The CTA Benefit Trust Fund Newsletter

www.ctabtf.org

December 2018

Process to View and Submit Claims

The Preferred Group Plan has launched an updated website. Please visit https://mytpgplan.com/ and click on PGP Blue. If this is your first time logging in, your user name is ***your first initial, last name and last four of your social security number***. Your password when logging in the first time is ***Password01***.

For example: JSmith1234 and Password01

The status of your claim will be available on once you log on. Also, you can save a stamp and get your money faster by faxing your claim form and supporting documents.

The Preferred Group
P.O. Box 15136
Albany, NY 12212-5136
(518) 641-0321 or (800) 573-7474
Fax: (518) 641-0325

What is an EOB?

An Explanation of Benefits (EOB) lists all the parts of a submitted claim. Teachers have noticed that there have been some errors on their EOB. This may cost the teacher and the Trust money. Please double check your EOB to make sure it matches services that have been rendered because there are yearly maximums to both the vision and dental plans. If you notice an error please give PGP a call.

Wellness Procedure for 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 had to make the following decision which was communicated to everyone in the September newsletter as follows:

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.

Catastrophe Major Medical Changes

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.

Long Term Care Statement

Those teachers and spouses who have opted for a cost of living adjustment for their long-term care coverage from UNUM should have received a document in their school mailboxes late last month indicating their coverage amounts beginning January 1, 2019. If you did not receive it, please contact Lew Strumpf at LStrumpf@prodigy.net.

Tax Break

As tax season approaches, we want to remind you that the New York State Legislature has passed a tax law allowing 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 after you complete your New York state tax return.

Problem with a Medical Insurance Claim?

Our Health Advocate service is designed to help our members and their family, including parents and parents-in-laws, in dealing with medical issues. It is especially helpful to assist you with eldercare issues. The Health Advocate can help with a wide range of senior issues such as explaining Medicare, locating eldercare services and assisting with medication concerns.

When you call (866) 695-8622 for assistance with an administrative or clinical healthcare system issue, you are assigned a Personal Health Advocate who takes responsibility for helping you. Personal Health Advocates are highly trained registered nurses, backed by a staff of administrative experts and medical directors. They know the “ins” and “outs” of the healthcare and insurance systems and help our members save time and money, contributing to more positive healthcare experience.

WE WANT YOU!

Want to know more about your benefits? Interested in helping make decisions about your dental, vision and other benefits? Become a Trustee and receive at least $500 for your time. The work entails attending four formal meetings per year, informal work sessions, and an additional task such as creating the newsletter. We welcome you to attend a meeting as a trial run.

The Trust Never Sleeps

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

Audit Notice

Please note that an audit of the financial statements of Croton Teachers Association Benefit Trust Fund for the 2017-18 year was prepared and is on file. Please contact please contact Lew Strumpf at LStrumpf@prodigy.net if you wish to review the audit or have any questions.

Who's Who on the BTF?

- **Lewis Strumpf (Retired - CHHS)** LStrumpf@prodigy.net

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 2018.

- **Lisa Dwyer (PVC)** lisa.dwyer@chufsd.org

Lisa, our treasurer, was elected to the team in 2006. Her term expires in 2021

- **Sue Lewis (PVC)** suzanne.lewis@chufsd.org

Sue became a trustee in September 2014, and she is our web master and corresponding secretary. Her term ends in 2019

- **Ray Ferrara (CHHS)** raymond.ferrara@chufsd.org

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

- **Jocelyn Fontana (PVC)** jocelyn.fontana@chufsd.org

Recording Secretary and newsletter editor – Jocelyn became a trustee in July, 2016. Jocelyn's term expires in 2022