

NPUT ***BULLETIN*** *EMAIL*

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Simon, Asst. Administrator
Jon Stern, Administrator
Janice Pallus, Administrative Assistant

October, 2023

BOARD OF TRUSTEES FOR 2023-24

The Trustees for 2023-24 are Ginger King for the Duzine School, Dal Veeder for the Lenape School, Diane Batista for the Middle School, Marc Knittel for the High School and Paulette Easterlin as the NPUT President. Diane Batista is again serving as the Trust Chairperson.

TRUST ADMINISTRATORS

Jon Stern serves as the NPUT Benefits Trust Administrator and Ron Simon serves as the Trust's Assistant Administrator.

TRUST WEBSITE

Most answers to your questions can be found by accessing the Trust website. There you will find important information about the plans offered and forms needed to register or make changes to your plans. The website can be accessed by going to:

www.nputbenefittrust.org.

WELCOME TO OUR NEW MEMBERS

On behalf of the trustees and officers of the NPUT Benefit Trust, we would like to extend a warm welcome to all new employees of the New Paltz Central School District and the NPUT Benefit Trust. Feel free to contact us if you have any questions regarding your benefits. New members are automatically enrolled in all of our benefits once we have received your general registration form which you should have received from the district office upon your hiring. If you did not complete this form, please go to our website, click on "FORMS," then click on "MEMBER REGISTRATION FORM." If you wish to enroll any members of your family in our Delta Dental, Davis Vision or UNUM Term Life plans, these forms may also be accessed through our website. The cost of these plans are listed in our website as well, and, once enrolled, will be paid through payroll deduction. Please send all completed forms to:

NPUT Benefit Trust
P.O. Box 848
New Paltz, NY 12561

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.

LONG TERM DISABILITY

The Trust provides every member with Unum Long Term Disability coverage. The Trust provides coverage to protect your salary up to a maximum of \$ 171,429.

TERM LIFE INSURANCE

The Trust provides every member with \$ 200,000 Term Life Insurance and Accidental Death & Dismemberment (AD&D). 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.

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 January, therefore the ages of all participants are reviewed prior to the start of payroll deductions and the appropriate changes are made in your payroll deductions through the remainder of the school year.

DENTAL PLAN ENROLLMENT OPTIONS

You may enroll in the dental option of your choice at any time. 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 with proof of other 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 may be covered to age 26.

All forms are available on the Trust website (www.nputbenefittrust.org).

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 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 online to deltadental.com and indicate the type of plan as a PPO. (See Schedule of Benefits and Special Conditions which can be found on the Trust website.)

TRUST FLEX FUND

Flex Fund monies are typically available only to some members of the trust (Managerial & Confidential, Secretarial and Bus Drivers). The Trust Flex Fund reimbursements in 2023-24, will be limited to dental and vision unreimbursed expenses from June 1, 2023 to June 1, 2024. The claim form will be sent to you in May 2024, to be filed by you with the NPUT Benefit Trust by June 1, 2024.

This is **NOT** the Flex Fund provided by the District allowing Section 125 payroll deductions and administered by Preferred Group Plans.

MEDICAL REIMBURSEMENT PLAN (SPECIAL RESERVE FLEX FUND)

The NPUT Benefit Trust fund has reinstated its Special Reserve Flex Fund for the period July 1, 2023 through June 30, 2024, providing two hundred dollars (\$200) in payment for health, dental and vision claims not already reimbursed under the annual flex fund or any other coverage. Claims will be accepted anytime between September 1, 2023 and June 30, 2024, as soon as the \$200 threshold has been met. (This benefit is reviewed annually by the trustees based on budgetary considerations, and is subject to renewal, revision or future cancellation.)

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. Appointments can be made by calling (888) 949-1925 or by visiting www.staceybraun.com. Appointments are scheduled monthly, usually the third Thursday of each month (except during holiday weeks) and are held at the NPUT office.

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

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 UltraViolet rays like sunscreen)

Intermediate Lenses

Blended Segment Lenses

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

Standard Progressive Addition Lenses (No co-payment for Premium Progressives)

Dependent Child Coverage to age 26

Enhanced Options to the plan include:

ID Card if requested

In plan Davis Contact lenses include 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-Plan Frame Allowance - Up to \$ 150 plus 20 % discount on overage.

Non-Plan Contact Lens Allowance - Up to \$ 150 plus 15 % discount on overage.

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

Out of Network Reimbursement Schedule: (See current rates available on our website under “Plans.”)

GROUP PREPAID LEGAL SERVICE PLAN

The NPUT Benefit Trust also offers members the NYSUT sponsored Group Legal Plan. This plan affords our members access to many legal services, including:

1. Advice, Consultation, Document Review and Letter Writing
2. Legal Representation for Purchase or Sale of Real Estate and Refinancing
3. Traffic Matters and DWI
4. Family and Marital Relations- Contested and Uncontested Divorce
5. Personal Injury
6. Bankruptcy and Foreclosure
7. Identity Theft
8. Debt Consolidation
9. Consumer Protection- Plaintiff and Defendant Coverage
10. Defamation – Slander
11. Wills and Estate Planning
12. Living Will and Health Care Proxy
13. Power of Attorney
14. Probate and Administration of Estates
15. Adoption and Guardianship
16. Change of Surname

Complete details and costs of each of these benefits can be found by accessing our website: www.nputbenefittrust.org and clicking on “Plans” then scrolling down to “NYSUT Legal Plan.”

This being October, the Trust will soon send information about our annual “WILL DAY.” This will afford members the opportunity to meet with a lawyer to have prepared, at no cost, a Will, Living Will, Health Care Proxy, and Power of Attorney documents.

They will prepare the documents for you to review and provide further instructions along with a referral to a local attorney to have the documents signed and notarized. Again, this service is provided at no cost to our members.

If you require any of the other legal services listed above and need to speak with a lawyer, you can contact the legal office by calling:

1-800-832-5182 (toll free within NYS)

1-800-292-8063 (toll free outside of NYS, nationwide)

IMPUTED INCOME

If your imputed income tax liability is \$600 or more, you will receive an IRS 1099-nec Form by the end of January. The IRS requires that you annually report the taxable value of the life insurance provided by the Trust in excess of \$ 50,000 plus the taxable value of the Legal Plan. If this is \$600 or more the Trust is also required to file a 1099-nec form with the IRS and provide you with a copy. According to the IRS some benefits are not tax free when provided by an employer or Trust. These benefits are considered in lieu of income and the value of the benefit must be reported as income (imputed income).

If your imputed income tax liability is less than \$600, you can easily calculate this yourself. The information needed to do so can be found on the Trust website by going to:

www.nputbebefittrust.org, FAQs, “How do I calculate my imputed income?”

We urge those with questions to contact their tax preparer and be aware that the issuing of a 1099-nec Form is filed with the IRS.

The NYSUT Pre-Paid Legal plan has a taxable value of \$ 72.00 (annualized).

For the \$ 200,000 Term Life insurance provided by the Trust, the taxable value is the IRS determined value of a \$150,000 life insurance policy (the excess over \$ 50,000), taxed based on your age at the end of the calendar year. The imputed income tables increase with age (usually in 5-year intervals).

***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

If you are planning on retiring soon, you should make an appointment for a pre-retirement conference with your retirement system. All arrangements for your health insurance are made through the District Office. Contact Melinda Ottavan for this purpose. As far as your benefits through the NPUT Benefit Trust, as you near your retirement date we will be happy to discuss which of the benefits you wish to carry into retirement. You will be provided a benefits selection sheet which will list your options along with the costs. Once you have made your selections, you will be billed directly through the trust on an annual basis.

***INQUIRIES AND RESPONSES:
CHANGE OF NAME / ADDRESS / PHONE / EMAIL /
POLICY CHANGES***

As it is vital that we have your most current and accurate contact information on file, it is imperative that you notify the trust of any changes to your name, contact information, including mailing addresses (regular and summer), email and phone numbers.

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

Ron Simon, Asst. Administrator [ronsimon @aol.com](mailto:ronsimon@aol.com), or call 845-649-6761

Jon Stern, Administrator jistern@nputbenefittrust.org, or call 845-750-8841

or sent to: NPUT Benefit Trust, P.O. Box 848, New Paltz, NY 12561

***THE FOLLOWING ADDITIONAL BENEFITS ARE AVAILABLE TO NYSUT MEMBERS
ONLY DIRECTLY THROUGH NYSUT MEMBER BENEFITS***

SPECIAL INSURANCE PROGRAMS

Catastrophe Major Medical

Personal Property & Liability- Farmer's Group Select

Special Group Rates

No-Cost Value Added Feature: Identity Protection Services through

CyberScout

Term & Level Term Life

Universal Life with Convalescent Care- Trustmark

In-service members up to age 70 can enroll for up to \$300K by answering some medical questions

Pet

Wrap-Around Plan- TransAmerica

Can apply for up to \$300K of coverage

SHOPPING & DISCOUNT PROGRAMS

Buyer's Edge

ODP Business Solutions

Purchasing Power

Grand Circle Travel

Heat USA

Tankfarm

On-Line Defensive Driving

Connect America

EPIC Hearing

MB Discount & Deals

OTHER FREE MEMBER BENEFITS

Accidental Death & Dismemberment (\$5,000)

Calm App

Peer Support Line

New Member Life Insurance- Free for 1 Year

**For information about these NYSUT programs, contact *NYSUT Members Benefits*
@ memberbenefits.nysut.org or phone (800) 626-8101.**

HAVE A GREAT YEAR

***Ron Simon, Assistant Administrator
NPUT Benefit Trust***