

Bronxville Benefit Trust

Information Sheet

1. Trust members are all full-time and part-time administrators, full-time teachers, clerical, custodial, and professional civil service employees.
2. The Complete Plan Booklet is on the [BTA site](#) on the Benefit Trust tab
3. The Trust is our own plan that is managed by The Preferred Group
4. The Plan year begins every July 1st and ends June 30th.
5. **“Preferred”** is our third party administrator for all our claims for dental, vision, and also our paperwork for our life Insurance through Guardian.
6. **Dental Benefits**- Listed providers have agreed on our fee schedule and generally, you do not incur out-of-pocket expenses but you **MAY GO TO ANY DENTIST** (*generally more expensive*) pay and submit receipts to Preferred for possible reimbursement.
 - The annual maximum is \$2,200 per person
 - The annual maximum is \$8,800 per family
 - **life-time** orthodontic benefit of \$1,750
 - 3 cleanings are covered
 - 2 emergency treatments
 - periodontal services too
 - [Dental Form](#) for non-participating dentist should be sent to The Preferred Group within 90 days
7. **Vision Benefits** - the plan includes:
 - an annual eye exam
 - free standard lenses up to \$75.00 for new frames -**YEARLY**
 - \$175.00 for contacts - **YEARLY**

You **MAY GO TO ANY VISION center** pay and submit receipts to Preferred for reimbursement.

These providers have a special contract with us that includes a FREE spare pair of glasses (some restrictions on frame selection) and \$50.00 for transition lenses.

- [Raymond Opticians](#) - www.raymondopticians.com - multiple locations
- Mendel Optical Insight (914) 939-2224
19 Rye Ridge Plaza #A
Rye Brook, NY 10573-2822

- For other Vision Centers download the [Vision Form](#) and have them submit it to The Preferred Group (info. on the form)

8. **Your DEPENDENTS:** You may add a dependent ***at any time throughout the plan year.*** You simply pay retroactively to the beginning of the plan year.

IMPORTANT!! 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 dependent claims. During the two-year period, you will be charged the family rate.

A [Change Form](#) should be filled-out and given to Dawn Mulvey in the business office to add or drop dependents.

- Dependents 19 years of age are eligible for benefits ONLY if they are full-time College students in an accredited institution
- for dependents attending College *full time* (twelve credits minimum)- a [Student Verification form](#) MUST be filled-out **EACH YEAR** and sent to Preferred
- Eligibility terminates when the full-time student reaches the age of 25
- COBRA can be offered to dependent children if they “age-out” or are not full-time students for a maximum of 36 months (contact Preferred)

9. **Group Legal Plan** -

Real Estate transaction, simple wills, and more reduced rate services.

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10. **Life Insurance (Guardian Group Plan)** -

As a full-time employee, everyone is covered for \$50,000 **BUT** upon retirement, the amount is reduced to \$25,000 (½). Click [here](#) for more details and information regarding Additional Life Insurance opportunities.

Then at the age of 70 coverage again drops to \$2,000.

If you need to change your beneficiary at any time fill-out the [Form](#) and give to Dawn Mulvey in the business office to send to The Preferred Group.

The Preferred Group Plans, Inc.
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