The Newburgh Teachers' Association

Benefit Trust Fund News

February, 2020

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An important reminder......

Requirements for Future Retirees to Qualify for Fund Benefits

At its October 2018 meeting, the Board of Trustees of the Benefit Trust Fund, in order to be fair to the members of the NTA, established a policy stating that, with the exception of individually contracted participants, BTF benefits will be available only to retirees who retire as members of their respective chapters of the NTA.

In addition, the Board of Trustees determined that affected employees, beginning with the 2018-2019 **school year, must be NTA members during the entirety of their years of active duty and must sign up** during the first two months of their full time employment in the Newburgh Enlarged City School district.

There is a $25 Fee for Lost and Re-Issued Benefit Checks

Trust Fund rules require that all benefit checks be cashed within 60 days of issue. This requirement is printed on each benefit check. Checks which are "lost" or "misplaced" will not be honored after 60 days. Members who request a replacement benefit check will be charged a $25 service fee to help cover the additional clerical, accounting, printing, and stop-payment expenses. This fee will be deducted from the re-issued benefit check. To avoid this unnecessary cost, please cash your benefit checks within the 60-day time limit.

Coverage for Dependent Students Ends at Age 25

Unlike your medical plan, coverage for dependent children ends at age 19, unless enrolled as a full-time student at an accredited college ***and*** you are primarily responsible (51%) for their support. A full-time student is defined as taking 12 undergraduate or graduate credit hours or more per semester. The enrollment form must have the embossed college seal affixed to it and original member signature. Fall registration is required for benefits on work performed on August 1st or thereafter. Spring registration is required for benefits on work performed on February 1st or thereafter. Student coverage is discontinued on the last day of the month in which a student graduates or when the student reaches the age of 25, whether remaining as a student or not. Again, we are totally separate from your health insurance.

The District and Trust Fund *Do Not* Share Personal Data

If you have changes in your address, name, school, marital status or dependent coverage or other personal information which you provide to the District for insurance or other purposes, please understand that the District and Trust Fund **DO NOT** exchange this information. You must provide us with this information separately. We are entirely independent entities. Once again, the District and the Trust Fund do not share information.

Update Your Enrollment Forms for "Winter" Addresses

Retirees who relocate on a temporary basis <u>for any part of the year</u> must update their enrollment forms to reflect this new location. We will continue to send all correspondence and benefit checks to the current address on your enrollment form. We can not accept telephone or written requests to send materials to a new location on a temporary basis. Members risk a significant delay in receiving benefit payments if an enrollment form is not current.

New and Veteran Members: Know Your Trust Fund Rules

Your Benefit Trust Fund booklet contains all the rules to help you get the maximum benefit from your vision, dental and prescription co-pay plans. All veteran members should have a copy of the Benefit Trust booklet. New members should have received the booklet with their information packet from the NTABTF office. If you didn't receive a booklet or if you need assistance, please call the Fund at 562-7988.

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File Your Own Dental Claims

The Trust Fund does not accept claim forms mailed in by your dentist. Also, to protect our members' privacy, we do not inform a dentist as to whether or not a claim has been processed. In accordance with longstanding Trust Fund policy, it is the members' responsibility to file his or her own claims and to be familiar with the rules in the Trust Fund booklet. The way it works is as follows: You visit your dentist, the dentist provides you with a Statement of Services Performed, you attach it to a completed NTABTF claim form and send it to us. It's that easy. As always, we cannot stress enough the 90-day submission rule. For details, see pages 2 - 4 of the Trust Fund booklet.

Addressing Correspondence to the Benefit Trust Fund

When you send dental claim forms, prescription co-pay requests, or any other correspondence to the Benefit Trust Fund, **you must** address the items specifically to the **"NTA Benefit Trust Fund."** Please **do not** address it to the "NTA Office." HIPAA laws are very strict regarding individual privacy, and correspondence addressed simply to"NTA Office" will be opened by personnel who are not HIPAA certified. Protecting your privacy is our number one concern, but we need your help.

A Predetermination Will Tell You How Much You Will Get

Trust Fund dental benefits are based on a fee schedule. We do not pay benefits on a percentage basis. When in doubt about whether a procedure is covered or how much your benefit will be, ask your dentist for an estimate of costs. Send it to us, and we will send you a pre-determination of benefits. This way you will not be surprised at the amount of your benefit, or find out, too late, that the procedure was not covered. We do not charge for this service.

All Benefit Requests Require Trust Fund Member's Name

If the last name of a spouse or dependent is different from that of the member, it is essential that the member write his or her name on RX receipts when submitting them for the prescription co-pay benefit. If we do not know the name of the member, we cannot credit the prescription co-pay amounts. This, in turn, could delay payment of your prescription co-pay benefit. ***The same applies*** when visiting a vision participating provider. No vision authorization number will be issued if the provider doesn't know the member's name when they call for an authorization number. When a dependent goes to a vision provider, the dependent must tell the provider your (the member's) name.

The Trust Fund Pays the Most Money to the Most People

The Fund's guiding principal continues to be to provide the largest benefit for those dental procedures used by the most members. In others words, the most money to the largest number of members. If members follow rules for filing claims, benefit payments will be prompt. Many times we are able to process claims the day we receive them.

New Vision Cycle Begins on August 1, 2020

The new two-year vision cycle begins August 1st. For vision services, call a participating provider and make an appointment. The provider then calls the Fund office for an authorization number to confirm eligibility. Only one authorization number will be issued during each two-year vision cycle. If you want both an exam and glasses or contacts, you must get them both at the same time. Important: Call your provider first to insure eligibility. A list of participating vision providers can be found below. Before you leave your provider's office, ask for an evaluation form. Please fill out the form and return it to the Trust Fund so that we can monitor the quality of your provider's service.

---------------------------------Clip and Save---------------------------------

DiNapoli Opticians

410 Gidney Avenue
Newburgh, N.Y. 12550
(845) 561-2970

Samuel B. Schenker, O.D.

14 Western Avenue
Marlboro, N.Y. 12542
(845) 236-3341

#Village Opticianry

155 Main Street
Brewster, N.Y. 10510
(845) 279-2411

Vision City

Marshalls Plaza
1431 Route 300
Newburgh, N.Y. 12550
(845) 561-0305

Austin Ryan Optika

Tops Plaza
Main Street
New Paltz, N.Y. 12561
(845) 255-6780

Raymond Opticians

252 Hooker Avenue
Poughkeepsie, N.Y. 12603
(845)471-3260
affiliated with Raymond Opticians