

STACY BRAUN FINANCIAL COUNSELING

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. Details will be provided.

REMINDERS

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DENTAL PLAN – NON-PAR SPECIALISTS

As of May 2015, Delta Dental has determined that if you use a Non-Participating (Non-Par) Specialist he/she will be reimbursed as a general dentist. When using a Non-Par dentist you are responsible for the difference over the reimbursement by Delta Dental which will be based on that of a Participating Dentist.

VISION PLAN – 2ND PAIR AT 50 % OF RETAIL

We previously reported “All Empire and Davis Vision Works stores will provide a second pair of eyeglasses at 50 % off regular price.” In checking further, we found that you may have as many extra pairs as you wish at 50 % off retail price.

TRAVELLING MORE THAN 100 MILES FROM HOME

Attached you will find a paper format of the Medical Emergency Travel Assistance card that is part of your Disability and Term Life plans. It will provide you with around the clock help when you need it – worldwide . Some of our members have used it. If you leave home without it and medical problems arise call the Trust Administrator for the contact numbers.

AND

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. This is a program that is a part of your Unum Life Insurance Plan. When asked if children away at college are covered, the response from Unum was "Children are covered on the Assist America program if they are still eligible and covered on the member's medical plan." Attached you will find a paper format of the Medical Emergency Travel Assistance card that is part of your Term Life plan.

DISABILITY DURING THE SUMMER

If you are a non-teacher and disabled your short term disability coverage will commence after a 30 day absence called the deductible period (includes weekends and the summer) and continue under the short term plan for 22 weeks and then go into the long term disability plan until you are able to return to work or until Social Security retirement age.

If you are an NPUT member the short term disability plan does not apply because of the availability of the sick bank. If you are disabled your long term disability coverage will

commence after a 180 day absence called the deductible period (includes weekends and the summer) and continue until you are able to return to work or until Social Security retirement age.

If you become disabled during the summer please contact the Trust Administrator to discuss how to proceed under these disability plans. Time that you are disabled during the summer would count toward your deductible period.

DO YOU KEEP THE TRUST BENEFITS WHEN YOU RETIRE?

YES, prior to retirement you receive a listing of all benefits and the cost of each plan. You select those plan(s) that you wish to retain. Upon retirement retirees have one opportunity to select the plans they wish to continue to participate in and if at a later date they drop a plan or remove a dependent they may not re-enroll. Short and Long Term Disability terminate at retirement. . The Trust pays the retiree premium of the Catastrophe and Vision Plans. If the retiree wishes to cover a dependent(s) he / she pays that portion of the Catastrophe or Vision Plan premium.

If you and/or dependent(s) are covered under another dental plan you may opt not to cover yourself or your dependent(s) upon retirement and enroll yourself and them at a later date if their plan becomes unavailable. Proof of other coverage must be provided at retirement. The retiree is automatically covered under the vision plan, if your dependent(s) are covered under another vision plan you may opt not to cover them upon retirement and enroll them at a later date if their plan becomes unavailable. Proof of other coverage must be provided.

LEAVING SERVICE - WHEN DOES COVERAGE TERMINATE ?

If you serve through the last workday in June , your Trust benefit plans will continue through August 31st. The exception are the disability plans, long term care and term life / AD&D plan which will terminate on the last day of the month in which you resign or your position terminates. If disability has previously been approved and you retire / resign the disability benefits shall continue to the limit that the plan provides. Unum Insurance offers conversion and portability options for the resigning / term member to continue the term life insurance. The forms are included in the COBRA package. Health insurance is not a Trust benefit. Contact the Business Office regarding continuation of health coverage.

If you take a leave of absence, resign or your position terminates PRIOR to the last workday in June your coverage terminates at the end of the month in which your active employment terminates.

CHANGE OF NAME / ADDRESS / PHONE / E-MAIL

If you change your name / address / phone number / e-mail address
Please contact Ron Noelle, Administrator, at (845) 255-5770, Fax to (845) 255-3654
Or by memo sent to the District Office or e-mail to [ronnoelle @ ix.netcom.com](mailto:ronnoelle@ix.netcom.com)