Your Coverage Ends When You Leave Employment

Your coverage under the Benefit Trust Fund ends on your last day of employment in The Newburgh City School District. For individuals leaving at the end of this school year, that date is June 30, 2012. Unlike your health insurance coverage, there is NO two-month extension of coverage. In most cases, if you begin dental work on or before June 30, you will be covered. However, this rule does not apply to all dental procedures. Please read the information under Procedure Dates on Page 4 of your Benefit Trust Fund booklet for specific information or call the Trust Fund at 562-7988 if you are unsure of coverage.

Dependent Coverage Under the Benefit Trust Fund

Dependent and student coverage under the Trust Fund is different from and is covered by different rules than dependent and student coverage under the health insurance coverage you have with the District. We are totally separate from the District. In order to maximize your dependent coverage, please refer to Dependent Coverage on Page 4 of your Trust Fund booklet.

Addressing Correspondence to the Benefit Trust Fund

When you send dental claim forms, prescription co-pay requests, or any other correspondence to the Benefit Trust Fund, you must address the items specifically to the “NTA Benefit Trust Fund.” Please do not address it to the “NTA Office.” HIPAA laws are very strict regarding individual privacy, and correspondence addressed simply to “NTA Office” will be opened by personnel who are not HIPAA certified. Protecting your privacy is our number one concern, but we need your help.

All Benefit Requests Require Trust Fund Member’s Name

If the last name of a spouse or dependent is different from that of the member, it is essential that the member write his or her name on RX receipts when submitting them for the prescription co-pay benefit. If we do not know the name of the member, we will not be able to credit prescription co-pay amounts. This, in turn, could delay payment of your prescription co-pay benefit. The same applies when visiting a vision participating provider. No vision authorization number will be issued if the provider cannot tell us the member’s name when the provider calls for an authorization number. When your dependent goes to a vision provider, your dependent must tell the provider your (the member’s) name.

Keep Track of Your Own Prescription Records

It is the member’s responsibility to keep track of his or her prescription receipts. We cannot answer telephone inquiries about money amounts accumulated towards your benefit. Instead, if you have not received your check within two weeks of your final submission, send us a written request and we will promptly address your concerns. Receipts in excess of your benefit will be destroyed. They will not be returned to you. Use the District courier or U.S. Mail when submitting prescription receipts. You may also drop them off in person at the Trust Fund office. The Fund is not responsible for problems which may occur with delivery. Label your envelope “BTF-

School Transfers and Home Address Changes

Be sure to notify the Trust Fund and request a new enrollment form if you change your school or home address. This is especially necessary if your school has been changed due to District reorganization. During the school year, we send benefit checks to your home school. If you change schools without telling us, we will continue to send your benefit checks to your school of record. If your check is lost and we have to write a new one, the Trust Fund will levy a $25 service charge for the new check. During the summer months, checks are sent to your home address. Please make sure that we have your correct home address, as well.

(Continued on Other Side)
We Require Student Verification Each Semester

A full-time student is defined as taking 12 undergraduate or graduate credit hours or more per semester. The enrollment form must have the embossed college seal affixed to it and original member signature. Fall registration is required for benefits on work performed on August 1st or thereafter. Spring registration is required for benefits on work performed on February 1st or thereafter. Student coverage is discontinued on the last day of the month in which a student graduates or when the student reaches the age of 25, whether remaining as a student or not. Again, we are totally separate from your health insurance.

Don’t Depend on Hearsay, Read Your Booklet

Your Benefit Trust Fund booklet contains all the rules to help you get the maximum benefit from your vision, dental and prescription co-pay plans. All veteran members have received a copy of the Booklet. New members should have received the booklet with their new member information from the Board of Education. If you didn’t receive a booklet or if you need assistance, call the Fund at 562-7988.

The Trust Fund Provides the Most Money for the Most People

The Fund’s guiding principal continues to be to provide the largest benefit for those dental procedures used by the most members. In other words, the most money to the largest number of members. If members follow procedures for filing claims, benefit payments will be prompt. Many times we are able to process claims the day we receive them.

There is a $25 Fee for Lost and Re-Issued Benefit Checks

Trust Fund rules require that all benefit checks be cashed within 60 days of issue. This requirement is printed on each benefit check. Checks which are “lost” or “misplaced” will not be honored after 60 days. Members who request a replacement benefit check will be charged a $25 service fee to help cover the additional clerical, accounting, printing, and stop-payment expenses. This fee will be deducted from the re-issued benefit check. To avoid this unnecessary cost, please cash your benefit checks within the 60-day time limit.

Your NTABTF is Self Funded and Self Administered

The NTA Benefit Trust Fund is self funded and self administered. We do not contract with outsiders to run our plan. Since we do not have to pay an outside third party to administer our plan, we are able to apply all monies to benefits after we meet our office expenses.

Only You Can Evaluate Your Vision Provider

Vision provider Evaluation Forms are now available on line at www.newburghla.org. Go to the Benefits Trust page and click on “Vision Plan Evaluation”. Vision evaluation forms are how we can insure that our members get the highest quality service from our vision participating providers. Or, call the Trust Fund and request a form.

E-Z Glass(es) for Members and Dependents

For vision services, call one of the Participating Providers listed below and make an appointment. The provider will verify your eligibility and obtain an authorization number. Only one number will be issued during each two-year vision cycle. If you want both an exam and glasses or contacts, you must get them both at the same time.

<table>
<thead>
<tr>
<th>DiNapoli Opticians</th>
<th>Samuel B. Schenker, O.D.</th>
<th>Village Opticianry</th>
</tr>
</thead>
<tbody>
<tr>
<td>313 Fullerton Avenue Newburgh, N.Y. 12550</td>
<td>14 Western Avenue Marlboro, N.Y. 12542</td>
<td>155 Main Street Brewster, N.Y. 10510</td>
</tr>
<tr>
<td>(845) 561-2970</td>
<td>(845) 236-3341</td>
<td>(845) 279-2411</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vision City</th>
<th>Austin Ryan Optika</th>
<th>Raymond Opticians</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marshalls Plaza</td>
<td>Stop and Shop Plaza</td>
<td>252 Hooker Avenue</td>
</tr>
<tr>
<td>1431 Route 300 Newburgh, N.Y. 12550</td>
<td>Main Street New Paltz, N.Y. 12561</td>
<td>Poughkeepsie, N.Y. 12603</td>
</tr>
<tr>
<td>(845) 561-0305</td>
<td>(845) 255-6780</td>
<td>(845) 471-3260</td>
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*# affiliated with Raymond Opticians*