The Eye-Tooth

The CTA Benefit Trust Fund Newsletter

www.ctabtf.org

September 2022

Welcome to the 2022-2023 Fall Newsletter

As in the past years, the Fund currently offers the following benefits: Dental, Vision, Wellness Program, Health Advocate and Catastrophic Major Medical insurance. 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 five Trustees who help oversee and manage the BTF. Please visit our Website for all claim forms, the BTF plan book, BTF handbook, dental preferred provider list, the past newsletters, as well as links to helpful sites and updated BTF information. The Stirling/ 90 Degree Benefits corporation web portal, where you can view your claims and other information such as who in your family is covered, is located at: https://portal.90degreebenefits.com.

Wellness Claims for 2021-2022

Please remember to submit your July 1, 2021 through June 30, 2022 Wellness Claims (up to $300 per family) to Stirling Benefits by September 30, 2022. The form, which must accompany the submission along with receipts and/or EOBs, must be sent to Yohan Nunez at Stirling/90 Degree Benefit. The submission must be received by Stirling/90 Degree Benefits **by September 30, 2022 or it will not be paid**.

Stirling's Contact Information

Stirling's mailing address: Stirling Benefits, A 90 Degree Benefits Company | 291 S. Lambert Road, Suite 4 | Orange, Connecticut 06477. The company also upgraded their website: https://portal.90degreebenefits.com.

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.

Check Your Information

The Stirling 90 Degree Benefits corporation web portal is where you can view your claims and other information such as who in your family is covered: https://portal.90degreebenefits.com. Go to Benefits -> Enroll & Manage Benefits to check dependent information and make sure they are enrolled in the correct plans.

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.

CIGNA Preferred Provider Dental Network

Since we announced the Trust affiliation with CIGNA beginning on July 1, 2022, there have been many questions asked regarding this change. However, the most frequently asked question is whether a particular dentist is a preferred provider. There are two ways to get that question answered. The first way is to go on the CIGNA website www.cignadentalsa.com

The other way is to ask your dentist. Using this method, the dentist usually responds with which CIGNA plan does the Trust use? **The answer is PPO SA Plus.**

What can I do if I want to stay with my dentist but the dentist doesn't belong to the CIGNA network? Just submit the claim to CIGNA using the address on the membership card and it will be reimbursed according to the Trust schedule of benefits.

The member can also fill out the CIGNA Dental dentist nomination form on the link below and submit it to CIGNA to nominate a provider. CIGNA will then solicit the provider and ask them to join the CIGNA network. The provider can also reach out to CIGNA Provider Services at 1 (800) 88CIGNA (882-4462) and request information on how to join the network.

CIGNA Dental Dentist Nomination Form

Health Advocate

All members and their families are covered by the Health Advocate service at no extra charge. This company takes the headache out of dealing with insurance companies, or Medicare, when you have a claims issue. The Health Advocate service also provides other services to our members, their families and parents. For more information, the details are located on the Trust website.

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 and Stirling of any changes. Children who have reached their nineteenth birthday are no longer eligible for benefits unless they are full-time college students. Unlike the Affordable Care Act rules, the coverage for these students ends on their twenty-fifth birthday. Please use the new Change of Status form found on CTABTF.org and email Suzanne.Lewis@chufsd.org with your updated paperwork. **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.**

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 Sue Lewis at Suzanne.Lewis@chufsd.org with any new personal information.

Long Term Care Enrollment

New members have until September 30th to enroll in the BTF Long Term Care policy without undergoing medical underwriting. This is a one time opportunity and 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 BTF website and contact Lew Strumpf who will be pleased to answer any questions you may have.

Long Term Care 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 BTF 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 of the premium as a tax credit upon completion of your New York state tax return.

Catastrophic Major Medical Plan

The Group CMM Plan provided by BTF currently covers active members. All active members are covered by the Critical Illness Benefit which is a one-time lump sum $2,500 payment when diagnosed with a critical illness. See the plan book for a listing of such illnesses.

Audit Notice

Please note that an audit of the financial statements of the Croton Teachers Association Benefit Trust Fund for the 2020-2021 year was prepared and is on file. Please contact any Trustee if you wish to review the audit or have any questions. The Trust is currently being audited for the 2021-2022 school year. This process is a requirement by the Croton Board of Education.

Questions and Answers

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 family member who has been diagnosed with cancer or any other critical illness without submitting any bills. You just must submit a letter from your doctor along with an application from the Trust website.

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 find healthcare providers, but also assist in helping with their doctor bills if you believe they 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 of responding to health questions. The Trust will pay the first $100 in premium expense each year as an active CTA BTF member.

Q. If I choose not to pay for family dental/vision coverage, can my wife and children still have coverage by the Health Advocate Service?
A. Yes. All family members can avail themselves of the Health Advocate Service whether or not they are covered under family dental vision.

Q. I have been quoted $9,000 for a couple of implants. The cost of the dental visit was covered by Stirling. I have submitted a pretreatment estimate to Stirling. Can I visit another dentist for a second opinion? Will that visit also be covered by Stirling? Will I need another pretreatment estimate? How many dentists can I go to for such estimates which Stirling will cover?
A. There is no limit to how many dentists you can go to for a pretreatment estimate. The dentist or dentists would most likely charge you or Stirling for an office visit which would be covered. Most dentists do not charge for submitting pretreatment estimates. However, please note, you have a $3,000 family maximum for dental for each plan year. If the cost exceeds $3,000, you may want to spread the dental work over a two plan year period to increase the amount the Trust will cover.

Q. Is the $300 wellness program per person or per family?
A. The $300 reimbursement is per family.

Q. My dentist is not in the CIGNA network. Where should I send the claim?
A. All claims must be sent to CIGNA whether or not the dentist is in the CIGNA network. Their address is on your membership card.

Wellness Claims for 2022-2023

Hold on to your wellness claims. At the end of this school year, the Trustees will determine if money is available to reimburse wellness claims and inform you in the June newsletter how to proceed.

The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or Stirling contact information, try our website www.ctabtf.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 at
Stirling/A 90 Degree Benefits Company

Yohan Nunez is our Account Manager, Dental Plans, Wellness, and Vision claims. His email yohan.nunez@90degreebenefits.com. Direct phone number (203) 647-0625 and direct fax (203) 951-5695.

Alya Modagmesh, is our Corporate Finance Manager, handles billing. If you send in a payment for your long-term care premium and have a question, she is the person you should ask for. Her email Alya.Modagmesh@90degreebenefits.com. Direct phone number (203) 647-0607.

Carol Tufano-Flores is our Group Administration Specialist, handles our group enrollment benefits including life insurance, catastrophic major medical, health advocate and long-term care. She is the person you speak to if you have a question about one or more of these group policies. For example, you must provide your change of status within 60 days of having a new dependent, getting married, or your new family members risk never receiving Catastrophic Major Medical benefits. Direct phone number (203) 647-0633 and email address carol.tufanoflores@90degreebenefits.com.

Stacy Carlo is our Self Funded Plans Manager. Direct phone number (203) 647-0605 or email stacy.carlo@90degreebenefits.com.

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 2026.

- **Ray Ferrara (CHHS)**

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

- **Jocelyn Fontana (PVC)**

She became a trustee in July 2016 and serves as newsletter editor and recording secretary. Her term now expires in June, 2027.

- **Reni McManus (CET)**

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