
The Eye-Tooth

The CTA Benefit Trust Fund Retiree Newsletter

www.ctabtf.org

June 2022

New Membership Card

A new membership card will be mailed out to you in mid-June 2022 with a change in the mailing address for dental claim submission to reflect the Trusts affiliation with CIGNA. The new CIGNA plan is: **PPO SA Plus**. It will not be mailed from the 90 Degree Benefits company (formerly Stirling Benefits), but from a company 90 Degree Benefits hired to distribute them to our membership. Upon the arrival of your new card, discard your old membership card.

90 Degree Benefits'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 [90 Degree Benefits](#), go to Benefits -> Forms, Documents, Links, and print out the Croton Teachers' Association ACH Claim Reimbursement Form.pdf. Remember this is entirely optional. Please don't confuse this form with the one to pay your premiums, which is the Croton Teachers' Association ACH Retiree Premium Remittance Form.pdf. One form allows you to be reimbursed for your claims and the other allows 90 Degree Benefits to take the premium out of your account. Two different forms are necessary for these two different functions.

BTF Billing for 2022-2023

As you are aware, the School District does not pay any part of the Trust Fund Benefits for retired teachers and most administrators. Therefore, you should have received an email from our third-party administrator 90 Degree Benefits Benefits

with the invoice attached. If 90 Degree Benefits did not have your email address, you will receive the invoice by snail mail sent to your home address asking for payment to renew your Trust Fund coverage. If you didn't receive it, contact Alya Modagmesh who handles retiree billing: (203) 647-0607
Alya.Modagmesh@90DegreeBenefits.com

The cost of these benefits for the 2022-2023 school year is as follows:

Individual	\$1436
Family	\$1847 (\$75 per dependent for a family of more than 2)

You will be able to pay your premium via ACH withdrawal from your bank account. A form is available on the 90 Degree Benefits website if you choose this option. Please visit [90 Degree Benefits](#), go to Benefits -> Forms, Documents, Links, and print out the Croton Teachers' Association ACH Retiree Premium Remittance Form.pdf.

Please remember that if 90 Degree Benefits fails to receive your payment by July 1, 2022 the company will not pay dental or vision claims for any date of service on or after July 1, 2022.

FAQs regarding CIGNA

Q. What is the new CIGNA plan?

A. CIGNA **PPO SA Plus** plan.

Q. Do I also send vision claims to CIGNA as well?

A. No. Only send dental claims to CIGNA. Vision claims or wellness claims get sent to 90 Degree Benefits using the submission information on your current membership card.

Q. What if I go to the dentist on June 30 but my dentist doesn't send in the claim until sometime in July. Where is it sent?

A. The claim should be sent to 90 Degree Benefits. Any dental claim with a date of service on or before June 30, 2022 gets sent to 90 Degree Benefits. Any dental claim with a date of service on or after July 1, 2022 gets sent to CIGNA.

Q. Where does my dentist send claims if he/she does not belong to the CIGNA network?

A. Your dentist must send in all claims with a date of service on or after July 1, 2022 to CIGNA whether or not the dentist belongs to the CIGNA network.

Q. What can I do if I want to stay with my dentist but the dentist doesn't belong to the CIGNA network?

A. The member can 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.

[Dentist Nomination Form | Cigna Dental](#)

Benefit Plan Year Ends June 30th

You only have until June 30, 2022 to use your current year benefits. If you have not taken full advantage of your plan, you have a few weeks left to use these benefits. The new fiscal year for your vision and dental benefits begins July 1st. **All claims for the 2021-2022 fiscal year must be sent in by September 30th or they will be denied and not paid.** Please do not wait until the last minute. Your claims must be sent to our third-party administrator, 90 Degree Benefits, **before September 30, 2022** to • 90 Degree Benefits Company | 291 S. Lambert Road, Suite 4 | Orange, Connecticut 06477. You can also fax (203) 712-0852 or email claims@90DegreeBenefits.com your claims. Do NOT send dental claims for the 2021-2022 plan year with a date of service on or before June 30, 2022 to CIGNA.

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. This spare pair program includes bifocal lenses (with the line). One can also choose frames from up to 400 options. Remember that “anyone you choose” could be for a brother, sister, parent, or your next-door neighbor. Just bring them in with their prescription. If you need location information or wish other information about the company, you can visit their website at www.RaymondOpticians.com or email them at info@raymondopticians.com.

Medical Eyecare

If you visit an eye doctor for a medical condition that is not a routine service, your first step is to present your Aetna medical card or other medical insurance card if you have medical coverage under your spouse. In other words, all medical claims through an eye doctor that show a non-routine diagnosis must be submitted to your medical insurance, not to 90 Degree Benefits or CIGNA. The BTF only pays for routine eye

care. If you visit Raymond for routine eye care, please make sure that the claim form says 90 Degree Benefits at 291 S. Lambert Road, Suite 4 | Orange, Connecticut 06477.

Wellness Option For 2021-2022

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 the Trust bank account for use later. When the claims are less than the funding, this surplus is used to pay Wellness claims. Perhaps because of COVID, the Trust dental utilization was below budget. Therefore, the Trust has the funds to reinstitute the wellness program for the 2021-2022 plan year up to \$300 per family unit. [The form](#), which must accompany the submission, must be downloaded from the [CTA Benefits Trust Fund](#) website and must be sent to 90 Degree Benefits together with all claims with a date of service July 1, 2021 through June 30, 2022. The submission must be received by 90 Degree Benefits by September 30, 2022 or it will not be paid.

Wellness Option For 2022-2023

The Trustees have voted to use the same procedure in the school year beginning July 1, 2022 as they used for the last three years. 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 2023 newsletter how to proceed.

Catastrophe Major Medical

Just as a reminder there are two slightly different NYSUT catastrophic major medical plans. The first is the group plan which you have the option to pay with your dental/vision/Health Advocate invoice from 90 Degree Benefits and the other which you may pay individually to NYSUT. The only difference is that the group plan through the BTF and through 90 Degree Benefits contains what is called a catastrophic benefit rider which automatically entitles you and/or your spouse if you have purchased family coverage a one-time cash payment of \$2,500 for developing a catastrophic illness such as heart attack, stroke, terminal illness, cancer, quadriplegia, coronary bypass surgery, or major organ transplant. The individual plan through NYSUT, which has the same cost, does not contain this cash benefit rider.

Please be aware that this NYSUT program is optional and has been used so often by the members that it has gotten very expensive for NYSUT to pay for all the claims. As a result, you do have the option to continue your membership in the

Benefit Trust without continuing your coverage in the Catastrophe Major Medical program. Once you let this coverage lapse, you may never be able to re enroll.

If you have any questions, call 90 Degree Benefits's finance manager, Alya Modagmesh (203) 647-0607 or e-mail Alya.Modagmesh@90DegreeBenefits.com. You can also contact Yohan Nunez at 90 Degree Benefits 203-647-0626 Yohan.Nunez@90degreebenefits.com. Alternatively, you can contact NYSUT Member Benefits in Albany at (800) 626-8101.

Joining Our Ranks in Retirement

Johanna Mustacchi, Phyllis Carr, and Sam Occhipinti.

Health Advocate Service

Health Advocate provides coverage for your entire extended family. In addition to covering eligible employees, their spouses, and their children, they also cover the retirees' parents and parents-in-law. Many people play a part in their parents' healthcare issues and decisions, and Health Advocate can help. The usage report the Trustees have received from the company shows that the Croton Teachers and administrators have saved thousands of dollars through the help of this service. You can get help and save by calling 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 contact Yohan Nunez at **90 Degree Benefits Benefits Corporation at 203-647-0626 Monday through Friday 8:00 AM – 5:00 PM**. If you have additional questions, Lew Stumpf, our chairperson, has offered to be of assistance to you. Feel free to call Lew at (845) 526-3240 or email him at LStrumpf@prodigy.net or Lisa at lisa.dwyer@chufsd.org. Have a terrific summer.

Trustee Continues

Jocelyn has volunteered to service another five-year term as one of the five Benefit Trust Trustees. The Executive Committee of the CTA has affirmed her appointment. Congratulations Jocelyn for offering your time, energy, and expertise to serve the Trust in her capacity as Trustee and as the Newsletter editor.

The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or contact information for 90 Degree Benefits benefits, try our website www.ctabtf.org. It is there 24/7 for your use at all times. A feature included on the website is a new photo of the five Trustees who oversee 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 have your best interests as their goal. After all, we are members too.

Change in Schedule

Most of us have looked forward to receiving the first yearly edition of the Trust newsletter when the school year begins in September. This will be changed slightly during the next school year. The next edition of the newsletter will be published in October, 2022 so that it coincides with the end of the first quarter of our fiscal year. We are sure you will find that it will be worth waiting for.

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 2023.

Lisa Dwyer - PVC

Lisa, our Treasurer, was elected to the team in 2006. Her term expires in 2026.

Reni McManus - CET

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

Ray Ferrara - CHHS

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

Jocelyn Fontana - PVC

Jocelyn became a trustee July, 2016. She is the Recording Secretary and Newsletter Editor. Jocelyn's term expires in June, 2027.