



Questions & Answers

about

The MVCC Professional Association
Benefits Trust Fund

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What is the MVCC Professional Association Benefits Trust Fund?

The MVCC Professional Association Benefits Trust Fund is a collectively bargained program designed to provide a plan of benefits to members and their dependents. It was established as part of the 2002-2005 contract negotiations (see Article 10.11 of the collective bargaining agreement). A benefits fund is also a tax-exempt business and is authorized under the Internal Revenue Code, Section 501(c)(9).

The Trustees of the MVCC Professional Association Benefits Trust Fund are responsible for the operation and administration of the Fund. A Fund Treasurer, a Fund Secretary, and a Fund Database Manager assist with the management of the Fund.

What benefits are provided by the MVCC Professional Association Benefits Trust Fund?

Five benefits are provided: a vision plan, life insurance, accidental death and dismemberment coverage, long-term disability insurance, and a travel assistance plan. These plans are provided through two NYSUT-endorsed companies, Davis Vision and UnumProvident.

Who is eligible for benefits?

Every bargaining unit member.

When am I eligible for benefits?

When you have completed six months of full-time employment in a bargaining unit position, you are eligible for benefits under the PA Benefits Fund.

How do I sign up for benefits?

Group Long Term Disability Insurance and a travel assistance plan, Assist America, is automatically available to members. There are no forms to complete.

For other benefits, members enroll through the Benefits Fund page of the PA website, www.mvccpa.org.

- To sign up for the **vision benefit**, click on the Davis Vision link and then on the link to enroll.
- For **life insurance and accidental death and dismemberment coverage**, you must indicate your beneficiary. On the Benefits Fund page, click on UnumProvident Products, then select the Group Insurance Beneficiary Form. Follow these directions, which also appear on the webpage.
 1. Complete the Employee Information Section online.
 2. Complete the Beneficiary Information Section online.
 3. Complete the Alternate Beneficiary Information Section online.
 4. Submit and print the completed form by clicking the "Submit and Print" button on the bottom of the form. When your printer dialogue box appears, select the appropriate printer and click "Print."
 5. Sign and date the form.
 6. Return your completed form to Norma Chrisman in PH 220. Address interoffice envelopes to "Library—Norma Chrisman."

What happens if I retire?

It depends. You may take advantage of COBRA coverage for the vision plan. Life and Accidental Death and Dismemberment Insurance is portable through UnumProvident. However, eligibility for disability insurance ceases when you're no longer employed. Be sure to check for details and procedures when you're planning retirement.

Whom should I contact with questions regarding my benefits under the Fund?

Contact the Chair of the Benefits Fund Trustees, Paul Halko, in his office (AB263), by email (phalko.mvcc.edu), or by phone (792-5588).

Vision Plan

What does the vision plan provide?

Through participating doctors, the plan provides a free annual eye exam and selected lenses and frames or contact lenses for members and their dependents.

What is the name of the vision plan?

Davis Vision Premier Platinum.

Does Davis Vision have a website?

Yes. www.davisvision.com. To log on, go directly to the Davis Vision site, and use your Social Security Number as your user name and the first five letters of your last name as the password. Directions can also be found at the site.

Which providers will honor my vision plan?

A list of providers will be sent to you on request from the Benefits Fund Chair. Information about providers is also available at the Davis Vision website. Click on "Find a Doctor."

Do I need an identification card to use my vision benefit?

No. If you have enrolled in the plan through the Benefits Fund, you simply go to a participating provider and give your name.

How often can I use the vision plan?

Once a year. The year begins on July 1st and ends on June 30th.

Can I get my eye exam on one day and order my glasses on another?

No. Everything must be done at one time.

What if I get an eye exam and don't need new glasses?

Glasses or contact lenses must be ordered on the same day as your eye exam. If you get an eye exam and don't pick out glasses that day, you have nevertheless used up your benefit for the year. Don't need new glasses? Why not consider getting a spare pair—or sunglasses?

Whom can I claim as a covered dependent?

Dependents may include spouses, domestic partners, and children to the age of 18. A child who is a full-time student remains eligible until the age of 25.

What must I do to claim my domestic partner as a covered dependent?

You must complete and submit a domestic partnership affidavit to the Trustees of the Fund, including supporting documentation such as proof of financial interdependence. See the Benefits Fund Chair for the form you need.

What happens if I have a change in the status of my dependents?

You should notify the Fund Database Manager. Like members, dependents may be eligible for COBRA coverage.

What is COBRA coverage?

Under Federal law, COBRA coverage is provided to those who are no longer covered under a plan because of retirement, graduation, changing employment, or other reasons. COBRA allows members and dependents to continue coverage for up to 18 months by paying their own premiums under the plan. COBRA notification letters are sent to those eligible.

What is HIPAA?

The Health Insurance Portability and Accountability Act of 1996 is a federal law intended to protect the rights of health care consumers.

Which benefits are covered under HIPAA?

The vision plan.

What are my rights under HIPAA?

Personal health information is protected by the MVCC Professional Association Benefits Trust Fund under applicable HIPAA regulations.

Whom should I contact with questions about HIPAA and the MVCC Professional Association Trust Fund?

Contact the Fund's Privacy Official, Ron Miller, in his office (AB160), by email (rmiller@mvcc.edu), or by phone (792-5464) or the Fund's Security Official, Norma Chrisman, in her office (PH 220 L), by e-mail (nchrisman@mvcc.edu), or by phone (792-5398)

How are members notified about HIPAA?

HIPAA privacy notices are provided to members. In addition, a link is provided to the Fund's HIPAA privacy notice under "HIPAA Information" on the Davis Vision page at <http://www.mvccpa.org/main/hipaahome.cfm>.

What steps has the MVCC Professional Association Benefits Trust Fund taken to become HIPAA compliant?

The Benefits Fund Trustees, Fund Treasurer, Fund Secretary, and Fund Database Manager have received training through the NYSUT Member Benefits Department. All forms and legal documents have been prepared in accordance with HIPAA regulations and reviewed by NYSUT attorneys.

Group Life and Accidental Death and Dismemberment Insurance

What does this insurance provide?

The Benefits Fund provides each PA member with a \$50,000 life insurance policy.

Can the amount of my life insurance benefit decrease?

Life insurance benefits decrease to 65% of \$50,000 at age 70. A further reduction, to 50% of \$50,000, occurs at age 75.

What does the Accidental Death and Dismemberment Insurance provide?

If a member dies or is dismembered as a result of an accident, an additional \$50,000 benefit applied.

How can I indicate or change my beneficiary?

Complete the form that is available on the Benefits Fund page of www.mvccpa.org.

What happens if I don't indicate a beneficiary?

If no beneficiary is indicated, legal proceedings will be necessary to determine the appropriate beneficiary.

Are there additional benefits under this plan?

Yes, there is a \$5,000 repatriation benefit as well as a seat belt benefit of \$10,000 and an air bag benefit of \$5,000.

Where can I find more details about this insurance?

More details can be found on the Benefits Fund page at www.mvccpa.org.

Long Term Disability Insurance

What is long term disability insurance?

This plan provides financial protection for members by paying a portion of their income while they are disabled. The amount received is based on the amount earned before the disability began. In some cases, disability payments may be made even if the person is working while disabled.

If I should become disabled, when would my disability insurance begin?

After 180 days.

What is the maximum monthly payment?

60% of income, up to \$5,000 a month.

How can I file a claim for this insurance?

Claim forms and further information about this insurance can be found at www.mvccpa.org

Assist America

What is Assist America?

Assist America provides world wide travel assistance services to members and their dependents. While traveling internationally or anywhere more than 100 miles from home, members can get help in the event of a medical emergency.

What type of help does this plan provide?

Members can get access to many types of assistance, including Western-style medicine, prescription transfers, air travel for friends or relatives in the case of a medical emergency, and legal and interpreter referrals. In addition, lost luggage services and return of vehicle services are available.

How do I contact Assist America when I need help?

Within the U.S., call the toll-free number (1-800-872-1414) or, outside the U.S., use the U.S. access code +301-656-4152. A wallet card (Ref 01-AAUN-762490) with these numbers is provided. Carry your wallet card for easy reference.

What information should I be ready to give Assist America when I call?

- Your name, phone number, fax (if possible), and your relationship to the Assist America member
- The member's name, age, sex, employer name, and the reference number on your wallet card
- A description of the condition/problem
- The name, location, and phone number of the hospital, if applicable
- The name and phone number of the treating doctor
- The location and number where the doctor can be reached immediately

What is the website?

www.unumprovident.com/travelassistance

Does this plan pay medical bills?

No. You are responsible for your own medical bills.

How can I get a wallet card with information and phone numbers?

Contact Paul Halko, Benefits Fund Chair.

Which negotiated benefits are NOT provided by the PA Benefits Fund?

The following negotiated benefits are not provided by the Fund:

- Health Insurance
- Dental Plan
- Prescription drug plan

These benefits are provided by the College. For information, contact Human Resources in AB 113 or by phone (792-5496).