

NPUT

NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Jon Stern, Administrator

BENEFITS / PREMIUMS

LEAVE OF ABSENCE

LEAVE OF ABSENCE PLAN & PREMIUM TABLE

9/1/2022

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

Legal Plan / Elder Law Rider	Member & Dependents	\$	7.25	per month	Paid by Member
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Term Life	2022-2023	For Active Staff			
rate through Dec 22		Under Age 65	\$ 200,000	\$ 34.74	per month Paid by Member
rate beginning Jan 23		Under Age 65	\$ 200,000	\$ 41.50	per month Paid by Member
rate through Dec 22		From Age 65	\$ 130,000	\$ 22.58	per month Paid by Member
rate beginning Jan 23		From Age 65	\$ 130,000	\$ 26.98	per month Paid by Member
rate through Dec 22		From Age 70	\$ 100,000	\$ 17.37	per month Paid by Member
rate beginning Jan 23		From Age 70	\$ 100,000	\$ 20.75	per month Paid by Member
		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 Member
		Dependents	additional	\$	13.39

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

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

MedAmerica Long Term Care - Termination of Coverage (For those hired pre-2012 only)
 (#) Contingent NonForfeiture Benefit is a reduced lifetime maximum benefit equal to the sum of all premiums paid and applied to date, minus any benefits paid (if applicable) OR thirty (30) times the current daily benefit amount, whichever is greater. (See your letter dated April 8, 2011.)