



POUGHKEEPSIE PUBLIC SCHOOL TEACHERS' ASSOCIATION

SEPTEMBER 2023



Take Care of You

At Work



At Home

- Use Contract Language/Union Rights to Protect Yourself
- Attend PPSTA meetings
- Get involved and run for a union position or join a committee
- Exercise Your *Weingarten Rights*
- Know the Taylor Law
- Vote in PPSTA elections
- Participate in the activities of the unit
- Go to your union representatives if you have any questions
- Document. Document. Document.

NYSUT Member Discounts & Deals!

- ✓ Restaurant Dine-In & Take-Out
- ✓ Groceries & Food Delivery
- ✓ Meal Subscription Services
- ✓ Flowers & Gift Baskets
- ✓ Clothes & Shoes
- ✓ Bose Products
- ✓ Oil Changes & Vehicle Maintenance
- ✓ Concerts & Sporting Events
- ✓ Theme Parks
- ✓ Hotels & Flights
- ✓ Car Rentals
- ✓ Ski Tickets
- ✓ Much More



Learn More About MB Discounts & Deals:

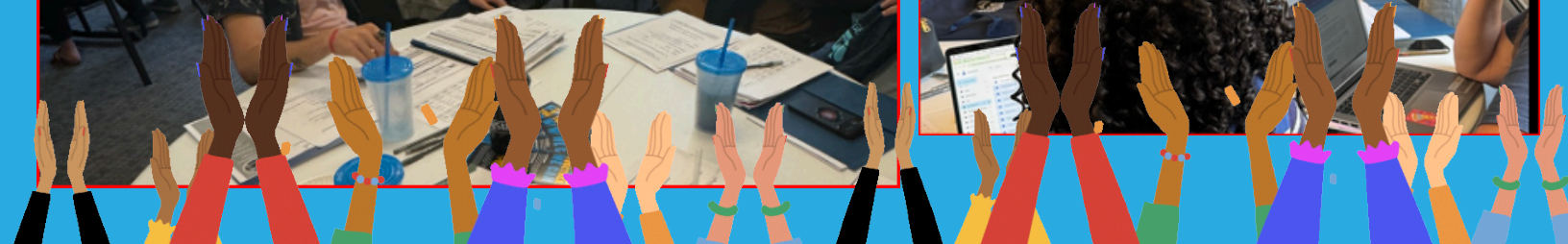
Visit mbdeals.enjoymydeals.com to create your account with your NYSUT ID number, preferred email address, and password.

Please Note: Your NYSUT ID number can be found on your NYSUT Membership Card or by visiting <https://www.nysut.org/memberid>.



Congratulations!

Welcome New PPSTA Members!





PPSTA WILL DAY November 12, 2024



**Call the
PPSTA office
to reserve
your spot!**

As a benefit of the PPSTA Access Group Legal Plan, you are entitled to draft of update a Simple Will each year. The same holds true for your spouse or domestic partner. This is a service that is provided at no cost to PPSTA members.

On November 12, 2024, a plan attorney will be at the PPSTA Office at 40 Garden Street, Suite 207 beginning at 2:30 p.m. to meet with legal plan participants on an individual basis to assist in drafting a Simple Will. Member, spouse, family members, or domestic partners are invited to attend the session. Please be sure to bring your completed Legal Security Packet to the scheduled appointment. If you need the questionnaire packet, please indicate on the coupon below or call **Olga Mirabilio at 845-471-3376.**

If you would like to take advantage of this service, complete the coupon below and return it to Olga either via inter-office mail, or call the office (471-3376) with the information as soon as possible.

Retirees, if you would like to avail yourself of this opportunity, for a \$55 annual fee you can likewise have these documents prepared (and receive more legal services) by enrolling in the Legal Service Plan at www.nysut.org. You must buy the NYSUT Legal Plan before your appointment.



(Please Print)

YES! Sign me up for Will Day.

Name: _____

Building: _____ Extension # _____

Please send me a questionnaire yes _____ no _____

Home Phone or Cell Phone: _____

Time Preference from 2:30 – 5:00: 1st _____ 2nd _____ 3rd _____

(the schedule may be extended if there is a need to include more people)

Return coupon to Olga Mirabilio at the PPSTA Office via inter-office mail or call.

Response Deadline: November 5, 2024

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

Amy Barresi
Gail Gemmel
Cheryl Haines
Elizabeth McGrath
Sien Fernandez Moore
Naomi Flinchum-Marquez
Catherine Natonio
Elizabeth Rodgres
Nicole Schmitt
Joyette Walton



Poughkeepsie Public School Teachers' Association

August 22 · 🌐

Members of PPSTA Exec attended the Summer Leadership Conference at Tarrytown House in Tarrytown, NY. We were happy to work side by side with our fellow Mid Hudson Regional Unions while participating in workshops to strengthen our practice.

Kim Popken, PPSTA President; Heidi Murphy, 1st Vice President PPSTA; Heather Duncan-Carter, 2nd Vice President PPSTA

[#unionstrong](#) [#NYSUT](#) [#AFT](#) [#ppstapride](#) [#solidarity](#)



Follow

Poughkeepsie
Public School
Teachers'
Association on
your social media
pages!





Member Benefits Discounts & Deals

Premium Calm Service - Now Available!

FREE

All NYSUT in-service members are provided with unlimited access to the full library of sleep, meditation, and relaxation content at calm.com and in the [Calm](#) app.

50% OFF

The NYSUT Member Benefits Corporation-endorsed Member Benefits Discounts & Deals program utilizes the nation's largest private discount network to provide NYSUT members with exclusive access to savings of up to 50% at 850,000 locations, including more than 21,200 New York State deals.



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

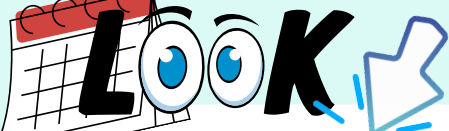
THE PPSTA BULLETIN IS THE OFFICIAL NOTIFICATION FOR OUR MEMBERSHIP REGARDING ALL MEDICAL AND DENTAL INSURANCE INFORMATION.

FREE & EASY!

Looking for an easy way to support your union?

Follow & Like PPSTA on Instagram & Facebook!





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!!

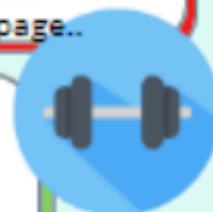
GYM REIMBURSEMENT:

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 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/>



LIFE INSURANCE: *Crucial for protecting your loved ones*



Life insurance is a topic many people find confusing, complicated, and uncomfortable to think about. It is undoubtedly one of the most vital types of insurance products you can purchase, though. Whether you're looking into your first policy or to upgrade existing coverage, it's important to determine how much life insurance you need and which type is right for you.

One key fact about life insurance you may not be aware of is premiums are likely to be less expensive if you purchase it earlier in life. For those of you who currently have policies, what you purchased 10 years ago, five years ago, or even last year may not be enough to replace your income and all you provide for your family. And if you are part of the 30% of Americans who don't have any life insurance at all,* you could be putting your family at great financial risk.

There are a variety of options to consider when it comes to life insurance, including:

- 1. Term Life** – this product pays a benefit in the event of the death of the insured during a specific timeframe but offers no cash value.
- 2. Level Term Life** – this insurance is similar to term life but is normally for a set period of time such as 10, 15, or 20 years; it also offers no cash value.
- 3. Universal Life** – this option offers a way to protect your family while building tax-deferred cash value; policyholders can usually access a portion of the balance without impacting the guaranteed death benefit.

* Source: USA Today - <https://www.usatoday.com/money/blueprint/life-insurance/life-insurance-statistics>

NYSUT Member Benefits endorses a number of competitive life insurance programs (those listed to the left and others) available to NYSUT members and their spouse/certified domestic partner. Many of these plans offer reduced rates not available to the general public along with additional convenience and savings opportunities through payroll or pension deduction.

Learn more about Member Benefits-endorsed life insurance programs by scanning the QR code, visiting memberbenefits.nysut.org, or calling 800-626-8101.



**MEMBER
BENEFITS**
nysut
Working to Benefit You
September/October 2024