



Excess Major Medical  
History and Changes in Coverage

Health Insurance - NYSHIP

Dental Insurance - JJ Stanis

Life Insurance - JJ Stanis

Vision (primary) - NVA

Excess Major Medical and Vision (secondary) - ShelterPoint



## Excess Major Medical - Components of Existing Plan - ShelterPoint

1. Out of Network Coinsurance (Complete Family)
  2. Out of Network Deductible (Complete Family)
  3. Out of Network Outpatient/Rehab (Complete Family)
  4. Additional Vision (Complete Family)
  5. Private Duty Nursing (Complete Family)
  6. Nursing Home Benefit (Complete Family)
  7. In Hospital Benefit (Employee Only)
  8. Accidental Death and Dismemberment (Employee Only)
- Rider B - Outpatient Psychiatric Coverage (Complete Family)



Cost - \$15.95 per month for Single - \$39.27 per month for Family



### **Why the change?**

ShelterPoint has been offering the plan since the 70's. They served notice that they are withdrawing from this type of business going forward.

### **What is going to happen going forward?**

As of July 1<sup>st</sup>, 2025 the district will be offering a new plan to retirees and active employees

### **What about claim prior to July 1<sup>st</sup>, 2025?**

Claims can be submitted 12 months from date of service/appointment

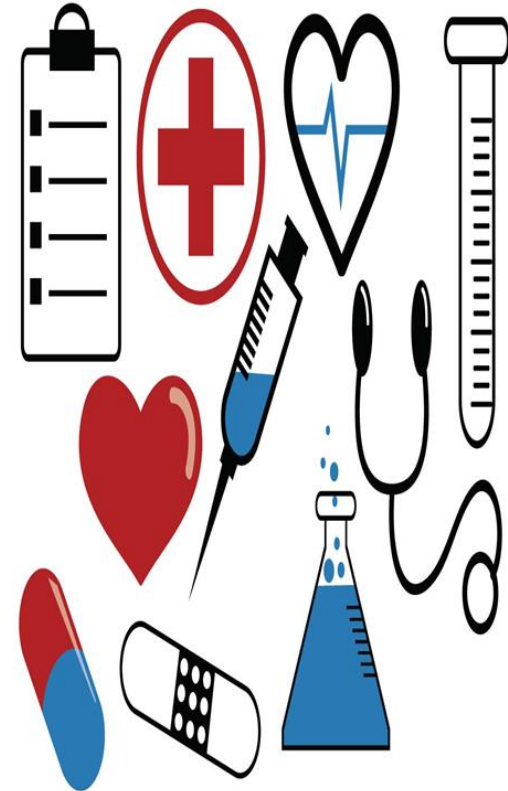
### **Is the nature of the coverage changing and why?**

Yes the coverage is changing. Our insurance agent could not find a vendor that would continue to offer the same types of coverage.



## What does the new plan offer?

1. Accidental Insurance (AI)  
(Complete family)
2. Hospital Indemnity (HI)  
(Complete family)
3. Critical Illness (CI)  
(Complete family)
4. Accidental Death and Dismemberment  
(ADD) (Employee Only)
5. General Vision (supplemental)  
(Complete family)



## Restrictions

### Accidental Insurance (AI) (Complete Family)

All employees, active and retired must be under the age of 75 in order to enroll. Those all ready retired (retirement date prior to 7/1/2025) will have the option on a one time basis to enroll in this plan and JJ Stanis will invoice them. Future Retirees (those retiring after 7/1/2025) would be able to continue the benefit via the portability provision and the carrier will direct bill the member. Coverage may continue for 1 year after retired providing premium is paid.

### Hospital Indemnity (HI) (Complete Family)

All employees, active and retired, must be under the age of 75 in order to enroll. Those all ready retired (retirement date prior to 7/1/2025) will have the option on a one time basis to enroll in this plan and JJ Stanis will invoice them. Future Retirees (those retiring after 7/1/2025) would be able to continue the benefit via the portability provision and the carrier will direct bill the member. Coverage may continue for 10 years after retirement providing premium is paid.

### Critical Illness (CI) (Complete Family)

All employees, active and retired, must be under the age of 75 in order to enroll. Those all ready retired (retirement date prior to 7/1/2025) will have the option on a one time basis to enroll in this plan and JJ Stanis will invoice them. Future Retirees (those retiring after 7/1/2025) would be able to continue the benefit via the portability provision and the carrier will direct bill the member. Coverage may continue for 10 years after retirement providing premium is paid.

Accidental Death and Dismemberment (ADD) (Employee Only) - Retirees not Eligible

General Vision (supplemental) - Retirees are Eligible



## Coverage Categories

You are able to pick and choose which of the 5 Supplemental Insurance offerings works best: AI, HI, CI, AD&D, Vision (secondary)

You can take all 5, just one or any combination.

### Four Categories of Pricing

- Employee Only
- Employee + Spouse
- Employee + Children
- Employee + Family



## Coverage Rates

Monthly Premium	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Accident Insurance (AI)	\$ 4.39	\$ 7.17	\$ 10.13	\$ 13.00
Hospital Indemnity (HI)	\$ 4.98	\$ 9.50	\$ 7.19	\$ 11.72
Critical Illness (CI)	\$ 4.75	\$ 9.50	\$ 5.00	\$ 9.75
General Vision (supplemental)	\$ 5.24	\$ 10.48	\$ 8.41	\$ 13.50
Accidental D&D	\$ 0.24	\$ 0.24	\$ 0.24	\$ 0.24
<b>Total</b>	<b>\$ 19.60</b>	<b>\$ 36.89</b>	<b>\$ 30.97</b>	<b>\$ 48.21</b>

Figures represent total premium - individual costs driven by individual unit contracts







### **Human Resources**

Phone: 631-791-4236

Email: [moneill@portjeffschools.org](mailto:moneill@portjeffschools.org)

Website: [https://www.portjeffschools.org/departments/business\\_office\\_benefits](https://www.portjeffschools.org/departments/business_office_benefits)

### **J.J. Stanis and Company, Inc.**

Phone: 516-465-3900

Email: [eligibility@jjstanisco.com](mailto:eligibility@jjstanisco.com)

Website: <http://www.jjstanisco.com>





# QUESTIONS?

