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# The Eye-Tooth

## *The CTA Benefit Trust Fund Newsletter*

[www.ctabtf.org](http://www.ctabtf.org)

June 2019

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### Wellness Option 2018-2019

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 a saving bank for use later. When the claims are greater than the funding, this surplus is used to pay these claims. Since the last audit of the Trust showed a very low fund balance, the Trustees asked that all wellness claims be held until June when they could determine whether funds were available to make such reimbursements.

On May 28th the Trustees met with the Trust attorney and with the account executive from PGP to review the numbers. The good news is that the trust is very heavily used by its members which is a good thing. After all, the purpose of the Trust is to provide tax free benefits to its members which are not readily available anywhere else. The Trust has been doing this without interruption for the last 35 years and hopefully for at least the next 35 years. But to do this, **the Trustees had to make the hard decision not to reimburse for Wellness claims for 2018-2019 school year.**

The Trustees also have voted to use the same procedure in the school year beginning July 1, 2019 as they used for the 2017-2018 and 2018-2019 school years. In other words, hold on to your wellness claims for the school year 2019-2020. In June, 2020 the Trustees will determine how much money, if any, is available to reimburse such claims and inform you in the June newsletter how to proceed.

### A New Year Begins Soon

July 1 begins our new fiscal year. You only have until June 30, 2019 to use your current year benefits. If you have not taken full advantage of the plan, you have just weeks left to use these benefits. As of July 1, a full new supply of vision and dental benefits becomes available. **Remember, our current fiscal year ends June 30, 2019. All claims for the 2018-2019 fiscal year must be sent in by September 30<sup>th</sup> to The Preferred Group, or they will be denied and not paid. Please do not wait until the last minute.**

## 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. If you need location information or wish other information about the company, you can visit their website at [www.RaymondOpticians.com](http://www.RaymondOpticians.com) or email them at [info@raymondopticians.com](mailto:info@raymondopticians.com) \*Raymond Opticians generously donated two pairs of sunglasses to be raffled off at this year's CTA Croton Summerfest booth with the proceeds going to the Drinkwine Scholarship.\*

## New Trustee

Reni McManus, School Librarian at CET has been elected to serve as Trustee on the Board of Directors of the Croton Benefit Trust, a five year term. She attended her first meeting last month. We are all grateful for her willingness to take on this new position as BTF Webmaster. Here are a couple of words from our newly elected Trustee:

It is an honor to have been confirmed as the newest Trustee of the Croton Teachers' Association Benefit Trust Fund. I would like to give back to my colleagues by learning more about our group's benefits and how they apply to each of us as individuals. I look forward to working with other members of the trust to serve as a representative and resource for the membership. Thank you, Reni McManus

## Update on the 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 [www.ctabt.org](http://www.ctabt.org) and mail it to UNUM or your coverage will terminate.

## Do You Have A Question

You may contact Preferred Group via the web, <https://mytpgplan.com/>, to submit questions or claims clicking on PG Blue and following the instructions. If you feel you have an issue that is not being addressed or prefer to call and speak to someone regarding your account or payment of a claim and do not want to use the web please call the Preferred Group at 866-989-8997. Identify yourself as a Croton Trust Fund member.

If you feel your question or problem was not resolved in a reasonable length of time, please email Melanie Hiller, our account executive, [mhillier@tpgplans.com](mailto:mhillier@tpgplans.com), or call the above number and ask to speak to her.

Should you have a question this summer and cannot get in contact with one of the trustees, do not hesitate to contact Preferred Group at the above number. Waiting until September may be too late to resolve an issue.

## The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or PGP contact information, try our website [www.ctabtf.org](http://www.ctabtf.org). It is there 24/7 for your use at all times. A feature included on the website is a photo of the five Trustees who run 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.

## You Have the Health Advocate Service

Health Advocate provides coverage for the entire extended family. In addition to covering eligible employees, their spouses, and their dependent 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 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 call **The Preferred Group** (the BTF's Benefits Administrator) at **1-800-573-7474**. If that leaves you unsatisfied, Lew Strumpf, our chairperson, and Lisa Dwyer, our Treasurer have offered to be of assistance to you. If any Benefit Trust Fund issue or question arises during the summer, feel free to contact Lew at [LStrumpf@prodigy.net](mailto:LStrumpf@prodigy.net) or Lisa at [lisa.dwyer@chufsd.org](mailto:lisa.dwyer@chufsd.org). Have a terrific summer.

## 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 June 2023.

### **Jocelyn Fontana - PVC**

She became a trustee in July 2016 and serves as newsletter editor and recording secretary. Her term expires in June 2022.

### **Ray Ferrara - CHHS**

Ray is the Trust archivist/liaison. His term expires in June 2020.

### **Lisa Dwyer - PVC**

Lisa is our treasurer, signs all our reimbursement checks, and collects all our money from the staff and the District. Her term expires June 2021

### **Renoir McManus - CET**

Reni our newest trustee beginning July 1, 2019. She has been elected by the CTA Executive Board for a five-year term ending June, 2024

### **Sue Lewis - PVC**

Sue became a trustee in September 2014, as of July 1, 2019, she will continue on the BTF; however, she will not be a trustee, but rather, an adjunct member in place of Jennifer Moore, CTA President.