

Garden City Teachers Association Benefits Trust Fund

The trustees of the Garden City Teachers Association Benefits Trust Fund are pleased to provide this summary of benefits available to full-time teachers, full-time nurses and full-time administrators and their dependents as employees of the Garden City Union Free School District.

This fund was established under the terms of the collective bargaining agreement between the Garden City Teachers' Association (Union) and the District.

All benefits except the non-contributory life insurance benefit and Prepaid Legal Service Plan are on an elective basis and require monthly payments by the employee in the form of monthly payroll deductions, in addition to the district's contributions. You have the option of choosing any employee benefit listed on page 3, provided you make the required monthly payment by deduction for the chosen benefit as noted on said page, and as may hereafter be modified. You also have the option of choosing any listed dependent and/or family members of the family eligible for the particular chosen benefits, provided you make the required monthly payment by deduction as noted on said page, and as may hereafter be modified.

In addition, note that COBRA coverage is available for employees and family members when their eligibility for coverage ceases. COBRA coverage is available for 18 to 36 months depending on circumstances. COBRA coverage is available for Excess Medical, Vision Care, and Dental insurance, subject to relevant policy limitations. COBRA coverage should be elected within 30 days of cessation of coverage.

Every attempt has been made to ensure accuracy in these summaries. In the event of any discrepancies the certificates of insurance apply.

Board of Trustees
November 2005

7/2003