

**GREAT NECK TEACHERS ASSOCIATION BENEFIT TRUST FUND  
THE COTTAGE  
829-9086**

**NOTICE OF CHANGES TO THE BENEFIT PLAN**

**To: All Members and Eligible Dependents Covered by the Great Neck Teachers Association Benefit Trust Fund**

**Date: January, 2014**

This is to serve as notice to all members and eligible dependents covered by the Great Neck Teachers Association Benefit Trust Fund (“the Fund”) of further modifications to the Fund’s benefit plan that will go into effect **January 1, 2014**.

These modifications are necessary due to uncertainties with respect to the application of the Federal Patient Protection and Affordable Care Act (“PPACA”) to the benefit plan of the Fund. **None of these changes requires any immediate action on your part.**

- **Prescription Drug Co-Pay Reimbursement Benefit** - Effective **January 1, 2014**, once \$250 per family in prescription drug co-pays is incurred in a plan year, the Fund will pay an additional \$1.00 per co-pay incurred in that calendar year. All other elements of this program remain unchanged.
- **Out of Network Deductible Benefit** - Effective **January 1, 2014**, once \$1,000 per family in out of network deductible costs are paid in a calendar year, thereafter, the Fund will pay an additional 1% of all deductible costs incurred in that same year. All other elements of this program remain unchanged.
- **Out-Patient Rehabilitation Benefit** - Effective **January 1, 2014**, once \$1,000 per family in certain out-patient rehabilitation costs are paid in a calendar year, thereafter, the Fund will pay an additional 1% of all out-patient rehabilitation costs incurred in that same year. All other elements of this program remain unchanged.
- **Hearing Aid Benefit** - Effective **January 1, 2014**, once the initial \$300 benefit is received the Fund will pay an additional benefit of \$10 to be used for the purchase of each additional hearing aid during the same 48 month period. All other elements of this benefit remain

**BENEFIT MODIFICATION UNRELATED TO PPACA**

**Optical and Vision Benefits**

Effective January 1, 2014, for **all GNTA members only**, the current optical benefit (which covers up to \$150 per person every calendar year) and vision care benefit (which covers up to \$150 per person every two calendar years) will be replaced by one optical benefit covering up to \$225 per person every calendar year.