

**Chenango Forks Central School**



**Lloyd L. Peck, Ed.D.**  
**Superintendent of Schools**  
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1 Gordon Drive, Binghamton, NY 13901

3-17-2020

Dear Chenango Forks Schools Retired and Active Employees:

This information applies only to individuals who are currently covered or who may in the future be covered by health insurance through the Chenango Forks School District. As you may have heard, the Chenango Forks School District is exploring different options pertaining to the Medicare supplemental insurance coverage.

On Thursday, March 12<sup>th</sup>, the CF Board of Education was presented with 3 different options related to Medicare supplemental insurance. This information has since been shared with all of the different bargaining units in the Chenango Forks School District.

The information currently being presented has been compiled in coordination with ENV Insurance Agency, based in Syracuse. This firm specializes in constructing and managing Medicare supplemental insurance plans and has helped to guide many other local school districts and their bargaining units through this complex process.

As this process moves forward, we know that many individuals will have questions they would like to have personally answered. Moving forward, there will be informational town hall-style sessions (see schedule on back) to provide an opportunity for individuals to have their concerns addressed by ENV insurance specialists who are most informed about the Medicare system, as well as the particulars of how the insurance industry works with Medicare to provide coverage to current and future retirees.

There will also be an opportunity for individuals to provide their specific healthcare concerns to ENV. Individuals may bring health care bills which include codes (ICD,CPT,HCPCS) for analysis. This will provide ENV a chance to respond personally and privately to each individual to be sure that proposed coverage will continue to be provided with all the same benefits. Bargaining unit representation will also be present at these sessions.

Beyond providing as much possible information in regard to the potential changes, the District has also expressed a commitment to backstop future insurance disputes with the establishment of a Re-Insurance fund. This fund will provide financial resources which would cover any possible gaps in coverage that potentially may result. At this point, we do not believe gaps will exist based on the information provided along with this letter. This is designed as a safety net feature that financially protects all members from possible shortfalls in the coverage of any new medical plan.

Sincerely,

The Chenango Forks Retirement Insurance Committee

**IMPORTANT UPDATE:** The meetings originally posted below will now be held in an online format. Links and information on how to join a meeting can be found on the district home page, at the bottom of the red banner. Anyone can attend any meeting; no RSVP is required.

\*Due to Covid 19 recommendations and limited seating, in order to attend **YOU MUST** RSVP to the District at 607-648-7543 and leave a message with your desired time slot given the following presentation options. Meetings will be held in the Elementary Cafeteria. Please come to the lower entrance.

Tuesday March 31<sup>st</sup> at 12PM, 2 PM, or 6 PM

Thursday April 2<sup>nd</sup> at 12PM, 2 PM, or 6PM

Wednesday April 8<sup>th</sup> at 12PM, 2PM, or 6PM