

**NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND**

Jon Stern, Administrator

**BENEFITS / PREMIUMS  
ACTIVE STAFF PPREMIUMS****PART-TIME STAFF PREMIUM TABLE****9/1/2020**

Dental Options	2020-2021	Monthly Premiums			
	1	Member		\$ 35.48	Paid by Member
	2 , 5	Member & Single Dependent	\$ 90.63	Total Cost \$ 34.32	Paid by Member
	3 , 6	Member & Multiple Dependent	\$ 131.35	Total Cost \$ 75.04	Paid by Member

Legal Plan / Elder Law Rider	Member & Dependents	\$ 7.25	Monthly	Paid by Trust Fund
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Term Life/AD&D	2018-2021	For Active Staff			
		Under Age 65	\$ 200,000	\$ 29.20 per month	Paid by Trust Fund
		From Age 65	\$ 130,000	\$ 18.98 per month	Paid by Trust Fund
		From Age 70	\$ 100,000	\$ 14.60 per month	Paid by Trust Fund
		Child(ren)	\$ 4,000	\$ 1.08 per month	Paid by Member
		Supplemental: Up to 200K available		See website rate table	Paid by Member
		Spouse: Up to 300k available		See website rate table	Paid by Member

Vision Options	7/19-7/21	Individual	\$ 8.68	per month	Paid by Trust Fund
		Dependents	\$ 14.10	per month	Paid by Member

Disability	Short Term (all but NPUT)	0.290/\$10 of 70% of weekly salary	Paid by Trust Fund
Monthly Premium	Long Term	0.453/\$100 of monthly salary	Paid by Trust Fund

UNUM Long-Term Care	(NPUT/T&C/NPAA Only)	2yr, \$3500/month	Paid by Member
	Supplemental: Up to \$9000/month available	See website rate table	Paid by Member