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The following may assist in understanding the Benefit Trust Fund, the benefits provided. If there are any questions, please contact the trustee in your building or the plan administrator.

The board of Trustees that govern the functioning of the Trust Fund are:

Marc Knittel , Trustee – High School
Diane Batista, Trustee/Chairperson – Middle School
Ginger King, Trustee – Duzine
Dal Veeder, Trustee – Lenape
Paulette Easterlin, Trustee/NPUT President

The NPUT Benefit Trust Fund services the following units: The New Paltz United Teachers, Building Administrators, Managerial & Confidential, Education Support Staff, Facilities and Operations, Bus Drivers and Bus Attendants and Secretarial & Clerical.

Payroll and your deductions: There are 20 payrolls in the school year. You may elect to have your salary over the 20 payrolls or over 24 payrolls, in which case the equivalent of 4 payrolls is held until the end of the school year, (as a balloon check).

Part-Time Staff: (only applies to the NPUT Teacher unit)

Half-time (0.5) or more receive full benefits and will receive all applications.

Less than half-time (0.4 or less) receive 40% benefits – complete the registration form – required plans are: **Unum Long Term Disability, NYSUT Legal Plan, Life Insurance, Stacey Braun Financial Counseling and Vision Plan.** (If eligible dependents exist the family plan must be selected). A special enrollment form will be provided to you. **Part-time members less than 0.5 have \$1040 in their name.** A deduction will be made for those required plans. Long Term Disability deductions are based on salary and Vision is based on

coverage (individual or family). Once these deductions are made you may select from plans that are available, namely Delta Dental insurance, or Long-Term Care. The remaining funds will be applied to these selections. If the remaining fund is not applied in full, the balance will be placed in a Trust Annual Flex Fund to be claimed in June by submitting *unreimbursed dental or vision expenses* to the Trust. If you exceed the remaining funds that are available, the excess will be applied through payroll deduction.

***The following benefits are fully funded by the NPUT Benefit Trust. There is no cost to the employee. Please fill out the one-page active member enrollment form and you will be enrolled in:**

NPUT TRUST FUND DENTAL PLAN: This is a self-funded plan, where the trust determines the coverage and premiums. Delta Dental administers the claims for the Trust. The Trust participates in the Preferred Plan (PPO). Dependent children are covered until age 26. For controlled costs you must use a participating provider. Claim forms are found in each building or use dental office forms. If there is a concern, contact the Trust Administrator. The Plan term is July 1 to June 30. The maximum annual coverage is \$3000. Orthodontia has a \$3500 lifetime maximum. *You may also complete an enrollment and payroll deduction form to add dependents.* Dependent children can be covered to age 26. **(It is the members responsibility to advise the trust when the dependent child reaches age 26)**

NYSUT – DAVIS VISION PLAN: Those with dependents MUST file a family plan and include all eligible dependents. Dependent children are covered until age 26. **It is the member's responsibility to advise the Trust when the dependent child reaches age 26.** The plan includes one pair from Davis Vision's Frame collection and lenses/coatings. Note – not all are included. OR \$150 towards contacts other than Davis Vision contact lenses.

LEGAL PLAN: The NYSUT pre-paid legal plan. Employer-related matters not covered. No attorney charge when using a plan attorney for closing on a primary residence. Refund of \$ 300 if you use a non-plan attorney. Will Day and Will Signing Day are scheduled each year. This plan covers all eligible dependents.

STACY BRAUN FINANCIAL COUNSELING PROGRAM: Free financial consultations annually. For more information or to schedule an appointment call 1-888-949-1925. Spouses and/or other family members may attend consultations with you. Unlimited access to Stacey Braun's proprietary website: this password protected website is a useful financial tool intended to address many of your financial concerns. To access the site use *money* as your password and *newpaltz* as the User ID.

UNUM TERM LIFE/ AD&D INSURANCE: \$200,000 basic life. *The separate beneficiary form must be filled out. Be sure to include the name and social security number of the beneficiary.*

UNUM LONG AND SHORT-TERM DISABILITY PLANS: This plan insures up to 70% of your annual salary up to \$171,429. The Trust provides non-teachers with Short Term Disability protection to 70% of your annual salary to a maximum benefit of \$2000 per week.

UNUM LONG TERM CARE INSURANCE: (NPUT, Administration and Managerial/Confidential ONLY)

Trust Fund pays for basic plan 1 - \$3500/month for 2 years. (\$84,000) and no inflation and payment over a lifetime. Premium based on age at enrollment.

ASSIGNMENT OF A PERSONAL REPRESENTATIVE. Please fill out the forms and return them to the trust administrator. This is required if you are incapacitated and wish to have another individual seek information about your coverage. If your spouse/domestic partner, child(ren) over age 18 are covered on your plan you must have a Personal Representative Form prepared for them or information about their coverage cannot be shared. You are the MEMBER, and your representative is the INDIVIDUAL.

NPUT

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The following benefits are available for purchase. Additional payroll deductions will apply.

NPUT TRUST FUND DENTAL PLAN: *Complete enrollment and payroll deduction forms to add dependents.* Dependent children can be covered to age 26. **It is the member's responsibility to advise the trust when the dependent child reaches age 26.** The plan term year is from July 1 – June 30. The maximum annual coverage is \$3000. Orthodontia has a \$3500 lifetime maximum.

UNUM TERM LIFE/AD&D INSURANCE: The Trust provides each member with UNUM Term Life/ AD&D Insurance policy of \$200,000. This is free of health questions. At age 65 the face value is reduced to 65% and age 70 to 50%, that is \$130,000 and \$100,000, respectively. You may purchase supplemental, spousal coverage and child(ren) may be covered to \$4000. Members may carry this coverage into retirement.

UNUM LONG TERM CARE INSURANCE: (NPUT, Administration and Managerial ONLY) *Complete the long-term care buy up application. Contact the trust administrators or the website for cost.* Options are available to provide coverage for: member, spouse, parents, in-laws, grandparents of member or spouse.

Guidelines in the application of the Trust Plan

The Trustees made it clear that the following is a service being offered to other district employees and retirees so that they may share in the benefits of the Trust. It was also made clear that the (5) five member Board of Trustees will continue unabated. Trustee status is not being offered to the other employee units.

For all bargaining units that vote to participate in the Trust, the membership of said unit shall be required to participate in the Trust if the District pays the equivalent of the base cost of the benefit package as defined by their collective bargaining agreement.

If the District contributes more than the base cost of the Trust plan, the difference shall first be used to reduce the premium of any voluntary option selected by the member and the remainder shall be set aside in the Trust Flex Plan, on a per unit member basis. The remainder may be drawn from in June of each year through the submission of a claim form listing unreimbursed health related expenses. The claim form shall be filed with the Trust Administrator. The Administrator shall reimburse the member up to said difference for those expenses that are appropriate.

If the District contributes less than the base cost of the Trust plan, the difference shall be paid by the member through payroll deductions. The member shall provide the Trust with a payroll deduction authorization form to allow the transfer of said funds to the Trust.

STATUS OF BENEFITS IF EMPLOYMENT IS TERMINATED OR ONE IS GRANTED A LEAVE OF ABSENCE

If you serve through June 30th, your Trust benefit plans will continue through August 31st. The exceptions are the disability plans and term life/AD&D plan which will terminate on the last day of the month in which you resign. If disability has previously been approved and you retire/resign the disability benefits shall continue to the limit that the plan provides. Unum Insurance offers conversion and portability options for the resigning member to continue the term life insurance. The forms are included in a COBRA package.

If you take a leave of absence, resign or your position is terminated PRIOR to June 30th your coverage is terminated at the end of the month in which your active employment terminated. If you have any questions contact the Trust Administrator before submitting any specific leave or termination date. REMEMBER - health insurance is a District benefit, NOT a function of the Trust.

For full-time employees, part-time employees, long term substitutes, retirees and those granted a leave of absence whose service terminates June 30th, the Trust provides coverage through August 31st for the following plans: Pre-paid legal, Dental, Vision, Long-term Care and Term Life.