Dear Retirees,

As a newly retired member of the Dobbs Ferry Union Free School District, you are able to continue to receive the DFUT Welfare Fund benefits on a self-pay basis. Your first payment must be submitted to D.H. Cook Associates beginning on June 15th of the year you are retiring.* Billing for the Welfare Fund for the fiscal school year begins July 1st to June 30th. You will now have two options to choose from for your billing payment.

*This will differ if you are retiring at another time of the year, as you must assume the cost when you retire.

Option #1 - Payment in full is due by June 15th
**If you choose to pay in full, you will be given a 10% discount on the annual rate.*

Option #2 - Payment will be in two equal payments with the first half due on June 15th and the second half due on January 1st of the following year.

Please understand that, if you choose NOT to continue your DFUT Welfare Fund benefits, you will not be eligible to join afterwards. Your participation is contingent upon your signing upon retirement. We wish you luck in all your future endeavors.

Regards,
The Dobbs Ferry Welfare Fund Board of Trustees

PLAN	COBRA/Retiree Year Rate	Annual Discounted Rate
Individual	$840.00	$756.00
Individual plus 1 dependent	$1212.00	$1091.00
Family	$1932	$1739.00

_____ Option #1 _____ Option #2

_____ I no longer wish to continue the DFUT Welfare Fund Benefits

_____ _____
PRINT NAME DATE

_____
SIGNATURE

RETURN COMPLETED FORM TO:

DH COOK ASSOCIATES
1040 AVENUE OF THE AMERICAS
24TH FLOOR
NEW YORK, NY 10018