

Financial Planning Center:

Whether it's planning for retirement, saving for college for your children or considering purchasing a home, the choices we need to make on a regular basis are never easy. If you're already enjoying retirement, you may be dealing with long-term care needs, managing your investments and estate planning.

Offered by NYSUT Member Benefits, our no-cost online Financial Planning Center includes more than 100 modules on different financial topics along with a financial fitness check-up to see where members stand with their financial knowledge. To get started, visit memberbenefits.nysut.org/financial-planning-center/start.

MAP Alert Email Service:

Join the more than 42,000 NYSUT members who have voluntarily signed up for our MAP Alert email service. As a MAP Alert member, you'll be among the first to learn about new endorsed programs; hear about endorsed program updates; and be automatically entered into special prize drawings offered by NYSUT Member Benefits. These special drawings include our annual Member Appreciation Month celebration each February. MAP Alerts are sent out approximately once every three weeks. Visit memberbenefits.nysut.org and click on "Join MAP" in the center of the homepage.



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MEMORANDUM

TO: NYSUT Members

FROM: J. Philippe Abraham, *Chairperson of the NYSUT Member Benefits Trust*

DATE: November 2017

RE: **Exclusive Access to NYSUT Member Benefits-endorsed Programs & Services**

As a NYSUT Member...

Your union is steadfast in its fight for better contracts, safer working conditions, fair pay, advocacy, and upholding the labor rights of the dedicated women and men proudly working in the education and health care industries on a daily basis. As a NYSUT member, you are also provided with exclusive access to participate in a variety of endorsed programs & services offered by NYSUT Member Benefits along with NYSUT's national affiliates, the American Federation of Teachers (AFT) & National Education Association (NEA).

NYSUT members also receive a number of benefits provided to you at no cost. Please take the time to review these benefits and keep this document handy for future reference. We encourage you to contact NYSUT Member Benefits if you are to ever experience issues or concerns with any of our endorsed offerings. Remember that Member Benefits serves as your trusted advocate for any of these endorsed programs that you participate in. Feel free to call us at **800-626-8101** between the hours of 9 a.m. and 5 p.m. (EST), Monday through Friday; your call will be answered by a real person within seconds.

No-Cost Benefits Available to NYSUT Members

Accidental Death & Dismemberment Insurance & Term Life Insurance

NYSUT Member Benefits – The NYSUT Member Benefits Trust provides NYSUT members with up to \$1,500 Accidental Death & Dismemberment (AD&D) Insurance, including a travel assistance component. The \$1,500 AD&D insurance is offered through Chubb Group Insurance Companies, and includes travel assistance services provided by Europ Assistance at no cost that focus on providing coordination services to travelers. For more information, visit memberbenefits.nysut.org or call **800-626-8101**.

For information about these programs or contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

NYSUT Member Benefits – New NYSUT members will receive a no-cost Term Life Insurance policy providing coverage for up to \$25,000 for one year as long as NYSUT membership is maintained through your local. New members under age 40 will not need to complete any paperwork to receive this no-cost coverage. New members age 40 and older will receive the no-cost coverage for a one-year period if they can successfully answer several medical questions as part of a simplified issue offer.

This insurance is guaranteed renewable for up to \$25,000 at the end of the year with no medical underwriting. The NYSUT Member Benefits Trust-endorsed term life insurance program also includes a free Will, Living Will or Power of Attorney along with a variety of support services (grief counseling, funeral assistance, beneficiary claim assistance, estate resolution services and a life settlement account). For more information, visit memberbenefits.nysut.org or call **800-626-8101**.

AFT – Effective August 1, 2017, all active, working AFT members in good standing are automatically provided with \$5,000 AD&D insurance provided at no cost to them through the national AFT organization. This coverage will double if the accidental death or injury occurs at the workplace. For more information, visit <https://www.aft.org/member-benefits/aft-endorsed-insurance/accidental-death-dismemberment> or call toll-free **888-423-8700**.

NEA Member Benefits – The NEA Members Insurance Trust offers complimentary life insurance at no extra cost to active, staff, reserve and life NEA members, including up to \$5,000 AD&D insurance. This coverage also includes up to \$1,000 of term life insurance, \$50,000 of AD&D insurance for any covered accident that occurs on the job or while serving as an association leader and \$150,000 of life insurance for “unlawful homicide” while on the job. For more information, visit <https://www.neamb.com/insurance/nea-complimentary-life-insurance.htm> or call **800-637-4636**.

NYSUT Member Benefits Voluntary Benefits Available for Purchase

As an additional benefit to NYSUT members, your union membership allows you to participate in more than 40 programs & services endorsed by NYSUT Member Benefits. These programs can be purchased on a voluntary basis and provide you with a trusted advocate ready to assist you with any issues or concerns with any of these offerings.

Approximately half of the NYSUT membership (300,000 members) participates in one or more of these endorsed programs. You can purchase many of these programs through Payroll or Pension Deduction; this option offers convenience, additional coverage and/or discounted premiums. Almost 100,000 NYSUT members use this convenient payment service. In addition, many of the endorsed voluntary programs offered by NYSUT Member Benefits allow spouses, dependents and family members to participate.

NYSUT Member Benefits also offers a number of educational conferences, workshops and webinars throughout the year for NYSUT locals and their members. Be sure to look for our schedule of regional pre-retirement workshops offered during the spring and fall each year.

Below is a breakdown of all endorsed voluntary programs & services (with contact phone numbers) available for purchase from NYSUT Member Benefits.

Insurance Programs:

- **Term Life/Level Term Life Insurance**
(MetLife).....888-386-9788
- **WrapPlan II Universal Life Insurance**
(Transamerica).....866-697-8897
- **Auto/Home/Renters/Boat/Motorcycle Insurance**
(MetLife).....866-697-8822
- **Personal Excess Liability Insurance**
(MetLife).....866-697-8822
- **Disability Insurance (MetLife)**.....888-386-9788
- **Catastrophe Major Medical Plan**
(NYSUT Member Benefits)800-626-8101
- **Long-Term Care Insurance**
(New York Long-Term Care Brokers)888-884-0077
- **Dental Plan (MetLife)**888-883-0046
- **Vision Plan (Davis Vision)**.....800-626-8101
- **Pet Insurance (Nationwide)** 866-838-3461

Legal & Financial Services:

- **Legal Service Plan**
(Feldman, Kramer & Monaco, P.C.)800-626-8101
- **Financial Counseling Program**
(Stacey Braun Associates, Inc.)800-626-8101
- **ClearPoint Credit Counseling Solutions**800-479-6026
- **ID Watchdog** (identity theft protection).....866-513-0823
- **Synchrony Bank Savings Program**.....800-901-2965

Travel Programs:

- **Wyndham Hotels hotel savings**
(discount code: 1000007844).....877-670-7088
- **TripBeat by Endless Vacation**
(resort condo rentals; make sure to mention you are a NYSUT member).....844-367-6433
- **Orlando Employee Discounts**866-463-0193
- **Grand Circle Travel**
(group tours)800-597-2452 (option #2)
- **Premier World Discovery** group tours
(make sure to mention you are a NYSUT member).....877-953-8687

Car & Truck Rental Programs:

- **Alamo** (discount code: 213855).....800-462-5266
- **Avis** (discount code: A441200).....800-698-5685
- **Budget Car**
(discount code: BCDX928400)..... 800-455-2848
- **Budget Truck**
(discount code: 56000070789)..... 800-566-8422
- **Enterprise**
(discount code: NYSUTMB)800-736-8222
- **Hertz** (discount code: CDP85352)800-654-2210
- **National** (discount code: 5028191)800-227-7368

Shopping/Discount Programs:

- **Abenity Discounts** (online savings) ..1-855-223-6489
- **AFT Magazine Subscription Services**...800-729-6247
- **Bose** (electronics).....877-709-2073
- **Buyer's Edge, Inc.** (buying service; username: 215, password: NYSUT)973-660-1001
- **1800Flowers.com**
(promotion code: NYSUTMB)800-356-9377
- **Office Depot/OfficeMax** (discount code: 80126797113) 855-337-6811, ext. 12897
- **Powell's Books** (unionized bookstore)800-878-7323
- **Purchasing Power**
(Member Shopping Program).....800-626-8101

Personal Services Programs:

- **EPIC Hearing Service Plan**
(identifier code: NYSUTMBC)866-956-5400
- **Online Defensive Driving Course**
(discount code: NYSUTDDC).....800-626-8101
- **Tunstall Medical Alert** 844-996-9788

Home Energy Services Programs:

- **American Solar Partners**
(Solar Solidarity Program).....914-699-3366
- **Heat USA** (heating oil service).....888-432-8872
- **Tankfarm** (propane service)855-966-1444