



Bronxville Employee Benefit Trust Newsletter

October, 2010

Bronxville UFSD, 177 Pondfield Road, Bronxville, NY 10708
www.bronxvilleteachers.org

TRUSTEES

Co-Chairs:

Millie Guzman (ES/MS Teacher)

Eileen Mahoney (ES Teacher)

Treasurer:

David Ryan (HS Teacher)

Anne Abbatecola (HS Guidance)

Teri Craparo (Clerical Staff)

Toby Gillen (MS/HS Teacher)

Justin O'Brien (HS Teacher)

Jeff Zuckerman (Retiree)

Chris Harold (Attorney)

Reminder: Our Plan is the Bronxville Plan

The next time you visit your dental or vision provider, tell them you are a member of the Bronxville Employee Benefit Trust. The paperwork gets sent to our third party administrator, The Preferred Group, but the plan is uniquely our own.

BENEFITS

Dental Plan

Vision Plan

Life and AD&D Insurance

Long-Term Disability

Legal Plan

Plan Outline

- 1) The Dental annual maximum is \$2200 per person with a family max of \$8800.
- 2) You can go to **ANY** vision provider, however we have made special arrangements with Raymond Opticians and Mendel Optical Insight (in Rye Brook). One such arrangement is that Transition Lenses are available from either provider for a \$50 co-pay.
- 3) You can now add a dependant at any time throughout the plan year, however you have to pay retroactively back to the beginning of the plan year.

The Preferred Group Plans, Inc.

PO Box 15136

Albany, N.Y. 12212-5136

Office hours: 8am – 5pm

Mon – Fri

1-800-573-7474

Need to make a change?

Address Change? Name Change? Need to submit a student verification form? All changes are to be submitted to **Dawn Mulvey** in the Business Office. A change form can be downloaded from www.bronxvilleteachers.org or can be obtained in any school office.

Start Planning NOW for Retirement

Most benefits available through the Trust remain the same throughout retirement. However, two of your benefits change: Life Insurance and Legal Plan. The Legal Plan is still available as is, but becomes an out-of-pocket expense of \$75 per year. The Life Insurance Plan is the benefit that changes the most. Here is a breakdown of what happens to your Life Insurance Plan when you retire:

- 1) As of July 1st of your retirement year, your basic life insurance is reduced by 50%. (For most Bronxville employees, the basic life insurance policy is \$50,000. Therefore on July 1st it would be reduced to \$25,000.) You begin paying out-of-pocket to continue this basic life insurance policy.
- 2) Any supplemental life insurance you had as an active employee is no longer available to you unless you “convert” your policy to an individual policy. This is generally not recommended due to the high cost of conversion.
- 3) When you reach your 70th birthday, your life insurance policy is further reduced to \$2,000.
- 4) Dependant Life Insurance policies continue as is as long as you choose to continue your basic life insurance policy through the Benefit Trust.

To add more coverage in the retirement years, our members have used the NYSUT Wrap Plan or USAA’s Life Insurance (available only to men or women who have served in the military and their children).

Need to appeal a claim?

Have a billing issue? Call The Preferred Group. If you need to contest a claim, send a letter to The Preferred Group stating in detail your situation. Include a copy of any correspondence that you have had with your dental/vision provider as well as any relevant Explanation of Benefit forms that you have received from The Preferred Group.

Need a Dental Provider?

Go to <http://www.bronxvilleteachers.org/> > Bronxville School Trust > and then click on “Dental Providers” for an updated list of providers that take our plan in full for most procedures. (There may be extra charges for implants and major surgeries.) If you are being charged by one of the providers on the list, please call Preferred immediately.

Want to add a dentist to the list? Call the Preferred Group and give the name, address and phone number of your dental provider. Preferred will do its best to add him or her to our list!

General Coverage Information

All full-time Bronxville employees receive the following INDIVIDUAL coverage at no additional cost:

- \$50K Life Insurance/AD&D Policy (unless otherwise stated in your employment contract)
- Long-Term Disability: \$1000 a month for 3 years – contingent on Social Security eligibility
- Vision Coverage: Plan covers: **annual** eye exam, free standard lenses and up to \$75 for new frames or \$175 for contacts **every year**. You can go to ANY vision provider, however we have a special contract with the two providers below:

Note: Raymond Opticians and Mendel Optical Insight include a “spare pair” of glasses at no extra cost as well as a special deal on Transition lenses (\$50 co-pay at time of service).

Raymond Opticians (www.raymondopticians.com) – They have several locations throughout Westchester including one in Bronxville.

Mendel Optical Insight – (914) 939-2224
19 Rye Ridge Plaza # A
Rye Brook, NY 10573-2822

- Dental Coverage: Plan covers a percentage of the following per year: 3 exams (per family member), 2 emergency treatments, diagnostic services, anesthetics, extractions and oral surgery, fillings and crowns, periodontal services, root canal therapy, orthodontics, and prosthetic appliances. See the [Benefit Trust](#) website for providers that take our plan in full.
- Legal Plan (Plan includes real estate transactions, simple wills and more.)
Contact Information:

Christopher P. Harold, Esq.
Harold, Salant, Strassfield & Spielberg
81 Main Street, Suite 205
White Plains, New York 10601
Tel. (914) 683-2500 ext. 310 Fax: (914) 683-1279
Cell: 914-420-8636 (Emergencies Only)
Email: charold@haroldsalant.com
Website: <http://www.haroldsalant.com/>

The following options can be added at an additional cost:

- **Supplemental Life Insurance Policy for an additional \$50K
Cost: \$16.50 / **month**
- Family Vision
Cost: \$50 / **year** per person covered (ex: 2 kids = \$100 a year)
- Family Dental
Cost: \$25.20 / **month**
- **Dependent Life Insurance Policy (Spouse = \$5000, Child = \$1000)
Cost: \$1.61 / **month**

**** NOTE:** If you add supplemental or dependent life insurance after the first 31 days of your employment at Bronxville, you **MUST** fill out an Evidence of Insurability form to determine eligibility.

If you make a change from Family to Individual and then back to Family coverage there will be a two-year waiting period before you can make dependant claims. During that two-year period you will be charged the family rate. Please speak with a Trust member if you have any questions.

*Prefer the web to paper? Visit
www.bronxvilleteachers.org and click
on Bronxville School Trust. You will find a
copy of this newsletter.*

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