

BENEFITS AT A GLANCE

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Noelle, Administrator

BENEFITS AT A GLANCE
LTD & STD (OVERVIEW)

January 1, 2015

LONG & SHORT TERM DISABILITY PLANS

LONG TERM DISABILITY PLAN

The Trust provides all members with Option A (disability coverage up to \$ 60,000 gross annual earnings with a 180 day elimination period). Coverage is at 70% of gross annual earnings through to your Social Security retirement age. Those with a salary greater than \$ 60,000 may purchase Option B (additional coverage up to \$ 171,429). Gross annual earnings includes any overtime and additional assignments beyond the normally scheduled work hours with this employer. That portion of the benefit provided by the Trust, namely Option A, is taxable.

Base Plan (Option A) Your coverage is effective on the later of 10/1/08 or your date of active employment.

Buy-Up Plan (Option B) Your Buy-Up coverage will be effective on the later of 10/1/08 if the Buy-Up enrollment form was returned by the deadline, or effective on the 1st of the month following one month of employment if you are a new hire. Enrollment forms and premium schedules are available from the Trust Administrator.

If you enrolled in the Buy-Up Plan (Option B) previously, the plan will be automatically updated to reflect this year's annual salary and your payroll deductions will be adjusted accordingly. If you do not recall enrolling contact the Trust Administrator.

If you elect NOT to participate in the Buy-Up Plan at this time, you may not have the option to enroll in the Buy-Up Plan Option until the next annual enrollment.

FILING DEADLINE: IS 180 DAYS FROM THE LAST DAY ACTIVELY AT WORK

SHORT TERM DISABILITY PLAN

On September 1, 2008, the Trust implemented short term disability (STD) coverage for all non-teacher units with a benefit of 70% of one's weekly earnings up to a maximum of \$ 2000 weekly for a period of up to 22 weeks. This benefit is taxable. There is a 30 day elimination period. Because of how fast thirty (30) calendar days can go by, if a member is advised by a doctor that there is the *potential* to be out for a month or more then the STD application should be filed IMMEDIATELY. It can always be withdrawn. If you wait until the 30 days go by and then file the application, it will take at least two weeks for Unum to review the claim after receiving all of the information sent in by you, your doctor(s), the business office and the Trust. In the meantime, you are using your sick days, if available.

LONG & SHORT TERM DISABILITY PLANS

DISABILITY DURING THE SUMMER

If you become disabled and it carries into the summer or become disabled during the summer please contact the Trust Administrator to discuss how to proceed under the disability plans that are in place. If you are actively employed through June 30th or during the summer you are covered by the long term disability plan. If you are a non-teacher you are also covered by the short term disability plan.

LONG OR SHORT TERM DISABILITY APPLICATION

Contact the Trust Administrator if you need a LTD or STD application.