THE OFFICIAL NEWSLETTER OF THE POUGHKEEPSIE PUBLIC SCHOOL TEACHERS' ASSOCIATION MARCH 2024

Recruiting Candidates Are YOU willing to Make a Difference for the Children of Poughkeepsie?

> Need help getting started? Contact Kim Popken at president@ppsta.org.

Nominating petitions are available for any City of POK resident who interested in serving the district as a school board member. To get a nominating petition, please contact Becky Torres, District Clerk, to make an appointment to pick up the nominating packet at (845) 451-4900 ext. 4973 or by email at

Completed nominating petitions are due to the district Board Clerk by 5 p.m. on Wednesday, May 1, 2024.

BECOME A VOICE FOR THE STUDENTS IN YOUR COMMUNITY!

Become a School PCSD Board Candidate!!

PPSTA will be hosting a 'Meet the Candidates' night in May!\_\_\_\_



PPSTA Proud! Thank you all so much for the amazing amount of support that PPSTA members showed for our Sparrow's Nest fundraiser! Your generosity enabled PPSTA to contribute almost \$1000 to Sparrow's Nest to support families during a cancer diagnosis. Your kindness will help serve many delicious meals to families right here in the Hudson Valley. If you'd like more information about how to get involved with Sparrow's Nest, please visit <u>www.sparrowsnest.org</u> or reach out to me.

xo Annemarie Buccheri







\*\*PPSTA Bulletin Deadline for submissions is the 1st of each month.\*\* Do you want to highlight your classroom or school event? Do you have awesome pictures of union members doing great things? If you have: \*Articles \*items of interest \*Congratulations \*Pictures \*Condolences Please submit them to bulletin@PPSTA.org\*\*



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



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

# EARTH DAY COMMUNITY CLEANUP

"We live on this point called Earth think about what you might do, today or tomorrow - and make the most of it"

SATURDAY, APRIL 20, 2024 11:00AM - 1:00PM ERLINE PATRICE PARK, POUGHKEEPSIE, NY

# CLICK HERE

Register at: Communitymatters2.org Contact: cm2pkny@gmail.com Communitymatters2

PPSTA extends its deepest sympathies and support to our colleagues who have lost a loved one...



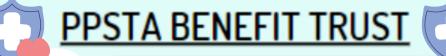
JICIN

Joanna Banis

**Heather Martino** 

Ann Marie Tucker PPSTA extends its deepest sympathies and support to our retiree, former PMS History Teacher Retiree, Michael Hornak, on the loss of his brother Stanley.







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 <u>UMR</u> or through the <u>PPSTA website</u> 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. <u>New family members must be enrolled within 30 days!</u> GYM REIMBURSEMENT: Find this form on the

PPSTA website under Benefits page.

MOVING?



It is critical that when your address changes that you notify Olga (<u>officesecretary@ppsta.org</u>) and Debbie (<u>benefittrust@ppsta.org</u>). If we don't have your correct address things like dental and medical reimbursements will go to your old address and they don't always get sent back to UMR!

## Are you expecting a new family member?

Newborns are automatically covered during the first 30 days following birth. <u>Enrollment is</u> 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 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 deductable (\$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 Eligibilty:

Once you and/or your spouse are no longer activley 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 staus, 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!

# Benefit Trust Coordinator: Debbie Kardas

benefittrust@ppsta.org Office hours: 10:30-1:30 Tuesday, Wednesday & Thursday 845-471-3376

# <u>www.ppsta.org</u>

Please visit <u>www.ppsta.org</u> to access your health care information & updates.



NEWS

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/ The PPSTA Benefit Trust has engaged Health Navigator for actives and retirees no matter what their choice of medical plan. Members can use the service for not only their immediate dependents but parents, parent in laws and non-dependent adult children over the age of 26.



Health Navigator

Health Navigator now has an app: SunLife Health 360

The app can be used to get healthcare support or various wellness workouts.

You can also call 888-352-4969 or go to

www.PinnacleCare.com/health-

navigator-support CLICK HERE

Health Navigator Services

Sun Life Health Navigator Care Advisors provide a high-touch, personalized model of support, offering in-depth medical knowledge of all health conditions.

Once Members engage with a Health Navigator Care Advisor, they continue working with the same trusted person throughout their engagement.

When a Member is facing a complex medical condition such as cancer, our Care Advisors help get access to <u>top experts quickly</u>, <u>confirm diagnoses</u>, and determine appropriate treatment options.

Members with less complex medical needs are provided assistance with navigating the healthcare system based upon their unique circumstances, needs, and preferences. The range of services includes:

Health Advisory & Advocacy

- Dedicated personal advisor
- Expedited access facilitation and appointment scheduling with top specialists Treatment Decision Support & Navigation
- · Review and confirmation of diagnosis from medical professionals
- · Data validated research on treatment options
- · Identification of clinical trials
- Member-Physician Matching
- · Preferences for in-network or best-in-class specialists, including geographic preferences
- · Physician credentials, including education, fellowship training, and ongoing research

 Physician experience and evaluation of medical licensing qualifications, certifications, and disciplinary sanctions

- Physician affiliations with hospitals/medical centers
  Expert Medical Opinions
- · Expedited medical records collection and organization
- Clinical case review
- Identification of top in-network physicians
- · Facilitated virtual consultations, written or video
- · Facilitated in-person appointments



OPTUM Rx Policy that you should be aware of: Refill to soon Policy: Refill Limits:

# REFILL A PRESCRIPTION

- For non-controlled substances, a refill percentage requires members to use at least 75 percent of their retail prescriptions or 70 percent of their home delivery prescriptions before refills are considered for plan coverage.
- 2. 2.Controlled substances require 90 percent of retail and 80 percent of mail to be used before refills are considered.

This edit helps identify possible fraud or abuse of products based on requests for overrides. OptumRx customer service advocates are authorized to allow vacation overrides for one 30-day supply per member per year. The refill percentages are based on the day's supply of the previous prescription processed through the claim payment system.

Changes to our Medical Plan Effective July 1, 2024:

- Outpatient Advanced Imaging Above \$2500 Charges in network co-pay changing from \$100 to \$50.
- 2. Office Surgery Over \$500 charges in network co-pay changing from \$250 to \$50

Please note:



Therapeutic Injections If Billed With An Office Visit: In network Co-pay Per Visit remains at \$15 !!!!

Some practices are coding such occurrences as Office Surgery. If that is the only code they use, it is the members responsibility to question the provider!

# Top-of-the-class coverage for your pet

NYSUT members have access to My Pet Protection®, a unique pet insurance plan available only through workplace benefits programs. Get a quote today

by visiting https://benefits.petinsurance.com/nysut.



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NYSUT Member Benefits offers dozens of endorsed programs and services that can save you money, assist you in protecting your family, and help you plan for the future.

#### Legal Service Plan

Plan benefits include:

- Crucial estate planning documents (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 & virtual consultations
- Assistance with retirement planning, 403(b)
- savings, college savings, tax planning and more

For an annual fee, the Legal Service Plan -- provided by the law firm of Feldman, Kramer & Monaco, P.C. -- offers legal expertise on a variety of personal legal matters such as dealing with a speeding ticket or handling estate planning. Plan participants receive unlimited access to toll-free advice weekdays from 9 a.m. to 5 p.m. (EST) as well as a toll-free hotline for urgent legal assistance outside of these hours.

Meanwhile, the Financial Counseling Program -- provided by Stacey Braun Associates, Inc. -- offers unbiased, objective advice customized to your specific financial situation. The full-service program provides up to six hours of objective toll-free telephone or virtual consultations with a Stacey Braun Certified Financial Planner. \*



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.

#### Mar/Apr 2024