

POUGHKEEPSIE PUBLIC SCHOOL TEACHERS' ASSOCIATION

SEPTEMBER 2026

Take Care of You



hello
FALL



"When I care for myself, I can care for others." ~ Waylon H. Lewis

CONFIDENTIAL HELPLINE

PEER SUPPORT LINE

Don't go it alone.

When stressful situations arise, look to the Peer Support Line — a free confidential helpline available to all NYSUT members and their families.

LEARN MORE

MEMBER
BENEFITS

nysut
Working to Benefit You

Your NYSUT
Member Benefits
and PPSTA have
supports and
services for our
members.

FREE

Hinge Health

Teledoc

See next page for
more info...



Sun Life



Avoid frustration and misinformation by staying up to date with accurate information and opportunities from your union:

- Attend PPSTA Meetings
- Read PPSTA Updates
- Go to Your Union Representatives With Questions & Concerns
- Stay connected by participating in your union's activities and socials!



TRAVEL

Explore the best-kept secrets
across the globe!

Save at least \$150
per person on any departure
across our family of travel brands.

Mention NYSUT booking code: **G7-25614**

Explore Adventures

Overseas
Adventure Travel
Since 1978

Endorsed By:
MEMBER
BENEFITS
nysut
Working to Benefit You

FINANCIAL



CAMBRIDGE
CREDIT COUNSELING CORP
Trusted debt relief solutions

A simple,
safe way
out of debt.



Our nonprofit program is
designed to reduce your credit
card interest rates and eliminate
your debt fast!

Endorsed By:
MEMBER
BENEFITS
nysut
Working to Benefit You

Click for More Information

SLEEP & RELAXATION



Feeling Overwhelmed?

NYSUT Member Benefits has partnered with Calm to offer you free, 24/7 access to meditations, Sleep Stories, music, and more self-care resources to support your mental health.

Redeem Your Free Subscription





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.

FREE



Sun Life

Health Navigator



FREE

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 top experts quickly, confirm diagnoses, and determine appropriate treatment options.

**FREE
BENEFIT**

Teladoc
HEALTH

24/7 CARE

**Connect to a
doctor in minutes
by phone or video**

Virtual urgent care gives you fast access to providers by phone or video, with average wait times under 15 minutes. Find support for cold, flu, allergies and more without visiting an urgent care clinic.

Talk to a provider in minutes

Get help without the hassle—you're only 3 steps away.

Create your account

Email*

Example@gmail.com

Password*



Password strength: Average

Already have an account? [Sign in](#)

How can we help you?

What's the reason for your visit?*

Select a reason

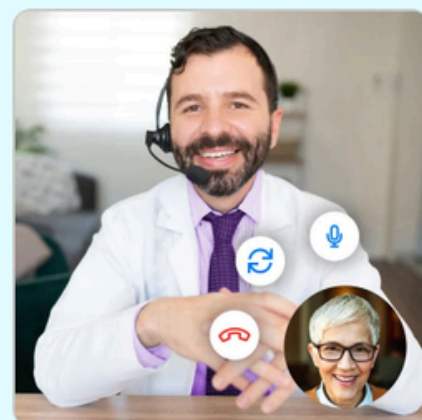


Depression / Anxiety

Insomnia

Nausea and vomiting

Urinary symptoms (frequent, burning)



Step 1

Sign in or sign up

Step 2

Describe your symptoms

Step 3

Talk to a provider



Know Before You Go...

BACK TO SCHOOL



YOUR LEGAL SERVICE PLAN

Powered by
Feldman, Kramer & Monaco, P.C.

BENEFITS:

- FREE Telephone Advice and Consultations
- FREE Office Consultations
- Toll-Free 24-Hour Hotline for Emergencies
- FREE Legal Advocacy Benefit
- FREE Document Review Benefit
- **FREE Legal Security Package:**
 - FREE Last Will & Testament
 - FREE Health Care Proxy
 - FREE Living Will
 - FREE Power of Attorney
- Estate Planning Seminars or "Will Days"
- Trust Planning
- Family Law & Marital Relations
 - Uncontested Annulment Benefit
 - Uncontested Divorce Benefit
 - Uncontested Separation Benefit
 - Commencement of Proceedings for Modification of Child Support
- Estate Administration Benefit
- Uncontested Name Change
- Commercial and Business Law Benefit
- Debt Consolidation
- Traffic Matter Assistance
- Misdemeanor Matters
- Driving While Intoxicated (DWI) Matters
- Identity Theft Matters
- Elder Law Matters
- Bankruptcy Matters
- Small Claims Protection
- Real Estate Transactions
- Refinance of Mortgage Benefit
- Mortgage Foreclosure Benefit
- Reduced Fee Benefit
- Personal Injury Benefit
- Guaranteed Maximum Fees
- Referral Attorneys

Contact FKM today for assistance with your legal matters!

+1 (800) 832-5182

www.FKMLaw.com

YourUnionLawyer@FKMLaw.com

Website:



Facebook:



Instagram:





Information

BENEFIT TRUST



MEDICAL

Medical

Your medical benefits for the PPSTA Plan are administered by UMR. We have 2 provider networks for in-network claims:

United HealthCare Choice Plus and
POMCO Select



DENTAL

Dental

Your dental benefits are administered by UMR. We have 2 provider networks for in-network claims: Dentemax and POMCO Select

If you have not already signed into UMR.com, please do so. You can see your EOB's (Explanation of Benefits), search for in-network providers and see your benefits!



VISION

VISION

Your vision benefit is administered by UHC not UMR.

MyUHCvision.com began utilizing 2 factor authorization April 2025. For those having difficulty setting up the 2 factor authorization call 800.638.3120. This is the number on your card.

If you have not registered, you will need to call this number to get set up. Remember our vision year begins July 1.

Simplify your claim reimbursements with direct deposit



A UnitedHealthcare Company

You can easily receive claim reimbursements with direct deposit or electronic funds transfer (EFT).

As a member in your health plan, you can enroll for direct deposit of claim payments into your bank account.



The features and benefits of direct deposit include:

- Fast and secure deposit of your claim payments
- No change to how you submit claims
- Transaction-type reporting that your bank account will reference as UMR CLAIM
- Fewer paper checks lost or misplaced
- Easy self-enrollment via **umr.com**
- Convenient email notifications any time updates are made to your account enrollment information or should a direct deposit fail

How it works

Enrolling in direct deposit is easy:

1 Sign into your **umr.com** secure member page. Under **Claims**, select **Direct deposit authorization**.

2 Select **Product choices**.

3 Enter your bank's routing number and your account number.

Note: You must have an active checking or savings account to use this feature.

The screenshot shows the UMR website's 'Claims' dropdown menu. The 'Direct deposit authorization' link is highlighted with a blue arrow pointing to it from the first step of the 'How it works' section. Other links in the menu include 'Medical claims', 'Claims cost summary', 'Other tools', 'Submit a claim', 'Submit accident details', 'Submit medical claim appeal online', 'Accident details transactions', and 'Find a form'.

The screenshot shows the 'Direct deposit authorization' form. It includes the following fields and options:

- Product choices (select at least one):** ☐ Dental, ☐ Medical, ☒ Consumer account\$
- Bank routing number (ABA#):** A text field with a placeholder 'Nine digits only'.
- Bank account number:** A text field with a placeholder 'XXX'.
- Re-enter bank account number:** A text field with a placeholder 'XXX'.
- Account type:** ☒ Checking, ☐ Savings

At the bottom, there is a visual representation of a check with fields for 'Bank routing number', 'Account number', and 'Check number' circled in blue, with arrows pointing to them from the third step of the 'How it works' section.



PPSTA BENEFIT TRUST



Calendar Year Information:

Medical: January 1-December 31

Dental: July 1-June 30

Vision: July 1-June 30

Legal: April 1-March 31

Medical 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!!

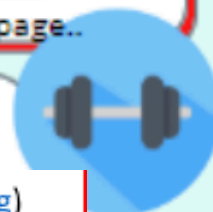
GYM REIMBURSEMENT:

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/>



PPSTA

Fall Social

with Live music from



Appetizers

Thursday, Oct 8

3 PM - 6 PM

Music starts at 4 PM



Raffles

**PPSTA
PINK OUT!**

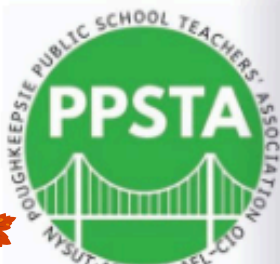
**Solidarity
for a cure!**



The Salt Line

165 College Ave, Poughkeepsie, NY





APPAREL SALE!



2026 FALL MERCH STORE



<https://ppsta.itemorder.com/shop/sale/>

**PPSTA SWAG ONLINE ORDERS ARE OPEN
THROUGH SEPTEMBER 30, 2026**

Retail Therapy! Treat Yourself!



Congratulations!

Welcome New PPSTA Members!



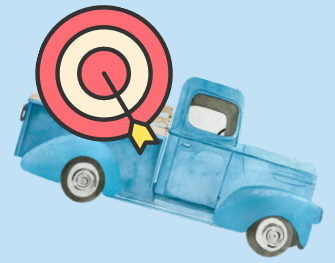
PPSTA was excited to welcome its newest members to their union with benefits, prizes, and support.





PPSTA

on the go!



Your union works all year long to support its members.



PPSTA represented at the Upper Hudson and Dutchess CLC Labor Council Union Labor Day!

August 2026



PPSTA joined fellow Mid-Hudson Unions representing at New York State AFL-CIO 2026 COPE Convention in Albany!

August 2026



14,000 volunteer shifts starts one commitment at a time. Rochester and Mid-Hudson are all in—already committing 700 volunteer shifts as PAC and VOTE-COPE leaders came together to map out the work ahead: rejecting school vouchers, electing more pro-public education champions, growing VOTE-COPE and building the biggest political army we've ever had.

Across New York, our members are organizing, mobilizing and proving that when educators lead, democracy wins.

August 2026



Great turnout in Saratoga for the 2026 Mid Hudson Regional Office Annual Summer Leadership Conference! Thank you NYSUT-Mid Hudson Regional Office and NYSUT - A Union of Professionals to talk about where we're headed, the challenges ahead and, most importantly, what we can accomplish when we stand together.

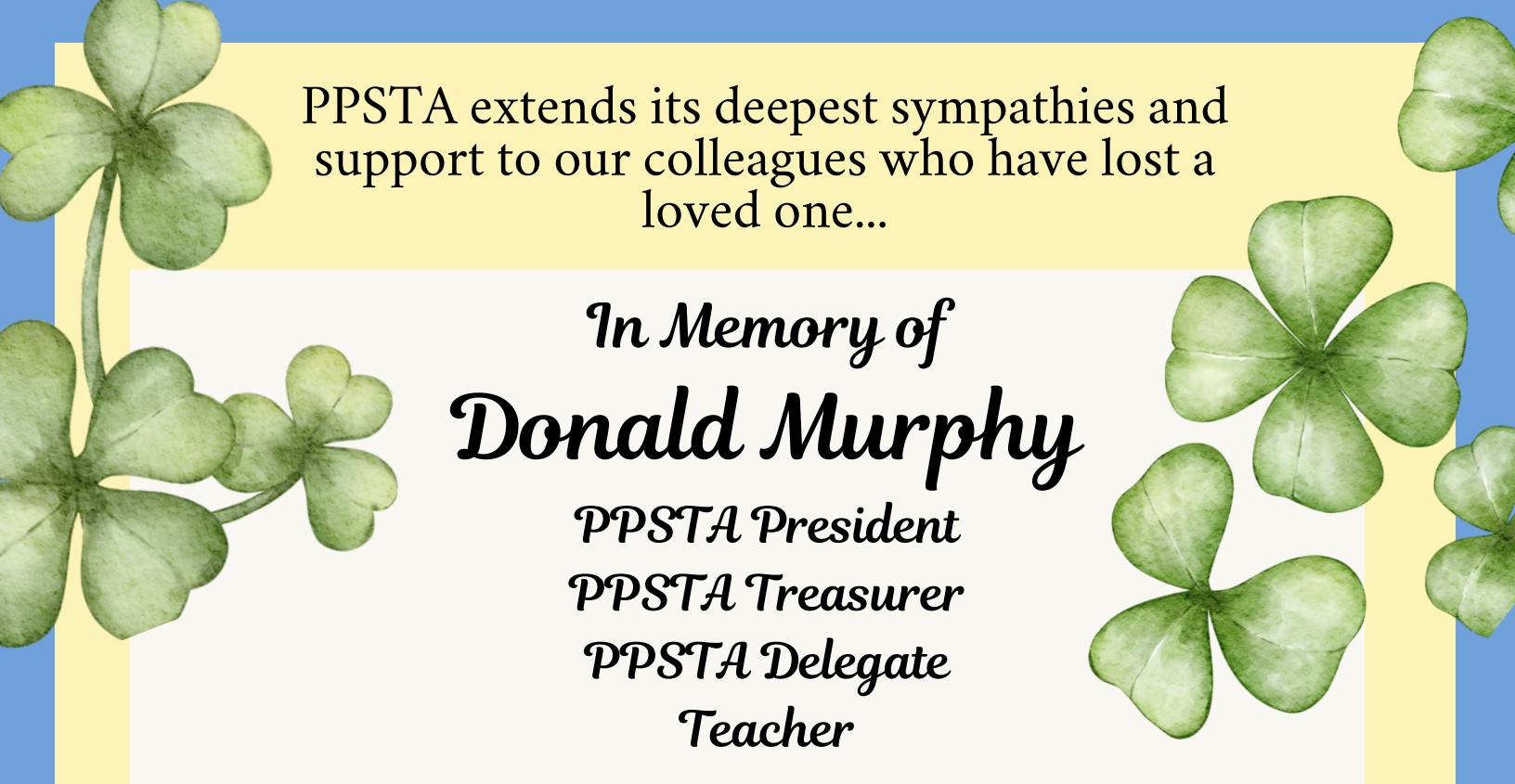
August 2026

PPSTA Executive Board members, Building Representatives, and Trustees attended tonight's Board of Education meeting to introduce ourselves to the district's new Board members and share who we are as an organization.

A sincere thank you to everyone who came out on a hot summer evening. Your dedication to your union and to one another is unmatched. Your presence sent a powerful message that PPSTA is united, engaged, and committed to our students, our schools, and our community.

July 2026





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

In Memory of
Donald Murphy

PPSTA President

PPSTA Treasurer

PPSTA Delegate

Teacher



We send our thoughts and prayers to the family and friends of 'Don' who passed away on September 3, 2026.

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

Olga Mirabilio

officesecretary@ppsta.org

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.**

FREE & EASY!

Looking for an easy way to support your union?

Follow & Like PPSTA on Instagram & Facebook!



****** If you have member articles, items of interest, or information on Congratulations and Condolences, please submit them to**

bulletin@PPSTA.org****

How to maximize your NYSUT membership

Your NYSUT membership offers special advantages unavailable to the general public. Make sure you're utilizing all the savings opportunities below provided by NYSUT Member Benefits.

Member-Only Pricing: Protect your loved ones with various life insurances. Plan for the future with quality long-term care insurance plans. Select from multiple highly rated auto and home insurance carriers. Receive reimbursement for eligible pet care through Nationwide.

Unbiased Advice: Ensure your financial and legal affairs are in order. Receive expert guidance on personal legal matters with unlimited advice from attorneys through our legal service plan. Obtain unbiased, objective phone consultations with a certified financial planner or registered investment advisor with our financial counseling program.

Travel Savings: Bundle and save on flights, cruises, vehicle rentals, and over 850,000 hotels and resorts for the optimal travel experience with MB Discounts & Deals. Enjoy reduced pricing on over 80 explorations across 100 countries with Grand Circle Travel & Overseas Adventure Travel, including new "Immersion" options for more active travelers.

Free Benefits: Check out our free benefits! All in-service and retiree members receive unlimited access to the popular Calm app and can add up to five dependents (age 16 or older). Whether you have a specific matter or simply need an empathetic voice, the Peer Support Line can help. Other benefits include: \$5,000 accidental death & dismemberment insurance, travel assistance services, financial learning center, and more.

Feel confident knowing you have a trusted advocate on your side if you ever need us.

Find out all that's available from Member Benefits. Scan the QR code, visit memberbenefits.nysut.org, or call 800-626-8101.



**MEMBER
BENEFITS**
nysut
Working to Benefit You

