

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

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Noelle, Administrator

BULLETIN \ 2015-16TR

September 4, 2014

BOARD OF TRUSTEES FOR 2015-16

The Trustees for 2015-16 are Janice Pallus from Duzine, Ann Sheldon from Lenape, Diane Batista from the Middle School, Kieran Bell from the High School and Arielle Chiger as the NPUT President. Ann and Kieran are starting another two year term as Trustees and Janice Pallus is serving as the Trust Chairperson

WHO ARE YOUR PLAN REPRESENTATIVES?

All Trust plans are processed through the Trust Administrator, Ron Noelle. If a plan requires enrollment by a plan representative the Trust Administrator 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 ADMINISTRATOR OF THE CONTACT. IN THE PAST, RAIDING BY OTHER AGENTS CAUSED CONFUSION AND PROBLEMS FOR THE MEMBER.

THIRD PARTY ADMINISTRATOR - PGP

The Trust has contracted with Preferred Group Plans (PGP) to assist in providing services to the Trust Fund's approximately 400 active and 200 retired members and their families. Some of PGP's services will be the following :

New enrollments and changes in enrollment will continue through the Trust Administrator and PGP will communicate the new enrollments and changes to the 12 plan providers that the Trust uses. Leaves of absence, return from leave and retirement options will still be processed here. Plan enrollments will be retained here and at PGP. PGP will communicate the member's selections to the plan providers.

Payroll deductions and direct pay invoices will continue to be processed by the Trust Administrator. PGP will collect direct pay premiums from retirees, those on leave and those that elect COBRA options. PGP will also receive, verify and pay plan invoices. The Trust Treasurer and Assistant Treasurer will continue to oversee Fund financial activity.

The Trust Administrator will continue to assist the member in the filing of Long and Short Term Disability, Long Term Care, Catastrophe and Life Insurance claims and follow up with the provider, where necessary. Dental and Vision claim concerns will be reviewed by the Trust Administrator with the provider.

The Trust Administrator will inform PGP of those requiring COBRA options. PGP will provide the COBRA options and communicate same to providers. PGP will issue Imputed Income statements or 1099-Misc forms as required for the NYSUT Legal Plan and Unum Term Life Insurance.

PGP is working on a website to be available in the future that will allow members to review their coverage on line.

CHANGE IN CATASTROPHE PLAN

The Trust provides every member with NYSUT Catastrophe Major Medical coverage. This is a NYSUT plan and as of 7/1/15 NYSUT is administering the plan. In the past, members were able to add dependents at the time of their choice. This is considered 'adverse selection,' in that, one would be added to the plan only when the need arises. The policy 'actually' only allowed dependents to be added within 60 days of a life event (marriage, birth, adoption, placement for adoption) which previously was not followed but will now be adhered to. Domestic Partners may enroll by application provided by the Trust Administrator. Those with dependent coverage in place will continue. **New staff** may add dependents upon their enrollment after which the Life Event policy will be enforced. Under the Life Event policy if you add a spouse or a child a marriage certificate or birth certificate will be required.

PAYROLL DEDUCTIONS AND YOU

Catastrophe Premiums are Age Banded (based on age) so that as you get older the premiums increase for any additional coverage you are providing for dependents. These changes are made in September for Fall payroll deductions and in January for payroll deductions through June. As such you may see a change in your payroll deductions in September or January for the additional coverage that you selected.

The Trust provides every member with Unum Long Term Disability coverage (Option A) for up to \$ 60,000 of income. Some members purchase Option B coverage to protect their salary up to \$ 171,429 . They pay for the added coverage through payroll deductions. This purchase is made in September and the increased premium is reflected in the annual payroll deductions. If you applied for Option B in the past, it continues and your premium is automatically adjusted each Fall as your salary increases.

If you wish to purchase Option B, **the Enrollment Form and premium tables are attached.** Please return it to the Trust Administrator by September 25th to be effective October 1st.

The Trust provides every member with \$ 200,000 Term Life Insurance and Accidental Death & Dismemberment (AD&D). 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 October therefore the ages of all participants are reviewed with the October invoice and the appropriate changes are made in your payroll deductions in the October through June payrolls.

DENTAL PLAN ENROLLMENT OPTIONS

In accord with the Affordable Care Act the month of September will be the open enrollment period in which you may enroll in the dental option of your choice. You do not need to do anything unless you wish to change your present coverage. As previously noted, the "Dental Waiver Option" is no longer available. Your options are to :

[a] To OPT OUT of Dental 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 are covered to age 26.

See attached Dental Enrollment and Payroll Deduction Forms, due by September 30, 2015.

DENTAL CHANGES OUTSIDE THE OPEN ENROLLEMENT PERIOD

Changes in plan coverage (options) may take place at any time of the year not limited to a change of circumstances or age change of dependent children .

REGULAR AND PERIODONTAL CLEANINGS

Regular Dental cleanings (code 1110) were changed from two (2) six months apart to two (2) within the plan year. The Periodontal Prophylaxis (cleanings) (code 4910) were changed from four (4) annually to four (4) within a plan year. The plan year is July 1st to June 30th.

DENTAL SERVICES AND SPECIAL CONDITIONS

The Trust Dental Plan is a 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 on line to deltadental.com and indicate the type of plan as a PPO.

TRUST FLEX FUND

Trust Flex Fund reimbursements in 2015-16, will be limited to dental and vision unreimbursed expenses from June 1, 2015 to June 1, 2016. The claim form will be sent to you in May 2016, to be filed by you with the Trust by June 1, 2016.

DAVIS VISION PLAN UPGRADED

The Trustees approved a 2015-17 Davis Vision Contract effective 7/1/15, that will continue your annual use of the plan from the last time it was used. Presently, the Davis Vision Premier Platinum Plan covers the following :

Scratch Resistant Coating

Polycarbonate Lenses for children and adults

Ultra Violet Coating (protects eyes from Ultra Violet rays like sunscreen)

Intermediate Lenses

Blended Segment Lenses

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

Standard Progressive Addition Lenses

Dependent Child Coverage to age 26

Enhanced Options for 2015-17 to include:

ID Cards

In plan Davis Contact lenses increased from two boxes of Planned Replacement Lenses or four boxes of Disposables to 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-Collection Frame Allowance - Up to \$ 130 plus 20 % discount on overage.

Non-Collection Contact Lens Allowance - Up to \$ 130 plus 15 % discount on overage.

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

Out of Network Reimbursement Schedule, up to :

Eye Exam \$ 40

Frame \$ 50

Single Vision Lenses \$ 40

Bifocal / Progressive Lenses \$ 60

Trifocal Lenses \$ 80

Lenticular Lenses \$ 100

Elective Contact Lenses \$ 105

Medically Necessary Contact Lenses (with prior approval) \$ 225

A Glossary of terms will be available.

Each member will receive a summary plan description.

REMINDERS

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Ceridian EAP was purchased by NYSUT for all of the groups that have Life insurance under the NYSUT Trust. Adding this service does not affect our life insurance rates - NYSUT is paying for the plan. This is really an expanded EAP program that can be used for almost anything from mental health to sources of assistance to meet your personal needs. This does not replace the District sponsored EAP. Contact the Trust Administrator for details.

AFLAC CANCER PLAN

Please let the Trust Administrator know if you are interested in more details about the AFLAC Cancer Plan or if you wish to meet with the AFLAC representative . During open enrollment in September the premium can be placed on a pre-tax basis after which it would be post-tax until the next open enrollment. The Trust does not provide funding for this plan.

TERM LIFE INSURANCE IS \$ 200,000 PER MEMBER

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.

EPIC HEARING PLAN SERVICE

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

VPI PET INSURANCE AT DISCOUNTED RATES

VPI Pet Insurance is available to our members at discounted rates. Payroll deductions will be available to all active members and direct pay plans for all retirees. The Trust does not fund VPI Pet Insurance. You will find a 5% to 15 % discount with VPI Pet Insurance. Brochures and enrollment information is available upon request.

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. 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." Call the Trust Administrator 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 Administrator 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 for three (3) consecutive months shall receive a written notice that premiums are to be paid with in that month or coverage will terminate on the first of the fourth (4th) month. "

PREPARATION FOR RETIREMENT – START NOW

While retirement may be 25 or 30 years away you can save a lot of time, trouble and future funds if you secure with the Retirement System any service you may have provided before taking on this position. If you wait until you are close to retirement, you may find the sources or files that you need to confirm your prior service are not available. Get those records on file now. If you are unsure about receiving credit for a service you provided contact the Retirement System and check it out.

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

**Inquiries and responses would be received more promptly if directed to
my personal e-mail address
ronnoelle @ ix.netcom.com**

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**

HAVE A GREAT YEAR