



ORANGE-ULSTER SCHOOL DISTRICTS HEALTH PLAN

**PLAN AND SUMMARY PLAN DESCRIPTION
JANUARY 1, 2018**

NOTICE: THIS MUNICIPAL COOPERATIVE HEALTH BENEFIT PLAN IS NOT A LICENSED INSURER. IT OPERATES UNDER A MORE LIMITED CERTIFICATE OF AUTHORITY GRANTED BY THE SUPERINTENDENT OF INSURANCE. MUNICIPAL CORPORATIONS PARTICIPATING IN THE MUNICIPAL COOPERATIVE HEALTH BENEFIT PLAN ARE SUBJECT TO CONTINGENT ASSESSMENT LIABILITY.

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SECTION 1 INTRODUCTION

Your Employer is providing health benefits to you through the self-funded Orange-Ulster School Districts Health Plan (also referred to as the "OU Plan" or "the Plan"). This booklet is your plan document and summary plan description, and it provides information on your Plan benefits and your responsibilities to provide information to the Plan for proper administration of your medical claims. Any apparent conflict between this document and any other publication or presentation involving this Plan will be resolved by reference to this Plan document.

School Districts Participating in the Plan:

Chester Union Free School District	Cornwall Central School District
Eldred Central School District	Florida Union Free School District
Goshen Central School District	Greenwood Lake Union Free School District
Highland Central School District	Highland Falls Central School District
Kiryas Joel Village School District	Marlboro Central School District
Monroe-Woodbury Central School District	Orange-Ulster BOCES
Pine Bush Central School District	Port Jervis City School District
Rondout Valley Central School District	Tuxedo Union Free School District
Valley Central School District	Warwick Valley School District
Washingtonville School District	

Board of Directors – The Board of Directors, which is the governing committee of the OU Plan, consists of the Superintendent (or his designee) from each of the participating Employer School Districts.

Board of Trustees – Voting members of the Board of Directors.

Executive Director/Plan Administrator – The Plan Administrator is John Staiger, who can be reached at 4 Harriman Drive, Goshen, New York 10924. Phone: 845-781-4890; fax: 845-781-8174.

PPO Networks and Other Service Vendors – See Appendix "A."

Privacy/Security Official – The Plan's Privacy and Security Official is the Plan Administrator of the Plan (see above).

Plan Effective Date – This Restated Plan's Effective date was January 1, 2018.

Plan Year/Fiscal Year – Jan 1 through Dec 31.

Premium Rate Setting Period – Premiums are adjusted on an annual basis effective July 1st.

Plan Year; Fiscal Year; Calendar Year; Benefit Period – The Plan, Fiscal and Calendar years are January 1 through December 31.

Agent for Service of Process – Service of process may be made upon the Chairman of the Board of Directors, and/or the Plan Administrator, Orange-Ulster School Districts Health Plan, 4 Harriman Drive, Goshen, New York 10924.

Coverage Under the Group Plan – The OU Plan provides the benefits described in this document to eligible Employees and Retirees, as well as their eligible Dependents. Many of these benefits are currently mandated by New York State Insurance Law and Regulation. If State law or regulations change in the future, certain benefits described herein may be increased, reduced or even eliminated by way of plan amendments adopted by the OU Plan's Board of Directors, and approved by the State Insurance Department.

Gender and Number - All singular terms used in the document are meant to be interchangeable with the plural and vice versa, and terms representing the masculine gender are meant to be interchangeable with the feminine gender, unless the context or usage clearly requires that only the specific terminology used should apply.