
The Eye-Tooth

The CTA Benefit Trust Fund Newsletter

www.ctabtf.org

April 2020

New Third Party Administrator

A few years ago, a baseball player who played for the Chicago White Sox for more than ten years was traded to the Boston Red Sox. When asked his thought of the trade he said "I guess that it proves that every ten years one should change their sox".

For over ten years the administrator of your Croton Teachers Benefit Trust has been Preferred Group Plans (PGP). The Trustees are pleased to now announce that they have voted to move the administration of your Trust beginning July 1, 2020 to a new company, **Stirling Benefits Corporation**. Your Trustees believe that this new company will provide an enhanced, or what you may say, a sterling level of service to our membership.

We hope you are as excited about this change as we are. More information regarding this company and the registration process, which will be required by each member, will be forthcoming. Please excuse the pun, but the Trustees hope this new company will knock your socks off with outstanding service.

Stirling Benefits Enrollment

BTF members will have to enroll using the Stirling Benefits website for benefits for the next school year. Enrollment instructions will be sent to you in the coming weeks. What you need to know now:

- While the new company will start officially on July 1, 2020, any dental or vision claim incurred on or before June 30, 2020 needs to be sent to our old company PGP.

- Any dental or vision claim incurred and dated on or before June 30, 2020 must be submitted to PGP for processing on or before September 30, 2020. If it is not submitted on or before September 30, 2020, it will not be paid.
- For members who have taken Long Term Care coverage, you will receive a bill for LTC from Stirling in late May or early June for the 2020-2021 school year. The payment will be due July 1, 2020.
- All members and retirees will receive a benefits card. This will include a member number that must be shown for dental and vision services. It is imperative to use your membership number to avoid confusion with other CTA organizations; for example Carmel Teachers' Association.
- The Trustees spent months and months going through our due diligence process in choosing this new company. As a result, we are sure of one thing: when a representative from Stirling says that they will investigate an issue and get back to you, they will investigate the issue and get back to you for sure.

BTF Family Benefits

As a reminder, if you would like the BTF to deduct the **cost (pre-tax) for family coverage** from the first paycheck in June, please fill out the BTF Google form by Friday, May 8, 2020. The cost for Family coverage for the 2020-2021 school year will be the same as last year as follows:

Member plus one dependent will be \$375.

The additional cost for two or more dependents will be \$75 each. The fact that the cost of family coverage will be taken out of your paycheck pre-taxed will result in your out of pocket cost being significantly less than these amounts.

Dental Plan Updates

Some people have reported that their dentists are no longer on the preferred provider list. This means that the dentists may not accept the Trust schedule as full payment for all procedures. Therefore, there is a potential that when you visit these providers you may have out-of pocket expenses. To prevent any misunderstandings please get your pre-treatment estimate amount from PGP before starting any dental work. Our website has been updated with the latest in network dentists and benefit forms.

Dental Plan Pre-Treatment Estimates

Please remember to have your dentist submit a pretreatment estimate for any non-routine procedure to PGP until June 30, 2020 or our new company Stirling Benefits starting July 1, 2020. Some teachers have failed to instruct their dentist to submit this paperwork which has resulted in claim denial or delay.

Wellness Change for 2019-2020

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. While the last audit of the Trust showed enough money to pay any and all claims, reinstating the wellness program at this time would not be prudent. Therefore, the wellness program will NOT be in effect this plan year.

PGP Website Notification

The Preferred Group is evaluating the new guidelines set forth by Gov. Cuomo to reduce onsite workforce down by 100%. Unfortunately, this new order disrupts many of our company's main basic essential functions. These main functions are the ability to sort mail, scan paper claims, process incoming checks and write checks.

While we have been quickly preparing for this expected eventuality, without these functions we are unable to continue operations until we can find other ways of performing these services. We currently have many offsite abilities, please keep in mind that we will not halt all behind the scenes functions and some processing efforts. Delays will include check, electronic and debit card payments through March 30th. We will continue to enter claims and accept and answer emails. Even though these emails are available, please know that we will get your payments and continue processing as quickly as possible.

We certainly appreciate your help and patience in letting us get the service back to being what you expect from our company. We feel that the above approach will give us the time necessary to re-organize and re-open most if not all of our business processes

Member Alert Program

We encourage all NYSUT members to join the MAP (Member Alert Program) email service. It allows you to be among the first to learn about NYSUT's new endorsed programs & services; changes to existing programs; and various prize drawings. MAP Alerts are sent out by email approximately once every three weeks. Visit www.memberbenefits.nysut.org or call (800) 626-8101.

- Be among the first to **hear about new, endorsed programs and program updates.**
- Receive **special offers.**
- Help NYSUT Member Benefits test out potential new programs and **provide them your feedback.**
- Give NYSUT Member Benefits **your opinions on new programs** under consideration.
- They **will not share your email address** with any outside interests.

- NYSUT Member Benefits will oversee the frequency of all email communications to ensure **you won't be inundated with emails.**

New York State Tax Credit for Long Term Care

With the April 15th tax deadline being extended until July 15, 2020, the Trustees hope you remember the New York State legislation allowing a state tax credit for premiums paid for long term care policies. The credit is 20% of the premium which you paid in 2019 subject to certain restrictions. Please speak to your tax advisor to learn how you may take advantage of this credit. 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.

New Role for a BTF Trustee

Last year Sue Lewis' 5 year term as Trustee came to an end. However, she will be taking on a new role with BTF. The CTA bylaws state that the President "*be an ex-officio member of all standing and special committees and will cast the deciding vote if necessary,*" Jen Moore has asked Sue to take on this responsibility and represent her as a member of BTF. Under this arrangement, this responsibility will shift the president's BTF duty to the vice president. Sue Lewis has now agreed to serve in this capacity.

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. Please contact any of the Trustees below if you have any questions on the upcoming changes.

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. His term expires in 2023.

- **Lisa Dwyer (PVC)**

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

- **Reni McManus (CET)**

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

- **Ray Ferrara: (PVC & CHHS)**

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

- **Jocelyn Fontana:(PVC)**

Recording Secretary and newsletter editor. Her term expires in 2022.