
The Eye-Tooth

The CTA BTF Retiree Newsletter

www.ctabtf.org

September 2018

Welcome to the 2018-19 School Year!

As in past years, the Fund currently, offers the following benefits: Dental, Vision, Wellness Program, Catastrophic Major Medical, and Health Advocate service. Please refer to your plan book which can be downloaded from 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 downloads of 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 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. Approximately a year from now, the Trustees will determine how much money is available to reimburse such claims and inform you in the June newsletter how to proceed.

Changes - Catastrophic Major Medical Plan

You will be receiving a mailing from the NYSUT Member Benefits CMM Insurance Trust about changes beginning January 1, 2019 to their Catastrophe Major Medical plan. When it arrives, you may find this literature confusing because it is not specific to the Croton retirees. While in the past the CTA Trust has been paying the entire cost of this benefit for all retirees who choose to keep the BTF coverage in their retirement, these changes will affect the cost, and who qualifies for this coverage, in the future.

The first change affects who is eligible for coverage. Beginning January 1, 2019, non-NYSUT members will not be allowed to continue CMM coverage in retirement after the expiration of their COBRA period. However, all those retirees who have coverage on December 31, 2018, whether NYSUT members or not, are grandfathered into the program and will not lose coverage unless an individual voluntarily chooses to drop this coverage.

The second change is the cost of this coverage. The NYSUT Member Benefits CMM Insurance Trust has determined that it is retirees who use this plan the most and therefore cost the NYSUT Member Benefits CMM Insurance Trust the most in providing this benefit. Therefore, the NYSUT Member Benefits CMM Insurance Trust has informed the Croton Trust that it will no longer bill the Croton Trust the group rate for retirees but rather the individual rate based upon age. In other words, the older you are the more it will cost. This will result in a significant increase in premium. As an example, a 70-year-old retiree premium for the group rate this year was \$145.44. The Croton Trust paid this entire amount. But this change will eventually increase the annual Catastrophic Major Medical premium for an individual to more than \$500 and for family coverage to more than \$1,000. Clearly, the Croton Trust cannot continue to pay such a large premium and still provide dental, vision, wellness, and health advocate plans.

The NYSUT Member Benefits CMM Insurance Trust has agreed to phase in this large increase over three years. Therefore, the most likely scenario is that next May, 2019, when you receive the premium notice from PGP, you will see an option to pay for dental, vision, wellness, and Health Advocate. Then you will see a separate surcharge option to pay for the Catastrophe Major Medical plan. At that time, you will have an option of whether to continue with this coverage, by paying this surcharge, or to drop the Catastrophe Major Medical plan entirely. Once this plan is dropped, the member will be offered to continue coverage for a limited time under the COBRA law. After this period of time NYSUT Member Benefits will not permit a member to reenter the group Catastrophe Major Medical program.

Please remember that the NYSUT Member Benefits CMM Insurance Trust mailing, which should be in your mailbox sometime in October, is not specific to the Croton plan nor to Croton retirees and therefore may be confusing. When you receive this mailing feel free to reread this newsletter for clarification 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.

Status Changes

Has your status changed? Did you get married, have or adopt a baby, get divorced, or change your family status in any way? We need to know. In order 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 new health insurance law. Please contact Lisa Dwyer who at Lisa.Dwyer@chufsd.org to update your paperwork or you can now use the new Change of Status form on the Web site.

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. We now have many medical bills not covered by insurance. We know that we may be able to submit them to the Wellness program to receive some reimbursement. 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 a 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. 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, or the insurance company will not know they exist and therefore any claim submitted on their behalf will be denied.

Q. My wife and I have moved out of the Westchester area and there are no Raymond Opticians or in network dental provider to choose from. What should we do?

A. Choose the local provider of your choice. Submit the bill for vision to your medical insurance because sometimes Medicare pays for eye exams. Then take the medical EOB plus the bill for new glasses or contacts together with a vision claim form and send it to PGP for reimbursement according to the Trust schedule of benefits. For dental work, pay

the dentist and then again submit the bill along with a dental claim forms to PGP for reimbursement. For large dental bills, it will be necessary to submit them first to PGP to get a pretreatment estimate.

The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or PGP contact information, try our website www.ctabtbf.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 20
- **Lisa Dwyer (PVC)**
Lisa is our treasurer, signs all our reimbursement checks, and collects all our money from the active staff and the District. Her term expires June 2021.
- **Ray Ferrara (PVC)**
Ray joined the trust in July 2015. Ray is the trust archivist and his term will expire in June 2020.
- **Jocelyn Fontana (PVC)**
She serves as newsletter editor and recording secretary. Her term now expires in June 2022
- **Sue Lewis (PVC)**
Sue is our webmaster. Her term expires in 2019.