

NPUT **BULLETIN** *E-MAIL*

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Noelle, Administrator
Ron Simon, Asst. Administrator
Jon Stern, Asst. Administrator

BULLETIN \ 2017-18TR

September 5, 2017

BOARD OF TRUSTEES FOR 2017-18

The Trustees for 2017-18 are Janice Pallus at the Duzine School, Dal Veeder at the Lenape School, Diane Batista at the Middle School, Kieran Bell at the High School and Arielle Chiger as the NPUT President. Kieran and Dal are starting another two year term as Trustees and Janice Pallus is again serving as the Trust Chairperson.

ASSISTANT ADMINISTRATORS

Since April 1st, Ron Simon and Jon Stern have been serving as Assistant Administrators with the objective of assuming the administration of the Trust Fund. Don't hesitate to contact them or you may be contacted by them to assist in dealing with Trust Fund plans you are participating in or have a question about.

WHO ARE YOUR PLAN REPRESENTATIVES?

All Trust plans are processed through the Trust Administration. If a plan requires enrollment by a plan representative the Trust Administration will arrange that.

IF YOU ARE CONTACTED BY AGENTS ABOUT OUR PLANS PLEASE ASK FOR THEIR NAME, THE AGENCY THAT THEY REPRESENT, THE TELEPHONE NUMBER AND THEN ADVISE THE TRUST ADMINISTRATION OF THE CONTACT. IN THE PAST, RAIDING BY OTHER AGENTS CAUSED CONFUSION AND PROBLEMS FOR THE MEMBER..

CHANGE IN CATASTROPHE PLAN

The Trust provides every member with NYSUT Catastrophe Major Medical coverage. This plan is now administered by NYSUT. 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 Administration. Those with dependent coverage in place will continue. **New staff** may add dependents within 60 days of their employment after which the Life Event policy will be enforced. If you add a spouse or a child a marriage certificate or birth certificate will be required.

PAYROLL DEDUCTIONS AND YOU

Catastrophe Premiums are Age Banded (based on age) so that as you get older the premiums increase for any additional coverage you are providing for dependents. These changes are made in September for fall payroll deductions and in January for payroll deductions through June. As such you may see a change in your payroll deductions in September or January for the additional coverage that you selected.

The Trust provides every member with Unum Long Term Disability coverage (Option A) for up to \$ 60,000 of income. Some members purchase Option B coverage to protect their salary up to \$171,429. They pay for the added coverage through payroll deductions. This purchase is made in September and the increased premium is reflected in the annual payroll deductions. If you applied for Option B in the past, it continues and your premium is automatically adjusted each fall as your salary increases.

If you wish to purchase Option B, **the Enrollment Form and premium tables are attached.** Please return it to the Trust Administrator by **September 25th** to be effective October 1st.

The Trust provides every member with \$ 200,000 Term Life Insurance and Accidental Death & Dismemberment (AD&D). Some members have elected to purchase additional coverage for themselves and/or spouse or children. They pay for the added coverage through payroll deductions. Term Life premiums are also Age Banded so that as you get older the premiums increase for the additional coverage you purchased. The anniversary of this plan is October therefore the ages of all participants are reviewed with the October invoice and the appropriate changes are made in your payroll deductions in the October through June payrolls.

DENTAL PLAN ENROLLMENT OPTIONS

In accord with the Affordable Care Act the month of September will be the open enrollment period in which you may enroll in the dental option of your choice. You do not need to do anything unless you wish to change your present coverage. Your options are to:

- [a] OPT OUT of Dental coverage.
- [b] Enroll yourself (Paid for by the Trust Fund). The Enrollment Form is required.
No Payroll Deduction Form is required.
- [c] Enroll yourself and one dependent (spouse, domestic partner or child). The Trust Fund pays your premium. You pay for the dependent through payroll deductions.
The Enrollment and Payroll Deduction Forms are required.
- [d] Enroll yourself and two or more dependents (spouse, domestic partner, child(ren)). The Trust Fund pays your premium. Dependents are paid for through payroll deductions.
The Enrollment and Payroll Deduction Forms are required.

Dependent children are covered to age 26.

The forms may be requested from the Trust Administration.

DENTAL CHANGES OUTSIDE THE OPEN ENROLLEMENT PERIOD

Changes in plan coverage (options) may take place at any time of the year not limited to a change of circumstances or age change of dependent children .

REGULAR AND PERIODONTAL CLEANINGS

Regular Dental cleanings (code 1110) covers two (2) procedures within the plan year. The Periodontal Prophylaxis (cleanings) (code 4910) allows four (4) within a plan year. The plan year is July 1st to June 30th. These procedures are covered at 100 % if performed by a participating Delta PPO provider. The Trust uses the PPO plan and not the Premier plan. The Delta Premier plan allows the dentist to charge in excess of the PPO rate schedule.

DENTAL SERVICES AND SPECIAL CONDITIONS

The Trust Dental Plan is a self-funded by the Trust Fund and administered by Delta Dental. The Trustees determine policy and coverage. Make sure that your dentist files it with Delta Dental of New York, Group 1417. If you are seeking participating dentists you may go on line to deltadental.com and indicate the type of plan as a PPO.

See attached Schedule of Benefits and Special Condition.

TRUST FLEX FUND

The Trust Flex Fund reimbursements in 2017-18, will be limited to dental and vision unreimbursed expenses from June 1, 2017 to June 1, 2018. The claim form will be sent to you in May 2018, to be filed by you with Preferred Group Plans by June 1, 2018. This is **NOT** the Flex Fund provided b the District allowing Section 125 payroll deductions and administered by Preferred Group Plans.

SPECIAL RESERVE FLEX FUND IN 2017-18

On June 1, 2017, your Trustees approved a Special Reserve Flex Fund for 2017-18 for both Active and Retired members. The continuation of this fund will be reviewed on an annual basis. Any unreimbursed health claims you incur may be reimbursed through the Special Reserve Flex Fund if incurred between June 1, 2017 and June 1, 2018. The refund will be in FULL for the FIRST \$ 100 in approved claims and ONE DOLLAR (\$1) PER CLAIM after that for any subsequent claims that are submitted. Dental and vision claims may also be submitted under this account. Vouchers will be issued by May 1, 2018, and be returnable to Preferred Group Plans by June 1, 2018, for you to file claims incurred from June 1, 2017 through June 1, 2018.

ID WATCHDOG

In December 2016, your Trustees approved ID Watchdog to assist in securing your personal identity. The Trust pays for the active members premium and that of his or her family. Safeguard with ID Watchdog's Platinum protection plan. ID Watchdog Platinum includes advanced identity monitoring of a member's personal, identifiable and financial information. The plan includes:

- » Tri-Bureau (Experian, Equifax and TransUnion) Credit Monitoring and Rapid Alerts
- » Tri-Bureau Credit Report and Score
- » TransUnion Monthly Score Tracker
- » Non-Credit Monitoring
- » High-Risk Transaction Monitoring
- » Social Network Alerts
- » Registered Sex Offender Reporting and Notifications
- » \$1M Expense Reimbursement Insurance
- » Fully-Managed Resolution Services
- » 24/7 Call Center

STACY BRAUN FINANCIAL COUNSELNG

On June 1, 2017, your Trustees approved the Stacy Braun Financial Counseling Program for ALL ACTIVE members. The Plan is paid for by the Trust Fund and will be effective July 1, 2017. See attached Notice of appointment dates.

Topics you might want to cover in your confidential review can include:

- **Retirement**
- **Debt Management**
- **Budgeting**
- **Investments (403b, etc.)**
- **Estates**
- **Elder Care**
- **Education Funding Methods**
- **Refinancing**
- **Financial “second opinion”**
- **Life, Disability, Long Term Care Insurance**
- **Any other financial topic**

REMINDERS

DAVIS VISION PLAN

The Trustees approved the Davis Vision Contract, that will continue your annual use of the plan from the last time it was used. The Davis Vision Premier Platinum Plan covers:

Scratch Resistant Coating

Polycarbonate Lenses for children and adults

Ultra Violet Coating (protects eyes from Ultra Violet rays like sunscreen)

Intermediate Lenses

Blended Segment Lenses

Photochromic Glass Lenses (transition lenses that change from outdoors to indoors)

Standard Progressive Addition Lenses

Dependent Child Coverage to age 26

Enhanced Options for 2015-17 to include:

ID Cards

In plan Davis Contact lenses increased from two boxes of Planned Replacement Lenses or four boxes of Disposables to four boxes of Planned Replacement Lenses or eight boxes of Disposables within the Davis collection.

In network Davis Vision Contact Collection expanded to include toric and multifocal lenses.

All Empire and Davis VisionWorks stores will provide a second pair of eyeglasses at 50 % off regular price.

Non-Collection Frame Allowance - Up to \$ 130 plus 20 % discount on average.

Non-Collection Contact Lens Allowance - Up to \$ 130 plus 15 % discount on average.

Contact Lens Evaluation, Fitting & Follow-up Care - Up to \$ 60 plus 15 % on average

Out of Network Reimbursement Schedule, up to:

Eye Exam \$40	Frame \$50	Single Vision Lenses \$40
Bifocal / Progressive Lenses \$6		Trifocal Lenses \$80
Lenticular Lenses \$100		Elective Contact Lenses \$105
Medically Necessary Contact Lenses (with prior approval) \$225		

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Ceridian EAP was purchased by NYSUT for all of the groups that have Life insurance under the NYSUT Trust. Adding this service does not affect our life insurance rates - NYSUT is paying for the plan. This is really an expanded EAP program that can be used for almost anything from mental health to sources of assistance to meet your personal needs. Contact the Trust Administration for details.

This does not replace the District sponsored EAP.

AFLAC CANCER PLAN

Please let the Trust Administration know if you are interested in more details about the AFLAC Cancer Plan or if you wish to meet with the AFLAC representative. During open enrollment in December the premium can be placed on a pre-tax basis after which it would be post-tax until the next open enrollment. The Trust does not provide funding for this plan.

TERM LIFE INSURANCE IS \$ 200,000 PER MEMBER

Term life insurance was increased to \$200,000 per active member as of July 1, 2009. Upon retirement, you will be able to retain the life insurance at the \$ 100,000 level. There are age reductions for active and retired members. At age 65 it is reduced to 65 % and then at age 70 to 50 %. For active staff that is \$ 130,000 and \$100,000, respectively and for retirees to \$ 65,000 and \$ 50,000, respectively. The premium is reduced accordingly. The Trust pays the active member's premium and the retiree is billed for their premium.

EPIC HEARING PLAN SERVICE

EPIC (Ear Professionals International Corporation) for hearing evaluation and treatment. Contact the Trust Administration for details.

COLONIAL SHORT TERM DISABILITY

Trustees approved the Colonial Short Term Disability by Paul Revere Insurance. The Trust Fund does not fund this plan but provides payroll deduction for it. This is not a group plan. It is purchased on an individual basis. This Short Term Disability plan is designed to protect your pay check should you become disabled and unable to work due to a sickness, an accident or for maternity. You must be enrolled in the plan at least ten (10) months prior to filing a maternity claim.

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 the Trust Administration if you are interested.

VPI PET INSURANCE AT DISCOUNTED RATES

VPI Pet Insurance is available to our members at discounted rates. Payroll deductions will be available to all active members and direct pay plans for all retirees. The Trust does not fund VPI Pet Insurance. You will find a 5% to 15 % discount with VPI Pet Insurance. Brochures and enrollment information is available upon request.

ARE YOUR CHILDREN IN COLLEGE AND MORE THAN 100 MILES FROM HOME?

The Medical Emergency Travel Assistance Plan applies to a child in college more than 100 miles from home. This is not a health insurance plan. Considering the (semi) health plans offered by colleges this kind of support / oversight may be helpful or give a feeling of security to you as parents (members). This is a program that is a part of your Unum Life Insurance Plan. Children are covered on the Travel Assistance program if they are still eligible and covered on the member's medical plan. Call the Trust Administration and you will be sent a Medical Emergency Travel Assistance card.

YOU HAVE AN ADVOCATE IN THE NPUT TRUST & NYSUT

The NPUT Trust and NYSUT Member Benefits act as your advocates if you experience a problem with any endorsed programs. Please contact the NPUT Trust Administration first.

TERMINATION OF COVERAGE FOR NON-PAYMENT OF PREMIUMS

Trustees approved the following policy for those on Direct Pay (Retirees, Leaves of Absences, COBRA): “A Member on direct pay that is in arrears or not current by the second month of a quarter shall receive a written notice that premiums are to be paid within the third month of that quarter or coverage will terminate the first of the next quarter. Premiums are due by the first of the quarter.”

For those on COBRA, the COBRA rules do not allow one to be in arrears.

PREPARATION FOR RETIREMENT – START NOW

While retirement may be years away, you can save a lot of time, trouble and future funds if you secure with the Retirement System any service you may have provided before taking on this position. If you wait until you are close to retirement, you may find the sources or files that you need to confirm your prior service are not available. Get those records on file now. If you are unsure about receiving credit for a service you provided contact the Retirement System and check it out.

STROKE – A FOURTH INDICATOR – THE TONGUE

The first three indicators are easily remembered ‘STR’ ask a person to SMILE, to TALK by speaking a simple sentence (coherently), i.e. ‘It is a sunny day’ and ask the person to RAISE both arms. The newest indicator is the tongue. Ask the person to STICK OUT THEIR TONGUE If the tongue is ‘crooked’, if it goes to one side or the other that is also an indicator. If there is difficulty with any one of the tasks call 911 IMMEDIATELY and describe the symptoms to the dispatcher. A neurologist says if he can get a stroke victim within 3 hours he can reverse the effects of the stroke...totally. It is tricky to get a stroke recognized, diagnosed and the person in for medical care within 3 hours.

INQUIRIES AND RESPONSES CHANGE OF NAME / ADDRESS / PHONE / E-MAIL

Inquiries and responses or changes in your name, address or e-mail address would be responded to more promptly if directed to:

Ron Noelle, Administrator at ronnoelle@ix.netcom.com or call 845-255-5770
Ron Simon, Asst. Administrator ronsimon@aol.com or call 845-255-1488
Jon Stern, Asst. Administrator sternjs@msn.com or call 845-750-8841

Or sent to the above at the District Office.

HAVE A GREAT YEAR

