

The Eye-Tooth

The CTA Benefit Trust Fund Retiree Newsletter *www.ctabtf.org*

June 2021

Stirling's New Address

As of July 1, 2021, Stirling's new mailing address will be: Stirling Benefits, A 90 Degree Benefits Company | 291 S. Lambert Road, Suite 4 | Orange, Connecticut 06477. **You will be receiving a new membership card together with a couple of claim forms with the new address shortly.** It is important that you let your dentist and eye provider know the new address so not to delay any claim submissions.

The company also upgraded their website. It is located here at the link <https://portal.90degreebenefits.com>. You will need to register for access to your claims and benefits information. One of the biggest enhancements is they now have a mobile app you can download from your app store. It is **My 90 Degree Benefits**. It works on both iPhones and Androids. You have the option to Go Paperless avoiding the delay in statements coming to your home. You now can download claims information and explanations of benefits, print a temporary ID card, or request a new plastic card to be mailed to you.

Stirling's Direct Deposit

You have the ability to be reimbursed for any covered dental or vision services you paid for upfront via direct deposit into your designated bank account. This will expedite the reimbursement and avoid the delay of waiting for a paper check reimbursement. If you are interested in having this set up on your account, there is a form on their website which you can use to complete this task. Please visit <https://portal.90degreebenefits.com>, go to Benefits -> Forms, Documents, Links, and print out the Croton Teachers' Association ACH Claim Reimbursement Form.pdf. Remember this is entirely optional. Please don't confuse this form with the one to pay your premiums, which is the Croton Teachers' Association ACH Retiree Premium Remittance Form.pdf. One form allows you to be reimbursed for your claims and the other allows Stirling to take the premium out of your account. Two different forms are necessary for these two different functions.

BTF Billing for 2021-2022

As you are aware, the School District does not pay any part of the Trust Fund Benefits for retired teachers and most administrators. Therefore, you should have received an email from our third-party administrator Stirling Benefits with the invoice attached. If Stirling did not have your email address, you will receive the invoice by snail mail sent to your

home address asking for payment to renew your Trust Fund coverage. If you didn't receive it, contact Jackie Medina, Stirling's finance manager, at (203) 647-0655 or by email at Jackie.Medina@90DegreeBenefits.com.

The cost of these benefits for the 2021-2022 school year is as follows:

Individual \$1436

Family \$1847 (\$75 per dependent for a family of more than 2)

Because the cost of this coverage is so large, the Trustees and Stirling have agreed to accept half the premium in June and the other half in December. Therefore, if you only pay half of the premium now, Stirling will send you a reminder bill in December. Also, if you are not paying electronically, you will have to mail your payment to Stirling's new address (Stirling Benefits, A 90 Degree Benefits Company | 291 S. Lambert Road, Suite 4 | Orange, Connecticut 06477) if you make any payments after June 30th. Retirees, who have chosen last year to pay for, and keep, their NYSUT Catastrophic Major Medical coverage, will have an option to continue with this coverage if they so desire.

You will be able to pay your premium via ACH withdrawal from your bank account. A form is available on the Stirling website if you choose this option. Please visit <https://portal.90degreebenefits.com>, go to Benefits -> Forms, Documents, Links, and print out the Croton Teachers' Association ACH Retiree Premium Remittance Form.pdf.

Moving Away

When one retires, moving out of the New York area is an option. If that is in your future, do not think that you lose the option of visiting a preferred provider for your dental or vision service. As everyone is well aware, the New York area has a very high cost of living. The Trust often pays more for dental and eye procedures than similar professionals in other states charge. Therefore, if you moved to Florida, for example, you can ask your favorite dentist or eye care provider whether they would accept your insurance as full payment. If they want your business, they will often say yes. If not, you can visit and ask the same question to another provider. But if this fails, you can always submit a claim form to the Trust. You will be reimbursed according to the Trust schedule of benefits. In other words, just because you may have moved out of the NY metropolitan area, don't think you have any less benefit from the Trust.

Benefit Plan Year Ends June 30th

You only have until June 30, 2021 to use your current year benefits. If you have not taken full advantage of your plan, you have just weeks left to use these benefits. As of July 1st, our new fiscal year begins with a full new supply of vision and dental benefits becomes available. **All claims for the 2020-2021 fiscal year must be sent in by September 30th or they will be denied and not paid.** Please do not wait until the last minute. Your claims must be sent to our third-party administrator, **Stirling Benefits**, Mailing address **before July 1st** to • 20 Armory Lane • Milford, CT 06460. **On or after July 1st** use their new address: Stirling

Benefits, A 90 Degree Benefits Company | 291 S. Lambert Road, Suite 4 | Orange, Connecticut 06477. You can fax (203) 712-0852 or email claims@stirlingbenefits.com your claims too.

Raymond Opticians

As most of you are aware, our preferred provider for vision, Raymond Opticians, gives a second pair of glasses free to “anyone you choose” when you purchase the first pair through the Benefit Trust program. This spare pair program includes bifocal lenses (with the line). One can also choose frames from up to 400 options. Remember that “anyone you choose” could be for a brother, sister, parent, or your next-door neighbor. Just bring them in with their prescription. If you need location information or wish other information about the company, you can visit their website at www.RaymondOpticians.com or email them at info@raymondopticians.com

Medical Eyecare

If you visit an eye doctor for a medical condition that is not a routine service, your first step is to present your Aetna medical card or other medical insurance card if you have medical coverage under your spouse. In other words, all medical claims through an eye doctor that show a non-routine diagnosis must be submitted to your medical insurance not to Stirling. The BTF only pays for routine eye care. If you visit Raymond for routine eye care, please make sure that the claim form says Stirling Benefits at the top not our old third-party administrator PGP.

Wellness Option For 2020-2021

The CTA BTF is not an insurance company. It receives its funding from the school district and from its members. When claims are less than this funding, the surplus is placed in the Trust bank account for use later. When the claims are greater than the funding, this surplus is used to pay these claims. While the last audit of the Trust showed enough money to pay any and all claims, reinstating the wellness program at this time would not be prudent. Therefore, the wellness program will NOT be in effect this plan year. However, the Trustees have voted to use the money saved by this action to increase the dental schedule for reimbursement of preventative services such as exams and cleanings by 15% effective July 1, 2021.

Wellness Option For 2021-2022

The Trustees have voted to use the same procedure in the school year beginning July 1, 2021 as they used for the last three years. In other words, hold on to your wellness claims. Approximately a year from now, the Trustees will determine how much money is available to reimburse such claims and inform you in the June 2022 newsletter how to proceed.

Catastrophe Major Medical

Just as a reminder there are two slightly different NYSUT catastrophic major medical plans. The first is the group plan which you pay with your dental/vision/Health Advocate invoice from Stirling and the other which you may pay individually to NYSUT. The only difference is that the group plan through the BTF contains what is called a catastrophic benefit rider which automatically entitles you and/or your spouse a one-time cash payment of \$2,500 for developing a catastrophic illness such as heart attack, stroke, terminal illness, cancer, quadriplegia, coronary bypass surgery, or major organ transplant. The individual plan, which has the same cost, does not contain this cash benefit rider. Please be aware that this NYSUT program is optional and has been used so often that it has gotten very expensive. As a result, you do have the option to continue your membership in the Benefit Trust without continuing your coverage in the Catastrophe Major Medical program. If you wish that option, Call Stirling's finance manager, Jackie Medina at (203) 647-0655 or email at Jackie.Medina@90DegreeBenefits.com.

Joining Our Ranks in Retirement

Croton Harmon High School: Nurse, Phyllis Cobb, Guidance Counselor Leslie Troise, teacher Donna Light Donovan. CET: teacher Lisa Vlad. PVC: teachers Charlene Sirlin, Catherine Brennan, Nancy Saladino, Maryann Zabbia as well as Deba August and Rochelle O'Mara from administration. Welcome to all.

Health Advocate Service

Health Advocate provides coverage for your entire extended family. In addition to covering eligible employees, their spouses, and their children, they also cover the retirees' parents and parents-in-law. Many people play a part in their parents' healthcare issues and decisions, and Health Advocate can help. The usage report the Trustees have received from the company shows that the Croton Teachers and administrators have saved thousands and thousands of dollars through the help of this service. You can get help and save too by calling them at 1-866-695-8622.

Summer Questions

If you have any questions about the plan or a claim that was not handled to your satisfaction, please contact Yohan Nunez at **Stirling Benefits Corporation at 203-647-0626 Monday through Friday 8:00 AM – 5:00 PM**. If that leaves you unsatisfied, Lew Stumpf, our chairperson, has offered to be of assistance to you. Feel free to call Lew at (845) 526-3240 or email him at LStrumpf@prodigy.net or Lisa at lisa.dwyer@chufsd.org. Have a terrific summer.

Trustee Continues

Lisa Dwyer has volunteered to service another five-year term as one of the five Benefit Trust Trustees. The Executive Committee of the CTA has affirmed her appointment.

Congratulations Lisa for offering your time, energy, and expertise to serve the Trust in her capacity as the Treasurer.

The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or contact information for Stirling benefits, try our website www.ctabt.org. It is there 24/7 for your use at all times. A feature included on the website is a new photo of the five Trustees who oversee the plan. This picture shows that the Trust is not run by a large company, it is not controlled by stockholders, but by union members just like you who have your best interests as their goal. After all, we are members too.

Change in Schedule

Most of us have looked forward to receiving the first yearly edition of the Trust newsletter when the school year begins in September. This will be changed slightly during the next school year. The next edition of the newsletter will be published in October, 2021 so that it coincides with the end of the first quarter of our fiscal year. We are sure you will find that it will be worth waiting for.

Who's Who on the BTF?

Lewis Strumpf Retired - CHHS

Lew, our chairperson, has been a trustee of the BTF since January 1, 1983, and is one of the founders of the plan. Lew's current term expires in 2023.

Lisa Dwyer - PVC

Lisa, our treasurer, was elected to the team in 2006. Her term expires in 2026.

Reni McManus - CET

Reni is our newest Trustee who joins us as the webmaster and corresponding Secretary. Her term expires in 2024.

Ray Ferrara - CHHS

Ray joined the trust in July, 2015. Ray is the trust archivist and his term expires in 2025.

Jocelyn Fontana - PVC

Recording Secretary and newsletter editor – Jocelyn became a trustee July, 2016. Jocelyn's term expires in June, 2022.