



**Jon Stern, Administrator**

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The following may assist in understanding the Benefit Trust Fund, the benefits provided and completion of the plan applications. If there are any questions, please contact the trustee in your building or the plan administrator.

The board of Trustees that govern the functioning of the Trust Fund are:

Marc Knittel, Trustee – High School

Diane Batista, Trustee/Chairperson – Middle School

Ginger King, Trustee – Duzine

Dal Veeder, Trustee – Lenape School

Arielle Chiger, Trustee/NPUT President

The NPUT Benefit Trust Fund services the following units: The New Paltz United Teachers, Building Administrators, Managerial & Confidential, Education Support Staff, Facilities and Operations, Bus Drivers and Bus Attendants and Secretarial & Clerical.

**Payroll and your deductions:** There are 20 payrolls in the school year. You may elect to have your salary over the 20 payrolls or over 24 payrolls, in which case the equivalent of 4 payrolls are held until the end of the school year, (as a balloon check).

**Part-Time Staff: (only applies to the NPUT Teacher unit)**

*Half-time* (0.5) or more receive full benefits and will receive all applications.

*Less than half-time* (0.4 or less) receive 40% benefits – complete the registration form – required plans are: **Unum Long Term Disability, NYSUT Legal Plan, Life Insurance and Vision Plan.** (If eligible dependents exist the family plan must be selected). A special enrollment form will be provided to you. **Part-time members less than 0.5 have \$950 in their name.** A deduction will be made for those required plans. Long Term Disability deductions are based on salary and Vision is based on coverage (individual or family). Once

these deductions are made you may select from plans that are available, namely Delta Dental insurance, or Long-Term Care. Remaining funds will be applied to these selections. If the remaining fund is not applied in full, the balance will be placed in a Trust Annual Flex Fund to be claimed in June by submitting *unreimbursed dental or vision expenses* to the Trust. If you exceed the remaining funds that are available, the excess will be applied through payroll deduction.

**\*The following benefits are fully funded by the NPUT Benefit Trust. There is no cost to the employee. Please fill out the one-page active member enrollment form and you will be enrolled in:**

**NPUT TRUST FUND DENTAL PLAN:** This is a self-funded plan, where the trust determines the coverage and premiums. Delta Dental administers the claims for the Trust. The Trust participates in the Preferred Plan (PPO). Dependent children covered to age 26. For controlled costs you must use a participating provider. Claim forms are found in each building or use dental office forms. If there is a concern, contact the Trust Administrator. The Plan term is July 1 to June 30. The maximum annual coverage is \$3000. Orthodontia has a \$3000 lifetime maximum. *You may also complete an enrollment and payroll deduction form to add dependents.* Dependent children can be covered to age 26. **(It is the members responsibility to advise the trust when the dependent child reaches age 26)**

**NYSUT – DAVIS VISION PLAN:** Those with dependents MUST file a family plan and include all eligible dependents. Dependent children are covered to age 26. **It is the member's responsibility to advise the Trust when the dependent child reaches age 26.** A membership card will be issued. The plan includes one pair from Davis Vision's Frame collection and lenses/coatings. Note – not all are included. OR \$130 towards contacts other than Davis Vision contact lenses.

**LEGAL PLAN:** The NYSUT pre-paid legal plan. Employer related matters not covered. No attorney charge when using a plan attorney for closing on a primary residence. Refund of \$ 300 if you-use a non-plan attorney. Will Day and Will Signing Day scheduled each year. This plan covers all eligible dependents.

**STACY BRAUN FINANCIAL COUNSELING PROGRAM:** Free financial consultations annually. For more information or to schedule an appointment call 1-888-949-1925. Spouses and/or other family members may attend consultations with you. Unlimited access to Stacey Braun's proprietary website: this password protected website is a useful financial tool intended to address many of your financial concerns. To access the site use *money* as your password and *newpaltz* as the User ID.

**UNUM TERM LIFE/ AD&D INSURANCE:** \$200,000 basic life. The separate beneficiary form must be filled out.

**UNUM LONG AND SHORT TERM DISABILITY PLANS:** This plan insures up to 70% of your annual salary up to \$171,429. The Trust provides non-teachers with Short Term Disability protection to 70% of your annual salary to a maximum benefit of \$2000 per week.

**UNUM LONG TERM CARE INSURANCE:** (NPUT, Administration and Managerial/Confidential ONLY)

Trust Fund pays for basic plan 1 - \$3500/month for 2 years. (\$84,000) and no inflation and payment over a lifetime. Premium based on age at enrollment.

**ASSIGNMENT OF A PERSONAL REPRESENTATIVE.** Please fill out the forms and return to the trust administrator. This is required if you are incapacitated and wish to have another individual seek information about your coverage. If your spouse/domestic partner, child(ren) over age 18 are covered on your plan you must have a Personal Representative Form prepared for them or information about their coverage cannot be shared. You are the MEMBER and your representative is the INDIVIDUAL.

# ***NPUT***

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**The following benefits are available for purchase. Additional payroll deductions will apply.**

**NPUT TRUST FUND DENTAL PLAN:** *Complete enrollment and payroll deduction forms to add dependents.* Dependent children can be covered to age 26. **It is the member's responsibility to advise the trust when the dependent child reaches age 26.** The plan term year is from July 1 – June 30. The maximum annual coverage is \$3000. Orthodontia has a \$3000 lifetime maximum.

**UNUM TERM LIFE/AD&D INSURANCE:** The Trust provides each member with UNUM Term Life/ AD&D Insurance policy of \$200,000. This is free of health questions. At age 65 the face value is reduced to 65% and age 70 to 50%, that is \$130,000 and \$100,000, respectively. You may purchase supplemental, spousal coverage and child(ren) may be covered to \$4000. Members may carry this coverage into retirement.

**UNUM LONG TERM CARE INSURANCE: (NPUT, Administration and Managerial ONLY)**

*Complete the long term care buy up application. Contact the trust administrators or the website for cost.* Options are available to provide coverage for: member, spouse, parents, in-laws, grandparents of member or spouse.