# NPUT RETIREES E-MAIL

#### NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Noelle, Administrator Ron Simon, Asst. Administrator Jon Stern, Asst. Administrator BULLETIN \ 2017-18TR

September 8, 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.

#### 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 <u>unreimbursed</u> health claims you incur may be reimbursed through the Special Reserve Flex Fund if <u>incurred</u> between June 1, 2017 and June 1, 2018. The refund will be in <u>FULL for the FIRST \$ 100 in approved claims</u> and <u>ONE DOLLAR (\$1) PER CLAIM</u> 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 by June 1, 2018, for you to file claims incurred from June 1, 2017 through June 1, 2018.

REMINDERS REMINDERS

#### **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. If you add a spouse or a child a marriage certificate or birth certificate will be required.

#### EPIC HEARING PLAN SERVICE

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

#### 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 1<sup>st</sup> to June 30<sup>th</sup>. 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.

#### **ID WATCHDOG**

In December 2016, your Trustees approved ID Watchdog to assist in securing your personal identity. The plan for the individual costs \$ 7 per month and for the family \$ 11.25 per month. 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

#### TRAVELING MORE THAN 100 MILES FROM HOME

If you retained the Unum Term Life plan as a Retiree then the Medical Emergency Travel Assistance card is available to you. 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 Administration 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.

#### 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