
The Eye-Tooth

The CTA Benefit Trust Fund Newsletter

www.ctabtf.org

September 2018

Welcome to the 2018-19 School Year!

As in the past years, the Fund currently offers the following benefits: Dental, Vision, Wellness Program, Catastrophic Major Medical, Life Insurance, Employee Assistance Program, Long Term Health Care, Assist America and Health Advocate. Please refer to your plan book on the Trust website for more information on each of these benefits. In addition, feel free to contact any one of the current 5 Trustees who help oversee and manage the BTF (see "Who's Who on the BTF" on the last page of this newsletter). Also, please visit our Web site at www.ctabtf.org for all claim forms, the BTF plan book, schedule of benefits, dental preferred provider list, the newsletters, as well as links to helpful sites and updated BTF information.

Get Those Claims In!!!

Our last fiscal year ended June 30, 2018. All claims for the 2017-2018 fiscal year must be received by our third-party administrator PGP, no later than September 30, 2018. Any claims that have not been received by this date will NOT be paid. Also, please check with your dentist to make sure that the dental office has submitted your claim.

Wellness change for 2018-2019

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

Status Changes

Has your status changed? Did you get married, have a baby, get divorced, or change your family status in any way? We need to know. For you and your family to receive the benefits to which you are entitled, you must inform us of any changes. Children who have reached their nineteenth birthday are no longer eligible for benefits unless they are full-time

college students. The coverage for these students ends on their twenty-fifth birthday. Please keep in mind that this date is different than the date contained in the Affordable care health insurance law. Please contact Lisa Dwyer at Lisa.Dwyer@chufsd.org to update your paperwork or you can now use the new Change of Status form on the Web site.

You must provide your change of status within 60 days of having a baby, getting married, etc. or your new family members risk never receiving Catastrophic Major Medical benefits.

New Members to Join the BTF

The 2018-2019 school year has begun with 6 new CTA members and 1 new administrator to sign up for benefits. The process has begun to enroll all these new faces to the district along with their families. To that goal, the Trustees met with the new employees on Thursday, September 13th to complete all the paperwork which will enable them to receive the benefits to which they are entitled. However, as a heads up, the new folks have only until September 30th to enroll in the BTF Long Term care policy without undergoing medical underwriting. This is a one-time opportunity which is open to all new employees during their first 30 days of employment. Employees covered by the Benefit Trust can apply after this grace period, but there is a chance that a previous health issue may prevent them from being accepted by the insurance company. Feel free to examine the Long-Term care information on the Trust website or contact our Chair, Lew Strumpf, (LStrumpf@Prodigy.net) who will be pleased to answer any question you may have.

Changes - Catastrophic Major Medical Plan

You will be receiving a mailing in the fall from NYSUT Member Benefits CMM Insurance Trust regarding changes to the Group CMM Plan effective January 1, 2019. Although it may not impact you now, the change may result in an adjustment to your CMM coverage upon retirement.

Earlier this year, NYSUT Member Benefits CMM Insurance Trust notified the Benefit Trust Fund (BTF) that the CMM Plan was never designed to accommodate a retiree population. Following a lengthy period of analysis, it was decided that in order to maintain the financial viability of the CMM Plan, the practice of allowing all new retirees to remain in the Group CMM Plan would be discontinued.

The Group CMM Plan provided by BTF currently covers active and retired NYSUT and non-NYSUT Members. Effective January 1, 2019, the BTF will no longer be able to allow future retirees to remain in the Group CMM Plan indefinitely. All retirees in the Group CMM Plan on December 31, 2018 will be grandfathered and allowed to remain in the Group CMM Plan. However, as of January 1, 2019 all future retirees will be offered 18 months of Group CMM COBRA coverage upon their retirement. At the conclusion of the 18-month period the NYSUT retiree will be offered the option to transfer to the Voluntary CMM Plan. If the retiree is not a NYSUT Member their Group CMM Plan coverage will end without the ability to continue.

NYSUT members whose COBRA continuation period has ended and they chose to transfer to the Voluntary CMM Plan will not have the Critical Illness Benefit. The Voluntary CMM Plan does not have the enhancement of the Critical Illness Benefit

(one-time lump sum \$2,500 payment.) This benefit is only available to Group CMM Plan participants.

Please note that this mailing from the NYSUT Member Benefits CMM Insurance Trust, which you should receive sometime in October, is not specific to the Croton plan and may be confusing to the Croton members. Therefore, feel free to reread this newsletter and, if necessary, contact any of the Trustees with questions.

Questionnaire

Coming to your e-mail address mailbox at any moment is the Trust 2018 school year survey which contains questions regarding benefits that are currently offered through the BTF. Survey Monkey states that this questionnaire should take no longer than 4 minutes to complete. Your participation within the next 7 days will be greatly appreciated and will not only help the Trustees better serve you in the future but will make you better informed on what benefits are available. Please use the space at the conclusion of this survey to write any comments or suggestions you would like the Trustees to investigate for the future.

Tax Break

The New York State Legislature allows a state tax credit for premiums paid for long term care policies. The credit is 20% of the premium subject to certain restrictions. Please speak to your tax advisor to learn how this tax break can save you money. For the majority of those members of the Benefit Trust Fund who have chosen to purchase the long-term care policy from UNUM, this means you will have the Benefit Trust pay the first \$100 in premium and receive a rebate from New York State of 20% of the remainder as a tax credit upon completion of your New York state tax return.

Are You Returning from a Leave of Absence?

Please note if you are returning to the district from an extended leave then you need to update your member information and paperwork with the BTF. Please contact Lisa Dwyer at Lisa.Dwyer@chufsd.org with any new personal information.

Audit Notice

Please note that an audit of the financial statements of Croton Teachers Association Benefit Trust Fund for the 2016-17 year was prepared and is on file. Please contact any trustee if you wish to review the audit or have any questions.

Recent Q and A from membership

Q. My husband has recently been diagnosed with cancer. I never purchased the Cancer insurance sold by AFLAC. Is there any program that is offered by the BTF which can be of help to us?

A. Yes. The BTF currently offers catastrophic major medical insurance which not only helps with a cancer diagnosis but with any diagnosis of any major medical condition. Under this program, \$2,500 is paid to each member whom has been diagnosed with cancer or any other critical illness without submitting any bills.

Q. My parents are having trouble getting around. Is there any program which is offered by the Trust which will help them?

A. Yes. The BTF offers the Health Advocate service which would not only assist in helping your parents in such situations, but also assist in helping with their doctor bills if you believe were not handled correctly by insurance.

Q. Can my parents purchase the Long-Term Care policy which is offered by the Trust?

A. No. You and your spouse are eligible to purchase this coverage. Parents are not eligible. Teachers employed during the first 30 days can purchase this coverage without any health questions. The spouse of a teacher or a teacher who has been employed in the Croton District for more than 30 days must pass a health underwriting process. The Trust will pay the first \$100 in premium expense each year.

Q. If I choose not to pay for family dental/vision coverage, can my wife and children still have coverage by the Catastrophic Major Medical plan and wellness program?

A. Yes. There is no charge for your wife and children to have coverage by the Catastrophic Major Medical plan and wellness program. You must registrar them with PGP, our third-party administrator, within 60 days or the insurance company will not know they exist and therefore any claim submitted on their behalf will be denied.

The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or PGP contact information, try our website www.ctabtff.org. It is there 24/7 for your use at all times. A new 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 who donate their time while still having to prepare lesson plans, progress reports and all the other duties that are required by the district. They sometimes truly never sleep.

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.

- **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.

- **Ray Ferrara (CHHS & PVC)**

Ray joined the trust in July, 2015. Ray is the trust archivist and his term expires in 2020.

- **Jocelyn Fontana (PVC)**

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

- **Sue Lewis (PVC)**

Sue is our newest member who joins us as the webmaster. Her term expires in 2019.