

Benefit Trust Fund News

Robin Eitel, Assistant Administrator

June, 2017

Russell Coughlin, Administrator

Trustees Authorize Major Benefit Increases

At its April 19, 2017 meeting, NTABTF Trustees authorized extensive increases in dental benefits for all Trust Fund members. These increases include an \$8 across-the-board increase on all covered procedures and an increase in the annual limit to \$2,500, an increase of \$500. This means that all members and all covered dependents are each entitled to \$2,500 in dental benefits per dental year. These dental increases, which go into effect on August 1, 2017, are in addition to last year's increases in monies paid for the four most commonly used procedures. NTA president and Trust Fund Chairperson Stacy Moran said, "I am very pleased that the Trustees have authorized these increases. The additional dollars will help our members offset the rising costs of dental care. Even before these increases, benefits paid by our fund were significantly higher than most other plans."

A Unique Plan with Comprehensive Coverage

The Trustees are the highest governing body of the Fund and are responsible for insuring that members receive as high a level of benefits as possible in accordance with fiscally sound policies. In addition to the increased dental benefits, the prescription co-pay increase was extended for an additional year until February 2018. According to Stacy Moran, "I am very proud of this plan. No other teacher's union has this kind of comprehensive coverage. Our teachers get free eye exams, are entitled to free in-plan glasses, great dental benefits, and get most-if not all - of their prescription co-pay costs back."

Dental Insurance a Major Benefit of the 73-74 Teacher Strike

Moran went on to explain, "Dental insurance was one of the major benefits gained as a result of the 1973-74 teacher strike." Originally, the plan offered only dental insurance which was purchased by the District from Prudential. The plan was underutilized because of the cumbersome paperwork required and long turn around times for claims. NTA leaders discovered that the District was getting a rebate for a portion of the premium because teachers were not using the benefit. The NTA took over management of the dental plan in the late 70's and contracted with a Third Party Administrator (TPA) to run it. The NTA dismissed the TPA and became self-administrated and managed in 1985. Vision and prescription co-pay benefits were added in subsequent years.

Your Coverage Ends When You Leave Employment

Your Benefit Trust coverage ends on your last day of employment in the District. For individuals leaving at the end of this school year, that date is June 30, 2017. Unlike your health insurance coverage, there is **NO** 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 us at 562-7988 if you are unsure of coverage.

School Transfers, Home, and Summer Address Changes

Be sure to request a new enrollment form if you change your school or home address. This is especially necessary if you change schools due to District reorganization. During the school year, we send benefit checks to your school. If you change schools without telling us, we will continue to send your 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.

Visit Us on the Web

Important information about the Trust Fund is posted on the NTA web page at www.newburghta.org. Just click the "**Benefit Trust Fund**" tab for claim forms and other important information. Know the rules for maximum benefits.

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Your "Gold Form" is Needed for Co-Pay Reimbursement

In order for you to receive your prescription co-pay reimbursement check, the Trust Fund must have your signed Gold Form on file. This is a requirement of the Affordable Care Act (ACA). Your signature certifies that you were enrolled in an employer-sponsored health plan that provided "minimum value" according to ACA guidelines at the time your prescription costs were incurred. Although this requirement is a formality, we ARE required to have this form on file and members ARE required to sign it. If you haven't submitted this form, please do so.

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.

A Predetermination Tells 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.

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.

Keep Track of Your Own Prescription Records

It is the *member's responsibility* to keep a record of his or her prescription submissions. Active members are entitled to a \$350 benefit and retired members are entitled to \$175. The Trust Fund **cannot** notify you each time we receive a prescription receipt. We **cannot** answer telephone inquiries about how much money you have accumulated toward your benefit. **Instead**, if you have not received your benefit check within two weeks of your final submission, please send a written request and we will promptly address your concerns.

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NTA Benefit Trust Fund In-Plan Vision Providers

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