
The Eye-Tooth

The CTA Benefit Trust Fund Newsletter

www.ctabtf.org

April 2017

It's not a junk mail Program

We encourage all NYSUT members to join the MAP (Member Alert Program) email service which the BTF Trustees learned about earlier this school year when they attended the state Benefit Fund Conference. 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

New York State legislation allows a state tax credit for premiums paid for long term care policies. The credit is 20% of the premium which you paid in 2016 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.

Watch your school mailbox

In the next couple of days, you will be receiving in your mailbox a booklet from the Benefit Trust Health Advocate Service containing four wallet contact cards. Have you, your spouse, and parents place one in you and their wallet which can use when a health or billing issue arises with an insurance company or Medicare . This is a terrific program which assigns one specific individual to assist you in dealing with such issues and is paid for entirely by our union's Benefit Trust. Health Advocate information can also be found on our website at www.CTABTF.org. To get started on the website, please enter Croton Teachers Benefit Trust as the name of organization.

BTF Family Benefits CHANGE

We have adopted a tiered system for eye and dental family coverage. **The cost for individual plus one dependent will remain \$350. Each additional dependent will be \$50 per dependent.** The name of all dependents must be listed on the family coverage form. If you would like the BTF to deduct the pre-tax payment for family coverage from the second-to-last paycheck in June, please print out, fill out, and sign the BTF form and return it to Lisa Sable at PVC by Friday, May 12, 2017.

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.

PGP Website Notification

The Preferred Group, the company which handles you dental and vision claims, has enhanced its website: www.thepreferreddgroup.com. If you have yet to log on, your user name is your first initial followed by your last name followed by the last four digits of your Social Security number. The password when you log in for the first time is Password01. Please let the Trustees know what you like about this website and what you think should be improved.

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 2018.
- **Jocelyn Fontana (PVC)**
Recording Secretary and newsletter editor – Jocelyn became a trustee June 2016 for the 2016- 2017 school year.

Sue Lewis (PVC)

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

▪ **Ray Ferrara (PVC)**

Trust archivist. His term expires in 2020.

▪ **Lisa Sable (PVC)**

Lisa, our treasurer, was elected to the team in 2006. The CTA Executive Committee recently appointed her to another 5 year term. Her term now expires in 2021.