

Dear Member:

The Trustees are pleased to provide you with this Comprehensive Benefits Booklet, which describes your benefits through the Garden City Teachers Association Benefit Trust Fund.

This booklet includes all the Trust Fund benefits - dental, vision, excess major medical insurance life insurance, long-term disability, legal services and financial counseling. This booklet contains details of these benefits including enrollment, eligibility, coverage for dependents, and other general information concerning Trust Fund procedures. To the extent that this booklet describes an insured benefit (e.g., life insurance, excess major medical, long-term disability), a group insurance contract specifies the exact benefits provided, and the language of the insurance contract will govern in the event of inconsistency between it and the language of this booklet.

We suggest that you read this booklet carefully and share it with your family. Keep it available so that you can refer to it in the future.

Yours truly,

Board of Trustees

David Hakes, Chairman

Kathleen Cocoman

Patricia Lupo

Brian MacDonald

Lorraine Phillips

Scott McCauley

Sue Shea