

BENEFITS AT A GLANCE

DENTAL

- member and dependents
- yearly maximum per person: \$2,000.00
- lifetime implant maximum per person: \$2,400.00
- pre-authorization required for services over \$500.00
- policy year: September 1 – August 31

ORTHODONTIA

- member and dependents
- maximum monthly visits: 24 consecutive months
- maximum per visit: \$80.00
- lifetime maximum per person: \$2,850.00

OPTICAL

- member and dependents
- every year maximum per person: \$200.00
- policy year: September 1 – August 31

HEARING

- member and dependents
- maximum: \$200.00 once in every two (2) years
- not covered by health insurance
- policy year: January 1 – December 31

PROSTHETIC APPLIANCE

- member and dependents
- paid in full
- required for therapeutic use and recognized by health insurance
- policy year: January 1 – December 31

MEDICAL SUPPLEMENTAL FLEX

- member and dependents
- yearly maximum per family: \$400.00*
- policy year: January 1 – December 31
- * See claim form for eligible expenses

LIFE INSURANCE

- member only
- coverage: 1.5 times annual salary
- maximum: \$100,000.00
- coverage decreases at age 65 and 70
- policy year: September 1 – August 31

DEPENDENT LIFE INSURANCE

- spouse and eligible children
- spouse coverage: 50% of member's coverage or \$10,000., whichever is less
- maximum for spouse: \$10,000.00
- coverage per child: \$2,000.00
- policy year: September 1 – August 31

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

- member only
- maximum: \$75,000.00
- policy year: September 1 – August 31

DISABILITY

- member only
- 66 2/3% of daily lost salary
- monthly maximum: \$2,000.00 for up to one year
- expanded benefits through Disability Plus
- policy year: September 1 – August 31

LEGAL SERVICES

- member and dependents
- no or reduced fees
- policy year: September 1 – August 31

The Legal Services benefit is provided through the Westchester Putnam Teachers Legal Services Fund. Life Insurance, Disability and AD&D are provided through insurance contracts. All other benefits are self-funded.