

NPUT

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Jon Stern, Administrator

BENEFITS / PREMIUMS
ACTIVE STAFF PPREMIUMS

PART-TIME STAFF PREMIUM TABLE

9/1/2022

Dental Options	2020-2022	Monthly Premiums			
	1	Member	\$ 35.48	Paid by Member	
	2, 5	Member & Single Dependent	\$ 90.63	Paid by Member	
	3, 6	Member & Multiple Dependent	\$ 131.35	Paid by Member	

*Legal Plan / Elder Law Rider	Member & Dependents	\$ 7.25	Monthly	Paid by Trust Fund	
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Term Life/AD&D	2022-2023	For Active Staff				
rate through Dec 22		Under Age 65	\$ 200,000	\$ 34.74	per month	Paid by Trust Fund
rate beginning Jan 23		Under Age 65	\$ 200,000	\$ 41.50	per month	Paid by Trust Fund
rate through Dec 22		From Age 65	\$ 130,000	\$ 22.58	per month	Paid by Trust Fund
rate beginning Jan 23		From Age 65	\$ 130,000	\$ 26.98	per month	Paid by Trust Fund
rate through Dec 22		From Age 70	\$ 100,000	\$ 17.37	per month	Paid by Trust Fund
rate beginning Jan 23		From Age 70	\$ 100,000	\$ 20.75	per month	Paid by Trust Fund
		Child(ren)	\$ 4,000	\$ 0.27	per month	Paid by Member
		Supplemental: Up to 200K available		See website rate table		Paid by Member
		Spouse: Up to 300k available		See website rate table		Paid by Member

Vision Options	7/21-7/23	*Individual	\$ 8.25	per month	Paid by Trust Fund
		*Dependents	\$ 13.39	per month	Paid by Member

Disability	Short Term (all but NPUT)	0.290/\$10 of 70% of weekly salary	Paid by Trust Fund
Monthly Premium	*Long Term	0.453/\$100 of monthly salary	Paid by Trust Fund

UNUM Long-Term Care	(NPUT/T&C/NPAA Only)	2yr, \$3500/month	Paid by Member
	Supplemental: Up to \$9000/month available	See website rate table	Paid by Member