



THE OFFICIAL NEWSLETTER OF THE POUGHKEEPSIE PUBLIC SCHOOL TEACHERS' ASSOCIATION

DECEMBER 2024

*Thank
You*



PPSTA's toy donations were shared with children in our community and holiday spirit spread through 'ugly sweater' shenanigans at the PPSTA Holiday Party!



PPSTA members demonstrated their collective commitment to appropriate programming options for their students & safe learning environments for all. BOE President, Fatimah Carmen Martiez Santiago, provided time for PPSTA to speak at the top of the meeting. President Popken shared a strong statement advocating for the expansion of the continuum of services & support and safety across our school buildings while also condemning existing practices under the Office of Students With Exceptionalities.

PPSTA would like to express our sincere condolences on the loss of a loved one to you and your family.

Shavon Ashe

Nicholas Cedeno

Daniel Gil

Kari Atkins

Michelle Fonts

Kristen Hendrickson

Melissa Cascio

Anne Formato

Joy Marino

Barbara Cassidy

Louis Gibson

Jacqueline Spadaro

Theresa Catanzaro

We are all wishing you comfort and peace in the days and months ahead.



FREE

PEER SUPPORT LINE

MEMBER BENEFITS
wysut
Working to Benefit You

PRIVATE

How to Contact the Peer Support Line:

1. By Phone:

For more information or to speak with someone at the Peer Support Line, call toll-free [844-444-0152](tel:844-444-0152), Monday through Friday, noon to 8 p.m. (EST).

2. Send a Secure Message:

You can also send a [secure private message](#) to the Peer Support Line if you prefer. Messages sent through this manner will be safely encrypted to protect your privacy.

UPDATE



**For your financial records,
please note:**

**Union dues for 2024 were
\$889.87**

Please contact the PPSTA Treasurer
Kim Coleman at treasurer@ppsta.org if
you have any 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

****PPSTA wants to
celebrate our members
and their work!****

***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

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



FIX TIER SIX

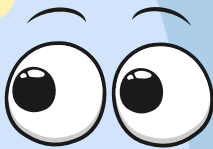


The Poughkeepsie Public School Teachers' Association has always worked on behalf of all our members when they face inequities at the local level, and NYSUT has done the same at the state level. One of the most egregious inequities that a growing number of our members face is that resulting from the establishment of Tier 6. NYSUT has made reforming this one of their top legislative priorities.


It is important that you are aware of some of the benefit changes made to the retirement system through the creation of Tier 6, including modifications to the contribution rate and period, length of service, and age requirement to receive a pension. Each of these changes will reduce the retirement benefits for those hired after April 1, 2012, despite doing the same job as those employed before this date.

NYSUT has launched a campaign to improve the retirement benefits that all Tier 6 public employees will receive. We've done this before and can do it again. In 2001, after years of lobbying, Tier 4 members saw their 3% employee contribution rate reduced to zero after ten years. Previously, they had been required to contribute for their entire career. Members of all pension tiers came together and used their collective power to change the retirement system for their current and future colleagues. With your help, we can achieve this kind of success once again.

VOTE-COPE ALERT!





Be on the Look-out!
You will soon be visited by your PPSTA advisors with your **VOTE-COPE** Annual deduction cards!!
Let's make this an award winning year!



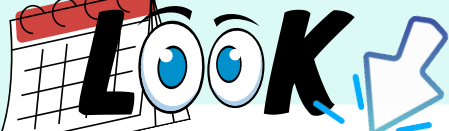
FIX tier six

Compared to Tier 4, Tier 6 members will pay more and earn a significantly reduced pension.

TIER 6	At the start of their careers, both NYSUT members pay 3 percent of their salaries toward their pensions.	TIER 4
 <p>His payments increase as he earns more.</p> <ul style="list-style-type: none">At \$46,000, he pays 3.5 percent.At \$56,000, he pays 4.5 percent.At \$76,000, he pays 5.75 percent.At \$101,000, he pays 6 percent. <p>Tier 6 members can't retire and collect their pensions, penalty-free, until age 63.</p>	<p>10 years</p> <p>Her payments end after 10 years and are capped at 3 percent.</p> <p>30 years</p> <p>Tier 4 members can retire and collect their pensions, penalty-free, with 30 years of service at age 55.</p>	

Learn More and Join the Fix Tier 6 Team: FixTier6.org

Please click [HERE](#) to support the Fix Tier 6 Team and receive more information about the next steps in their campaign.



PPSTA BENEFIT TRUST



Calendar Year Information:
 Medical: January 1-December 1
 Dental: July 1-June 30
 Vision: July 1-June 30
 Legal: April 1-March 1
 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!!

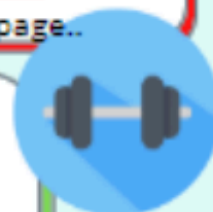
GYM REIMBURSEMENT:

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/>



Being ready for the holidays can mean a lot of different things:

- Gifts for your loved ones
- Appliances for your home
- Confirming travel plans
- Entertainment for the kids
- Food delivery in case of inclement weather
- Savings set aside for unexpected expenses

NYSUT Member Benefits offers dozens of endorsed programs and services that could help make you as prepared as possible for whatever the holiday season may throw at you.

No matter what your plans may be this holiday season, NYSUT Member Benefits is a great place to start. With a number of shopping, travel and discount programs, you are certain to find something of interest that could benefit you or your loved ones.

Speaking of savings, the **Member Benefits Discounts & Deals** program utilizes the nation's largest private discount network to offer all NYSUT members (both in-service and retiree) exclusive access to savings of up to 50% at 850,000 locations – including more than 21,200 New York State deals. If you have not already done so, head over to mbdeals.enjoymydeals.com to create your account with your NYSUT ID number, preferred email address, and password.

You'll then be eligible to save on restaurant dine-in or take-out, flowers and gift baskets, Bose products, clothing and shoes, oil changes and vehicle maintenance, sporting events, hotels and flights, car rentals, theme parks, movie tickets, and much more. Members are encouraged to download the MB Discounts & Deals mobile app for the best user experience with this program.

Member Benefits also endorses life insurance programs, auto & home insurance, dental & vision plans, legal & financial services, and other programs to help protect yourself and those you care about most.

Participating in Member Benefits-endorsed programs also offers the added protection of having a trusted advocate on their side. Member Benefits staff take great pride in stepping in to support members with any questions, concerns, or issues that may arise.

Explore all that your union membership has to offer!



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.

Nov./Dec. 2023