Welfare Benefit Fund

1. We are *not* part of the District health insurance plan; we are a supplemental self-insured benefit fund.

2. There is NO COST TO YOU to participate in the Fund. The cost is paid for by the district.

3. **Dental**: Bring form to the dentist and the dental office must fill it out and send to D.H. Cook Associates who administer our benefits. The list of providers who accept our payment schedule can be found on the Dobbs Ferry School District website. Check with your dental office prior to your visit to be sure they currently accept our reimbursement schedule. Members can visit any dentist of their choice, pay the dental fee, submit their claim, and D.H. Cook Associates will reimburse accordingly.

   Address: D.H. Cook Associates
   1040 Avenue of the Americas, 24th Floor
   New York, NY 10018
   Phone number: 212-505-5050
   Website: www.dhcook.com

4. **Optical Benefit**: This benefit is $600 every year per FAMILY, not per person in household. This is an increase that is effective 1/1/26. The benefit runs according to the calendar year, not the school year. Please submit your itemized bill from your optical provider. Do not send a credit card receipt. Please show proof of prescription for eyeglasses, contact lenses, etc. Submit forms as soon as you use the optical benefit. We have a partnership with Raymond Opticians. Information about the package deals can be found in this packet and on the link for the Welfare Fund on the DFSD website.

5. **Medical and Prescription Reimbursement**: You can apply for this benefit between January 1st and no later than March 1st. It is based on the tax year. When the year is over, print your latest Explanation of Benefits from the insurance company website or what you receive in the mail. For prescriptions, obtain a printout of copays from the pharmacy. Send these to D.H. Cook Associates. The documents must state the date of service, patient's name and the amount paid. Keep copies of everything you send. If you do not hear anything in 30 days, we encourage you to call D.H. Cook Associates or visit their website and register your account. If they did not receive your information, resubmit your claim. New hires are only able to submit claims/receipts from their date of enrollment through December 31st. Do not send in individual E.O.B.s for each visit/prescription.

   Reimbursement amounts:
   - $300 + 1% prescription co-pay
   - $300 + 1% medical co-pay

6. **Legal Benefit**: The Legal Services Plan is provided by NYSUT. It gives members access to attorneys who will answer legal questions, write letters, and review documents relating to personal legal matters. The handout on the website has detailed information about the benefits that are provided. To access this benefit, call the National Legal Office of Feldman, Kramer & Monaco at (800)832-5182 or (631)231-1450.

7. **Financial Planning Benefit:** This benefit is provided through Stacey Braun Associates. It includes 6 hours annually for personal consultations. Please see the flyer on the website for information about the topics you can address with them.

8. **Peer Support Line**: is a free benefit that is available to you. It is a partnership between NYSUT Member Benefits and Rutgers University Behavioral Health Care. The confidential line is staffed by trained individuals who can provide answers, resources, and support as you deal with stressful situations in your life. A flyer with details is available on the website.

9. **Dependents:** Children can receive benefits until their 19th birthday, unless they are enrolled full time in a college or university, in which they are covered until their 23rd birthday. The member must send proof of full-time college status at the beginning of each semester to D.H. Cook Associates.

10. **Status Change**: It is **<u>your</u>** responsibility to keep the Fund updated on any changes. If you get married, divorced, have children, or change your address, please complete a new enrollment form and give it to Stephanie Gonzalez (Middle School rm M-110). When Stephanie receives your enrollment forms, she will email you a confirmation of enrollment/changes. If you do not receive this within 7 days, please follow up with her.

11. If you have any questions, please contact the Welfare Fund at welfarefund@dfsd.org

Welfare Fund Trustees

Karen LaPorte – Co-chair	Springhurst
Stephanie Gonzalez– Co-chair	Middle School
Frank Ferri – Secretary	Springhurst
Danielle Huyter – Check Distribution	Middle School
Adrienne Bell – Legal	High School
Maria Addona – Check Distribution	High School
Theresa Bellavia – Retirees	Retired

All forms are available at the DFUT website www.dfsd.org located under:
[1] Staff Resources – Human Resources – Welfare Fund

[1] Effective as of July 2026