



NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Jon Stern, Administrator

BENEFITS / PREMIUMS
ACTIVE STAFF PPREMIUMS

ACTIVE STAFF PREMIUM TABLE

9/1/2024

Dental Options	2023-2024	Monthly Premiums				
	1	Member	\$ 22.98	per month	Paid by Trust Fund	
	2, 5	Member & Single Dependent	\$ 21.82	per month	Paid by Member	
	3, 6	Member & Multiple Dependent	\$ 62.54	per month	Paid by Member	

Legal Plan / Elder Law Rider	Member & Dependents	\$ 6.00	Monthly	Paid by Trust Fund
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Term Life	2023-2024	For Active Staff				
		Under Age	65	\$ 200,000	\$ 41.50	per month Paid by Trust Fund
		From Age	65	\$ 130,000	\$ 26.98	per month Paid by Trust Fund
		From Age	70	\$ 100,000	\$ 20.75	per month Paid by Trust Fund
		Child(ren)		\$ 4,000	\$ 0.27	per month Paid by Member
		Supplemental: Up to 200K available			See website rate table	Paid by Member
	Spouse: Up to 300k available			See website rate table	Paid by Member	

Vision Options	7/21-7/23	Individual	\$ 7.84	per month	Paid by Trust Fund
		Family	additional \$ 12.72	per month	Paid by Trust Fund

Disability Monthly Premium	Short Term (all but NPUT)	0.290/\$10 of 70% of weekly salary	Paid by Trust Fund
	Long Term	0.453/\$100 of monthly salary	Paid by Trust Fund

UNUM Long-Term Care	(NPUT/T&C/NPAA Only)	2yr, \$3500/month	Paid by Trust Fund
	Supplemental: Up to \$9000/month available	See website rate table	Paid by Member

MedAmerica Long Term Care - Termination of Coverage (For those hired pre-2012 only)
 (#) Contingent NonForfeiture Benefit is a reduced lifetime maximum benefit equal to the sum of all premiums paid and applied to date, minus any benefits paid (if applicable) OR thirty (30) times the current daily benefit amount, whichever is greater. (See your letter dated April 8, 2011.)