

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

Ron Noelle, Administrator

SUMMARY PLAN DESCRIPTION
INCLUSION OF RETIREES.DOC

July 1, 2011

PARTICIPATING RETIREES

RETIREE MAY KEEP THE TRUST BENEFITS INTO RETIREMENT

Except for the disability plan all benefits are available to retirees. The Trust Fund pays the retiree premium for the NYSUT Catastrophe Major Medical Plan and the Davis Vision Plan.

A retiree had to be participating in the Catastrophe plan as of July 1, 2008. After July 1, 2008, an active member retiring will be continued in the plan. All retirees are covered under the Davis Vision Plan.

The retiree may add dependents to these plans at group rates. The inclusion of dependents may only be added at the time of retirement. If the retiree removes the dependent(s) from the plan they may not be reinstated.

Retirees pay the entire premium at group rates of those plans they elect to continue and for the premiums of any dependent(s) they elect to include.

Prior to retirement a listing of all benefits and the cost of each plan is made available to the member. The member selects the plan(s) that he / she wishes to retain and the Trust sends him / her a bill for the premium(s).