



the official newsletter of the POUGHKEEPSIE PUBLIC SCHOOL TEACHERS' ASSOCIATION



may 2023



The Benefits Edition



Open Enrollment Period May 15-June 15



2023-2024 Health Insurance Rates

Health Plan	PPSTA		MVP		CDPHP	
	Single	Family	Single	Family	Single	Family
2023-24 Premium	\$ 17,359.32	\$ 38,711.16	\$ 15,049.56	\$ 35,366.52	\$ 14,102.16	\$ 35,255.40
Net Premium	\$ 17,359.32	\$ 38,711.16	\$ 15,049.56	\$ 35,366.52	\$ 14,102.16	\$ 35,255.40
Employee Contribution						
Mandatory 11.5% Contribution			\$ 1,730.70	\$ 4,067.15	\$ 1,621.75	\$ 4,054.37
*PPSTA 1.75%	\$ 303.79	\$ 677.45				
Add: Prem in Excess PPSTA Plan						
Total Employee Contribution	\$ 303.79	\$ 677.45	\$ 1,730.70	\$ 4,067.15	\$ 1,621.75	\$ 4,054.37
1/20th Payroll Deduct	\$ 15.19	\$ 33.87	\$ 86.53	\$ 203.36	\$ 81.09	\$ 202.72

23-May-23

#FAIRCONTRACT #SOLIDARITY #UNIONSTRONG #5YEARSTOOLONG

POUGHKEEPSIE PUBLIC SCHOOL TEACHERS' ASSOCIATION

Support Students
by
Supporting Teachers!

#FAIRCONTRACT



Open
Enrollment
Period
May 15-June 15



PPSTA

Benefit Trust

Health
is wealth

PPSTA Medical Plan change effective July 1, 2023

The PPSTA Benefit Trust has voted on the following change:
Fitness/Wellness

- Maximum Benefit Per Individual Membership \$400
- Maximum Benefit Per Spouse Membership NO CHANGE



The rate of membership Medical premium obligation (for the 23-24 school year) will drop from 10% to 1.75%



UPDATE

How Does the End of the Health Emergency Impact Your Health Care?

Covid-19 Health Emergency Ends May 11, 2023, therefore the Federal requirements are lifted.

The PPSTA Benefit Trust has voted to proceed as follows:

1. **Covid-19 Vaccines-** over Advisory Committee of Immunization Practices (ACIP) recommended, and Centers for Disease Control and Prevention (CDC) adopted COVID-19 vaccine and booster serum and administration as part of preventive benefits at **zero-dollar cost share, when in network**
2. **Over the Counter (OTC) tests:** COVID-19 over the counter at-home test kits - Preferred Pharmacy option - Medical paid at \$12.00 per test effective 1/15/22 to a maximum of 8 tests per covered member per month.
3. **Surveillance testing:** COVID-19 tests are excluded if done for work or school requirements, travel or surveillance. (These would be the employers responsibility.)
4. **Covid 19 Lab Based Testing:** Office visit, urgent care center, emergency department, outpatient setting, telehealth and telemedicine vendor is covered at 100% of allowable; deductibles and co-pays waived; for in network ONLY
5. **Covid 19 Treatment:** Coverage for U.S. Federal Food and Drug Administration (FDA) approved or authorized COVID-19 treatments, including Paxlovid and molnupiravir (Lagevrio), in accordance with standard plan benefits.
6. **Telehealth:** Includes Behavioral Health/ Telehealth: In network 100% no ded, \$15 copay: out of network 70% after deductible.
7. **Teladoc:** 100%, no deductible or copay.



PPSTA BENEFIT TRUST

Calendar Year Information:

Medical: January 1- December 31

Dental: July 1- June 30

Vision: September 1- August 1

Legal: April 1- March 31

Opt-Out: September 1- August 31

Notice to all PPSTA/UMR Plan members:

Members can locate providers by logging onto [UMR](#) or through the [PPSTA website](#) under Benefits page, just scroll down to:

Health Benefit Summary Plan Description

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 within 30 days!!

GYM REIMBURSEMENT:

Find this form on the [PPSTA website](#) under Benefits page..

MOVING?



Call Olga: 845-471-3376 at the PPSTA office, with your 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! From date of adoption, provided family or dependent coverage is applied for within 30 days of adoption or legal custody. You **MUST** contact the PPSTA office in the first 30 days. Please send a copy of the birth certificate and Social Security Card 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 the enrollment of any of your eligible dependents, please contact the PPSTA Benefit Trust office.

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.



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.

Traveling to a foreign country this summer?

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 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 in a foreign country, we recommend that 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 & 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.

If you need to make changes to your enrollment status, or to enrollment of any of your eligible dependents, please contact the PPSTA Benefit Trust Office!

If you have other questions regarding your available benefits, including the preventive and routine services available to you and your dependents, contact:

UMR 800-826-9781 Monday-Friday from 8am - 5 pm

Questions about prescription drug, contact OptumRx 1-877-559-2955

If there is ever any problem with the adjudication of claims or with a provider, PLEASE call the PPSTA office!

NEWS

Benefit Trust Coordinator: **Debbie Kardas**

benefittrust@ppsta.org

Office hours: 10:30-1:30

Tuesday, Wednesday & Thursday

845-471-3376

www.ppsta.org

Please visit www.ppsta.org to access your health care information & updates.

To comply with the federal Transparency in Coverage Rule, UnitedHealthcare, UMR and HealthSCOPE Benefits creates and publishes the Machine-Readable Files on behalf of the PPSTA Benefit Trust. This link will be active July 1, 2022.

To link to the Machine-Readable Files, please click on the URL provided:
<https://transparency-in-coverage.uhc.com/>



IN SOLIDARITY

PPSTA's Contract News Source



#FAIRCONTRACT #SOLIDARITY #UNIONSTRONG



Join us.



PPSTA

Crisis Committee

Samantha Rosario
Crisis Committee Chair
srosario1223@gmail.com

Krista Sloan
Communication Chair
krista.shannon1@gmail.com

Danielle Omondi
Treasurer
dmarieomondi@gmail.com

Kristen Hendrickson
Crisis Center Chair
kthen55@gmail.com

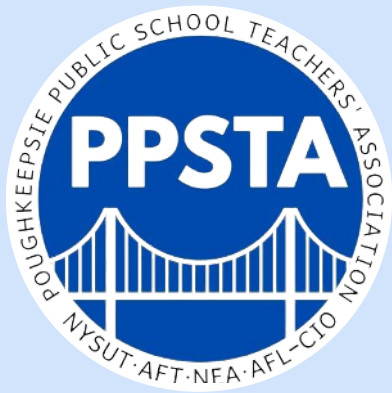
Jillian Rotsky
Picket Captain
jsrotsky@hotmail.com

NEXT MEETING JUNE 2ND

Volunteers are still needed!
Please reach out to the crisis committee members with any questions or if you're interested in joining.



ppSTA strong



A message from Joe North~

"Thank you to all who voted in this month's General Election! Here is your new PPSTA Leadership Team starting June 1st 2023. Congratulations to all of the winners!"



Thank you!



President: Kim Popken

1st Vice President: Heidi Murphy

2nd Vice President: Heather Duncan Carter

Treasurer: Kim Coleman

Secretary: Ashley Bass



NYSUT Delegates:

Amber Grant

John Hines

Selena Barrington (alternate)



Morse Advisors:

Kevin Buckland

Stephanie Green

Erica McIntosh

Jill O'Flaherty

Krista Sloan

Joelle VonBischoffshausen



Morse Trustee:

Kristen Hendrickson

Clinton Advisors:

Don Stark

Kate Berean

Suzi Sullivan



Clinton Trustee:

Beth Kassa

ELC Advisors:

Noelle Willis

Mia Runza

Jessica Solera

Nicole Guerra



ELC Trustee:

Heather Faircloth

PMS Advisors:

Jamie Sheehan

John Hines

Samantha Rosario

Selina Barrington

Aileen Lord

Justin Jolly

Lynnece Edmond

Sara Burlingame

Steven Resler



PMS Trustee:

Carey Daniels

Victoria Damman

Michelle Bleakly

Krieger Advisors:

Gina Collins

Kelly Rooney

Maryellen Trocino

Stephanie Volkland



Krieger Trustee:

Jillian Rotsky

Warring Advisors:

Carleigh Koren

Patrick White

Leah Wallace

Janet Johnson



Warring Trustee:

Tanya Holk

PHS Advisors:

Mercedes Karabec

Amber Grant

Justin Garrett

Cat Bryson

Tasha Benbow-Harris

Denise DiCarmine

Joe Laster

Nate Lawrence

Sarah Eyler

Rick VanScoyk



PHS Trustees:

Marvin Edwards

Pam Knittle

Gayle Gerrard

David Laffin

PPSTA

End of Year Soirée

*Celebrating this Year's Retirees
&
Newly Tenured Teachers*

Friday, June 9, 2022
4:00 - 6:30 PM

~~SHADOWS~~
on the hudson

TRUE RIVER ROOM
176 Rinaldi Boulevard
Poughkeepsie, NY 12601

Passed Hors d'oeuvres Reception
coffee, tea & soft drinks
Cash Bar



venmo

Please send payments via venmo
@aileenlord or cash or check to
Aileen Lord at PMS
Aileen cell: 845-216-2308

RSVP
here

by June 6



Sweet Solidarity!!

PPSTA CBR's & Representatives!
Please meet us at the PPSTA office!

June 21st

3:30 - 5:00 PM

**PPSTA OFFICE
40 Garden Street
Suite 207**

Button Passing Ceremony
Check Distribution
Snacks & Lemonade Served
PPSTA End of Year Gift

SLAY ALL DAY

This meeting is for
2022-23 & Newly Elected
CBR's/Trustees/Advisors.





Happy Teacher
Appreciation Week
to all the amazing, caring,
dedicated educators
of the PCSD!



PPSTA Proud!



Office Secretary:
Olga Mirabilio
officesecretary@ppsta.org
Hours: M-F 8am-12pm

PPSTA is located at:
40 Garden Street, Suite 207
Poughkeepsie, NY 12601
845.471.3376
FAX 845.471.6783

****PPSTA Bulletin Deadline for submissions is the
1st of each month. If you have articles, items of interest,
information on congratulations and condolences,
please submit them to bulletin@PPSTA.org****



Benefit Trust Coordinator:

Debbie Kardas

Office hours:

Tues, Wed, Thurs: 10:30-1:30

Questions?

Call PPSTA office 845-471-3376

Or email at benefittrust@ppsta.org

**THE PPSTA BULLETIN IS THE
OFFICIAL NOTIFICATION
FOR OUR MEMBERSHIP
REGARDING ALL MEDICAL
AND DENTAL INSURANCE
INFORMATION.**

FREE & EASY!

Looking for an easy way to support your
union?

Follow & Like PPSTA on Instagram & Facebook!



NEW PROGRAM ANNOUNCEMENT!

Universal Life Insurance with Convalescent Care Benefit

provided by:

Trustmark[®]
benefits beyond benefits

- Innovative universal life insurance product provided by Trustmark[®], combining life insurance coverage with a convalescent care benefit that can be used to pay for long-term care services.
- **Limited time offer!** In-service members ages 18-64 who enroll between May 1 and June 16, 2023 may qualify for guaranteed coverage (no medical questions) up to \$50,000.
- Retiree members up to age 70 may elect coverage up to \$100,000 by answering some medical questions.

LIVING BENEFITS FOR LONG-TERM CARE

You could require long-term care services at any point in your life, which could cost hundreds of dollars per day. This universal life insurance program includes a convalescent care benefit that can help pay for these services at any age. Policyholders with a qualifying claim can collect up to 4% of their universal life death benefit per month for up to 25 months -- helping to cover the cost of long-term care services such as an in-home health aide, assisted living facility, or nursing home care.

LIFE INSURANCE

Protecting your loved ones is one of life's greatest responsibilities. Along with the grief that comes with losing a family member, survivors may suddenly be faced with costly expenses, debts, and a loss of income. Your death benefit can be used to help pay these expenses or for other items such as tuition or savings.

YOURCARE360 ONLINE RESOURCE GUIDE

This program includes access to YourCare360, providing an online resource that can help to guide you and your family through the caregiving journey.



Learn more by scanning the QR code to the left,
visiting memberbenefits.nysut.org
or calling 800-626-8101.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.

May-Jun 2023

