust benefits in a form that may help to meet individual needs but not at the expense of the Fund.

Short Term Disability from Colonial Paul Revere. It's designed to protect your pay check should you become disabled and unable to work due to a sickness, an accident or for maternity.

Colonial Paul Revere Short-term disability insurance for maternity pays new mothers to recover from normal childbirth. Having a policy allows you to spend more time bonding with your baby, and less time worrying about how to pay your bills. It may also cover complications that arise before and after childbirth.

Contact Andy Aiken for more information. 518-265-4861 andy.aiken @ coloniallife.com

ADDING DEPENDENTS TO CATASTROPHE PLAN

REMINDER the enrollment portal to add a dependent to the Catastrophe Plan is very short and is being enforced by NYSUT. The Trust provides every member with NYSUT Catastrophe Major Medical coverage. The policy only allows 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

