

# PPSTA BULLETIN

THE OFFICIAL NEWSLETTER OF THE POUGHKEEPSIE  
PUBLIC SCHOOL TEACHERS' ASSOCIATION

*Happy Holidays & Wishes  
for a Wonderful New Year!*



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May the spirit of the season grant each of you a moment of peace and gratitude for all that you have accomplished for others this year.

During a challenging year, PPSTA members came together in solidarity and support. We have risen to every new challenge set before us by providing a wide variety of educational opportunities and support to our students, their families, and our colleagues throughout our school community.

As we welcome the new year, let us take this opportunity to embrace new beginnings and make a resolution to continue to be there for each other as we continue to navigate the implications and complications caused by a global pandemic.

Thank you for continuing to be positive voices of change for so many of our students and their families everyday.



*President Popken*

Office Super Secretary:  
Olga Mirabilio  
officesecretary@ppsta.org  
Hours: M-F 8AM - 12 PM



*Stay Connected!*

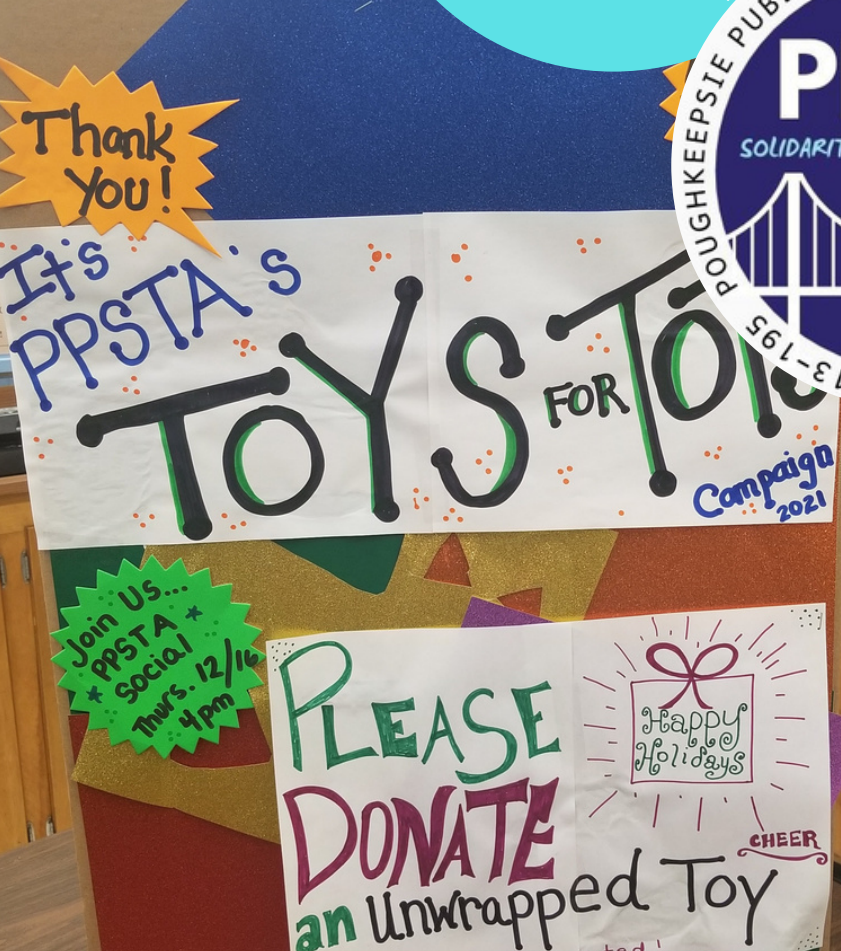


Poughkeepsie Public School  
Teachers' Association

@ppstapride

PPSTA is located at:  
40 Garden Street, Suite 207  
Poughkeepsie, NY 12601  
845.471.3376  
FAX 845.471.6793







## Important News:

### **ARLINGTON DENTAL**

has been sold to a corporation  
that will no longer accept our insurance.  
Please note that effective Jan 1, 2022 the  
practice will be out of network. Visit



PPSTA would like to send love and support to

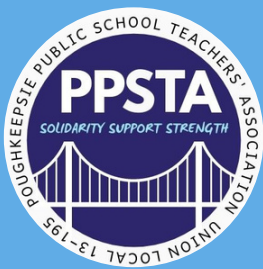
Heather Faircloth & Family  
on the loss of her father.

Gayle Gerrard & Family  
on the loss of her sister-in-law.

The Family of PPSTA Retiree  
Constandinos 'Gus' Felahi on his passing.

<https://www.vraimfh.com/obituary/ConstandinosGus-Felahi>

*If you would like PPSTA to include the name of a lost loved one, please email [bulletin@ppsta.org](mailto:bulletin@ppsta.org)*



***The PPSTA Newsletter is the official notification for our membership regarding all medical and dental insurance information through UMR.***

## **BENEFIT TRUST COORDINATOR:**

**Debbie Kardas**

**Office hours: 10:30-1:30**

**Tuesday, Wednesday & Thursday**

**Any Questions?**

**Call the PPSTA office @ 845-471-3376**

**or email To [benefittrust@ppsta.org](mailto:benefittrust@ppsta.org)**



### Good news!

After a prolonged negotiation Montefiore and United/UMR have settled a four year agreement effective December 1, 2021. This puts Montefiore owned facilities back in-network.

### Request from Benefit Trust

First a little education:

Medical/Dental Benefit Trusts, are a way of providing healthcare benefits to members. They are an alternative to conventional private health insurance products, and they are often structured to resemble conventional insurance as closely as possible since that is what people are used to.

Conventional insurance would involve an employer paying premiums to an insurer in exchange for the insurer providing their employees with medical insurance. With a Benefit Trust, the employer instead pays cash to a trust. This payment is then used to provide benefits to the member and their dependents.

Typically, a third party will be paid to administer and deal with issues such as claims handling. The way they handle the plan is based by a legal document that lays out the benefits. The Benefit Trust Trustees oversee this document and based on fiduciary responsibilities will make adjustments to the benefits.

Your PPSTA Benefit Trust is always looking for opportunities to improve your benefits. This can only be done following the most important rule fiscal responsibility comes first.

During our recent audit we were advised that we had 'too many' outstanding checks. We have over 400 checks that have been sent to providers and unit members that have not been cashed. While the majority of the checks are stale, we need to cancel them in order to reissue. The cost of that is \$35 per check. As the Chair of the Benefit Trust, I am working with the bank to try to reduce this cost. What I need you to understand is that this is money that is 'your' money that I think you would rather see it going towards the enhancement of benefits. So please, if you get a check, cash it!





## PPSTA BENEFIT TRUST INFORMATION

Calendar year information: Medical calendar year: 1.1-12.31  
Legal calendar year: 4.1-3.31 Dental calendar year: 7.1-6.30  
Opt-out calendar year: 9.1-8.31 Vision calendar year: 9.1-8.31



Notice to all UMR Plan members:

- Members can locate UMR Choice Plus providers by logging onto UMR
- To access it go to [www.ppsta.org](http://www.ppsta.org). On the top menu, click on "BENEFITS" then click on the "PPSTA Plan". You can also find the gym reimbursement form on this page.

**Getting married?** Call Olga at the PPSTA office for a change of status form. After you receive the marriage license, please send a copy to Olga. New family members **MUST** be enrolled in 30 days!

**Moving?** Call Olga with a change of address and phone information. You will also need to notify the PCSD Business Office.

**Are you expecting a new family member?** Newborns are automatically covered during the first 30 days following birth. Enrollment is required during the first 30 days to continue coverage, if you were not previously enrolled for family coverage. From date of adoption, provided family or dependent coverage is applied for within 30 days of adoption or legal custody. Please send a copy of the birth certificate to the PPSTA office.

**Status Changes:** Members are responsible for updating the plan within 30 days of any changes in health or dental coverage (for any covered member) or any changes in family status (divorce, separation, retirement, birth, death, adoption, change in full time student status, no longer an eligible dependent due to age, etc.) If you need to make changes to your enrollment status, or to the enrollment of any of your eligible dependents, please contact the PPSTA Benefit Trust office.

**Do you have a child in college?** Dependents in colleges are enrolled in the plan regardless of how far they live from home. There is no Out of Area coverage needed.

**Did your child graduate from college recently?** All children are covered under their parent's plan until the age of 26 as long as they are enrolled in the plan.

**Traveling to a foreign country?** PPSTA Medical coverage is limited to Emergency Care and is subject to the Emergency Care Copay plus an additional \$250 Copay for Foreign Travel. The bills need to be detailed in English or which are translated to English with the medical procedures clearly listed.

For a non-emergency situation, if you are out of the country less than six(6) weeks, the \$250 copay would apply to any service and the balance of the charges would be paid as an out of network benefit subject to the NPPO deductible (\$1,000) and coinsurance (30%). When you travel to a foreign country, we recommend you get some temporary travel insurance that is appropriate for the country you will be visiting.

**If you are returning from a leave of absence,** it is your responsibility to contact the PPSTA office to re-enroll for benefits.

**Medicare Eligibility:** Once you and/or your spouse are no longer actively employed and Medicare Eligible, you need to update your enrollment status. Please provide the plan with an updated enrollment form along with a copy of your Medicare ID Card. You must enroll in both Medicare Part A and B once you are no longer covered under a plan of a member who is actively at work. You must contact the District for information on reimbursing your Medicare Part B premiums.

**QUESTIONS** about prescription drug related questions, contact OptumRx at 1-877-559-2955.

**QUESTIONS** regarding available benefits, including preventive and routine services available to you and your dependents, contact UMR at 1-800-826-9781 Monday-Friday from 8am-5pm.

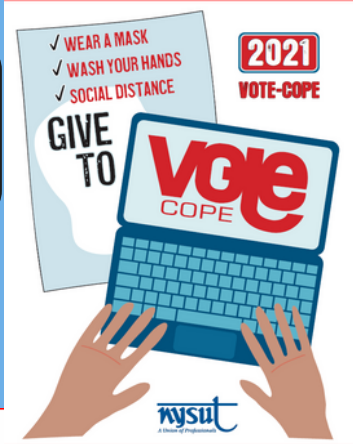
**ANY PROBLEMS** with the adjudication of claims or with a provider, PLEASE call the PPSTA office--We are here to help!






MORE INFO


VOTE-COPE




Support for candidates for public office is NOT determined by party affiliation but by a politician's record of support for union members' issues. Regardless of party, the critical issue is the level of commitment the candidate has demonstrated to union members and to quality service.




## About VOTE-COPE



Your statewide union has a political fund-raising arm called VOTE-COPE. VOTE-COPE is NYSUT's non-partisan action fund that coordinates the voluntary contributions of members and supports NYSUT-endorsed candidates and campaign committees that are pro-public-education and pro-labor.



No NYSUT dues dollars are used to support candidates or campaign committees.



NYSUT sends rebates to local unions based on a percentage (up to 40 percent) of the contributions VOTE-COPE receives from that local union's members. Those rebates can be used in local activities such as school board races and for passage of school budgets.



Your advisor is still available to help submit your easy one-page form for our winter **VOTE-COPE** campaign! Thank you for participating!

# Ready to learn more about the COVID-19 booster?



CLICK HERE

nysut

**Check out all your union membership has to offer!**

## **Legal Service Plan**

**Plan benefits include:**

- **Crucial estate planning documents (a Simple Will, Health Care Proxy, Living Will & Durable Power of Attorney)**
- **Free telephone consultations**
- **Guaranteed maximum fees for specific legal matters**

## **Financial Counseling Program**

**Plan benefits include:**

- **Unbiased objective advice**
- **Free telephone and virtual consultations**
- **Assistance with retirement planning, 403(b) savings, college savings, tax planning and more**

# **NYSUT Member Benefits**

**Every Dollar Counts!**

These are just two of the dozens of endorsed programs & services available to union members and their families.

Whether it's insurance products, financial or legal services, or discounts, shopping or travel, NYSUT Member Benefits offers numerous programs that can help you save time and money while protecting those you care about most. Many of these programs can be purchased through payroll or pension deduction for greater convenience and savings opportunities.

Member Benefits also provides the advocacy role that is so important should an issue or concern arise. We encourage you to take the time to explore the Member Benefits website to find out how we can help you make every dollar count!



Learn more by scanning the QR code to the left,  
visiting [memberbenefits.nysut.org](https://memberbenefits.nysut.org)  
or calling 800-626-8101.

