

May 2020

Dear Colleague:

We hope this letter finds you and your families well in the midst of these unprecedented times. This information will deal with major changes to the administration of The Welfare Trust so please read it thoroughly and in its entirety.

1. We Are Changing Dental Carriers

The Welfare Trust, along with our brokers from Kurz Planning, did a full bidding process in order to test the market for all of our benefits. **As a result of a thorough search and in-depth analysis, we will be changing the administration of our dental program from Cigna to Metropolitan Life.** Besides the money to be saved, one of the reasons The Trust was willing to make this change is that more than 95% of our active and retired members' dentists are in the Met Network. Additionally, the PPO benefit structure is the same as it was with Cigna. Therefore, we anticipate that the effects will be minimal. Most plans will see a decrease in premium.

**Please visit talontheweb.org/welfaretrust
for all of the information that you may need.**

Points of which you should be aware:

- a. If your PPO dentist is in MetLife's network, nothing will change for you except that you will be paying less premium.
- b. If you are in or plan on taking a DHMO option, please watch the video here to explain how this benefit will be different.
- c. The PPO benefit structure is the same as it was with Cigna.

***If you would like to switch plans or discontinue service,
you must contact the TAL office by Monday, June 1.***

Additionally, we will be holding an online presentation to explain the changes. You will have the chance to email in questions you may have. Subsequently to the presentation, the video and answered questions will be available on the website. Details will be posted on email and the TAL Lindenhurst Facebook page.

2. Late Payment Policy

Additionally, because of difficulty of collecting ontime payments from a small segment of our retired membership, The Welfare Trust is implementing the following late payment policy:

- a. If a member misses a first quarterly, they will be made aware of the late payment.

- b. If a member fails to make one payment and then misses a second, consecutive payment, the member will again be made aware in writing.
- c. If payment for both missing payments is not remitted by the 15th day of the month of the second missed payment, that member will be removed from the dental program and will not be permitted to rejoin until the next fiscal year (July 1) and their outstanding bill has been satisfied.
- d. If the second consecutive missed payment is the fourth quarter payment, the member will not be eligible to reenroll until the following fiscal year.

3. **Early Payment Discount**

Although it may seem inconsequential, we will be offering a \$24 reduction on all dental programs for any member who pays the premium in full in their first payment.

4. **New Payment Due Dates**

As dental coverage begins on July 1, The Welfare Trust must collect that money to stay current with payments to the insurance company. Therefore, as noted below, the new quarterly payment due dates will be 7/1, 10/1, 1/1 and 4/1.

The new rates are as follows. *****PLEASE MAKE SURE YOU ARE LOOKING UNDER THE PLAN YOU ARE SIGNED UP FOR.*****

DPPO Plan 1

Member only: Yearly cost \$628, with a quarterly payment of \$157
Family plan: Yearly cost \$1512, with a quarterly payment of \$378

DPPO Plan 2 (New)

Member only: Yearly cost \$568, with a quarterly payment of \$142
Family Plan: Yearly cost \$1364, with a quarterly payment of \$341

DHMO Plan 1

Member only: Yearly cost \$240, with a quarterly payment of \$60
Family plan: Yearly cost \$564, with a quarterly payment of \$141

DHMO Plan 2 (New)

Member only: Yearly cost \$320, with a quarterly payment of \$80
Family plan: Yearly cost \$764, with a quarterly payment of \$191

*Rates are subject to change annually and a \$24 administration fee exists for all programs unless you pay the full premium up front.

Payment Schedule:

1st quarterly payment due July 1st.

2nd quarterly payment due October 1st.

3rd quarterly payment due January 1st.

4th quarterly payment due April 1st.

It is imperative payments be made ON-TIME. We have been having a problem with members not paying in a timely manner. Please be sure to submit payments correctly and when they are due.

As always, make checks payable to **TAL Welfare Trust** and mail to **Teachers' Association of Lindenhurst, 692 S. Wellwood Ave, Lindenhurst, NY 11757.**

Thank you and have a wonderful year.

Yours truly,

Ed Kelleher
TAL Welfare Trust Coordinator

John Savastano
1st Vice President/Welfare Trust Co-Coordinator

To cut administrative costs, we will not be sending out "bills" each quarter. Please use the table below as a reminder. There will also be quarterly reminders in the RTAL Newsletter.

-----cut and post on your refrigerator as a reminder-----

Payment	Due date	Date paid	Amount/Check #
1 st	July 1, 2020		
2 nd	October 1, 2020		
3 rd	January 1, 2021		
4 th	April 1, 2021		