



THE OFFICIAL NEWSLETTER OF THE POUGHKEEPSIE PUBLIC SCHOOL TEACHERS' ASSOCIATION

MAY 2025

TOMORROW



PPSTA

General Membership Meeting



Benefit Trust
Medical & Vision
Updates



Thursday
May 15th
3:30pm @ PHS



**PPSTA Retirees Invited
to Attend!**
**Important Benefit Trust
Medical & Vision
Updates**

Mid-Hudson NY Fix Tier 6 Rally



Walkway over the Hudson



Poughkeepsie, New York

SAVE THE DATE
June 6th

**GIVE TO
VOTE-COPE**

SUPPORT EDUCATORS
HELP OUR STUDENTS
PROTECT OUR RIGHTS
ADVANCE DEMOCRACY
UNITE OUR NATION

Limited Edition Solidarity

FREE!

T-shirt for Members
Signed Up by 5/16!



**Why help NYSUT
Fix Tier 6?**

- Tier 6 members must pay into the retirement system their entire careers.
- Tier 6 members must contribute more as their pay increases, starting at 3 percent and growing to 6 percent.
- Tier 6 members can't retire before 63 without heavy penalties.
- Tier 6 doesn't incentivize professionals to enter, or stay in, education.
- NYSUT knows how to get this done. In 2000, we helped end career-long contributions and reduced early retirement penalties for Tier 4 members.



PPSTA WILL DAY

May 29th, 2025 (NEW DATE)



As a benefit of the PPSTA Access Group Legal Plan, you are entitled to draft or 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 Thursday, May 29th, 2025, 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. A 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: May 21st, 2025

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3:30pm**

PPSTA Executive Elections

Thank you to each and every one of you who cast your vote in the general election. Your engagement is what makes our association so vibrant!

I am thrilled to announce your new PPSTA Leadership Team, ready to continue rocking starting June 1, 2025!

Let's give a huge cheer to these amazing individuals:

President: Kim Popken

1st Vice President: Heidi Murphy

2nd Vice President: Heather Duncan
Carter

Treasurer: Ashley Bass

Secretary: Stacy Grady

NYSUT Delegates:

Amber Grant

John Hines



Thanks again for being such an engaged and awesome membership!

Cat Bryson

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.





Congratulations!

Megan Bender



One of our own PPSTA members is being honored by the Dutchess County Regional Chamber of Commerce in the “The Hudson Valley’s 20th Annual Top Forty Under 40 Mover & Shaker Awards.”

Megan Bender (Reading AIS at Truth) is featured here:



Improving how claims are processed

Starting May 9, UMR will no longer accept claims submitted by email. This change is part of UMR’s ongoing efforts to simplify and streamline your claims experience.

Please submit claims using one of the following methods:

- Sign into **umr.com** and navigate to the **Claims** menu option
- Fax claims to **855-444-2896**
- Mail claims to the address listed on your member ID card

Thank you for your understanding and cooperation. If you have any questions, please call the customer service number on your ID card.



**More Info to be Shared at
General Membership Meeting!**



A UnitedHealthcare Company



Updates & Information



BENEFIT TRUST

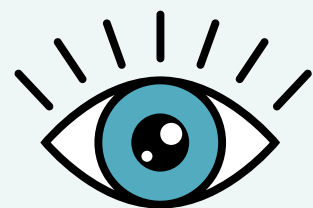


Changes to our Medical Plan Effective July 1, 2025

On March 6, 2025 the PPSTA Benefit Trust voted the following changes to the fertility benefit:

1. Increase the annual \$10,000 max to a max of \$15,000 per round.
2. Set the max number of rounds to 3.
3. Continue the IVF drugs to 80% in network and 70% Out of Network.
4. Eliminate the age limitations.

There will be more to come on this. Stay tuned!

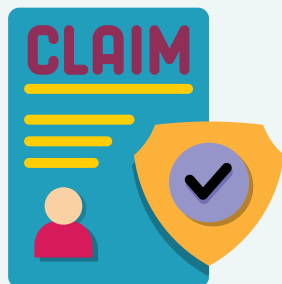


If you are having problems with registering on
www.myUHCvision.com:

MyUHCVision Tech Support team 1-877-844-4999.

Submitting Claims to UMR

When you are submitting claims for reimbursement, it is very important to follow the directions on the form. If you submit by mail, keep copies!!! If you are emailing, the UMR system CANNOT read google docs or sheets. These claims end up in a 'dead letter file' and cannot get processed. You need to attach the claim form and supporting documentation in pdf form.





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!!

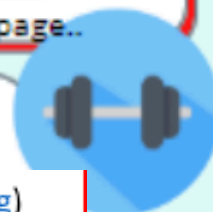
GYM REIMBURSEMENT:

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) and Debbie (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 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/>





LET MEMBER BENEFITS HELP YOU PLAN FOR RETIREMENT

If you recently retired or plan to do so in the near future, it's important to prepare for the transition from in-service work to retirement.

Maintaining NYSUT membership in retirement is crucial, especially if you're currently participating in a NYSUT Member Benefits-endorsed program(s) and would like to continue doing so. This can be accomplished in one of two ways:

- 1** Continue membership within your local if retiree membership is offered. Contact your local to find out if any retiree membership requirements are in place. You must comply with these requirements to continue your membership in NYSUT along with the American Federation of Teachers (AFT) and National Education Association (NEA).
- 2** Continue as an at-large member of NYSUT through the Retiree Council in your region. Contact your local to ensure you will be reported as retired to NYSUT. This will provide you with membership in the Retiree Council in your region along with NYSUT, AFT, and NEA. If you have questions about maintaining NYSUT membership or would like more information about NYSUT retiree programs, you will want to contact the NYSUT Retiree Services Consultant serving your region. You can find this information at nysut.cc/retireeconsultants.

More than a dozen of the endorsed programs offered by Member Benefits can be purchased through either payroll or pension deduction. These convenient payment methods offer reduced premiums or the elimination of service fees in many instances. An active NYSUT membership is required to participate in payroll or pension deduction. If you're currently participating in one (or more) of our endorsed programs, we encourage you to look into switching to pension deduction after you enter retirement.

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

