

# WTABT Trust Newsletter

## Fit Start Lottery

Fit Start is an exercise program at the YMCA sponsored by Independent Health. Independent Health gave us 18 free passes for this program in September! Eighteen members were awarded a 12 week pass to the YMCA location of their choice. Members were allowed to take full advantage of classes and exercise programs offered by the YMCA. Members also met with a small group for training each week. Trainers showed members how to use the equipment and set up a training schedule for the week. Training was based on individual needs. Each member received a water bottle, T-shirt, and journal to record their eating habits and exercise routine. Some members were able to pair up with friends for motivation as well. Recently, the Trust held a second lottery for 10 for Fit Start passes. There were over 100 members interested in the program. Please see page 6 for a list of Fit Start Winners.

## 24-Hour Medical Help Hotline 1-800-501-3439

You are probably wondering why you received another magnet in your mailbox this year. Well, each year the WTABT Trustees meet with a representative from Independent Health for a performance review. During this review, we discuss different ways to keep our rate increase low. A big part of that is keeping members informed! In each newsletter, you can find information on appropriate medical care. This includes appropriate use of Urgent Care Centers and Emergency Rooms, tips for doctor visits, and reasons to use the 24-Hour Medical Help Hotline. Overall, Independent Health was pleased with our performance. They even were pleased with the number of members that used the Medical Help Hotline. They asked us to encourage our members to call the hotline if they have a medical question.

Did you ever leave the doctor's office and think of a question you forgot to ask? Consider calling the 24-Hour Medical Help Hotline. The Medical Help Hotline is available 24 hours a day! It is not just a number to call when you are sick! There are nurses available to answer questions about common surgeries, Diabetes, Asthma, and Heart Disease. They can help you treat minor injuries or help you treat a child with a fever. They can help you understand your medications and possible side affects. These nurses can also answer health and wellness questions. Click [here](#) for more information and help us, help you!

### WTABT Trustees

*Virginia Campos*

*Jessica English*

*Bonnie Glaser*

*Andrew LaMont*

*Dawn Schmidt*

### Office Manager

*Pam Lewandowski*

### Retiree Liaison

*James Derby*

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# Important Numbers

**WTABT:**  
633-6183

**Independent Health:**  
631-8701  
1-800-501-3439

**BlueCross BlueShield of WNY:**  
1-800-544-BLUE  
M-F 8:00AM-7:00PM

**24-Hour Hotline:**  
1-800-501-3439

## [Prenatal Care Information](#)

[Prenatal Care Guide](#)

[Coverage Information](#)

[Healthy Start for Newborns](#)

## [Lead Poisoning Information](#)

# Life Events and Changing your Insurance: What you need to know!

The best time to change your insurance is Open Enrollment. Open enrollment takes place once a year. For the WTABT, Open Enrollment is in November. The health insurance contract starts on January 1st of each year.

The **only** other time you can change your insurance is if you experience a life event. Life events include birth, death, marriage, divorce, job loss, and

retirement. If you experience a life event, you need to contact the **Trust Office directly within 30 days** of the event to qualify for the change. If you are unsure if you qualify for a life event, please contact the Trust Office or a Trustee for more information.



## Do you have a Flex Fit Card?

If you currently receive health benefits through the Benefits Trust, you are eligible for a Flex Fit Card. The Flex Fit Card can be used at participating vendors for gym memberships and various other activities. Each family is issued one \$250 card. The card has an expiration date after 3 years. Please note that the \$250 does NOT carry over year

to year. If you do not use it in a year, you lose the benefit for that year. The card is automatically uploaded! You will not be sent a new card. If you are a new member of the Trust, please call Independent Health for your Flex Fit Benefit. Make sure you have your benefit card with you when you call. If you paid for your membership already this

year, please click [here](#) for a reimbursement form.

Click [here](#) for a list of Flex Fit Family Vendors.

Click [here](#) for a list of Flex Fit Active Vendors.

[Request Card Form](#)



## How to Contact the Trust

Should you have questions regarding your health insurance, you can contact Pam during office hours by phone at 633-6183. If your question is not urgent, you can reach her by e-mail at [wtabt@roadrunner.com](mailto:wtabt@roadrunner.com). You may also send an e-mail to any of the Trustees.

### **SCHOOL YEAR OFFICE HOURS**

Monday, Tuesday, Thursday  
and Friday  
12:00 p.m.-4:00 p.m.  
Wednesday  
1:00 p.m.-5:00 p.m.



## WTABT MEMBER RATES 2014

Each year the Benefits Trust negotiates with various health insurance carriers to find the best rates for our members. This year we have decided to continue using Independent Health as our carrier.

### 2013 IH rates with WTABT 1% contribution on member's behalf

**Single** - **\$526.00** x 12 months = \$6312.00/year x 8.5% = \$536.52/20 = **\$26.83**  
- **\$3.16** (WTABT) = **\$23.67**

*WTABT 1% contribution on member's behalf = \$6312.00 x 1% = 63.12/20 = \$3.16*

**Family** - **\$1,393.89** x 12 months = \$16,726.68/year x 8.5% = \$1421.77/20 = **\$71.09-\$8.36** (WTABT) = **\$62.73**

*WTABT 1% contribution on member's behalf = \$16,726.68 x 1% = \$167.27/20 = \$8.36*

### 2014 IH Rates

**Single**—\$482.28 x 12 months = \$5,787.36 year x 8.5% = \$491.93/20 = **\$24.60** increase over 2013 **\$0.93**

**Family**— \$1278.03 x 12 months = \$15,336.36/year x 8.5% = 1,303.59/20 = **\$65.18** increase over 2013 **\$2.45**

Members electing dental coverage, pay an additional contribution for each of 20 pay periods @ **Single \$1** and **Family \$3**. The WTABT continues to pay dental increases for members. As you can see, the WTABT no longer provides a 1% kickback of total health premiums to the membership.

**We have been with Aetna Dental since January 1, 2008.**

**The WTA contract increases member contribution rate to 10.5% beginning September, 2014.**

**The WTABT no longer contributes a 1% reduction to members as of January, 2014.**

## Verification Letters

In November each member received a verification letter from the Benefits Trust. The purpose of this letter is to update our computer system. The Trust usually sends this letter out once a year in March. This year we will be sending it out a second time in

April, once all the changes are updated to ensure that we have all the correct information. This form is to verify what is in our computer system. It is not to change your current benefits.



## Quick Links

[WTABT Website](#)

[Independent Health](#)

[Aetna](#)

[Flex Fit Family Vendors](#)

[Flex Fit Active Vendors](#)

[WTA Website](#)

[Urgent Care Locations](#)

[Wellness Discounts](#)

[24 Hour Hotline Information](#)

[FDA website.](#)

Need medical attention?



Visit the nearest Urgent Care Center! It could save you time

and money!

Don't forget to contact the Trust with any changes to your health care! All changes must be made within 30 days of a life event!



## Frequently Asked Questions

### Wellness Discounts

- Acupuncture
- Massage therapy
- Health Education classes and programs
- Wellness and Fitness
- Medical Equipment
- Childbirth and parenting classes



### Immunization Schedules

- Children 7-18
- Birth – 18 years



**Do I have to call to reload my flex Fit Flex Fit Card?**

No, it will automatically reload the first of the new year.

**Does the money on my Flex Fit Card roll over to the next year if I do not use it?**

No, if you don't use it, you lose it.

**If I already paid my gym membership, can I get reimbursed for my Flex Fit Benefit?**

Yes, if your gym is on the list of Independent Health's participating vendors. You can go to the Independent Health Website for a copy of the form.

The link is also in this newsletter.

**When is Open Enrollment?**

Open Enrollment takes place in November. This is when you can make changes to the new benefit year or sign up for benefits. The new health insurance year begins on January 1st.

**What do I do if I want to make changes to my benefits and I missed the Open Enrollment?**

You will not be able to make changes unless you experience a life event. You have 30 days after a qualifying life event to make changes to your benefits. After that you must wait until open enrollment.

**What qualifies as a life event?**

A life event includes birth, marriage, death, job loss, divorce and retirement.

**If I do not take Health Insurance through the Trust, am I eligible for the Stipend?**

If you and your spouse do not take insurance through the Benefits Trust, you are eligible for the stipend. Also, if you have insurance through your parents and are not taking insurance through the Benefits Trust, you are eligible for the stipend.

**How much is the stipend?**

The stipend is \$1000.

**If my spouse loses his job, can I get insurance with the Benefits Trust?**

Yes, job loss qualifies as a life event. You must notify the Trust within 30 days of the job loss.

**Should I notify the Benefits Trust of an address change and phone number change?**

Yes, you should notify the Benefits Trust **directly** of any changes within 30 days.

**Are step children eligible for insurance through the Benefits Trust?**

Yes.

**Can I stay with the Benefits Trust while I am on maternity leave?**

Yes. You will be responsible for the deductions for the first 12 weeks. If you choose to take a leave longer than 12 weeks, you will be responsible for paying the **full in]**

## FAQS CONTINUED

### What is the Summary Plan Description?

The Summary Plan Description (SPD) summarizes the key features of your Benefits Trust health program. Complete details of the program are also contained in the other official Plan documents, including the Trust Agreement, the Fund's contracts with its benefits insurers, and collective bargaining agreements, which legally govern the operation of the program. All official Plan documents are available for your viewing at the benefits office during normal business hours.

### Do I have to stay with the Trust once I retiree?

No, you can become an inactive member of the Trust if your husband is still working and you choose to take his insurance. Once your spouse retires, you may return to the Trust as an active member and use your District Funds.

If you leave the Trust and use your district funds elsewhere, you can not return to the Trust.

### Do retirees receive invoices for payment?

No, unfunded retirees will receive a letter from the Trust **once** a year in December. This letter is returned to the Trust with the payment plan that the retiree has chosen along with their first payment. The 2014 payment schedule is listed on the website as well.

### As a retiree, how do I find out how much I have left in District Funds?

The Trust does not have this information. You would need to call District Office and speak with Human Resources.

### As a retiree, will my insurance be cancelled if my payment is late?

Your insurance will not be cancelled immediately, but it would be in your best interest to contact the Trust and speak to a representative. You will receive reminder letters and phone calls if necessary.

### When are the health insurance premiums due for retirees?

If you pay annually, your payment is due on 1/1/2014.

If you pay semi-annually, your payments are due 1/4/2014 and 7/1/2014

If you pay quarterly, your payments are due 1/1/2014, 4/1/2014, 7/1/2014, and 10/1/2014.

### Are Teacher Assistants eligible for benefits with the Benefits Trust?

Yes, if the TA is .6 or more.

**Explore Together  
Event February 17,  
11-1 @ The Buffalo  
Museum of Science**

**Click [here](#) for more  
details.**

**Register to win a gift  
card for Sky Zone!  
You do not have to  
attend the event to  
win.**

Newsletter Title



### Biggest Loser

The WTABT has received 2 passes for a one week stay at the Biggest Loser Camp! During your stay you will experience the full-immersion program of nutrition, life coaching, and fitness



education in a controlled and supportive environment You will experience a variety of fitness classes tailored to all fitness levels.

The Trust will be holding a lottery starting January 27, 2014 through February 2, 2014.

To be considered for the

lottery, you must write a 250 word essay explaining why you would be a good candidate for the Biggest Loser Camp. This lottery is for WTABT Members only! Interested candidates, please send a hard copy of your essay to the Trust of- fice no later than February 2, 2014. The camp must be used by June 30, 2014.

[Biggest Loser Camp Website](#)

### Medicare Quick links

[Prescription Coverage](#)

[Fitness, Dental, and Vision Benefits](#)

[Medicare Information Centers](#)

### Retiree Rates

*The Medicare Rates are as follows:* **Encompass C**

#### Independent Health

Single \$471.15

#### *Medicare*

Family \$1248.55

PPD \$509.00/month

#### Blue Cross Blue Shield

Encompass 65 \$366.00/month

799 PPD in Area \$293.00/month

#### *Flex Fit*

799 PPD Out of Area \$348.00/ month

Single \$482.28

699 HMD \$265.00/moth

Family \$1278.03

The dental rates for 2014 are as follows:

Family \$77.99/month

Single \$27.36/month

*This is a 5% increase from 2013.*

### Fit Start Winners

#### October 2013

Robert Julian  
Kathy Azzarella  
Maria Deighan  
Todd Bosworth @ Casey  
Monique Corrao  
Stacey Bernard  
Beth Priset @ Forest  
Mark Arnold @ Transit Middle

Amanda Walter  
Sheila Nigam  
Debra Johnson  
Karen Lang  
Cheryl Danni  
Marilyn Pantano  
Carol Jackson

#### January 2014

Jean Kobis

Julie Mampe  
Catherine Jagodzinski @ Mill  
Kathy Smith @ Country Parkway  
Denise Slimko @ Transit  
Maureen Hart @ Dodge  
Colleen Sowinski @ North  
Patricia DiPasquale @ Forest  
Debbie Ciocca @ Dodge  
Paula McGirr @ Maple West



## Fit Works

Fit Works is an online wellness program through Independent Health. Fit Works is designed to help you achieve wellness in all aspects of your life. You can sign up online by using your insurance card and completing the online survey. The survey is designed to find your weak points

and provide challenges for you to achieve your goals. Some topics in the survey include: healthy heart, losing weight, becoming more energetic, drinking less, eating better, sleeping well, being proactive, managing diabetes, and quitting smoking. Once you complete the survey,

you can review your results and find challenges to help you reach your goals. For more information, click on the link below.

[Fit Works Information](#)

# Health Care Sites

[Mammogram Services](#)

[Self-Test Breast Exam](#)

[Mammogram facilities](#)

[Healthy Options](#)

[Pediatric](#)

[Health Style Newsletters](#)

[Quit Smoking](#)

[Preventative Guidelines for Men](#)

[Preventative Guidelines for Women](#)

## Inside this Month's Health Style Newsletter

- Receiving Quality Health Care
- Cooking Classes
- Kids and Health Habits
- IH App
- Exercise
- Fit Works
- Nursing Facilities
- Using Antibiotics