

NPUT ***BULLETIN*** *E-MAIL*

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Simon, Asst. Administrator
Jon Stern, Administrator

February 7, 2020

RECENT CHANGES TO OUR PLANS

In the past few years the NPUT Benefit Trust has undergone a number of changes to our portfolio of plans, resulting in the withdrawal of sponsorship of certain plans and reverting to a direct pay option for those wishing to continue with those plans (i.e. ID Watchdog, Med-America Long Term Care). This has been done in order to streamline our portfolio, maximize usage and contain costs to the trust. On January 14, 2019, after months of consideration and discussion the trustees voted to discontinue offering the NYSUT sponsored Catastrophic Major Medical (CMM) plan, and here are the reasons why:

1. In July of 2008, the trustees voted to pay for the cost of the “member only” portion of the CMM plan. Over the years the plan has continued to increase in cost, especially for our retirees, a cost that has been borne largely by the trust.
2. As costs have increased, the plan has continued to change the plan third-party administrators and terms of coverage, resulting in different standards of benefits and much confusion.
3. As of January 1, 2019, those members retiring after that date were no longer eligible to carry the CMM plan, resulting in an inequitable benefit to those who retired prior to January 1, 2019.
4. Given the limited usage of the Catastrophic plan (currently being utilized by three (3) members) versus the accelerating costs, it did not make sense to continue providing the plan as a fully paid for benefit by the trust.
5. Retirees on Medicare (primary) and secondary insurance from the NPCSD have more than adequate health coverage. Additionally, those carrying Med-America or UNUM Long Term Care policies have additional catastrophic benefits in place.
6. Those wishing to retain the CMM plan may opt to do so at their own expense. The trust will assure that those who currently are receiving benefits from the CMM plan will continue to receive their benefits uninterrupted until such time as their benefits cease based upon the provisions of the plan.

For these reasons, effective September 1, 2020, the NPUT Benefit Trust will no longer offer the NYSUT sponsored Catastrophic Major Medical plan. Instead, the trustees have voted to enhance Delta Dental benefits for retirees to provide \$250 toward the cost of the retiree's individual annual dental premium.

In providing this new benefit for our retirees, we will be announcing a special, one-time open enrollment period this coming Spring to allow for retirees not currently eligible for Delta Dental coverage to enroll in order to take advantage of this newly created benefit. It is the hope of the trustees and administrators that, as the trust realizes additional cost savings, we will be able to pass those savings on in increased subsidizing of dental benefits for our retirees. More details about this change will be forthcoming in mid-March or early April.

CHANGES TO BILLING FOR 2020-2021

The trust continues to make use of Preferred Group Plans (PGP) as its third-party administrator for billing retirees. Unfortunately, there have been numerous issues as PGP has assumed this role, including:

1. Delays in billing as a result of changes to PGP's data system.
2. Errors in billing, including failure to send out bills to all retirees.
3. Confusion regarding method of payments (annual, semi-annual, quarterly or monthly) and proper follow-up by PGP to assure timely payment of bills by our retirees.

Therefore, beginning with the billing for 2020-2021 payment for benefits will be on an annual, one-time payment for the total costs due in July.

It is our hope that this will simplify the billing process and alleviate the problems we have been experiencing. The trustees and administrators apologize for any inconvenience this change may cause.

IMPUTED INCOME BILLING FROM PGP

It has been brought to our attention that PGP has been sending out imputed income notices to our retirees. **Unless you retired post-January 1 of 2019 you do not have imputed income, as you have been paying for the benefits- not an employer. Those who retired after January 1 of 2019 owe for the portion of the year that they worked prior to retiring. (For example: if you retired July 1, 2019 you owe for one half of the year of imputed income). If you retired prior to January 1, 2019 you should not have any imputed income, so ignore the letter from PGP.**

SOME ISSUES WITH DAVIS VISION

We have been made aware of a potential issue with some members going to their vision provider and being told that they are not covered by Davis Vision. There was some confusion resulting from the merger between Davis Vision and Versant Health and the merging of their data bases. In some cases we have come across, the problem was due to incorrect birth date information. If you experience a problem with your vision provider telling you that you are not covered by Davis Vision, let us know so we can confirm your eligibility and your correct information.

COMMUNICATIONS WITH THE TRUST ADMINISTRATORS

As you all know by now, Ron Noelle, the founder of the New Paltz Benefit Trust, and Jan Witz, our long-time treasurer, retired from their roles with the trust as of July 1, 2019. The trustees recently honored both of them at a recent meeting of the trust. We can never adequately express the appreciation we all have for the service and support they have provided for over 25 years that the trust has been in existence. While Ron Noelle has officially “retired,” the trust continues to employ him for special projects and as a consultant to the trustees and the administrators.

For many of our “less recent” retirees, the temptation to reach out to Ron Noelle continues to be quite tempting. However, it is our desire to assure that Ron is relieved of the burdens he has carried for us these many decades. Instead we request that you follow the prescribed order of accessing information to questions you might have:

1. Information regarding all benefits plans, as well as the registration forms should you need to make changes can be found by going to our website at:

www.nputbenefittrust.org

2. In order to most effectively communicate with the trust administrators for questions that cannot be answered by going to our website, perhaps the following guidelines will help simplify the process.

All initial inquiries should be directed to Ron Simon, Assistant Administrator, through my personal e-mail:

RonSimon@aol.com.

I advise using e-mail as that way the trust has a record of your inquiry. If you need to reach me by phone, my number at home is 255-1488 and my cell phone number is 845-649-6761. As you will generally get a recording, (I now screen my calls due to the number of annoying robo-calls), please speak slowly and clearly so that the message is understandable. I will call

you back as soon as I am able to retrieve your message. Again, e-mail is the best way to communicate with me as I check my e-mail quite frequently.

3. Jon Stern, our new Administrator, is extremely busy processing changes to enrollments and payroll deductions so, unless I am out of town, or otherwise unavailable, I would ask that you not direct your initial inquiry to him, rather allow me to direct inquiries to him where appropriate.

4. The trust also maintains a mailbox at the post office. Any trust related forms or inquiries can be made through USPS mail by sending them to:

Ron Simon, NPUT Benefit Trust
P.O. Box 848
New Paltz, New York 12561

5. Finally, please notify us of any change in your contact information, especially changes to address, telephone and e-mail. We want to make sure we are able to keep you informed of important NPUT Trust news in a timely and efficient manner.

We look forward to improving our continuing service to our retiree members. Let us know anytime we can be of assistance to you.

And now, a message from NYSUT NYSUT Member Benefits:

NYSUT Members: Abenity Relationship Ending Soon

We want to inform you that the endorsement relationship between NYSUT Member Benefits and Abenity Discounts will be ending as of December 31, 2019. At that time, any NYSUT member with an existing account with Abenity will no longer be allowed to use the program. We thank everyone at Abenity Discounts for all of their efforts over the past few years and hope that you have enjoyed using this program.

New Endorsed Program

In its place, we are excited to announce that our newest endorsed program -- [Member Benefits Discounts & Deals provided by Access Development](#) -- is now available to NYSUT members.

After registering an account on the Access Development website with your NYSUT ID number, you will be able to enjoy exclusive access to savings of up to 50% at more than 700,000 locations. Save on shopping, restaurants, movie tickets & entertainment, travel, oil changes & vehicle maintenance, and much more with the nation's largest private discount network. Access Development currently offers more than 29,000 deals throughout New York State along with hundreds of thousands more around the country.

NYSUT members can save up to 25% on Regal Premier movie e-tickets along with other theater offers with Member Benefits Discounts & Deals (the previous savings with Abenity Discounts was up to 20% on Regal e-tickets). You will also find many other unique deals available in a variety of categories.

Register your account on the Access website at mbdeals.enjoymydeals.com by March 31, 2020

to be eligible to win one of three great prizes:

1. \$500 American Express Gift Card
2. Two (2) three-day park hopper tickets to Walt Disney World
3. Seven (7)-night condo stay through Endless Vacation Rentals

Visit mbdeals.enjoymydeals.com to register your account now! If you have any questions, please contact us at **800-626-8101**.