

Benefit Trust Fund News

Robin Eitel, Assistant Administrator

June, 2016

Russell Coughlin, Administrator

Benefit Increases Slated to Begin on August 1st

The NTABTF Board of Trustees passed a motion at their April 20th meeting allowing for an increase in benefit payments on the four dental procedures which are most frequently used by members. These procedures are: Adult Cleaning, Child Cleaning, Periodic Exam, and Four Bitewing X-rays. These important preventative procedures were used over 8,000 times by members last year. Chairperson Stacy Moran said, "I am very pleased that we are able to help our members in this way. It is in line with the Trust Fund's longstanding policy of providing the most benefit dollars to the most members."

DiNapoli Opticians Moving to New Location

As of July 1, 2016, Dinapoli Opticians will be moving to a new location. The new address is 410 Gidney Ave., Newburgh, and is right around the corner from the current location. The new location will feature extended doctor's hours. Dinapoli Opticians has been a participating provider since vision benefits were first offered by the Fund.

Special Trust Fund Orientation for New Members

Assistant Trust Fund Administrator Robin Eitel will conduct an orientation session for new members on August 30, 2016. Members will be notified as to the time and place. All important aspects of the Fund's benefit package will be covered, including the dental, vision, and prescription co-pay programs. Members will be advised as to the procedures, filing requirements, and time limits which must be followed in order to receive maximum benefits.

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.

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 compliant. Protecting your privacy is our number one concern, but we need your help.

School Transfers, Home, and Summer Address Changes

Be sure to notify the Trust Fund and request a new enrollment form if you change your school or home address. This is especially necessary if your school has been changed due to District reorganization. During the school year, we send benefit checks to your home school. If you change schools without telling us, we will continue to send your benefit checks to your school of record. If your check is lost and we have to issue a new one, the Trust Fund will levy a \$25 service charge for the new check. During the summer months, checks are sent to your home address. Please make sure that we have your correct home address.

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, always 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.

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NTABTF to Celebrate 30 Years as Self-Administered Fund

On November 19, 2016, the NTABTF will celebrate 30 years as an independent, self-administered, Trust Fund. Our original dental benefits were one of the contractual enhancements resulting from the NTA's two-week strike in the fall of 1973. The settlement specified that the District provide teachers with dental insurance. Initially, and for the following 8 years, the District contracted with the Prudential insurance company. However, because the benefits were very minimal, there was no family coverage, and claims often took a month or more to process, the plan was underutilized by our members. NTA negotiators were able to change the contract language so that the District paid the premium directly to the newly established NTA Dental Welfare Fund. Over the years we were able to add vision and prescription co-pay benefits. And we are still here, serving our members with prompt, courteous, and efficient 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 District and Trust Fund Do Not Share Personal Data

If you have changes in your address, name, marital status or dependent changes or other personal information which you provide to the District for insurance or other purposes, please understand that the District and the 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.

Your Coverage Ends When You Leave Employment

Your coverage under the Benefit Trust Fund ends on your last day of employment in The Newburgh City School District. For individuals leaving at the end of this school year, that date is June 30, 2016. Unlike your health insurance coverage, there is **NO** two-month extension of coverage. In most cases, if you begin dental work on or before June 30, you will be covered. **However**, this rule does not apply to all dental procedures. Please read the information under **Procedure Dates** on Page 4 of your Benefit Trust Fund booklet for specific information or call the Trust Fund at 562-7988 if you are unsure of coverage.

New Vision Cycle Begins on August 1, 2016

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

Vision City

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

Samuel B. Schenker, O.D.

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

Austin Ryan Optika

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

#Village Opticianry

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

Raymond Opticians

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