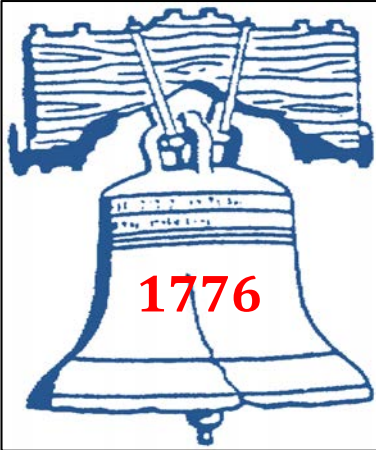


THE

The Newspaper of Local 1776
The Association of Catholic Teachers



SPIRIT

OF '76

55+ Years Strong
1966-2016

3070 BRISTOL PIKE, BLDG. 2, SUITE 101, BENSALEM, PA 19020- 215-568-4175 - VOLUME XXXIV-NO.2
Fax 215-568-8270 - email (act@act1776.com) - website (www.act1776.com) **OCTOBER 2023**

Lets Go Phillies, Lets Go! . . . Lets Go Phillies, Lets Go! . . . Lets Go Phillies, Lets Go! . . . Lets Go Phillies, Lets Go!

Seniority Lists Posted

Article V, Section 1a states "On or before October 31 of each school year, the Secondary School System shall supply to the Association and shall post in individual schools a complete listing of all teachers in the Secondary School System including those on approved leaves of absence arranged according to system seniority and school seniority."

"Teachers shall have until December 15 to call attention in writing to errors or file grievances with the local school administration concerning their positions on the seniority roster."

LEGISLATIVE REPORT

The following Legislative Report for September was submitted by ACT Legislative Representative, John Corrigan, at the September 21, 2023 ACT Executive Board Meeting via Zoom.

1. **Status of the PA Budget:** On August 3, the state budget impasse ended as Governor Shapiro signed a \$45.5 billion budget (House Bill 611) into law, including:

- Increase to Basic Education Funding (BEF) by \$597.4 million.
- Increase to Special Education Funding (SEF) by \$50 million.
- Increased Ready-to-Learn Block Grant funding by \$7.5 million (same as last year).
- Increased Career and Technical Education funding by \$14 million.
- The School Breakfast Program provides for free breakfasts for all students during the 2023-2024 school year. Additionally, students eligible for reduced-price lunches through the National School Lunch Program (NSLP) will not be charged for their meals.

Approximately \$1.1 billion of the General Appropriations Budget requires code implementation language. Therefore, several funds are on hold pending passage of a fiscal code. These include:

- \$100 million for school mental health grants
- \$100 million in Level Up funds
- \$10 million in teacher stipends
- \$125 million for school environmental repair grants
- \$50 million for school safety and security grant transfers to PCCD.

Current Status of the Fiscal Code: legislators have not passed a fiscal code to date. **On August 30, the PA Senate passed two versions of a fiscal code: SB757 and HB1300.**

- **SB757** includes language for school vouchers and EITC.
- **HB1300** reconstitutes the Basic Education Funding Commission; extends a moratorium on PlanCon for the 2023-2024 fiscal year and provides for the distribution of education-related funding including approved private schools, community colleges, libraries, Ready-to-Learn Block grant, Special Education for IIs, career and technical education, and school breakfast.

These bills do not include the \$1.1 billion funds listed above. The Senate and House return to session the end of this month to complete the fiscal code to provide for these needed funds.

How these budgetary items impact our Catholic high schools will be an area of further inquiry.

(Continued on page 3)

2. PA General Assembly:

a. **PA Budget Update**—Wednesday, August 30, the State Senate re-convened in Harrisburg for a day to work on completing the fiscal code language for the State budget. By a 28-19 vote, they approved a fiscal code bill (Senate Bill 787) that reintroduced the Lifeline Scholarships, referred to as the PA Award of Student Success Program (PASS) and an expansion of the PA Educational Improvement Tax Credit (EITC). Governor Josh Shapiro previously line-item vetoed the \$100 million for PASS when signing the current budget.

The House returns to Harrisburg on September 26 and will have their first opportunity to respond to the fiscal code as presented in Senate Bill 787.

ACT has drafted a letter to state legislators urging their support of PASS and expanded EITC. Other means of advocating our position with elected officials are under consideration.

3. Legislative Updates from Recent Activity:

a. **HB1628**: Referred to the House Health Committee (08/29/2023)—This legislation builds on Act 73 of 2020 (Peyton’s Law) by requiring electrocardiograms for all students from first enrollment in a school and biannually through high school graduation as a condition of participation in a school-sponsored athletic activity. The bill would ensure that every school in Pennsylvania is outfitted with automated external defibrillator (AED) machines.

b. **HB1637**: Referred to House Education Committee (08/29/2023)—This bill would change the education requirement for substitute teachers in public schools from a bachelor to an associate degree.

c. **HB1653**: Referred to the House Education Committee (08/30/2023)—This legislation would promote high school student access to AP courses by allowing school districts to apply for funds to train a teacher in an AP course in one of the five core academic areas of Mathematics, ELA, Science, Social Studies, and Computer Science where they are currently not offered.

d. **SB843**: Re-referred to the Senate Appropriations Committee (08/30/2023)— this legislation would bring Pennsylvania into the Interstate Teacher Mobility Compact (ITMC) to facilitate the mobility of certified teachers relocating to Pennsylvania to continue their teaching career. As of today, 6 states have enacted ITMC legislation and legislation is pending in 13 other states.

(Continued on page 4)

e. **HB1680**: Referred to the House Education Committee (09/13/2023)—This legislation would help to educate on hearing loss prevention and associated stigma by requiring the PA Department of Education to create a hearing curriculum on types of hearing loss, sound levels that lead to hearing loss, loss preventative measures, and ways to end the stigma of hearing loss.

f. **SB930**: Referred to the Senate Education Committee (09/14/2023)—This bill would expedite the use of the Fair Funding Formula incrementally over a 2-year period.

g. **SB931**: Referred to the Senate Education Committee (09/14/2023)—This legislation would incentivize school districts to enter into shared service agreements to provide more efficient and affordable services for students to government services. (See HB110.)

4. **PA Department of Education**: PDE announced a special education policy revision to allow all students with disabilities under the IDEA to attend school until age 22.

2023 ACT Negotiating Team
Thank you for a job well done!



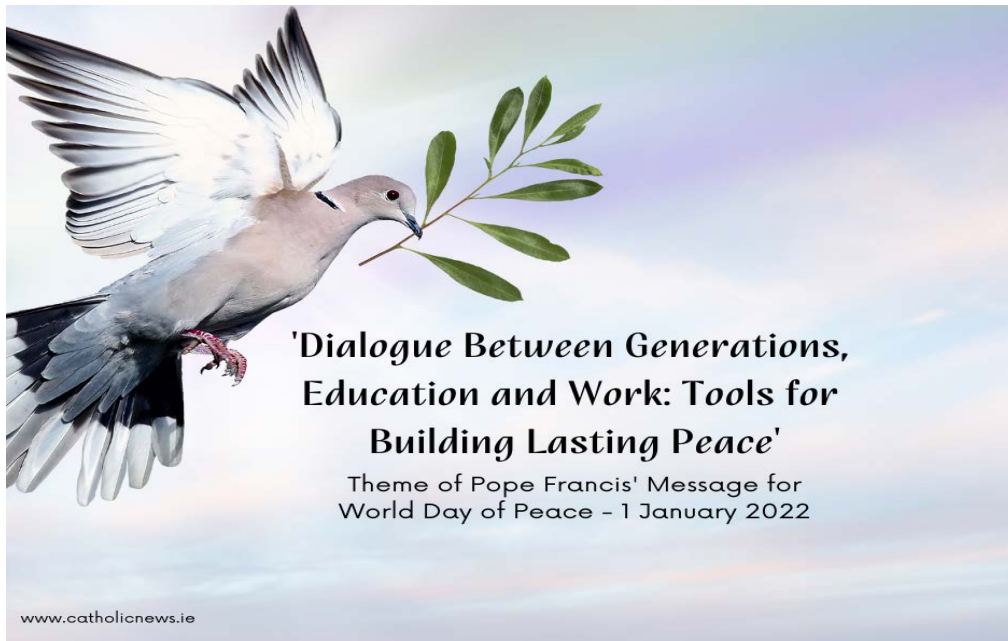
Pictured left to right is Christine Hanley-Maldonado (CE), James Vernon (BP), Katie Toenniessen-Innes (CO), and ACT President, Irene Tori.

EMPLOYMENT OPPORTUNITIES

The Archdiocese of Philadelphia is seeking Secondary Teachers to fill long term substitute and permanent openings. If you are interested or know someone who might be, please contact Barbara Guiliano, bguiliano@archphila.org

The following teaching positions are currently available, as of October 20, 2023, subject to change as openings become filled:

- Business (Tech) – (Permanent) Archbishop Carroll High School
- Math – (permanent) West Catholic High School
- Science – Chemistry – (substitute) Cardinal O’Hara High School
- Science – Chemistry – (permanent) West Catholic High School
- Science – Engineering – (permanent) West Catholic High School
- Social Studies – (permanent) Cardinal O’Hara High School
- Theology – (substitute) Archbishop Wood High School
- Theology – (substitute) Bishop Shanahan High School
- Theology – (permanent) West Catholic High School



PENSION UPDATE

Any current teacher who was covered by the Lay Employees' Retirement Plan when it was frozen in June, 2014 received a letter from the Archdiocese of Philadelphia concerning the change in the Pension Plan administrator.

For all active teachers, it is extremely important to log on to the Retirement Focus website at www.RetirementFocus.com and create a username and password. Personal information must be verified, and a personal email address must be entered.

To log in to Retirement Focus, a teacher will enter his/her initial username (Social Security Number with no dashes) and initial password (birth date as MMDDYY) under Participant Login. Then, the teacher will create a permanent username and password. A secret Q & A will also be created in case login information would have to be reset.

The website enables a teacher to:

- Stay up-to-date on his/her account.
- Model retirement savings projections.
- Learn more about the Pension Plan.
- Elect to begin retirement benefits.

Retirement Focus phone line is available Monday through Friday, from 8:00 AM through 8:00 PM EST at 855-874-0356.

Under Retirement Focus, the beneficiary's information must be changed from the teacher (which is what appears on the screen) to someone designated as the beneficiary. **Any beneficiary left as the teacher will result in any monies due to the teacher through the LERP to go into the teacher's estate. This will cause needless tax implications.**

A letter was also sent to all retired teachers who are collecting a pension informing them that, beginning August 1, 2023, all pension checks will be issued by BNY Mellon rather than PrimePay. This change also means that **retired teachers will receive two 1099-R tax forms for 2023**—one from PrimePay (January–July, 2023) and one from BNY Mellon (August–December, 2023).

If you have any questions about the letter you received, please feel free to contact the ACT Office. Irene or Ginny will be happy to help you.

Using Retirement Focus

retirement focus

As a participant in your employer's defined benefit pension plan you have access to the Retirement Focus Service Center – a secure customer service center that helps you access your account information.

RetirementFocus.com

You can reach www.RetirementFocus.com from any computer with a secure Internet connection. On the website, you can:

- **Stay up-to-date on your account information.** See a snapshot of your personal information, such as name and address as well as your current accrued benefit.
- **Model retirement savings projections.** Build your personal plan for retirement by modeling Total Retirement Benefit projections, including your estimated Social Security benefits, other retirement plan assets, and any other sources of retirement savings you may have. Or, model an estimated projection of only your Pension Plan benefit.
- **Learn more about your Pension Plan.** Get answers to some of the most frequently asked questions about the Pension Plan, review summary plan material, and access related resources.
- **Elect to begin your retirement benefits.** When you are ready to initiate your Pension Plan benefits, you can use the online retirement election tool.

Retirement Focus Phone Line
In addition to the RetirementFocus.com website, you have access to Retirement Focus through the toll-free number to make changes to your personal information or initiate your retirement. The Retirement Focus phone line is available Monday through Friday, from 8:00 a.m. through 8:00 p.m. EST at 855-874-0356.

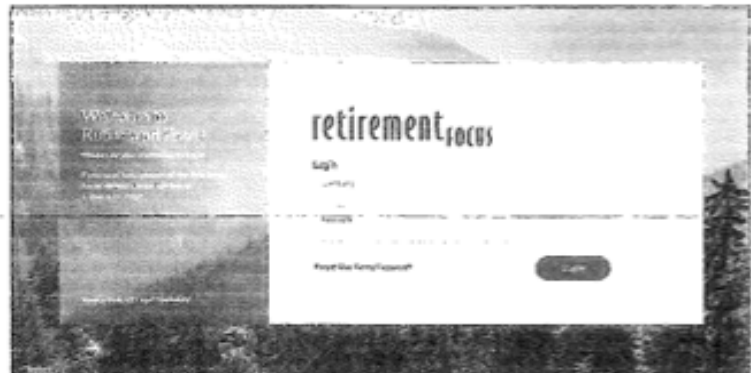
Follow the instructions in this guide to manage your account through the Retirement Focus Service Center.

(Please note: screenshots are for illustrative purposes. Once you login, your screens may differ slightly due to the options available in your retirement plan.)

RetirementFocus.com

From any computer with a secure Internet connection, enter www.RetirementFocus.com.

If you have not yet logged in to Retirement Focus, enter your initial user name (your Social Security Number with no dashes) and initial password (your birth date as MMDDYY) under Participant Login. Once you log in, you will create your permanent user name and password. In addition, you will create a Secret Q&A, which you can use if you need to reset your Login information.



My Account

Once you log in, the My Account section includes your personal information, including your employment and compensation history, and your accrued benefit amount (payable at your Normal Retirement Date) if you were to retire today.

PLAY YEAR	ACCUMULATED BENEFIT	VESTED
2013	\$122,317.88	2,000.00
2012	\$118,755.00	2,000.00
2011	\$117,335.00	2,000.00
2010	\$114,500.00	2,000.00
2009	\$111,350.00	2,000.00

Logging Out

Be sure to click the Log Out button in the upper right-hand corner when you are finished to ensure the highest level of security.

Benefit Modeling

RetirementFocus.com allows you to model your Total Retirement Benefit based on variables you enter about your anticipated date of retirement and other sources of retirement income.

Begin by clicking the Modeling link in the top navigation menu or the Get Started button from the home page. Then enter general assumptions such as your current pay, expected pay increase percentage, anticipated rates of returns, and information about your other retirement savings.

To model only your Pension Plan benefit using fewer variables, click the "In a Hurry" link.

When you click in each of the fields to enter your assumptions, you will see a detailed description of each of the assumptions.

Once you click "Project Benefits", your projected annual income will display, showing the estimated income you will receive from each of your retirement savings sources each year.

NEW Initiate Retirement Online

When you are ready to initiate your retirement and begin receiving Pension Plan benefit payments, click the "Get Started" link on the Home page.

- Verify your address.
- Provide details on your retirement timeline, such as dates of termination and when to begin benefits.
- Elect whether you want to complete the process online or request retirement forms.

You may need to gather some documents to reference while you complete online retirement. The online retirement request process through Retirement Focus will guide you through all the steps to complete your election. Examples of the steps include electing optional benefit forms, indicating withholding amounts, providing direct deposit information and designating rollover elections.

Ready to start receiving your benefit?
Get started now with our step-by-step, online retirement election tool!

Get Started

Option	Amount
Single Life Annuity (pays 1/1/15)	\$1,912.50
Life Annuity with 60 Months Certain (pays 1/1/15)	\$1,515.79
Life Annuity with 120 Months Certain (pays 1/1/15)	\$1,462.50
50% Joint and Survivor (pays 1/1/15)	\$1,483.21
75% Joint and Survivor (pays 1/1/15)	\$1,446.12
100% Joint and Survivor (pays 1/1/15)	\$1,418.37

NEW Upload Your Forms

You can save forms right on your personal Retirement Focus page. Select My Uploads from the home page and follow the instructions to securely send documentation to the Retirement Focus Service Center.

Need Help?

Contact the Retirement Focus Service Center at 855-874-0356 Monday through Friday from 8:00 a.m. through 8:00 p.m. EST if you have additional questions about your Pension Plan or to initiate your retirement.

NOVEMBER 1 BEGINS THE NEW MEDICAL PLAN YEAR

THINGS TO KNOW CONCERNING YOUR INSURANCE PLAN

PERSONAL CHOICE PLAN

(GROUP NUMBER 10101056)

If you signed up for Personal Choice during the open enrollment period, your coverage goes into effect on November 1, 2023. You should receive your identification card in a few weeks. In the meantime, if you need to use the plan, give your provider the group number listed above, and use your social security number for an ID number. The provider should be able to contact Personal Choice and verify your coverage with that information.

Brief Outline of In-Network Coverage:

Preventive Care for eligible services covered 100%; Doctors' office visits-\$30 copay; specialist-\$40 copay; urgent care-\$40 copay; emergency room \$125 copay; outpatient surgery \$125 copay; inpatient hospitalization \$200 copay; radiology-\$40 copay; speech, physical & occupational therapies-\$30 copay visits 1-30 and \$40 copay visits 31-60.

The following services are covered 100% *after* meeting a **\$100 individual deductible or the \$200 family deductible**: Laboratory/pathology; home health or hospice; skilled nursing; chemo, radiation, and/or dialysis; outpatient private duty nursing; cardiac and pulmonary rehabilitation therapy; spinal manipulation.

Prescription Drugs are covered as follows:
Generic on Preferred Drug List \$15 copay (\$30 mail order) Brand on Preferred Drug List \$30 copay (\$60 mail order), Non-Preferred Not on Preferred Drug List \$45 copay (\$90 mail order).

(SEE PAGE 9 FOR INFORMATION ON THE PERSONAL CHOICE HDHP)

KEYSTONE EAST HMO

(GROUP NUMBER 10101054)

If you signed up for Keystone East HMO during the open enrollment period, your coverage goes into effect on November 1, 2023. You should receive your identification card in a few weeks. In the meantime, if you need to use the plan, give your provider the group number listed above, and use your social security number for an ID number. The provider should be able to contact Keystone and verify your coverage with that information.

Brief Outline of In-Network Coverage:

Preventive Care for eligible services covered 100%; Doctors' office visits-\$30 copay; specialist-\$40 copay; urgent care-\$40 copay; emergency room \$125 copay; outpatient surgery \$125 copay; inpatient hospitalization \$200 copay; radiology-\$40 copay; speech, physical & occupational therapies-\$30 copay visits 1-30 and \$40 copay visits 31-60. Laboratory covered 100%.

Note: When receiving any of the following services, lab, radiology, therapy, durable medical equipment, **you must go where your PCP sends you.**

The following services are covered 100% *after* meeting a **\$100 individual deductible or the \$200 family deductible**: Home health or hospice; skilled nursing; chemo, radiation, and/or dialysis; outpatient private duty nursing; cardiac and pulmonary rehabilitation therapy; spinal manipulation.

Prescription Drugs are covered as follows:
Generic on Preferred Drug List \$15 copay (\$30 mail order) Brand on Preferred Drug List \$30 copay (\$60 mail order), Non-Preferred Not on Preferred Drug List \$45 copay (\$90 mail order).

PERSONAL CHOICE HIGH DEDUCTIBLE PLAN

If you signed up for the Personal Choice High Deductible Plan during the open enrollment period, your coverage goes into effect on November 1, 2023.

IMPORTANT THINGS TO KNOW CONCERNING PERSONAL CHOICE HDHP

- The benefit period starts on November 1, 2023 and ends on October 31, 2024.
- The Deductible applies to all services **except for eligible preventive care**.
- If you cover dependents, you must meet the family deductible amount before services are covered at 100%. However, once the Out-of-Pocket Limit amount is met for one individual, expenses for that individual are covered at 100%.

A BRIEF OUTLINE OF COVERAGE UNDER PERSONAL CHOICE HDHP

In-Network Deductible: \$1,500 per person; \$3,000 per family/**Out-of-Network:** \$3000/\$6000

In-Network Out-of-Pocket: \$6,450 Individual; \$12,900 family/**Out of Network:** \$12900/\$25800

- **Preventive Care:** 100% no deductible
- **Doctors' Office Visits:** (including mental health or substance abuse) covered 90% after deductible
- **Emergency Room:** 90% after In-Network deductible
- **Urgent Care:** 90% after deductible (in-network) 70% after deductible (out of network)
- **In-Patient Hospital:** (including mental health or substance abuse) 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Surgery:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Outpatient X-Ray/Radiology:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Outpatient Speech, Physical, or Occupational Therapy:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Out patient Cardiac, Pulmonary, or Respiratory Therapy:** 90% after deductible (in-network); 70% after deductible (out-of-network) Pulmonary 12 visits per year; Cardiac 36 visits per year.
- **Spinal Manipulation:** 90% after deductible (in-network); 70% after deductible (out-of-network) Limited to 30 days.
- **Outpatient Laboratory/Pathology:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Home Health or Hospice:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Skilled Nursing:** 90% after deductible (in-network); 70% after deductible (out-of-network) Up to 120 days per benefit period.
- **Chemotherapy, Radiation, or Dialysis:** 90% after deductible (in-network); 70% after deductible (out-of-network)
- **Outpatient Private Duty Nursing:** 90% after deductible (in-network); 70% after deductible (out-of-network) Limited to 360 hours per benefit period.

**MEDICAL RATES
FOR THE 2023-2024 PLAN YEAR
(NOVEMBER 1, 2023-OCTOBER 31, 2024)**

PAYROLL DEDUCTIONS OVER 22 PAYS

(Beginning with the November 10, 2023 pay and ending with the pay of August 30, 2024)

	<u>PERSONAL CHOICE PPO</u> <u>PERSONAL CHOICE HDHP</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$ 81.17 \$40.93	\$ 52.30
Employee & child	\$164.22 \$ 83.35	\$106.52
Employee & children	\$183.27 \$ 93.23	\$119.15
Employee & Spouse	\$195.50 \$ 99.43	\$127.07
Full Family	\$214.27 \$108.89	\$139.18

(\$0 INCREASE IN PREMIUM FROM LAST YEAR)

PAYROLL DEDUCTIONS OVER 18 PAYS

(Beginning with the November 10, 2023 pay and ending with the pay of July 5, 2024)

	<u>PERSONAL CHOICE PPO</u> <u>PERSONAL CHOICE HDHP</u>	<u>KEYSTONE EAST HMO</u>
Employee	\$ 99.21 \$ 50.02	\$ 63.93
Employee & child	\$200.71 \$101.87	\$130.19
Employee & children	\$223.99 \$113.95	\$145.63
Employee & Spouse	\$238.95 \$121.53	\$155.31
Full Family	\$261.88 \$133.09	\$170.11

(\$0 INCREASE IN PREMIUM FROM LAST YEAR)

**YOUR BENEFITS UNDER THE UNITED CONCORDIA DENTAL PLAN
(CONCORDIA FLEX uses the ADVANTAGE NETWORK)**

BENEFIT CATEGORY

PLAN PAYS

BENEFIT CATEGORY	PLAN PAYS
Class 1 – Diagnostic/Preventive Services	
➤ Exams	100%
➤ Cleanings and Fluoride Treatments	100%
➤ X-rays	100%
➤ Space Maintainers	100%
➤ Palliative Treatment (Emergency)	100%
Class 11 Basic Services	
➤ Basic Restorative (Fillings, etc)	100%
➤ Simple Extractions	100%
➤ Endodontics	100%
➤ General Anesthesia	100%
➤ Surgical & Non-surgical Periodontics	50%*
Class 111 – Diagnostic/Preventive Services	
➤ Oral Surgery	N/A
➤ Inlays, Onlays, Crowns	N/A
➤ Prosthetics (Bridges, Dentures)	N/A
➤ Repairs to Inlays, Onlays and Crowns and Prosthetics	N/A
Orthodontics (Dependents to any age)	N/A

Included Plan Features

****Smile for Health – Wellness Program***

Provides periodontal care for people with certain Chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke

- Covers 1 additional periodontal maintenance per year and all are covered at 100%
- Scaling and root planing are covered at 100%
- 4 periodontal surgery procedures are covered at 100%
-
- **Maximum benefit per calendar year is \$1,000 per teacher and covered family Member.**

Paying for college just got easier

Save more. Worry less.

Are you or your family stressed over college costs? You're not alone. The debt it takes to pay for a degree is the biggest concern of parents and students.* In fact, 99% of families think they'll need financial aid to afford tuition.*

Earn Tuition Rewards® through your dental plan

At United Concordia Dental, we care as much about your mental well-being as your oral well-being. That's why your dental plan includes the College Tuition Benefit® savings program.

Much like a frequent flier program, you earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities nationwide.

Share the savings with your family

You can participate even if you don't have kids. Points can be shared among any eligible students in your extended family. You must register students and allocate their points before August 31 of the year they begin 12th grade.

- 1 Tuition Rewards point = \$1 in tuition discounts.
- Earn 2,000 points when you sign up. Then earn 2,000 points each year you're covered by United Concordia.
- Transfer points to your children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

Sign up for Tuition Rewards

1. Log into your **MyDentalBenefits** account at **UnitedConcordia.com**.
2. Verify your email address is correct by **clicking your name** in the upper right corner. SAGE Scholars will use this email address to contact you.
3. Click the **More** tab and select **College Tuition Benefit**.
4. Click on the **Get Started** button and consent to participate.
5. Look for an email from SAGE Scholars to complete your sign up.

Don't have a MyDentalBenefits account? Create one at UnitedConcordia.com/GetMDB.



Sign up on or after your plan's effective date.

Tuition Rewards FAQs

Q: What are Tuition Rewards?

A: Tuition Rewards points are discounts off of tuition and are never awarded in cash. Participating schools reduce their tuition by the amount of Tuition Rewards points you redeem. For example, one Tuition Rewards point = a \$1 tuition discount. So, 2,000 Tuition Rewards points is equal to a \$2,000 discount.

Q: Who can use the Tuition Rewards points I accumulate?

A: Even if you don't have children in your immediate family, you can allocate points to nieces, nephews, grandchildren, stepchildren, godchildren, adopted children and more.

Q: How do I identify the students I'm saving for?

A: Once your account is created with SAGE Scholars, you can begin adding eligible students. Each student you register immediately earns a one-time bonus of 500 points!

Q: When should I register my students in the Tuition Rewards program?

A: You can add future students as early as the day they're born. But students must be registered prior to August 31 of the year they begin 12th grade.

Q: When must I transfer Tuition Rewards points to a student?

A: Points accumulate in your account until you transfer them to a student headed for college. Points must be transferred before August 31 of the student's 12th grade year. After August 31, students cannot earn or receive points.

Q: Is there a cap on how many Tuition Rewards I can use per child?

A: Yes, students can use Tuition Rewards to get a maximum 25% discount on their total tuition costs, divided evenly over four years of education. For example, if your student's total tuition is \$40,000 per year, you may redeem Tuition Rewards points for up to a \$10,000 discount per year.

Q: When should I submit my student's Tuition Rewards points to a participating college?

A: You must submit the student's Tuition Rewards points statement within 10 days of application.

Q: Can Tuition Rewards be used for graduate school, summer school, evening classes or a part-time classes?

A: No, Tuition Rewards can only be used for full-time, undergraduate education beginning with the freshman year at a participating private college or university.

Q: Are there other ways to earn Tuition Rewards points?

A: Yes, you can earn points through any participating organization such as a bank, credit union, fraternal organization, financial advisory firm or other college funding plan.

Q: What if a student doesn't use his/her Tuition Rewards points?

A: Tuition Rewards points can be refunded back to your account and transferred to a younger eligible student.

Q: Can my student also receive points from other family members who have Tuition Rewards accounts?

A: Yes. Students may receive Tuition Rewards points from multiple family members.

Manage Your Benefits Anywhere, Anytime



MY DENTAL BENEFITS

Create your **MyDentalBenefits** member account to easily manage your United Concordia Dental coverage online.

Most benefit inquiries can be handled conveniently online using our simple, self-service member portal. Create a **MyDentalBenefits** account to better manage your insurance coverage!

Use your **MyDentalBenefits** account to:

- ✓ Check claim status quickly
- ✓ See what your plan covers and how much we'll pay
- ✓ Print ID cards
- ✓ Find a dentist
- ✓ Evaluate your oral health with *My Dental Assessment*

After your plan's effective date, you are able to create your account.

Here's how:

- ✓ Go to **UnitedConcordia.com/MDB**
- ✓ Select **Member**
- ✓ Enter the **ID number** found on your insurance card and **your birthdate**. You can also use the Social Security Number of the contract holder in place of the ID number.
- ✓ Each dependent (spouse, children aged 14 years or older, or in some states, domestic partner) covered by a United Concordia dental plan must create an individual **MyDentalBenefits** account.



Use your mobile device to access **MyDentalBenefits** on-the-go and manage your coverage at any time.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。



VOLUNTARY VISION PLAN THROUGH DAVIS VISION



Enrollment information for the Voluntary Vision Plan through Davis Vision for the 2024 calendar year will be e-mailed to teachers the week beginning November 1.

For teachers currently on the Voluntary Vision Plan: If you have not used the plan this year, try and do so before your benefits expire on December 31, 2023.

Teachers wishing to enroll in the Voluntary Vision Plan for the 2024 calendar year, will need to submit a completed application form along with payment by Monday, December 9, 2023.

Happy Halloween

