



THE OFFICIAL NEWSLETTER OF THE  
**POUGHKEEPSIE PUBLIC SCHOOL  
TEACHERS' ASSOCIATION**

APRIL 2024

*End of Year  
Party!*

# PPSTA

Celebrating this Year's Retirees  
&  
Newly Tenured Teachers

Friday, June 7, 2024

3:30 - 6:30 PM



Hot Appetizers  
& Pasta Dinner

**\$25.00**  
per person

Cash Bar

*RSVP*  
**here**



**venmo**

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

Save  
The  
Date



ATTENTION

PLEASE



# General Membership Meeting

Date:  
Thursday,  
May 9th at  
PHS at  
3:30pm



Agenda:  
\*Benefit Trust  
-Health  
Navigator  
-Vision Plan  
\*PPSTA Update  
\*Questions

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

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



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



Nicholas Cedeno  
Jacqueline Fields-Clyburn  
Ashalet Gooden  
Cheryl Haines  
Joelle Price  
Hannah Wood  
Shannon Considine



**PPSTA  
ON THE GO**



**PPSTA Executive Team attends NYSUT 'Fund Our Public Schools' Rally in Kingston to support the restoration of foundation aid!**



**PPSTA members show up to support 'Earth Day Community Cleanup' sponsored by Community 2 Matters! Thank you!**



**PPSTA celebrates CM2's NEW home at 50 North Hamilton Street! Tell your students to check them out!**

## What is it?

In-Service in the PCSD is centered around pupil learning experiences and ways of improving them. **In-service education should result in improved practice.** The work may consist of college courses, workshops, local courses, travel, or other improved work.

## Why Should I Apply?

**MORE MONEY!** Every 15 hours worth of in-service gives you 1 credit towards salary advancement. Any PPSTA member that holds a professional certification must acquire 100 CTLE hours every 5 years, **SO WHY NOT GET PAID FOR IT?** Please refer to all contractual language regarding payment of in-service courses.

# PCSD IN-SERVICE

## Do I have the Necessary Documents?

It is ALWAYS better to provide as much documentation as possible in order to ensure your in-service gets approved the first submission. Be sure to include:

- the in-service form (available in the main office and online at PPSTA.org).
- the summary printout from Frontline or the sponsor website that includes a summary of the course, dates, and times of the course.
- a rationale for how this improves your practice (this is not required, but may be requested by the committee if it is not clear how this pertains to your specific role at PCSD).

## What if I got Denied?

There are a few main reasons why an in-service form would be denied:

- the form was time stamped RECEIVED by Human Resources after the START DATE of the course.
- the course is not at least 3 hours long OR is not a part of a series that is at least 3 hours long.
- it is not clear to the committee how the course aligns with your current role in PCSD.
- the course took place during the school day.
- proof of dates and times was not provided by the sponsor.

**See the next page for what to do if your form gets denied!**

## How do I Apply?

You can get the in-service form from the main office in your building. Complete the form fully and attach documentation with information regarding the course summary (i.e. print out from Frontline). **MAKE A COPY FOR YOURSELF**, then interoffice mail the forms to Human Resources.

## How do I Resubmit a Form?

If your form is denied by the committee, you will receive a notice from the Human Resources office. On the denied form will be a reason for the denial. If a resubmission with additional information is requested, please complete a new form. Indicate on the new form that this is a resubmission. Include all the additional requested information, the new form, and the old form. Staple all the items together and send them back to Human Resources.

If your form was denied due to submitting late, lack of hours, or the hours occurring during the school day, a resubmission will not be accepted.

## Data Sheets:

The In-Service Committee **DOES NOT** handle Data Sheets. Any and all issues with data sheets **MUST** be dealt with directly by Human Resources. Please email [datasheets@poughkeepsieschools.org](mailto:datasheets@poughkeepsieschools.org) for any questions, concerns, or discrepancies regarding your data sheet.

## Be Timely!

Try to turn in your forms to Human Resources as soon as possible. Your form is time stamped from the moment it is opened, **NOT** the moment you submit it. Forms must be time stamped prior to the start of the course to be considered for approval. If the start date of the course is too close to your submission date, please hand deliver the forms to Human Resources.

## Important to Note:

In-service is capped at 9 credits which is 135 hours and that will be from the courses that you take from July 1st to June 30th of each year.

## Stay Up to Date!

Always check your email and mailbox for any updates to your in-service application.



April is  
Financial  
Literacy  
Month



## Finance Fundamentals



### PERSONAL FINANCE

#### A Guide to Debt: Good vs. Bad and Tips to Better Manage It

Debt might help or hurt your long-term finances, so be mindful of its use.

### LONG-TERM CARE INSURANCE

#### Long-Term Care Planning Protects You and Your Family

More likely than not, you'll need some form of long-term care in retirement. Figuring out now how to handle the costs would be like building a fence around your retirement home.

### PERSONAL FINANCE

#### How Can I Prepare for an Unexpected Financial Emergency?

We asked some of our contributing financial experts what to do to cover emergencies, in addition to having an emergency fund. They give some great suggestions.

### PERSONAL FINANCE

#### Financial Fasting Can Trim the Fat From Your Spending

Taking a day or a week off from spending not only frees up cash to pay down debt or add to savings, but can also help you reinvest in your relationships. Here's how to do it.

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

REFILL A  
PRESCRIPTION



1. 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:

**ATTENTION  
PLEASE**

1. **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!



# 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!!

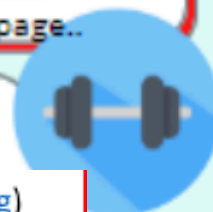
## GYM REIMBURSEMENT:

Find this form on the **PPSTA website** under Benefits page..

## MOVING?



It is critical that when your address changes that you notify Olga ([officesecretary@ppsta.org](mailto:officesecretary@ppsta.org)) and Debbie ([benefittrust@ppsta.org](mailto:benefittrust@ppsta.org)). 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. 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 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](mailto:benefittrust@ppsta.org)

Office hours: 10:30-1:30

Tuesday, Wednesday & Thursday

845-471-3376



[www.ppsta.org](http://www.ppsta.org)

Please visit [www.ppsta.org](http://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/>





# WHAT ARE YOUR PLANS THIS SUMMER?

NYSUT Member Benefits offers a variety of endorsed programs & services that can help you enjoy today, while planning for tomorrow.



As a NYSUT member, you have access to participate in a number of programs and services endorsed by NYSUT Member Benefits. These products have been carefully cultivated to provide members with quality programs at competitive prices, including insurance programs to help you protect your family; legal and financial plans to help you plan for the future; and shopping, travel & personal services to help save you money.

Member Benefits also offers a number of benefits available free of charge to members such as the premium Calm service, Peer Support Line, Financial Learning Center, and more.

Participation in our endorsed programs features the added protection of having a trusted advocate on your side. Our staff take great pride in stepping in to support members with any questions, concerns, or issues that may arise.

**No matter what your plans may be, NYSUT Member Benefits is a great place to start. Explore all that your union membership has to offer!**



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

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

