

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

Ron Noelle, Administrator

NEW MEMBER PORTFOLIO  
COBRA RIGHTS  
LEAVE OF ABSENCE  
SEPARATION OF SERVICE

July 1, 2013

## **STATUS OF BENEFITS IF EMPLOYMENT TERMINATES OR ONE IS GRANTED A LEAVE OF ABSENCE**

If you serve through June 30<sup>th</sup>, your Trust benefit plans will continue through August 31<sup>st</sup>. The exceptions are the disability plans and term life / AD&D plan which will terminate on the last day of the month in which you resign. 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 member to continue the term life insurance. The forms are included in a COBRA package.

If you take a leave of absence, resign or your position terminates *PRIOR* to June 30<sup>th</sup> your coverage terminates at the end of the month in which your active employment terminates. If you have questions contact the Trust Administrator before submitting any specific leave or termination date. Remember health insurance is a District benefit – NOT a function of the Trust - questions should be directed to the Business Office.

For full-time employees, part-time employees, long term substitutes, retirees and those granted a leave of absence whose service terminates June 30<sup>th</sup>, the Trust provides coverage through August 31<sup>st</sup> in the following Trust plans :

Catastrophic Insurance	Pre-Paid Legal Plan	Vision Plan
Dental Insurance	Long Term Care	

Disability will be carried forward through August 31<sup>st</sup>, for all *except* those resigning or retiring. Disability for those resigning or retiring will terminate on the last day of the month that the resignation or retirement becomes effective. For part-time members or long term substitutes *not* returning in September, the plan will be terminated retroactively to July 1<sup>st</sup>.

Term Life will be carried forward through August 31<sup>st</sup>, for all *except* those resigning . Term Life for those resigning will terminate on the last day of the month the resignation becomes effective. For part-time members or long term substitutes *not* returning in September, the plan will be terminated retroactively to July 1<sup>st</sup>.

Those retiring will receive an offering to continue all but the disability plans into retirement at group rates via direct pay. There is a one time only option to select the plans to be continued after which leaving a plan does not allow re-entry. For those retiring effective July 1<sup>st</sup>, Term Life will be carried forward through August 31<sup>st</sup>. Those retiring will have an option to continue same from September 1<sup>st</sup> at their cost

Those taking a leave of absence may continue any of the above noted plans while on leave at cost via direct pay. The limit of such coverage is six (6) months for disability and one (1) year for term life insurance. Extensions of these limits may be sought from Unum.

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**For those resigning at anytime of the year or not returning in September a COBRA offering will be made covering Catastrophic, Dental, and Vision Plan. Under COBRA they may retain these plans by direct payment of the full premium ( plus 2 % ) to the Trust . Long Term Care will be offered by MedAmerica and Term Life insurance will be offered by Unum via direct pay.**