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# The Eye-Tooth

## The CTA Benefit Trust Fund Newsletter

[www.ctabtf.org](http://www.ctabtf.org)

June 2022

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### 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.

### 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 30, 2022 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 B | 291 S. Lambert Road, Suite 4 | Orange, Connecticut

06477. You can also fax (203) 712-0852 or email [claims@90DegreeBenefits.com](mailto: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. In the past, this free spare pair could be sunglasses or regular single vision lenses. Now Raymond has upgraded the program by offering the free spare pair to include bifocal lenses (with the line). One can also choose frames from up to 400 options. Remember the “anyone you choose” option could be for a brother, sister, parent, or your next-door neighbor. Just bring them in with you and with their prescription when you order your glasses or contacts. Do a double check if you visit Raymond for routine eye care, please make sure that the **claim form says 90 Degree Benefits**, 90 Degree Benefits Company | 291 S. Lambert Road, Suite 4 | Orange, Connecticut 06477. If you need location information or wish other information about the company, you can visit their website at [www.RaymondOpticians.com](http://www.RaymondOpticians.com) or email them at [info@raymondopticians.com](mailto:info@raymondopticians.com)

## Update 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 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.

## 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. The BTF only pays for routine eye care.

## 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](#)

## UNUM LTC Policy

For those teachers who are retiring, or leaving the district, you are reminded that the Long-Term Care policy that you may have purchased from UNUM is portable. This means that you are able to take it with you when you leave the district's employ. However, you will have to pay the insurance company directly and the Trust will no longer pay the first \$100 in premium. If this change affects you, please download the [form](#) from the Benefit Trust website and mail it to UNUM or your coverage will terminate.

## Health Advocate Service

Health Advocate provides coverage for the entire extended family. In addition to covering eligible employees, their spouses, and their children, they also cover the employees' parents and parents-in-law. Many people play a part in their parents' healthcare issues and decisions, and Health Advocate can help. In 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 contact Health Advocate at 1-866-695-8622.

## Trustee Continues

Jocelyn has volunteered to serve 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 the Newsletter editor.

## 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 [LStumpf@prodigy.net](mailto:LStumpf@prodigy.net) or Lisa at [lisa.dwyer@chufsd.org](mailto:lisa.dwyer@chufsd.org). Have a terrific summer.

## The Trust Never Sleeps

If you need claim forms, plan descriptions, trustee or contact information for 90 Degree Benefits Benefits, please visit our website [www.ctabtbf.org](http://www.ctabtbf.org). It is there 24/7 for your use at all times. The next edition of the newsletter will be published in mid-October, 2022.

## 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.