
The Eye-Tooth

The CTA Benefit Trust Fund Newsletter

www.ctabtf.org

June 2021

Stirling's New Address

As of July 1, 2021, Stirling has a new mailing address: 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 claim forms with their new address shortly.** It is important that you let your dentist and eye provider know Stirling's 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 from anywhere.

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.

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 a few weeks left to use these benefits. The new fiscal year for your vision and dental benefits begins July 1st. **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 also fax (203) 712-0852 or email claims@stirlingbenefits.com your claims.

Changes in Offerings

These changes in plan offerings should be noted: UNUM life insurance company had offered our membership two supplemental programs at no cost to the Trust. The names of these programs have changed over the years. You may have heard references to Survivor Support, Assist America, and Clarity and Comfort in Trying Times. UNUM has informed the Trustees that the State of New York has determined that an insurance company cannot offer such programs as an incentive to purchase insurance. Therefore, as of January 1, 2021 **these programs are no longer being offered to us.** The Trust will look for similar programs for the future.

Life Insurance Discontinued

For many decades the Trust has provided a very small life insurance benefit of \$5,000 to our active membership. The Trustees had to make a decision of significantly increasing this amount or dropping it entirely and using the money saved for other benefits. The Trustees have decided to do the latter and end the life insurance program as of midnight December 31, 2021. 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 effective July 1, 2021.

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. In the past, this free spare pair could be sunglasses or regular single vision lenses. Now Raymond has upgraded the program by offering the free spare pair to include bifocal lenses (with the line). One can also choose frames from up to 400 options. Remember this “anyone you choose” option could be for a brother, sister, parent, or your next-door neighbor. Just bring them in with their prescription. Do a double check 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**. 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

Update 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 less than the funding, this surplus is used to pay Wellness 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. Approximately a year from now, the Trustees will determine if reimbursement will be available and inform you in the June 2022 newsletter how to proceed. 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 effective July 1, 2021.

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.

UNUM LTC Policy

For those teachers who are retiring, or leaving the District, you are reminded that the Long Term Care policy that you may have purchased from UNUM is portable. This means that you are able to take it with you when you leave the district's employ. However, you will have to pay the insurance company directly and the Trust will no longer pay the first \$100 in premium. If this change affects you, please download the "port" [form](#) from the Benefit Trust website and mail it to UNUM or your coverage will terminate.

Health Advocate Service

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

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.

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 LStumpf@prodigy.net or Lisa at lisa.dwyer@chufsd.org. Have a terrific summer.

The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or contact information for Stirling Benefits, please visit our website www.ctabtf.org. It is there 24/7 for your use at all times.

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.