

YORKTOWN CONGRESS OF TEACHERS WELFARE FUND

2729 Crompond Road
Building B
YORKTOWN HEIGHTS, NEW YORK 10598
voice: 914-962-7442 * fax:914-302-7715

Trustees

Lorraine Cicale, *Chair*
Sean Kennedy, *Vice Chair*
Rosanne Moore, *Treasurer*
Laurie Kalinoski, *Secretary*
Valerie Epstein, *Asst. Secretary*
Gordon Baptiste, *Retiree Liaison*
Louis DeFranza

Mary Toub
Fund Administrator

January, 2012

To: All Welfare Fund Members

From: Trustees

Re: Updated Annual Summary of Member Benefits and Important Reminders

Dear Member,

We have attached the Updated Annual Summary of Member Benefits listing the maximum benefit allowances beginning with January 1, 2012. Also, be aware that benefits on dental procedures, covered by the Fund, have been increased by 10% beginning January 1, 2012.

Reminders:

It is the member's responsibility to check on the disposition of a claim if he/she has **not been contacted** by the Fund with either a payment for the claim or with information on why the claim has not been paid **within (60) sixty days** of the submission of the claim.

All 2011 claims must be submitted to the Fund for payment during the first (90) ninety days of 2012; this means **all 2011 claims must be in the YCT Welfare Fund Office by the end of the day on Friday, March 30.**

June 2010

Reminders:

RE: COBRA

As an employee of the Yorktown Central Schools covered by the Yorktown Congress of Teachers Welfare Fund you have a right to choose continuation of Welfare Fund coverage if you lose your benefits because of a reduction in hours of employment or the termination of your employment (for reasons other than gross misconduct on your part). Be aware this is separate from your health insurance coverage under the school group health plan; if you choose to continue health insurance under the school COBRA plan **this does not include** Welfare Fund benefits. If you have **declined** health insurance from the district you are not eligible for COBRA through the district, however you **can** still COBRA Fund Benefits.

If you choose to continue coverage of the supplemental benefits provided by the Yorktown Congress of Teachers Welfare Fund, **you must contact the Fund Administrator for information about COBRA and contribution rates.** You have 60 days from the date you lose Fund coverage to inform the plan Administrator that you want to continue coverage.

RE: Address

Please check with your dentist to make sure they have the correct address for the Welfare Fund. We **still** get many claims addressed to 2051 Baldwin Road (*French Hill School*).

RE: Website

Don't forget you can check the YCT website for news and updates: *yctunion.com*.

For information on the legal benefits and/or news and updates from Mirkin & Gordon, our legal benefit provider, go to: *teacherslegalfund.com*.