

The Newburgh Teachers' Association

Benefit Trust Fund News

June, 2022

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Know Your Trust Fund Rules

Your NTA 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 NTA Benefit Trust Fund members will receive a copy of the NTA Benefit Trust Fund booklet in the fall. Please read the booklet carefully and call the us if you need any assistance at 562-7988.

The District and Trust Fund Do Not Share Personal Data

If you have changes in your address, name, school, marital status or dependent coverage or other personal information which you provide to the District for insurance or other purposes, please understand that the District and Trust Fund **DO NOT** exchange this information. You must provide us with this information separately. We are entirely independent entities. Once again, the District and the Trust Fund do not share information.

Update Your Enrollment Forms for “Summer” Addresses

Members who relocate on a temporary basis for any part of the year must update their enrollment forms to reflect this new location. We will continue to send all correspondence and benefit checks to the current address on your enrollment form (available on newburghta.com). We cannot accept telephone or written requests to send materials to a new location on a temporary basis. Members risk a significant delay in receiving benefit payments if an enrollment form is not current.

A Predetermination Will Tell You How Much You Will Get

Trust Fund dental benefits are based on a fee schedule. We do not pay benefits on a percentage basis.

When in doubt about whether a procedure is covered or how much your benefit will be, ask your dentist for an estimate of costs. Send it to us, and we will send you a pre-determination of benefits. This way you will not be surprised at the amount of your benefit, or find out, too late, that the procedure was not covered. We do not charge for this service.

The Trust Fund Pays the Most Money to 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 rules for filing claims, benefit payments will be prompt. Many times, we are able to process claims the day we receive them.

Go to www.newburghta.com to find NTABTF forms!

****Important Information****

- The Prescription Reimbursement program runs from February 1, 2022 through January 31, 2023. Active members are reimbursed for up to \$350 of prescription co-pays per cycle and retirees are reimbursed for up to \$175 of prescription co-pays per cycle. Remember, any prescription receipts received after 90 days from the “fill date”, will not be accepted.
- The two-year vision cycle began August 1, 2020. For vision services, call a participating provider and make an appointment.
- File your own dental claims. In order to protect our members' privacy, the NTABTF **does not** correspond with dentist offices.
- There is a \$25 fee for lost or re-issued checks. Please cash the check in a timely manner and be careful not to misplace it.
- It is very important to review coverage for dependents students. It is not the same as our Health Insurance.
- Be sure to notify the Trust Fund if you change your school or home address. 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 you move, summer checks will be sent to the home address on record.
- Know your Benefit Trust Fund rules. If you do not have the Benefit Trust Fund booklet, please contact us at 562-7988.
- Address all correspondences, dental claims forms and prescription co-pay requests to the **“NTA Benefit Trust Fund”**.

A Message from the Chairperson of the NTA BTF, Stacy Moran

In recognition that most of our NTA retirees are on a fixed income and are now all honorary members of the NTA, the requirements for current and future NTA retirees to qualify for fund benefits have changed. The Board of Trustees of the NTA Benefit Trust Fund recently established a policy that states that effective May 1, 2022, active duty NTA members, upon retiring from the NECSD for purposes of receiving payments from NYSTRS, NYSERS, or NYSLRS, will no longer be required to join or maintain their membership in the “Retired Teachers’ Chapter” in order to participate in the NTABTF (as long as they followed an earlier policy, if applicable, from October 2018 that said beginning with the 2018-2019 school year, with the exception of individually contracted participants, the BTF benefits will only be available to those affected employees who signed up to be members of the NTA during the first two months of their full time employment in the Newburgh Enlarged City School District and maintained their NTA membership throughout their entirety of their years of active duty). **Due to this change, retirees will only have to send in one check, their premium check, to continue their membership in the NTA Benefit Trust Fund.**

All current NTA retirees will be allowed to continue their membership in the NTABTF (if they have never let it lapse) for as long as they choose to pay the annual premium for the benefits. They will be asked to send in just one check to cover their BTF premium. They no longer have to send in dues payments to the “Retired Teachers’ Chapter” to maintain their membership in order to receive Trust benefits.

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