

North Salem Teachers' Association Benefits Fund
Benefits Summary
(05/29/2024)

The North Salem C.S.D. offers its employees the opportunity to participate in the North Salem Teachers' Association Benefits Fund (NSTA BF). The NSTA BF provides four benefits, **free of cost** to you. The NSTA and North Salem C.S.D. negotiate the amount that the district contributes for each member, therefore you do not have to pay a premium for these benefits. Members have the option of choosing an individual or family plan. Dependents are covered up through the end of the month in which they turn 26 years of age. **Termination requests need to be filed once your dependent reaches the age of 26.**

To be eligible, one must be hired under the provisions of the contract between the North Salem Teachers' Association and the North Salem C.S.D. in a position of 0.6 or greater. Administrative positions are also eligible to participate in the NSTA BF.

Questions or concerns should be addressed to the NSTA BF Trustees:

Jennifer Oliver (MS/HS) - Trustee Chairperson

Alison Vara (MS/HS) - Membership Coordinator

Beth Savarese (PQ) - Secretary, COBRA/Retiree Benefits

Below is a summary of these benefits:

Dental Coverage:

Dental coverage is administered through Ameritas (www.ameritas.com).

Coverage becomes effective 30 days from the first day of active employment.

The plan year is from July 1 - June 30. **New members have a maximum of \$500 per family during the first 12 months of eligibility.** In addition, any member who gives up family coverage and later re-applies will be subject to this reduced maximum the first year back on the plan.

The amount of benefits available to you for specific procedures will be in accordance with the schedule of fees adopted by the Trustees of the NSTA BF. **Benefits payable to members is limited to \$1,500 for individual plans and \$2,500 for family plans in any one fiscal year.**

The maximum lifetime benefit for orthodontic treatment is \$1,500 based on the following:

Placement = \$600, Monthly Maintenance = \$90, Retention = \$20.

Adults are covered for orthodontic treatment with certain conditions.

Vision Coverage:

Vision coverage is administered through Ameritas (www.Ameritas.com).

Coverage becomes effective on the 1st of the month following 30 days.

Members have the option of selecting from the following two vision networks.

Please check with your provider before choosing your network.

Eyemed Network		VSP Network	
Exam	Covered in Full	Exam	Covered in Full
Single Vision Lenses	Covered in Full	Single Vision Lenses	Covered in Full
Bifocals	Covered in Full	Bifocals	Covered in Full
Trifocals	Covered in Full	Trifocals	Covered in Full
Progressive Lenses	Up to \$120.00	Progressive Lenses	Varies by provider
Frames	Up to \$180	Frames	Up to \$180
Contact Lenses	Covered in Full	Contact Lenses	Covered in Full

Fund Reimbursement Program

This benefit is not guaranteed every year. This benefit opportunity is based solely on the financial health of the fund and the discretion of the Trustees. If offered, the NSTA BF Reimbursement Program is designed to assist in the payment of incurred **Dental and Vision** expenses that have not been fully covered by existing insurance programs or where payment has been completely denied.

To be eligible, you need to have been employed by the North Salem C.S.D. **and** a member of the NSTA BF from **September 1 through May 31**. Bills must be incurred within the fiscal period of the plan (July 1-June 30).

The amounts for reimbursement vary year to year and can range from \$100-\$400 depending on whether you have chosen an individual or family plan.

If offered, more information will be provided by the end of the school year.

AFLAC Cancer Plan Reimbursement

The NSTA BF offers a yearly reimbursement of \$200 (usually paid in Oct/Nov) for members who elect to purchase at their own expense a Cancer Protection Plan through AFLAC. This dollar amount is a partial reimbursement towards the cost of the yearly premium and members must be employed for 12 months to be eligible for reimbursement. Members are under no obligation to purchase this or any other AFLAC plans.

Current AFLAC Representative: Gavin Meir, 718-423-6000, ext 214