

YORKTOWN CONGRESS OF TEACHERS WELFARE FUND

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Mary Toub
Fund Administrator

June 2016

To: All Welfare Fund Members

From: Trustees

Re: Annual Summary of Member Benefits and Summer Hours

Dear Member,

Please be aware that the YCT Welfare Fund office will be **closed beginning Monday, June 13 and will reopen on Monday, June 27; the office will be open the afternoon of June 16 for any Legal Fund appointments.**

We have attached the Annual Summary of Member Benefits.

Please note that summer office hours will be from 7:00am to 2:00pm; Mary's lunch is usually between 1:00 and 2:00 but if you need to come in at that time or later, **call ahead and Mary will gladly make adjustments in the schedule.** It is always a good idea, if you want or need to come to the office during the summer, to call to make sure Mary will be in and not running an errand for the Fund or taking a vacation day.

Reminders:

RE: COBRA

As an employee of the Yorktown Central Schools covered by the Yorktown Congress of Teachers Welfare Fund you have a right to choose continuation of Welfare Fund coverage if you lose your benefits because of a reduction in hours of employment or the termination of your employment (for reasons other than gross misconduct on your part). Be aware this is separate from your health insurance coverage under the school group health plan; if you choose to continue health insurance under the school COBRA plan **this does not include** Welfare Fund benefits. If you have

declined health insurance from the district you are not eligible for COBRA through the district, however you **can** still COBRA Fund Benefits.

If you choose to continue coverage of the supplemental benefits provided by the Yorktown Congress of Teachers Welfare Fund, you must contact the Fund Administrator for information about COBRA and contribution rates. You have 60 days from the date you lose Fund coverage to inform the plan Administrator that you want to continue coverage.

RE: Orthodontia benefit

Remember, to receive the maximum orthodontia benefit, full payment should not be made to an orthodontist in one calendar year. Should the member choose to make payment in full in one year even though the orthodontia procedure continues over a longer period, the member is only entitled to the maximum one-year reimbursement. Some orthodontists may give a discount if a patient pays in full at the start of treatment; it is up to the individual member to decide what option is best for them. If you have questions about what to do, call the Fund office.

RE: Claims: Avoid the backlog in the spring!

Dental claims may be submitted as soon as the service has been performed. Claims for other benefits may be submitted as soon as the member has reached the maximum for the year; you do not have to wait until the end of the year.

RE: Website

Don't forget you can check the YCT website for news and updates: yctunion.com.

For information on the legal benefits and/or news and updates from Mirkin & Gordon, our legal benefit provider, go to: teacherslegalfund.com.

YORKTOWN CONGRESS OF TEACHERS WELFARE FUND

To: All Fund Members
From: YCT Welfare Fund Trustees
Date: June 2016

ANNUAL SUMMARY OF MEMBER BENEFITS

KEEP THIS NOTICE HANDY FOR REFERENCE CONCERNING CURRENT FUND
COVERAGES THAT APPLY TO YOUR GROUP

TEACHERS/CLERICALS/ADMINISTRATORS/NURSES/INDIVIDUALS/CTAs/TAs /AIS/ COMPUTER TECHNICIANS are eligible for:

General Dentistry - for member, spouse and children

Orthodontia - for member, spouse and children

Comprehensive Legal Services Benefit

Optical Benefit

Prescription Drug Co-Pay Benefit

Office Visit/Medical Co-Pay Benefits

Hearing Aid Benefit

Medical Deductible Benefit

Orthotics

Medical Expense Reimbursement Benefit [open only to those who retire and have incentive monies in the Fund].

BENEFIT ALLOWANCES AS OF June 2016

GENERAL DENTISTRY

1. \$2,640.00/year for member (not subject to deductible)
2. \$1,452 for spouse (subject to \$75 deductible)
3. \$660.00/ year/child (subject to \$75 deductible)(does not apply to surgical removal of wisdom teeth; reimbursement for wisdom teeth is in addition to the \$600/year/child maximum); exam, prophylaxis, child sealant(s) and child fluoride not subject to deductible.

ORTHODONTIA

1. \$2,500.00/year for either/or member, spouse or children
2. \$5,000.00 lifetime maximum per family (no deductible)

Note change: A member may now choose to make a payment in full to the orthodontist in one year even though the orthodontia procedure continues over a longer period. The member would be entitled to the maximum one-year reimbursement at that time and then the member may re-submit the following year to receive the maximum lifetime orthodontia benefit. If you have any questions about what to do, call the Fund Office.

OPTICAL BENEFIT (Covers member/dependents) \$330.00/calendar year covers glasses, frames, exams (**Optical Exam claims must be submitted to your medical insurer first.**)

PRESCRIPTION DRUG CO-PAY BENEFIT (Covers member/dependents) \$330.00/calendar year for drug co-pay; an additional 1% will be paid on claims over \$330.00. One claim submission/year.

OFFICE VISIT CO-PAY BENEFIT (Covers member/dependents) \$330.00/calendar year for office visit/medical co-pay; an additional 1% will be paid on claims over \$330.00. One claim submission/year.

over

MEDICAL DEDUCTIBLE BENEFIT (Covers member/dependents) up to \$200.00/calendar year; requires appropriate medical insurance documentation; covers medical deductible. (Benefit is \$175.00 for groups with less than full contribution rate); an additional 1% will be paid on claims over \$200.00/\$175.00. One claim submission/year.

HEARING AID BENEFIT (Covers member/dependents) \$1,500.00 once in any 5 year period. (\$990.00 for MEMBER ONLY for groups with less than full contribution rate); an additional 1% will be paid on claims over \$1,500.00/\$990.00.

ORTHOTICS BENEFIT (Covers member/dependents) \$300 once in any 5 year period; an additional 1% will be paid on claims over \$300.00.

MEDICAL PREMIUM REIMBURSEMENT BENEFIT (Open only to Retirees who have incentive monies in the Fund). Amount of reimbursement is determined by the member. One claim submission/year.

LEGAL SERVICES

Free wills for member/spouse/parents/parents-in law; free consultations and document reviews; low costs for house closings, adoptions, divorce and other legal matters. Call office for details.

IMPORTANT REMINDERS

1. **Changes in Status:** The Fund should be notified immediately whenever a change occurs in your eligibility status, such as, marriage, divorce, birth of child, adoption, change in spouse's employment and/or benefits.
2. **No claims will be paid when submitted more than NINETY (90) days after the calendar year** in which the expenses were incurred.
3. **If an employee leaves service** for reasons of retirement, termination or leave, he/she **may submit claims incurred during covered employment for a period of THIRTY (30) days after employment ceases.** After 30 days no claims will be paid unless the former employee has remained a member of the Fund, as provided by the trustees.
4. **Full Time Temporary employees**, who will be terminated at the end of a school year, are **eligible to receive up to the maximum reimbursements indicated above, during the SCHOOL YEAR** in which they are employed (i.e. Permanent Subs, CTAs/TAs and continuing full time leave replacements). Summer expenses will be reimbursed after resuming employment in September.
5. **Due to the Patient Protection and Affordable Care Act** which allows children to continue coverage under their parents' health plans until the age of 26, verification of full time student status is no longer necessary. However, this can still be used to qualify a dependent child for coverage. The Fund must have either verification of full time student status or a completed "Application for Coverage of Adult Child to Age 26". The latter application does not have to be re-submitted each year unless there is a change in your adult child's employment status.
6. **Full contribution rate** is equal to the maximum annual rate paid to the Fund by the Board of Education for Fund benefits.
7. **COBRA:** As an employee of the Yorktown Central Schools covered by the Yorktown Congress of Teachers Welfare Fund you have a right to choose continuation of Welfare Fund coverage if you lose your benefits because of a reduction in hours of employment or the termination of your employment (for reasons other than gross misconduct on your part). Be aware this is separate from your health insurance coverage under the school group health plan; if you choose to continue health insurance under the school COBRA plan **this does not include** Welfare Fund benefits. If you have **declined** health insurance from the district you are not eligible for COBRA through the district, however you **can** still COBRA Fund Benefits.
If you choose to continue coverage of the supplemental benefits provided by the Yorktown Congress of Teachers Welfare Fund, you must contact the Fund Administrator for information about COBRA and contribution rates. You have 60 days from the date you lose Fund coverage to inform the plan Administrator that you want to continue coverage.
8. **FALSE STATEMENTS ON THE ELIGIBILITY CARD OR ON FUND CLAIM FORMS CONCERNING DEPENDENT STATUS, SPOUSE EMPLOYMENT AND SPOUSE OR DEPENDENT BENEFITS PROVIDED BY AN EMPLOYER OR DEPENDENT, CAN RESULT IN A SUSPENSION OF ALL BENEFITS FOR UP TO ONE YEAR.**