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# The CTA BTF Retiree Newsletter

**www.ctabtf.org**

**April, 2022**

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## **BTF Family Benefits**

An invoice will be sent soon from Stirling to renew your individual and family coverage. The cost of these benefits for the 2022-2023 school year is the same as the last few years as follows:

<b>Individual</b>	<b>\$1,436</b>
<b>Family</b>	<b>\$1,847</b>

The cost will be slightly higher if you have dependent children. There is an additional charge if you have chosen to purchase coverage in NYSUT's Catastrophic Major Medical program through the BTF.

## **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. It will not be mailed from the Stirling company, but from a company Stirling hired to distribute them to our membership. We will send you an email when the cards have been mailed out so you should be on the lookout for a blank envelope.

## **FAQ Regarding CIGNA Dentists**

Since we announced the Trust affiliation with CIGNA beginning on July 1st, 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](http://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.**

## Who Should I Contact?

Contact information for the Croton team at Stirling Benefits:

Carol handles our group policies such as Health Advocate and Catastrophic Major Medical: (203) 647-0633 [Carol.TufanoFlores@90DegreeBenefits.com](mailto:Carol.TufanoFlores@90DegreeBenefits.com)

Yohan, handles your dental and vision claims: (203) 647-0625  
[Yohan.Nunez@90DegreeBenefits.com](mailto:Yohan.Nunez@90DegreeBenefits.com)

Alya handles retiree billing: (203) 647-0607 [Alya.Modagmesh@90DegreeBenefits.com](mailto:Alya.Modagmesh@90DegreeBenefits.com)

Tara handles COBRA: (203) 647-0656 [Tara.Beers@90degreebenefits.com](mailto:Tara.Beers@90degreebenefits.com)

Stacy is the supervisor of the group and can handle any of these issues in the absence of any of our team members: (203) 647-0605 [Stacy.Carlo@90DegreeBenefits.com](mailto:Stacy.Carlo@90DegreeBenefits.com)

## Health Advocate Usage in 2021

There have been 83 interactions by members of CTA BTF. The total time spent by the staff of the health advocate service was 34.1 hours on these 83 requests for help. That represents 34.1 hours of time that this benefit saved our membership.

Specifically, 12 of our members wanted assistance locating specialists for themselves or their families, including their parents. In addition, 66 of our membership had claims denied by insurance and the staff of the Health Advocate have dealt with these denials.

The remaining 5 requests for help involved Guiding members in accessing services and programs covered by their benefits which is known as COMPASS.

## Statement From A Member

“I wrote to the Trustees in February 2021 about coverage for my husband’s Forteo, an injectable drug for osteoporosis. I am happy to report that Health Smart Benefit Solutions, who administers the Trust’s Catastrophic Major Medical plan, has issued us a check for over \$5200. I submitted all of my husband’s medical bills, for a full year. They recommended that I submit all the expenses, not just the Forteo. But the actual payout seems to have come exclusively from the Forteo bills, after a \$2500 deductible. It was a ton of work getting all the documents together. I guess next year I will submit just the Forteo paperwork. It’s a two-year treatment plan. Thought you’d appreciate knowing that we had success with a claim to the Catastrophic Major Medical plan.”

## Wellness Changes for 2021-2022

The June newsletter will state whether we can reinstitute the Wellness Benefit this plan year. 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.

## The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or Stirling contact information, try our website [www.ctabtf.org](http://www.ctabtf.org). It is there 24/7 for your use at all times. Please contact any of the Trustees below if you have any questions on the upcoming changes.

- **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**

Recording Secretary and newsletter editor – Jocelyn became a trustee July, 2016. Jocelyn's term expires in June, 2027.