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BENEFITS**

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Working to Benefit You

**Call us at:
800-626-8101**

memberbenefits.nysut.org

Here's What's Inside

NYSUT Member Benefits	3
Endorsement Process & Arrangements	3
New Members	5
MAP - Member Alert Program	5
Payroll & Pension Advantage	5
MPP - My Program Participation	6
Insurance Benefits	
Term Life Insurance	7
Level Term Life Insurance	7
WrapPlan® II Universal Life Insurance	8
MetLife Auto & Home Insurance	9
Disability Insurance	10
Catastrophe Major Medical Plan	10
Long-Term Care Insurance	11
Vision Plan	12
Dental Plan	13
Veterinary Pet Insurance	13
Legal Service Plan	14
Financial Services	
Financial Counseling Program	14
Synchrony Bank	15
Equifax Credit Watch™ Gold	16
ClearPoint Credit Counseling Solutions	16
Shopping & Travel	
PayCheck Direct	17
1800Flowers.com	18
MyForce	18
OrlandoVacation.com	18
Grand Circle Travel	19
Wyndham Hotels & Endless Vacation Rentals	20
EPIC Hearing Service Plan	20
Powell's Books	21
OfficeMax Customer Perks	21
Bose®	21
Working Advantage	22
Car & Truck Rentals	22
Philips Lifeline Medical Alert Service	23
Buyer's Edge, Inc.	23
American Solar Partners	23
Heat USA	24
Propane.Pro	25
Defensive Driving	25
AFT Subscription Services	25
Other Services	
Workshops & Presentations	26
Important Toll-Free Phone Numbers	29

You will find in this brochure information about the programs & services endorsed by NYSUT Member Benefits; brief descriptions of the NYSUT Member Benefits Trust and NYSUT Member Benefits Corporation; and details about our endorsement process and endorsement arrangements.

For the past 30 years, Member Benefits has been proudly offering NYSUT members a variety of quality, endorsed insurance, financial, legal, and shopping & travel programs.

By building on the group buying power of more than 600,000 members, we're able to endorse competitively priced products and services.

There is truly strength in numbers. When you participate in any of these programs or services, Member Benefits acts as your advocate to help ensure that your questions and concerns are addressed in a timely manner.

Many of our endorsed plans feature a "free look" trial period -- giving you ample time to review your new plan. If not completely satisfied, you can return your certificate of coverage within the allotted time frame and any money you've paid or had deducted will be refunded in full -- no questions asked.

You are invited to participate in these programs and services offered exclusively to NYSUT members. To request more information, please contact Member Benefits at **800-626-8101** or use the convenient information request form at *memberbenefits.nysut.org*.

We look forward to serving your benefit needs!

NYSUT Member Benefits

The **NYSUT Member Benefits Trust** was established in 1983. It is a tax-exempt, not-for-profit trust fund created for the purpose of endorsing and monitoring quality, competitive insurance plans and benefit programs. These programs and services are available to NYSUT members and agency fee payers; some are also available to or cover family members.

In 2008, the Trustees of the NYSUT Member Benefits Trust established the **NYSUT Member Benefits Corporation**, a for-profit entity. This separate, taxable subsidiary was created to expand the types of programs and services endorsed for NYSUT members.

Endorsement Process & Arrangements

NYSUT Member Benefits' endorsement process is thorough and comprehensive. In the early stages of a program's development, Member Benefits taps into its staff of experienced professionals, the Trust's Board of Trustees, the Corporation's Board of Directors, and independent benefit consultants to aid in program design and provider research.

Once a program is granted endorsement by NYSUT Member Benefits, staff and consultants carefully monitor the program for participation, member satisfaction, utilization, product competitiveness, and financial health. Several times each year, we meet with providers of endorsed programs to discuss the program and negotiate for improvements and enhancements.

No NYSUT dues dollars pay for any Member Benefits operating expenses. Member Benefits receives funds to cover operating expenses from negotiated endorsement arrangements (including, in some cases, a percentage of premiums paid) with

some of the carriers who provide these benefit programs to members.

Specific information pertaining to these endorsement arrangements is included in the communications materials and application or enrollment forms for each program that has such an arrangement in place. This information can also be found on the Member Benefits website at *memberbenefits.nysut.org*.

These endorsement arrangements are used solely to defray the costs of administering the benefit programs of Member Benefits, including compensation, rent, office expenses, and the cost of retaining consultants, auditors and attorneys to advise the Trustees, Directors and staff. Where appropriate, Member Benefits revenue is also used to enhance the benefit programs for participants.

Just as no NYSUT dues dollars are used to support Member Benefits in any way, no endorsement dollars received by Member Benefits are paid to NYSUT except reimbursement for use of facilities and for services and personnel provided by NYSUT to, and at the request of, Member Benefits (the reasonableness of which amounts are certified annually to the Trustees and Directors by Member Benefits' independent auditors).

Keep in mind that Member Benefits does not represent that each endorsed benefit program is the lowest-cost product for a particular program.

While Member Benefits Trustees, Directors, staff, consultants, and advisers endeavor continuously to obtain and maintain quality benefit programs at competitive prices, we encourage you to shop and compare.

Although some of these endorsed programs may provide legal or financial advice, Member Benefits does not offer investment, legal or tax advice. You are urged to consult your own investment, financial, tax, and legal advisers to help you with an evaluation of the benefit programs.

New Members

As a new NYSUT member, you will receive a special welcome flyer from NYSUT Member Benefits. The flyer includes information about the endorsed programs & services available to NYSUT members. You may also be entitled to up to \$25,000 of term life insurance for a one-year period.

MAP - Member Alert Program



Join the MAP (Member Alert Program) Alert email service. Just as maps provide direction, MAP Alert members assist Member Benefits and vice versa. The MAP Alert service is an easy, convenient way to stay informed about NYSUT Member Benefits-endorsed programs & services.

To join, use the secure sign-up form on our website. MAP Alerts are sent approximately once every three weeks.

The Payroll & Pension Advantage




Payroll deduction of NYSUT Member Benefits-endorsed programs is available in local associations that have made the necessary arrangements for this payment option.

Pension deduction of NYSUT Member Benefits-endorsed programs is available to retirees who are collecting a monthly pension benefit from the New York State Teachers' Retirement System,

New York State Employees' Retirement System, New York City Teachers' Retirement System, or New York City Board of Education Retirement System, or who are receiving income from a monthly lifetime annuity from TIAA-CREF.

With payroll and pension deduction, you gain the advantage of convenience. No checks need to be written; no payment due dates need to be remembered. Premiums are divided into even amounts and automatically deducted from paychecks or pension benefits. *It's that easy!*

What's more, all of the programs listed in this brochure with the Payroll/Pension logo  can be purchased through payroll or pension deduction. Most of these programs offer reduced premiums, elimination of service fees or additional coverage provided at no cost. **It's truly the Payroll/Pension Advantage!**

MPP - My Program Participation

This online feature allows you to review all of the Member Benefits-endorsed voluntary insurance, financial and legal programs that you currently participate in.



You'll see the payment methods you are eligible to use, the payment method you are actually using (payroll/pension deduction or direct bill), deduction amounts if applicable, and contact information for the vendors. If the vendor provides other information to Member Benefits, such as premium amounts and coverage information, that will be available to you as well.

This information is housed in a password-protected area of the Member Benefits website. Visit memberbenefits.nysut.org, click on "Login to My NYSUT" in the upper lefthand corner of the page and follow the simple instructions to activate your account.

Insurance Benefits



Term Life Insurance

Members and their lawful spouses (or certified domestic partners) under age 85 may apply. The program offers up to \$1 million of group-rated term life insurance for applicants up to age 65.

If you are between the ages of 65 and 84, you are eligible to apply for, or continue with, up to \$30,000 in coverage, depending on your current age.

At age 65, benefits decrease; at age 70, coverage is limited to \$20,000 or less. One low premium covers all of your dependent children under the age of 23. An accelerated death benefit is available for terminally ill insureds up to age 70.

A no-cost, objective, professional and confidential survivor financial counseling service is offered to the surviving spouse of a term life participant, or to the term life participant who is diagnosed as terminally ill with a life expectancy of 12 months or less.

The Payroll & Pension Advantage: Save 15 percent on annual premium.

For more information, call toll-free 888-386-9788.

Underwritten by The United States Life Insurance Company in the City of New York and administered by Mercer Consumer.



Level Term Life Insurance

Level Term Life Insurance is life insurance that is in force for a time period that you select -- either 10, 15 or 20 years. Your individual premium is scheduled to remain the same during the term period. The insurance company does reserve the right to change premium rates, but may only do so for all insureds covered under the group policy.

In addition, your coverage will not decrease during the term period.

You or your spouse or certified domestic partner can apply for coverage up to \$1 million. Your age determines the length of coverage that you may apply for under the plan. Applicants must be under age 55 to be eligible for the 20-year plan, under age 60 for the 15-year plan and under age 65 for the 10-year plan.

The Payroll & Pension Advantage: Save 15 percent on annual premium.

For more information, call toll-free 888-386-9788.

Underwritten by The United States Life Insurance Company in the City of New York and administered by Mercer Consumer.

WrapPlan® II Universal Life Insurance

This group flexible premium adjustable life insurance plan offers members and their spouses or domestic partners a way to plan for the continuing need for life insurance coverage, while taking advantage of the term life insurance that you already have.

This program allows you to purchase life insurance coverage that increases as your term life coverage decreases or terminates. Premiums may be set at a level to produce as much or as little accumulation cash value at age 95 as may be desired.

If you have no existing term life insurance, you may apply for a level benefit amount of WrapPlan coverage. To apply, you must be age 70 or under, and reside or work in New York state. Retirees who are not New York residents may be eligible.

For more information, call toll-free 866-697-8897.

Underwritten by Transamerica Financial Life Insurance Company and administered by USI Affinity.

MetLife Auto & Home Insurance Plans

Whether you're looking to insure your automobile, home, boat, or any other personal property and liability, Member Benefits offers you access to apply for the right coverage for you.



You may be eligible for a variety of policy discounts, depending on where you live. You can obtain a rate quote and service Mondays through Saturdays.

Emergency claims reporting service is available 24 hours a day, seven days a week. Personal property and liability (umbrella) insurance policies include:

- **Automobile Insurance** -- You'll get competitive rates and quality service. Various driver discounts are offered.

The Payroll & Pension Advantage: Save 8 percent on auto insurance premiums in New York state (availability and amount of discount vary by state) and eliminate \$6 service fee per billing cycle.

- **Boatowners Insurance** -- Watercraft policies provide coverage for your boat, boating equipment, unattached equipment, accessories, and emergency services. Medical payments coverage and liability protection may be included.

- **Homeowners/Renters Insurance** -- Whether you own or rent a home, apartment, co-op, or condominium, you can get the proper coverages for your individual needs. Discounts are available.

- **Personal Excess Liability (Umbrella) Insurance** -- This policy provides an extra buffer of protection by covering expenses beyond the limits of your underlying auto, home, boat, recreational vehicle, and snowmobile policies. Coverage amounts available: \$500,000; \$1 million; or \$2 million.

• **Other Insurances** -- Mobile Home, Recreational Vehicle, Snowmobile, Motorcycle, Fire, and Landlord's Rental Dwelling.

For more information, call toll-free 866-697-8822.

Underwritten by MetLife Auto & Home.

Disability Insurance 💰

Protect your most valuable asset -- your income -- with this plan. It provides tax-free benefits to help meet your living expenses if a covered sickness or injury prevents you from working.



You can apply for coverage up to \$5,000 a month, depending on your salary. A short-term policy offering benefits for up to one year, a five-year policy option and a long-term policy offering benefits up to age 65 are available as well as a choice of waiting periods. Members who are under age 64 and work 20 or more hours per week may apply.

The Payroll Advantage: Save up to 20 percent on disability insurance premiums for the five-year and long-term plans.

For more information, call 800-515-2471.

Underwritten by Unimerica Life Insurance Company of New York and administered by Mercer Consumer.



Catastrophe Major Medical Plan 💰

On January 1, 2014, the Catastrophe Major Medical (CMM) Plan was transitioned to a self-insured arrangement sponsored by the NYSUT Member Benefits Trust. Mercer Consumer (formerly known as Marsh U.S. Consumer) remains the CMM Plan Administrator.

High deductible plans and care not covered by your basic health plan or Medicare can become a financial

burden. Your basic medical insurance is designed to take care of basic medical costs... but what about home health care, nursing/convalescent home costs, prescription drug costs, or co-payments for numerous physician visits for a major illness?

After the plan's deductible has been met, this plan will provide benefits for eligible expenses or reimburse your out-of-pocket costs that your basic plan(s) may not fully cover.

The CMM Plan is considered a grandfathered health care program under health care reform and remains closed to new applicants. The NYSUT Member Benefits Trust is reviewing the possibility of adding new enrollees (both in-service members and retirees) in the future.

If you are interested in this program, please contact Mercer Consumer -- the plan administrator -- toll-free at 888-386-9788 and request that your name be placed on a waiting list for information when it becomes available.

The Payroll & Pension Advantage: Save 10 percent on premiums.

Long-Term Care Insurance

The NYSUT Member Benefits Trust has endorsed a long-term care program through New York Long-Term Care Brokers that is available to NYSUT members and their families.

NYLTCB is a nationally-recognized insurance intermediary that offers access to discounted long-term care insurance plans from multiple highly-rated insurance companies (including the New York State Partnership for Long-Term Care) for eligible individuals from 18 to 84 years old.

With NYLTCB, eligible individuals get a long-term care insurance plan designed with their specific needs in mind. And with the discount provided to NYSUT members (along with marital/domestic partnership discounts and potential Preferred Health discounts), this important protection can be far more affordable than you may assume.

**Pension deduction may be available.*

For more information, call toll-free 888-884-0077.

Administered by New York Long-Term Care Brokers.

Please note that existing long-term care insurance policies with Metropolitan Life Insurance Company in effect prior to Dec. 31, 2011 will continue to be honored subject to timely premium payment and relevant policy provisions.

Vision Plan

The plan's benefits include an annual eye exam and one pair of eyeglasses. Choose glass or plastic lenses in single vision, bifocal or trifocal and more than 220 frames with no co-pay.

Many types of lenses and coatings are included. A few options are available with discounted co-payments. Contact lenses are available in lieu of eyeglasses. Plan eyeglasses come with a one-year unconditional warranty.

You may receive services from an out-of-network provider; however, maximum benefit is received when using an in-network provider. Individual or family coverage is available. The plan year runs from Jan. 1 through Dec. 31.

For more information, call 800-626-8101.

Provided by Davis Vision.

Dental Plan 💰

This plan pays benefits for preventive, restorative and major restorative services. Members have the choice of using a participating dentist or going out-of-network. Generally, greatest benefits are received and least out-of-pocket expenses are incurred when participating dentists are used.

The plan features more than 158,000 participating dentists throughout the country. Members may add coverage for spouses or certified domestic partners, and for unmarried, dependent children through the end of the month of their 23rd birthday.

The Payroll & Pension Advantage: The service fee per billing cycle will be waived. Amount of service fee is dependent upon billing cycle selected.

For more information, call toll-free 888-883-0046.

Provided by Metropolitan Life Insurance Company.

Veterinary Pet Insurance

This program offers a variety of coverage options for dogs, cats, birds, and exotic pets. NYSUT members receive a 5% group discount on Veterinary Pet Insurance services and up to a 15% discount if multiple pets in a household are enrolled.



Pets under the age of 10 are eligible for coverage, and medical plans provide benefits for accidents and illnesses. With a Veterinary Pet Insurance policy, you can visit any licensed veterinarian in the world.

Veterinary Pet Insurance offers an easy claim submission process with a prompt turnaround for the majority of reimbursements.

For more information, call toll-free 866-838-3461.

Legal Service

Legal Service Plan

For an annual fee, this plan offers legal assistance for personal matters. One of the most widely used aspects of the legal plan is toll-free legal advice.



If your matter can't be resolved over the phone or with a legal letter written on your behalf, you will be referred to a participating referral attorney in your area. These attorneys have agreed to charge reduced rates for NYSUT members.

The plan also offers coupons for two, free, hour-long office consultations; a Legal Security Package that includes forms for a Simple Will, Health Care Proxy, Living Will, and Power of Attorney; guaranteed maximum fees for a number of personal legal matters; and more.

Optional riders for Business Protection with new enhancements and Elder Law services can be purchased to provide additional legal coverage.

The Payroll & Pension Advantage: Save \$5 on the annual fee.

For more information, call 800-626-8101.

Provided by Feldman, Kramer & Monaco, P.C. and administered by the NYSUT Member Benefits Trust.

Financial Services

Financial Counseling

Program

Have you ever wished that you could ask questions about your personal financial matters to an unbiased financial planner, someone who has no underlying motives and wants to help you with your particular situation? Now you can!



For an annual fee, this full-service program provides you with up to six hours of objective toll-free

telephone consultations with a certified financial planner or registered investment advisor.

In-person consultations will be available at least once per calendar year at each NYSUT Regional Office as well as at the provider's New York City office. The financial planner/advisor neither sells insurance or investment products nor receives commissions.

You can request customized written summaries and reports on a variety of financial issues. Specific 403(b) advice is also included in the program. Other benefits include access to the provider's password-protected website and a 24-hour email helpdesk for basic financial questions.

In addition to the full-service program, a **403(b) Limited Financial Counseling Program** is available that includes toll-free phone consultations to discuss 403(b) programs only (with a six-hour limitation).

The Payroll & Pension Advantage: Save \$10 on the annual fee.

For more information, call 800-626-8101.

Provided by Stacey Braun Associates, Inc. and administered by the NYSUT Member Benefits Corporation.



Synchrony Bank Optimizer Plus Program

Synchrony Bank offers some of today's most competitive interest rates on Certificates of Deposit, Money Market and Savings

accounts. You can access your money and account information 24 hours a day, 7 days a week by phone or Internet. An ATM card is available for Money Market and Savings accounts. Accounts are FDIC-insured for up to \$250,000 per depositor.

An optional Automated Savings Program, which makes transfers from your checking account at another bank to your Money Market or Savings

Account at Synchrony Bank, is a convenient and easy way to build your balances in higher-earning accounts.

For more information, call toll-free 866-226-5638.

Provided by Synchrony Bank, Member FDIC.

Equifax Credit Watch™ Gold

Equifax Credit Watch™ Gold is a 24/7 credit monitoring service that alerts you within 24 hours of key changes to your Equifax Credit Report.™ Also included is up to \$25,000 of identity theft insurance coverage† with no deductible (certain limitations and exclusions apply) at no additional cost to you.

For more information about Equifax Credit Watch Gold, call 800-437-8432.

Equifax Credit Watch by Mail is an option if you are worried about receiving information over the Internet or have limited Internet access.

Also, you receive one Equifax Credit Report sent to you in the mail vs. unlimited online access. Other benefits remain the same.

For more information about Equifax Credit Watch by Mail, call 800-437-4619 and mention the partner code “NYSUT.”

† Insurance underwritten by Illinois National Insurance Company and American International Specialty Lines Insurance Company.

ClearPoint Credit Counseling Solutions

ClearPoint Credit Counseling Solutions offers a myriad of services. A free Credit and Budget counseling session reviews income, expenses and debt to create a plan for achieving financial goals.

Certified housing counseling includes pre-purchase counseling, home buyer seminars, mortgage and rental default counseling, and Reverse Equity Mortgage Certification. A Debt Management Plan is

structured to help you repay creditors over time without additional loans or personal bankruptcy; a sliding scale fee applies.

CCCS also provides pre-filing bankruptcy counseling and pre-discharge bankruptcy education. Fees are charged for bankruptcy counseling and education, and hardship waivers may be available. Services may be available in-person, by phone or online.

For more information, call 800-479-6026.

Shopping & Travel

PayCheck Direct -- NEW!

The Member Shopping Program powered by PayCheck Direct -- part of the national retail powerhouse Bluestem Brands, Inc. family, which also includes Fingerhut and *Gettington.com* – allows individuals to purchase what they want now and pay interest-free over 12 months.



Through PayCheck Direct, eligible NYSUT members have access to thousands of name-brand products such as appliances, televisions, computers, electronics, furniture, and much more. Eligible members have the option of paying for any items they purchase interest-free over a 12-month period through either 12 or 26 payments made via automatic checking account withdrawals.

NYSUT members are encouraged to shop and compare prices before making a purchase with PayCheck Direct and consider this program as an alternative to using their credit card.

For more information, call toll-free 866-441-9160.

1800Flowers.com

This program offers NYSUT members the opportunity to save 20% on fresh flowers, gourmet gift baskets, chocolates, spa baskets, and much more! Best of all, same-day delivery is available on a wide selection of products. Use Member Benefits promotion code: **NYSUTMB**.



For more information, call 800-356-9377.



MyForce personal safety service

The MyForce personal safety service offers immediate emergency assistance to all NYSUT members and their

families; it can be activated wherever you go with just the touch of a button on your supported iPhone, Android or Blackberry smartphone.

MyForce can be used anytime you're walking alone, find yourself in a potentially dangerous situation or just feel unsafe in the environment you're in.

NYSUT members and their families can save up to 33% on the monthly fee for this program and an additional 20% by paying the annual fee. The MyForce service is available in all 50 states in the U.S. along with Puerto Rico and Canada.

For more information, call 800-780-6357.

OrlandoVacation.com -- NEW!

This program offers NYSUT members & their families savings of up to 30% on vacations to Orlando, FL. OrlandoVacation.com



has been assisting families with their vacation plans to the Central Florida area for the past 20 years, offering among the lowest nightly rates on quality hotels and vacation homes in and near Disney World.

The company's special offers change regularly for hotels, vacation homes and value packed vacation packages, with each package offering the opportunity to save substantially on park tickets while enjoying luxury hotel or home accommodations.

The OrlandoVacation.com program includes discounted tickets to Disney World, Universal Studios, Sea World, Discovery Bay, Aquatica, and several other Orlando area attractions; up to 60% off rack rate at select Orlando hotels close to or on theme park property with rates starting as low as \$55 per night; hotel & theme park ticket travel packages; fully-stocked and professionally decorated vacation homes (including many with swimming pools) with rates starting as low as \$99 per night; and a free 75-page Disney World Guide (\$35 value) to help plan your vacation.

For more information, call toll-free 866-463-0193.



Grand Circle Travel -- NEW!

This program offers NYSUT members & their families the opportunity to save money on published tours or receive a discounted rate on specific trips if acting as a group organizer.

Grand Circle Cruise Line & Grand Circle Travel offer a variety of fully-organized guided tours for NYSUT members and their families. The Grand Circle family of companies – which also includes Overseas Adventure Travel and Grand Circle Small Ship Cruises – is committed to providing international travel, adventure and discovery opportunities that offer impactful and multicultural experiences.

For more information, call 800-597-2452 (option #2).



Wyndham Hotels & Endless Vacation Rentals

Members can enjoy savings of up to 20% off the best available rate at more than 7,000 hotels among 17 hotel brands in the Wyndham Hotel Group, including Ramada, Days Inn and Travelodge. Whether you are looking for an upscale hotel, an all-inclusive resort or something more cost-effective, Wyndham Hotel Group has the right hotel for you at the right price.

With Endless Vacation Rentals by Wyndham Worldwide, members receive a discount on the best available rate at more than 200,000 vacation rentals in 100 countries. These include resort condos, villas, homes, and cottages worldwide.



Use this discount code when reserving hotels and rentals: **1000007844**.

For more information, call toll-free 877-670-7088.



EPIC Hearing Service Plan

Ear Professionals International Corporation has a national network of more than 3,500 credentialed audiologists and ear, nose and throat physicians, with more than 250 in New York state. Through these providers, members receive customized care and, if needed, may purchase brand-name hearing aids at substantial savings.

EPIC prices may be up to 35 percent lower than most discount offers. If you had a recent hearing exam (within the past six months), you may take that recent audiogram with you to an EPIC provider to pursue hearing aids. There are no fees for members or any family members to use this plan. Be sure to provide the Member Benefits identifier code: **NYSUTMBC**.

For more information, call toll-free 866-956-5400.

Powell's Books

Powell's Books online offers the combined inventory of its four full-service bookstores, two specialty stores and five warehouses. Widely recognized for its large selection of new, used and rare books, it also offers e-books, audio books, DVDs, gift cards, and souvenirs.

What is unique about Powell's is that you can sell your used books to them, depending on condition. It is the largest unionized bookstore in the country. Qualifying orders totaling \$50 or more receive free economy shipping. Visit memberbenefits.nysut.org for more information.

OfficeMax Customer Perks

Customer Perks members who shop in-store receive 10% off office supplies, furniture, ink/toner, and OfficeMax ImPress® services along with 5% off technology items such as electronics and business machines. Just follow the link on our website to receive a Customer Perks card.



Visit memberbenefits.nysut.org for more information.

Bose®



You can receive special pricing on all Bose® products offered to consumers. Choose among music systems, computer speakers, home theater systems, and more.

To receive the special NYSUT Member Benefits pricing, you must order from Bose via a dedicated toll-free number.

For more information, call toll-free 877-709-2073.

Working Advantage

Get discounted tickets for movies, theme parks, Broadway shows, sporting events, and more! Order your tickets through the link on the Member Benefits website or by calling 800-565-3712. You'll need the Member Benefits discount code: **704689984**.



Car & Truck Rental Discounts

Alamo, Avis, Budget, Enterprise, Hertz, and National provide discounted passenger car rental rates to NYSUT members. Use these NYSUT

Member Benefits discount codes and phone numbers for quotes and reservations:

Alamo	213855 - 800-462-5266
Avis:	A441200 - 800-698-5685
Budget:	BCDX928400 - 800-455-2848
Enterprise	NYSUTMB - 800-736-8222
Hertz:	CDP85352 - 800-654-2210
National	5028191 - 800-227-7368

Budget Truck Rental provides a 20 percent discount on local and one-way truck rentals. To receive the discount, you must call the Budget Truck Reservations Center or use the link on the Member Benefits website.



When you use this link, the discount will be applied automatically for you. Use the Member Benefits discount code: **56000070789**. Check with Member Benefits for availability of promotional discount coupons.

For quotes or reservations, call 800-566-8422.

Philips Lifeline Medical Alert Service

Do you worry about your relatives who live alone at home? This easy-to-use personal response service will get them appropriate help in a timely manner at the simple push of a button.

An AutoAlert option automatically places a call for help if a fall is detected and the person who fell is unable to push the button because of disorientation or unconsciousness.

Philips Lifeline also offers a new wireless system for subscribers who don't have a landline telephone service.

A Philips Medication Dispenser is an additional option that alerts and dispenses medication to the recipient, or issues a reminder for liquids and refrigerated medications.

NYSUT members receive a discount on the initial installation fee for the Medical Alert Service and monthly monitoring costs for the service and options purchased.

For more information, call 800-543-3546, ext. 1500.

Buyer's Edge, Inc.

Use this unique shopping service to purchase products or just to comparison shop. Buyer's Edge, Inc. guarantees the lowest prices on most major purchases, including appliances, televisions, vehicles, furniture, luggage, and much more. Call 800-626-8101 or visit *memberbenefits.nysut.org* for more information.



American Solar Partners -- NEW!

The Solar Solidarity Program from American Solar Partners offers NYSUT members the opportunity to reduce their utility bill and improve the value of their home by installing a solar power system.

American Solar Partners has been designing, supplying and installing solar power systems for more than 10 years -- installing hundreds of systems during that time. The company uses American-made solar modules and works with union installation contractors (IBEW) only.

The average solar power system can save NYSUT members from \$1,000 to \$2,000 per year on utility costs and improve their home's value by up to \$35,000. All systems from American Solar Partners come with long equipment warranties; an Internet-based monitoring system to track output (kWh) and savings; and are grid-tied so that members have power when the sun goes down in the evening.

NYSUT members can own a solar power system with no money out of pocket; state & federal grants along with tax credits normally cover about two-thirds of the cost of a system while the balance can be financed with a low-cost (2.5 percent) loan. And NYSUT members also receive a 10 to 15 percent discount from American Solar Partners on current market prices.

For more information, call 914-699-3366.

Heat USA

This program uses group buying power to provide members with substantial discounts on heating oil. Participants also receive a free 24-hour service contract -- including an annual cleaning and tune-up -- with carefully screened full-service local suppliers.



This program is available in select areas in New York, New Jersey, Connecticut, Pennsylvania, Massachusetts, Rhode Island, Maryland, and Virginia.

For more information, call toll-free 888-432-8872.

Propane.Pro

This program uses group buying power to provide members with substantial discounts on propane.

Propane.Pro negotiates lower prices on propane for NYSUT members with top-rated local dealers and eliminates fees. There are no tank rental, delivery or environmental compliance fees with this program.

For more information, call toll-free 855-966-1444.

Defensive Driving Program

Besides brushing up on defensive driving skills, course completion will yield premium reductions on your automobile insurance premiums and point reductions on your license.

If you are licensed in New York state, you can take the course online at the Member Benefits-reduced price of \$21.95 per person. You have 30 days in which to complete the online course. Family members are also eligible to take the course online. Make sure to use the Member Benefits discount code: **NYSUTDDC**.

For more information, call 800-626-8101.

AFT Subscription Services

Now you have easy access to AFT Subscription Services through the Member Benefits website. Get the lowest rates on magazine subscriptions.

For more information, call 800-729-6247 or visit buymags.com/aft.

Other Services

Workshops & Presentations

These workshops and presentations are arranged through local presidents, chapter leaders, retiree council leaders, and retiree chapter leaders. Unless otherwise indicated, they are offered at no cost to the attendees or local association. If you are interested, speak to your local leader to have him/her contact Member Benefits to set up any of these workshops.

- **Overview of Member Benefits-endorsed Programs and Services** -- A brief recap of the many programs and services available to you through Member Benefits, including advantages and mechanics of payroll or pension deduction as payment options.
- **Identity Theft/Fraud** -- Explores to what degree your identity is at risk, techniques thieves use to obtain your personal information, how to protect yourself and your identity, and what to do if you become an identity theft victim.
- **The Importance of Credit and Credit Scores** -- Credit is an important aspect of today's society. When credit is used properly it can enhance someone's life, but if used incorrectly it can cause a downward spiral that can lead to financial disaster. This workshop reviews what information is contained in personal credit reports, factors used in calculating your credit score, and more.
- **403(b) Basics** -- Designed for new members. Offers a basic understanding of 403(b) retirement savings plans and stresses the need for members to start saving for retirement early in their career.

- **Inside the 403(b)** -- Designed to help members better understand their options when choosing a 403(b) plan by taking a detailed look at the various types of 403(b) plans available.
- **The Financial Planning Puzzle Workshop** -- This two-hour workshop outlines the financial planning process, covering five key areas: cash management, risk management, savings, retirement, and estate planning. You may not have all the answers you need by the end of the session, but you'll know the questions you need to be asking -- putting you well on the way to successful financial management.
- **403(b) Provider-Specific Workshop** -- Offered by the provider of the endorsed Financial Counseling Program, this workshop covers detailed information on five 403(b) providers chosen by the local from a list of 10 popular 403(b) providers. For each provider chosen, all of the relevant fees, investments, features, and more are covered. The cost of this workshop is \$350.
- **The Challenging Times of Financial Management – The Retirement Years** -- This one-hour presentation designed for NYSUT retirees covers many of the financial decisions you will face during retirement, including 403(b) withdrawal requirements, taxation and other IRS rules. It also offers a look at the stock market, including some historical returns and an overview of Social Security benefits. Tips and ideas for new retirees about income taxes and estate planning are also discussed.
- **Estate Planning** -- Offered through the provider of the endorsed Legal Service Plan.

- **Consumer Credit Counseling** -- Personal financial management education (offered for a fee by ClearPoint Credit Counseling Solutions).

403(b) Field Guide

This booklet covers all aspects of 403(b) plans and includes information pertinent to members not yet contributing to a 403(b) plan, those who are contributing, those nearing retirement, and those already enjoying retirement.

401(k) Consumer Guide

This booklet provides a variety of information about different 401(k) plans, including contribution limits, rollover details, investment options, and retirement savings

For more information or to receive a copy of either publication, call 800-626-8101.

For more information about these programs or about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits at 800-626-8101 or visit memberbenefits.nysut.org.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

Important Toll-Free Phone Numbers

NYSUT Member Benefits	800-626-8101
AFT Subscription Services	800-729-6247
Alamo Car Rental (Discount code: 213855)	800-462-5266
American Solar Partners	914-699-3366
Avis Car Rental (Discount code: A441200)	800-698-5685
Bose®	877-709-2073
Budget Car Rental (Discount code: BCDX928400)	800-455-2848
Budget Truck Rental (Discount code: 56000070789)	800-566-8422
Buyer's Edge, Inc. (Username: 215, Password: NYSUT)	800-626-8101
Catastrophe Major Medical Plan	888-386-9788
ClearPoint Credit Counseling Solutions	800-479-6026
Defensive Driving (Discount Code: NYSUTDDC)	800-626-8101
Dental Plan	888-883-0046
Disability Insurance	800-515-2471
Enterprise Car Rental (Discount code: NYSUTMB)	800-736-8222
EPIC Hearing Service Plan (Discount Code: NYSUTMBC)	866-956-5400
Equifax Credit Watch™ Gold	800-437-8432
Equifax Credit Watch™ by Mail (Partner Code: NYSUT)	800-437-4619
Financial Counseling Program	800-626-8101

1800Flowers.com	
(Promotion Code: NYSUTMB)	800-356-9377
Grand Circle Travel	800-597-2452 (option #2)
Heat USA	888-432-8872
Hertz Car Rental	
(Discount Code: CDP85352)	800-654-2210
Legal Service Plan	800-626-8101
Level Term Life Insurance	888-386-9788
MetLife Auto & Home	866-697-8822
MyForce personal safety service	800-780-6357
National Car Rental	
(Discount Code: 5028191)	800-227-7368
New York Long-Term Care Brokers	888-884-0077
OrlandoVacation.com	866-463-0193
PayCheck Direct	866-441-9160
Philips Lifeline Medical	
Alert Service	800-543-3546, ext. 1500
Propane.Pro	855-966-1444
Synchrony Bank	866-226-5638
Term Life Insurance	888-386-9788
Vision Plan	800-626-8101
Veterinary Pet Insurance	866-838-3461
Working Advantage	
(Discount Code: 704689984)	800-565-3712
WrapPlan® II Universal Life Insurance	866-697-8897
Wyndham Hotels & Endless Vacation Rentals	
(Promotion Code: 1000007844)	877-670-7088



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