

Retirees

WYsUt

Experienced

Resourceful

Engaged

**Retiree
Activist
Handbook**

Updated May 2021



***Representing more than 600,000
professionals in education,
human services and health care***

www.nysut.org

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Affiliated with AFT • NEA • AFL-CIO



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Message from the NYSUT Officers

Congratulations!! We are certain you have heard that word numerous times since you have made the decision to retire and it is truly well deserved. Retirement opens a brand new chapter in your life and we hope it is filled with good health and wonderful moments that you can share with the people that you love. NYSUT has been standing beside you throughout your career and we want you to know that we will continue to be available for you in retirement.

As a retiree, you will have access to many important retirement related activities, benefits and opportunities that will be provided by your local (if they have a retiree chapter), NYSUT, AFT and NEA. If your local has a retiree chapter, NYSUT requires that you enroll with your chapter to maintain your membership in NYSUT, AFT and NEA. Your local retirement chapter may also require you to pay dues and it is important that you remain in good standing each year to maintain membership.

If your local does NOT have a retiree chapter, you will automatically maintain your membership with NYSUT and the AFT through a retiree council that is established in your geographic area. Please speak to your local president for guidance on how to communicate with your retiree council so that you are connected to all the latest information.

Your NEA membership can continue with a one-time payment of \$300 for a lifetime membership, or you may take advantage of other payment options that the NEA offers retired members. You must maintain your NYSUT membership (to maintain any NEA member benefits) if you want to participate in any of the NEA Member Benefits programs.

We strongly encourage you to take advantage of all NYSUT and our affiliates have to offer the more than 230,000 retirees that have maintained membership. Here are just a few benefits of being a NYSUT retiree:

- Access to NYSUT Member Benefits including insurance, legal/elder care advice and many cost savings opportunities.
- Staying informed through publications such as *NYSUT United*, the *Retiree Organizer* and newsletters from retirement chapters and councils.
- Connecting with retirees at multiple social and informational events.
- The ability to remain a strong voice in all educational and pension-related matters through our political action team.

You will continue to receive our popular NYSUT Pocket Calendar and membership card by mail. The NYSUT Retiree Activist Handbook is available from your local chapter, retiree council or online at nysut.org/retirees.

We look forward to meeting your needs as a retiree member of the largest statewide education and health care union. If you have any questions, please call NYSUT's Retiree Services at 800-342-9810 or 518-213-6000.

Your union continues to fight for your rights, your pension and all that you have earned in your professional career.



NYSUT offers retiree members many services and benefits including

a continuum of NYSUT membership that includes conferences and webinars that engage, educate and enhance the lives of NYSUT retirees. In addition, retired members have access to publications, programs and consultants to help meet your personal and financial planning needs; logistical support for those interested in local political action; and networking opportunities with your fellow retirees.

The following is just a sampling of the endorsed benefits available to NYSUT retiree members through NYSUT Member Benefits:

Travel & Tour Programs	Personal Property & Liability Insurance	Preferred Banking Interest Rates
Discounted Movie & Concert Tickets	Catastrophe Major Medical Plan	Bose Discounts
Term Life & Level Term Life Insurance	Long-Term Care Insurance	Personal Emergency Response Systems
Auto & Homeowners Insurance	Dental & Vision Plans	Heating Oil & Propane Savings
	Legal & Financial Services	

Please see pages 20-27 of this booklet for a more comprehensive listing. Learn more by calling 800-626-8101 or visiting memberbenefits.nysut.org

What Every Retiree Should Know About NYSUT

NYSUT is a federation of more than 1,350 local unions representing more than 650,000 members statewide.

These NYSUT affiliates range in size from the 185,000-member United Federation of Teachers in New York City to locals of fewer than 10 members. NYSUT also represents more than 230,000 retirees in 46 retiree councils.

Nearly all of the teachers in New York's public elementary and secondary schools are members of NYSUT, along with many other K-12 employees, including occupational therapists, physical therapists, bus drivers, guidance counselors, social workers, clerical staff, custodians, cafeteria workers, teacher aides and teacher assistants. The faculty and professional staffs of the State University of New York, City University of New York and community colleges also are members, as are thousands of nurses and other professionals in health care facilities, day care providers, librarians, municipal workers, lifeguards and faculty, clerical and support staff at private colleges.

The highest policymaking body of NYSUT (with the exception of a membership referendum) is the annual Representative Assembly (RA). All local affiliates and retiree councils may elect delegates to the RA. Delegates vote on policy resolutions and amendments to the NYSUT constitution, which determine the governance and policies of the union. Delegates also elect four statewide officers and a Board of Directors to three-year terms. The directors meet quarterly to conduct business between RAs, and an executive committee of the Board meets monthly.

NYSUT is affiliated with the American Federation of Teachers (AFT), the National Education Association (NEA) and the AFL-CIO. It is also an active participant in the Alliance of Retired Americans and Education International, a worldwide association of teachers' unions.

NYSUT has more than 400 full- and part-time employees statewide to carry out the union's programs and to serve its affiliates and members.

Mission Statement

The mission of Retiree Services is to facilitate the process by which NYSUT and its affiliated retiree groups promote union goals and enrich the lives of retirees as these groups provide organizational, educational and social programs and activities by:

- Assisting in improving communication between NYSUT and retirees;
- Assisting and encouraging retirees to participate more fully in NYSUT retiree organizations;
- Assisting and encouraging retirees to participate in union-endorsed advocacy campaigns;
- Assisting in the planning and implementation of activities that help enhance retirees' lives.

NYSUT Retirees: Strength in Numbers

We are the people who have retired from the education, health care and human services professions in New York State. Now more than 230,000 strong and growing, we are retired NYSUT/AFT/NEA members organized in retiree councils across New York and Florida. We continue to press for other improvements in pensions, assured health benefits, Social Security and Medicare.

We are friendly people who get together to meet with people of similar interests. We listen to speakers and panels, and participate in discussions on a variety of interesting topics. We meet to take care of business, to continue our education, to communicate and to keep informed. Sometimes, we plan luncheon meetings and social activities just for the fun of it!

We are active people who stay abreast of current legislation and possible changes affecting education, health care, our retirement and our many other fields of interest. We still care about the education, the health and well-being of our community, of our successors and of ourselves. We continue to grow, and to give of ourselves unselfishly.

We have roots here; we helped build this union; we are family. As part of the NYSUT/AFT/NEA family, our interest and participation continue.

NYSUT retirees remain active and engaged and continue to make a difference in NYSUT. You are encouraged to continue your active membership in retirement. Retirees have wisdom, experience, resilience, accomplishments, inspiration, reassurance and so much life advice to offer to our union.

Our retirees are an important force in our fight for our members and the New Yorkers they serve. Writing letters, making calls for NYSUT phone banks, taking part in political action including lobbying your local legislators, contributing to VOTE-COPE, and participating in your local retiree council are all ways in which you can continue to be active in our great union.

There are so many great benefits, programs and services, and opportunities for engagement for you to experience, including:

- Member Benefits from NYSUT, AFT and NEA
- Annual NYSUT Pocket Calendar
- NYSUT Social Services confidential service at no charge
- Alliance for Retired Americans membership
- Retiree Council Membership and Newsletter

Growth of NYSUT Retiree Members

1991	—	33,000
1995	—	67,000
2000	—	100,000
2005	—	145,000
2007	—	162,000
2008	—	171,000
2010	—	183,000
2012	—	187,000
2013	—	190,000
2014	—	200,000
2018	—	223,085
2020	—	230,000

NYSUT Retiree Services

NYSUT has one of the most successful union retiree programs in the country. What had started as a few retiree groups requesting NYSUT assistance and services has become thousands of regular requests from individual retirees, retiree councils and chapters. Retiree membership has already topped 230,000 members, which is more than a 325 percent growth in 30 years.

NYSUT Retiree Services was established by NYSUT to help its retirees organize and to act as a service provider for those retiree groups. Retiree Services acts as a conduit for NYSUT services, including providing printing, mailing and other communication services for retiree councils and chapters, facilitates the Retiree Advisory Committee (RAC), and plans, develops and coordinates retiree conferences throughout the year. Retiree Services also provides supplies and small gifts for retiree council membership meetings, provides communication and logistical support for lobbying activities and rallies, publishes a newsletter four times per year, answers post-retirement NYSUT questions, helps obtain speakers and provides programming.

Retiree Services is committed to increasing these services and establish new programming. It is currently staffed with a manager/director of constituency services, a retiree services specialist, full-time administrative assistant, and 10 part-time retiree services consultants in NYSUT regional offices and one part-time consultant in Florida. The retiree services consultants serve as liaisons between retired members, retiree councils and NYSUT headquarters. *To find the consultant in your area, consult the service area map on page 10 and the directory on page 11.*

NYSUT Retiree Goals

1. Work to keep pensions secure and to improve Cost-Of-Living Adjustments.
2. Work with in-service members and the community to secure access to affordable health benefits for all retired members.
3. Work to enrich the lives of retiree members through educational and social activities.
4. Continue to organize, represent, advocate for and provide services for retired members.
5. Work with in-service members to promote collective bargaining, political action, better education and improved health care working conditions.
6. Work for positive socioeconomic societal changes.
7. To defend income security (including Social Security and Medicare) for all retired workers.

NYSUT Retiree Services Staff

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**For the most up-to-date
information,
please see our website:
nysut.org/retirees**

NYSUT Social Services: *A Helping Hand For Life*

NYSUT knows that retirement can be a most fulfilling time. However, sometimes situations, decisions or changes arise which can interfere. It is for these times that NYSUT created Social Services to assist you. When you call, our highly-trained staff will aid you in assessing your situation, informing you about your options, and finding needed services to help you get yourself back on track. For example, if you begin a caregiving role for a friend or loved one, if you are contemplating a move to a retirement community, or if you are adjusting to a health change or loss, give NYSUT Social Services a call.

Social Services can assist you in addressing your concerns about your spouse or domestic partner, your parents and parents-in-law, your children, as well as your own concerns. There is never a charge for this benefit and all calls are confidential. NYSUT Social Services staff may be reached by dialing 800-342-9810 or 518-732-3269. The email for social services is: ***socialservices@nysut.org***

Services for retirees

- questions about Medicare and Medicaid, health insurance options for those under 65
- consultation about when to move out of one's home and options available
- questions about disability and social security
- adult day programs and senior centers
- referrals for psychotherapy for retirees and or family members including grief counseling
- resources for eldercare, geriatric case managers and home care agencies
- information about assisted living, nursing homes and continuing care communities
- hospital stays and discharge planning

Additional Resources Available

Other publications available from Retiree Services:

Forming Chapters Handbook **

Health & Wellness Directory **

Organizing a Retiree Chapter in 3 Easy Steps *

How to Reaffiliate At-Large Members: A Guide for NYSUT Local Leaders **

Retiree Advisory Committee Directory *

Retiree Leader Resource Kit *

* available in print and online at ***nysut.org/retirees***

** available only online at ***nysut.org/retirees***

Retiree Election District Directors

ED 51 Director

Loretta Donlon

Representing Retiree Councils
1-13, 44-46, may be reached at:
NYSUT Syracuse Regional Office
4983 Brittonfield Parkway
P.O. Box 247
East Syracuse, NY 13057
315-431-4040



ED 52 Director

Rosemary Catanzariti

Representing Retiree Councils
14-23, 37-43, may be reached at:
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Woodbury, NY 11797
516-496-2035



ED 53 Director

Thomas Murphy

Representing Retiree Councils
24-35, may be reached at:
UFT Retiree Office
52 Broadway, 17th Floor
New York, NY 10004
212-598-9584



At-Large Director

Florence McCue

Representing all Retiree Councils
may be reached at:
NYSUT Tarrytown Regional Office
520 White Plains Road, Suite 400
Tarrytown, NY 10591
914-592-4411



What Every Retiree Should Know About Retiree Membership

Upon retirement, any member of a NYSUT local automatically becomes a NYSUT and AFT retiree member. If your local provides for retiree membership, you must remain a member in your local to maintain your membership in NYSUT and AFT. If your local requires retiree dues, payment of those dues is a requirement for local, NYSUT and AFT retiree membership. If your former local does not provide for retiree membership, upon your retirement you will continue NYSUT/AFT membership through your retiree council.

To maintain NEA membership after retirement a retiree must purchase a lifetime NEA-Retired Life membership (currently \$300). To acquire an NEA-Retired membership form, please contact NYSUT Retiree Services.

NYSUT at a Glance

Name:	New York State United Teachers
Headquarters:	800 Troy-Schenectady Road Latham, NY 12110-2455 518-213-6000 or 800-342-9810 <i>nysut.org</i>
Regional Offices:	15 office sites in 10 regions across the state
National Affiliations:	AFT NEA AFL-CIO
Membership:	More than 650,000 in more than 1,340 local affiliates

You can find out about continuing your local/NYSUT/AFT/NEA membership as a retiree from the president of your former local, from your retiree council or by calling Retiree Services or the retiree services consultant in your region (see map on page 10). Join your local retiree chapter and attend the next meeting of your retiree council.

AFT at a Glance

Name:	American Federation of Teachers, AFL-CIO
Headquarters:	555 New Jersey Ave., NW Washington, DC 20001 202-879-4400 or 800-238-1133 <i>aft.org</i>
Membership:	More than 1.6 million

NEA at a Glance

Name:	National Education Association
Headquarters:	1201 16th St. NW Washington, DC 20036 202-833-4000 <i>nea.org</i>
Membership:	More than 3.2 million

Note: Since all NYSUT retirees are also AFT members, but some are not NEA members, from this point forward, the handbook will cover NYSUT and AFT retiree membership. For more information on NEA-Retired Membership, go to NYSUT's website and click on the link to the NEA website or visit: www.nea.org/retired

Keep Connected on a Local, Statewide and National level

As a NYSUT/AFT/NEA retiree member, you continue your involvement with your local, state and national union for mutual economic, political and social advantage.

Political Action and Committee of 100

Retirees are an integral part of NYSUT's person-to-person lobbying efforts with Congress and the New York State Legislature.

Board of Directors

In 2003, amendments to the NYSUT Constitution established three retiree election districts (ED 51, 52 and 53) and four retiree directors; one for each of the election districts and one at-large director.

Representative Assembly

Retiree councils elect delegates who participate in all activities, debates and voting and elect retiree election directors. Additionally, some locals elect retirees as part of the local's delegation.

Conferences and Workshops

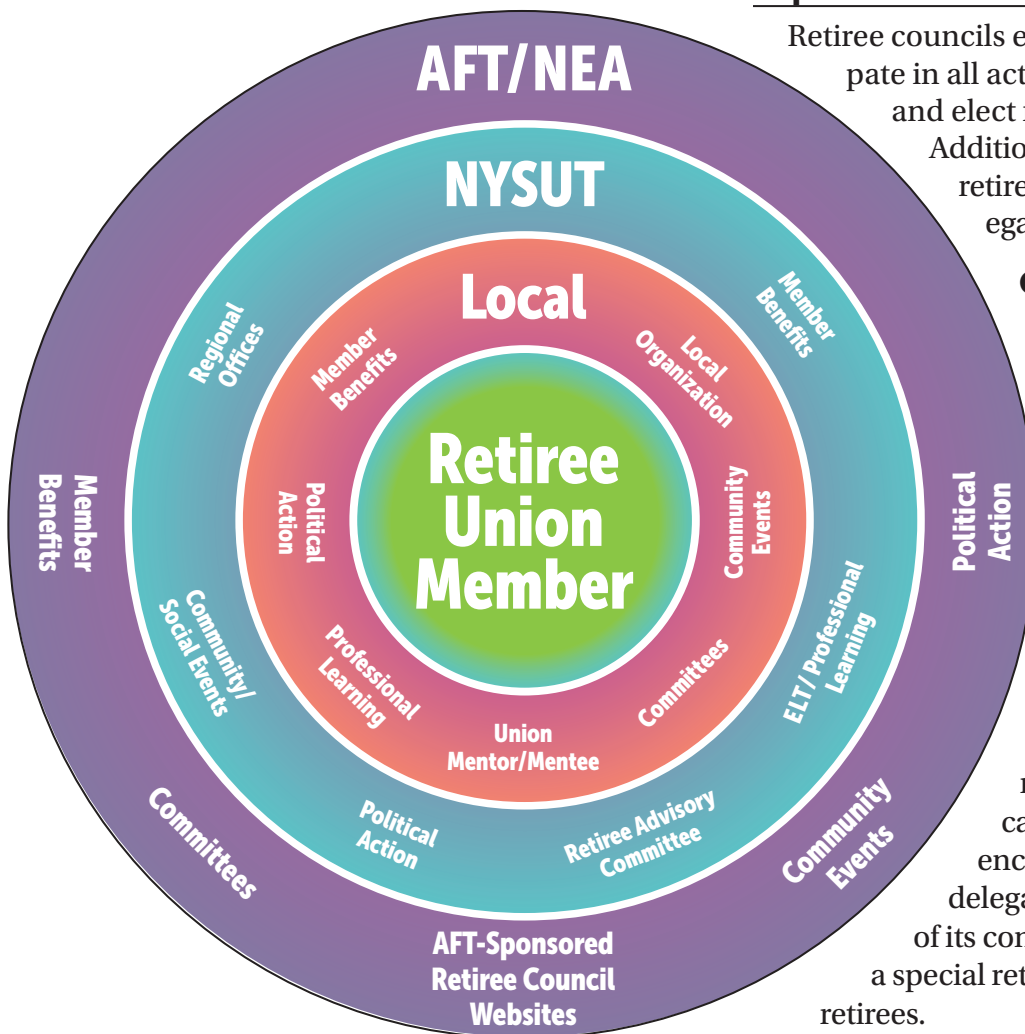
Retirees are entitled to participate on the same basis as in-service members.

AFT Convention

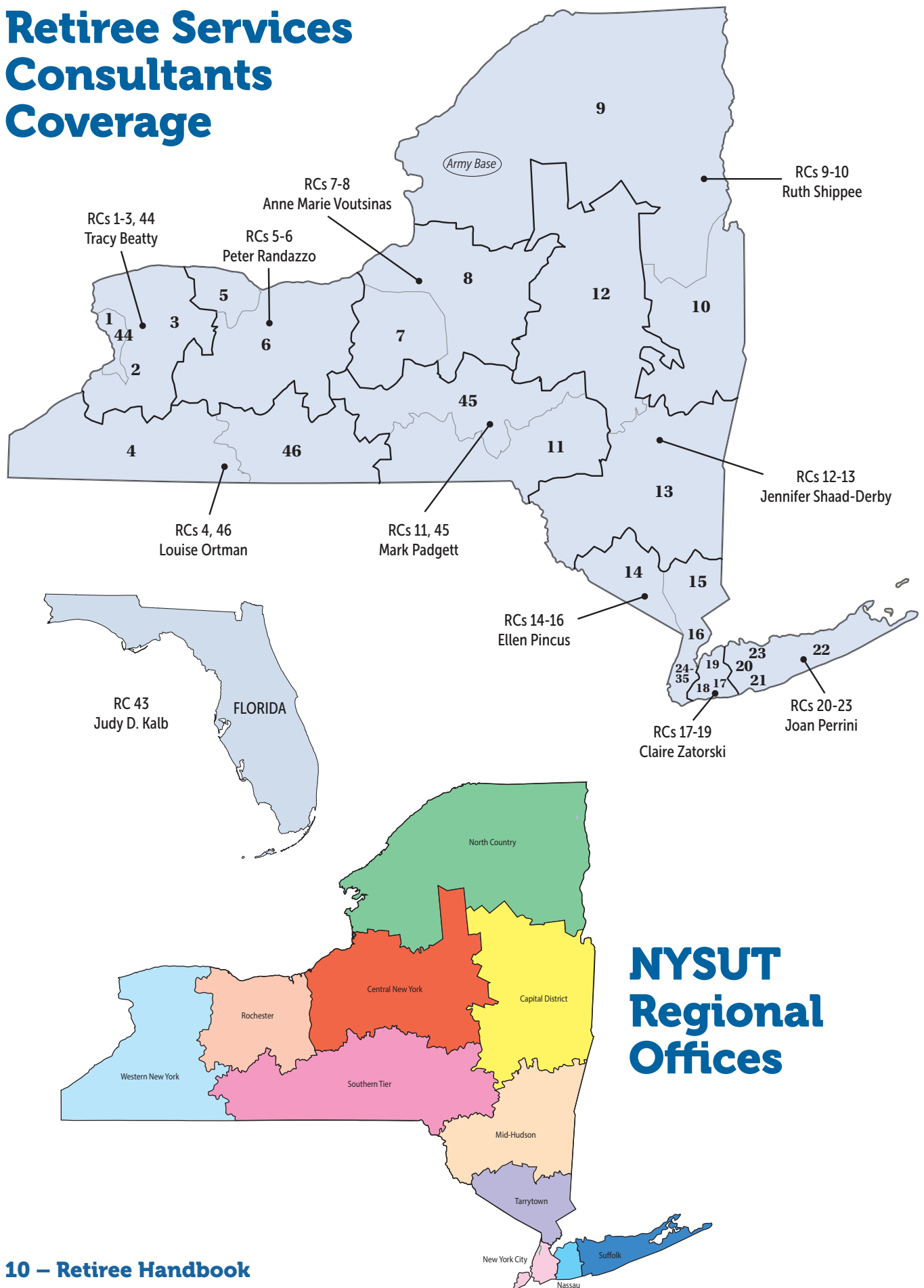
Retiree councils elect delegates who participate in all activities, debates and voting. Additionally, some locals elect retirees as part of the local's delegation. Retirees are encouraged to attend either as delegates or visitors. AFT, as part of its convention activities, includes a special retiree conference open to all retirees.

NEA Convention

NEA-Retired life members elect retiree delegates to attend the annual NEA Representative Assembly. The NEA, as part of its convention activities, includes a special retiree conference open to NEA-Retired delegates.



Retiree Services Consultants Coverage



Retiree Services Consultants

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Please Note:

Many 2020 retiree council elections have been postponed due to the COVID-19 shut-down. For the most up-to-date listing of Retiree Council presidents, check the NYSUT website at [nysut.org](https://www.nysut.org).

Retirees Within the Union – 30 Years of Progress

- No other union matches or even comes close to NYSUT's retiree structure, services and programs.
 - In 1991, Representative Assembly delegates passed an amendment to the NYSUT Constitution that provided prepaid retiree membership with full participation, voting rights and a more formalized structure — the birth of retiree councils.
 - Following passage of the constitutional amendment, NYSUT hired a part-time retiree services consultant to help the retiree councils get organized, write constitutions and get officers and delegates elected in October 1991.
 - In March 1992, the first retiree-elected voting delegates attended a NYSUT RA. That was the lead story in *The NYSUT Retiree Organizer*, which became the first regularly published retiree leadership newsletter. It celebrated its 20th year of consecutive publication in 2012 and will celebrate 30 years in 2022.
 - In 1992, NYSUT also hired a part-time secretary and a full-time PSA position and held its first annual Retiree Council Leadership Conference.
 - In 1994, NYSUT bused thousands of retirees from across the state into Albany to lobby for pension increases – for the first of many rallies.
 - NYSUT established in 1995 a nonvoting Board of Directors position for retiree co-chair of the Retiree Advisory Committee (RAC).
 - In 1996, NYSUT candidates Manny Kafka and Josephine Davenport were elected for Retiree New York State Teachers' Retirement System (NYSTRS) Board as Member and Alternate.
 - In 1997, the first Retiree Council Presidents Conference was held in Albany.
 - In 2000, NYSUT established Social Services for retirees and formed Retiree Services, part of Field and Legal Services, with a full-time secretary, two full-time PSA positions, and six part-time retiree services consultant positions in regional offices.
- Also in 2000, 10,000 retirees, including about 8,000 NYSUT members, were bused by NYSUT and other public employee unions from around the state to Albany to lobby for a Cost-of-Living Adjustment (COLA).
- In May 2001, the first NYSUT Regional Conference was held in Syracuse for Retiree Councils 7 and 8.
 - A Task Force on Retiree Services appointed by President Tom Hobart submitted a comprehensive report in November 2002. The NYSUT Board accepted these suggestions and immediately began to implement them.
 - As a result of these recommendations, delegates at the 2003 RA approved constitutional amendments that raised from one to three delegates for each retiree council, created four new Board of Director's positions and three new Election Districts:



- ED 51 for Retiree Councils 1-13
- ED 52 for Retiree Councils 14-23, 37-43
- ED 53 for Retiree Councils 24-35

- The first three retiree ED directors were elected in October 2003:
 - ED 51 - Loretta Donlon
 - ED 52 - Judith Rudman
 - ED 53 - Tom Pappas
- In December 2003, the NYSUT Board elected the first retiree At-Large ED (51-53) director, Ruth Dworkin.
- The first Retiree Election District meeting was held by ED 51 Director Loretta Donlon in February 2004.
- In April 2004, Retiree Council Presidents were invited for the first time to attend the Local Presidents Conference that occurs annually prior to the RA.
- The first contiguous ED (51-53) meeting was held in Albany by At-Large ED Director Ruth Dworkin in October 2004.
- In 2005, Retiree Services was reconfigured under the Program Services Department, providing a direct connection to the officers.
- In 2006, NYSUT reunified with NEA/NY to become the one voice of education in the state.
- In 2008, Retiree Services collaborated with the NYSUT Member Records Department to develop a new membership intake form for former NEA/NY retirees to facilitate easier enrollment in their retiree councils.
- In 2010, for the first time, Retiree Services brokered an arrangement with the NYSUT Legislative Department to annually direct a set amount of VOTE-COPE funding to Retiree Services for specific advocacy and education activities.
- NYSUT has always been affiliated with AFT and, in recent years, with the Alliance for Retired Americans (AFT pays the per cap membership for all NYSUT members).
- In New York, NYSUT works collaboratively with NEA-Retired.
- In New York, NYSUT is affiliated with NYSARA and pays the per cap membership dues for its members and also pays per cap membership for our Florida retirees in FLARA.
- NYSUT Retiree Services is currently staffed with a manager/director of constituency services (Jennifer Kaseman), a full-time secretary CWA position (TBA) and PSA position (Geraldyn O'Reilly), and 10 retiree services consultants across the state and one in Florida.
- Retiree Services continues to offer workshops and plans to offer 14 regional membership conferences.
- What began in 1991 with 28,902 retirees, 62 percent of whom were UFT members, has become a movement of more than 230,000 retirees.
- Many times since retiree membership was first granted in 1976, some thought the zenith had been reached, but NYSUT keeps breaking the mold and reinventing retiree membership structure, services and programming.
- 2021 marks the 30th anniversary of the establishment of the NYSUT Retiree Councils and retiree representation at the RA, as a result of the 1991 amendment to the NYSUT Constitution.

A Brief History of Retiree Councils

In 1991, the Task Force on Retiree Structure recommended that, “all NYSUT members/fee payers who retired in 1990-91 and years thereafter, who have been a member/fee payer at least five years will automatically be retiree members. Where locals have retiree chapters, retirees will be required to join through the local.” It also recommended that, “current at-large retiree members will be ‘grandfathered.’”

The recommended procedure, which was immediately implemented by the Board of Directors, was to establish a retiree council in each of the NYSUT election districts (EDs), and one for members of NYSUT Teacher Retirees in Florida (TRIF) for a total of 43. (The number of retiree councils later increased to 46 with the addition of RC 44, 45 and 46 in 2011). All NYSUT members retiring from a local within an ED are members of that election district’s retiree council. The Retiree Advisory Committee (RAC) suggested a means of retiree movement between councils, which the NYSUT Board of Directors approved (see page 17).

The task force recommended that the retiree councils, “be established for the primary purpose of electing retiree representatives to the NYSUT and AFT conventions.” Although the primary purpose of these councils is to provide representation for retiree members, they may engage in a variety of additional activities. These activities shall be determined by the individual councils.

Lastly, the task force suggested that current retiree groups (regional, etc.) could remain in place. However, delegate elections must take place within the election district retiree council. Only NYSUT retiree members from that election district may vote for its delegates.

In early January 1992, the RAC suggested some minor changes which were brought to the NYSUT Board of Directors as the resolution below.

The resolution adopted by the NYSUT Board of Directors at the Feb. 7-8, 1992, meeting:

WHEREAS, the New York State United Teachers (NYSUT) has established a program for prepaid lifetime membership for its members upon retirement; and

WHEREAS, the major tenets considered in the establishment of this program were

1. the new program should serve to empower retirees, 2. no retiree or local should be disadvantaged by the new structure, and 3. the new structure should be in addition to current structure relating to retirees; and

WHEREAS, NYSUT locals across the state are autonomous and in their internal structures may or may not make provisions for retiree membership and involvement, therefore be it

RESOLVED, that individuals meeting the following conditions shall be prepaid lifetime NYSUT members:

- 1. anyone who has been a member of NYSUT or its predecessor organizations prior to retirement (or was a retired NYSUT member prior to June 30, 1991) and**
- 2. maintains a current membership in the NYSUT local in the school district from which he or she retired if the local has a provision for such membership.**

In March of 1994, the NYSUT Board of Directors approved a RAC recommendation that allows retirees to transfer from one retiree council to another. An amendment to the NYSUT Constitution, which was passed by the Representative Assembly the previous year, contained language that allowed for such a plan. Working from the many suggestions it received, the RAC suggested and the NYSUT Board of Directors approved, the following:

I. NYSUT Bylaws 3 b) iii) states:

“The Board of Directors may develop a plan to permit retirees who permanently and significantly relocate to change their council membership. Such change shall not include a change of local.”

There are clearly three key elements in this language. A retiree member may change membership from one retiree council to another **IF** the retiree member has relocated

- 1] permanently and 2] significantly. 3] A retiree may not change locals.

The RAC does not feel it is possible or wise to define “permanent” and “significant” in real time and real distance values. Just within New York’s varied geography and population centers, the same number of miles could be either significant or not.

All transfers should be initiated in writing, with signature, by the retiree member and should be received by the retiree council to which membership transfer is being requested. The RAC suggests that involving the two councils in the transfer process by using a prescribed form will test the “permanent and significant relocation” qualifier. Should an individual retiree member wish to appeal the decision of one or both retiree councils, the appeal shall be settled by the RAC.

Forms of Retiree Organization

The NYSUT Constitution recognizes retirees in two categories: as retired members of locals and as members of retiree councils:

“3. (a) Through Recognized Locals

Locals may establish special categories of members which may consist of part-time employees, per diem substitute employees, retirees who were active members of the local, and employees on unpaid leave, laid off employees previously employed in the employment jurisdiction not currently working and who are on a preferred recall list or any other employee who is eligible for membership whose salary is less than the basic teacher’s salary.

3. (b) Through Recognized Councils

- 3. (b) 1.** Retirees who are entitled to prepaid lifetime NYSUT and AFT membership and who are not entitled to membership in their prior local will be members through their active election district council.
- 3. (b) 2.** Retirees who were members of NYSUT TRIF (Teacher Retirees in Florida) prior to Sept. 1, 1991, need not rejoin their former locals or election district council.
- 3. (b) 3.** The Board of Directors may develop a plan to permit retirees who permanently and significantly relocate to change their council membership. Such change shall not include a change of local.
- 3. (b) 4.** Members who were retired members of locals prior to Sept. 1, 1991, must maintain local membership.
- 3. (c)** Independent - This category is open to NYSUT Staff.”

Local – A local union affiliated with NYSUT at the state level and AFT/NEA nationally. Some locals make provisions for retiree membership and some do not. Locals that have retiree membership either keep retired members directly within the local or provide for a retiree chapter.

Retiree Chapter – An officially recognized part or subgroup of a local, organized specifically for retired members.

At-large Retiree Membership – NYSUT retiree members who are not affiliated with a local. Among the reasons for a retiree’s at-large membership are: A member who retires from a local that does not offer retired member status, a member who retired prior to a local offering a retired member status or a retiree who was grandfathered in the 1991 NYSUT Constitution amendment.

Retiree Council – The retiree group officially recognized within the NYSUT Constitution and granted the right to elect delegates to the NYSUT Representative Assembly and AFT Convention. Each NYSUT retiree is a member of a retiree council: there is one in each of the 46 NYSUT Election Districts within the state and one in Florida.

Retiree Unit – A subdivision or subgroup of a retiree council.

Transferring Retiree Council Membership

The New York state map on page 10 depicts the Retiree Services Consultant coverage areas and retiree council boundaries in Retiree Councils 1–35. Retiree Councils 24–35 represent New York City retirees in UFT, which also has units in other states. Retiree Councils 37–38 represent retirees from PSC CUNY and other four-year colleges and universities. Community colleges are in Retiree Council 39, and UUP makes up Retiree Councils 40–42. The 10 units of NYSUT-Teacher Retirees in Florida (TRIF) are Retiree Council 43.

If you have relocated you may wish to transfer your retiree council membership. To initiate such a transfer, you must mail your written request to the retiree council into which you wish to transfer. The name and address of the contact person for each of the councils are listed on pages 12 and 13.

The Transfer Process

Transferring from one retiree council to another is a three- or four-step process. It must be initiated by a NYSUT retiree member who has moved (“significantly” and “permanently”) and wishes to join a council within his or her new area. This member should write to the council into which he or she wishes to transfer (Step 1). If you would like assistance in transferring your retiree council membership, contact the retiree services consultant in your region.

Should there be a problem, the Retiree Advisory Committee will attempt to determine a solution.



Retiree Membership Transfer Affidavit

NYSUT Bylaws 3. b) iii) states, “The Board of Directors may develop a plan to permit retirees who permanently and significantly relocate to change their council membership. Such change shall not include a change of local.” There are clearly three key elements in this language. A retiree member may change membership from one council to another **IF** the retiree member has relocated **1]** permanently and **2]** significantly. **3]** A retiree may not change locals.

Date ____/____/____

To: NYSUT Retiree Membership Department

This is to certify that the below named retiree member:

NYSUT ID# _____
Full Name _____
Street _____
City _____ ST _____ ZIP _____
Telephone# _____ - _____ - _____

has met the requirements for council transfer **FROM:**

Current Retiree Council (name and number) _____
President’s signature _____
President’s name (printed or typed) _____

TO:

New Retiree Council (name and number) _____
President’s signature _____
President’s name (printed or typed) _____

This form must be accompanied by a signed letter from the retiree member requesting the transfer and sent to the NYSUT Membership Department, 800 Troy-Schenectady Road, Latham, NY 12210-2455.

Rev. 8/2020

FAQs

Frequently Asked Questions

Retirees: Who Are We?

From education, health care and human service professions statewide, and more than 230,000 strong and growing, we are retired NYSUT/AFT/NEA members in retiree councils across New York and Florida. We are part of the more than 600,000 members of NYSUT who led the drive for COLA. We continue to press for other improvements in pensions, assured health benefits, Social Security and Medicare.

We are friendly people who meet with people of similar interests to take care of business; to continue our education; to communicate; and to stay informed. Sometimes we plan luncheon meetings and social activities just for the fun of it!

We are active people who stay abreast of current legislation and possible changes affecting education, health care, our retirement and other concerns. We retired, but we didn't resign from life. We still care about the education, and the health and well-being of our communities, our in-service colleagues and of ourselves. We continue to grow, and to give of ourselves unselfishly.

We have roots here; we helped build this union. As part of the NYSUT/AFT/NEA family, our interest and participation continue.

How do I maintain NYSUT membership in retirement?

You MUST maintain NYSUT membership as a retiree to participate in NYSUT and NYSUT Member Benefits-endorsed programs and services. You can accomplish this in one of two ways:

1. If your local offers retiree membership, you must continue membership within your local. Check with your local to see what, if any, retiree membership requirements are in place. Compliance with your local's retiree membership requirements is a prerequisite for continued retiree membership in NYSUT and the American Federation of Teachers, one of NYSUT's national affiliates.
2. If your local does not provide some form of retiree membership, you will continue as an at-large retiree member of NYSUT through the Retiree Council in your region. To ensure continuation of NYSUT membership, make sure your local reports you as retired and changes your member code to "3" or writes "retired" on the membership report that is sent to NYSUT. Again, this will afford you membership in your geographic retiree council and NYSUT along with the AFT.

If you have any questions about your NYSUT membership status, call NYSUT Retiree Services at 800-342-9810 or call the NYSUT retiree services consultant in your region (see pages 10 and 11 to find your consultant).

FAQs

Frequently Asked Questions

How do things get done?

People make things happen! Committed individuals working together are a formidable force and politicians know it! “Why should I join? My vote doesn’t count,” and “My legislator won’t listen to me” may sound true, but our own history proves these statements are false.

Do retirees pay dues?

NYSUT dues for retirees are prepaid during their salaried years, however, individual NYSUT locals may charge retiree dues. If they do charge dues, payment of those dues is a requirement for local, NYSUT and AFT membership.

Are there other union benefits?

Yes. Locals, retiree chapters and retiree councils often provide services to members, including newsletters, social events (luncheons, speakers, trips), retirement consultants and group discounts. As a NYSUT member, you’ll continue to receive the publication ***NYSUT United***, and other benefits. The AFT also provides ***American Teacher***, a digital magazine, and other benefits.

How does NYSUT help councils and chapters?

NYSUT’s Retiree Services department provides information, printing and mailing services to retiree councils. Other benefits include assistance for retiree chapters with constitutional language and constitutions, boilerplate language and the ***The Retiree Organizer***, a publication for retiree chapter and council leaders that’s distributed four times per year.

How are councils and chapters set up?

Retiree councils, established by the NYSUT Constitution, comprise all NYSUT retirees within an election district. This is inclusive of higher education, SRPs, nurses, and K-12 teachers. Retiree chapters are established by a local’s constitution and have a variety of forms. Some retiree chapters, with the permission of the involved locals, also include retirees from all school district locals (ex. teacher and SRP units) in a single chapter. However, the NYSUT Constitution does not permit retirees to switch locals. Therefore, NYSUT records will always list a retiree as a member of the local they retired from.

Who may delete a retiree?

Who may reinstate?

A question Retiree Services receives from individuals and from chapter leaders on a regular basis is: “How does a member, who retired some years ago and was deleted by the local, get reinstated?” The answer: The same local that deleted the member must reinstate the member. This is true even if a retiree has moved to a different area of the state or to a different state. Retiree councils and chapters may not delete or reinstate a retiree’s NYSUT membership.

Example 1: If Jane Retiree was deleted for some reason in 1978 and now wishes to rejoin, she must do so through her former local.

Example 2: If John Retiree does not pay his Retiree Council his voluntary participation fee, the council may not delete his NYSUT membership (or his council membership).

Example 3: If Jane Retiree does not pay retiree chapter dues, the chapter may not delete her NYSUT membership **but the local may**.

An administrator was previously a NYSUT member. Now that she or he is retired can she or he rejoin as a retiree?

This is the local's decision. Anyone who was ever a member of NYSUT or its predecessor organizations may be a retiree member of NYSUT. As explained above, however, it is the former local that must reinstate membership according to its constitution and bylaws.

What if NYSUT has no record of a person's prior membership?

The Retiree Advisory Committee addressed this issue and, with the aid of NYSUT's Information Technology and Member Records departments, developed a Past Member Verification Affidavit form. This form may be used by a local for members who retired prior to 1983 and for whom NYSUT has no record. It contains blanks for all the required membership information and will greatly speed the reinstatement process. The form must be signed by the current president of the retiree's/retirees' local. However, anyone can do the research and complete the form. Retiree chapters and councils could, for instance, assign this research to a small committee. It would be a big help to an already overloaded local president and would ensure that the job gets done in a timely fashion.

Benefits Available To NYSUT Retiree Members

From NYSUT Member Benefits



Congratulations on becoming a NYSUT retiree member! As a retiree, your NYSUT membership allows you the opportunity to enjoy the benefits of dozens of endorsed programs and services offered by NYSUT Member Benefits — ranging from important products to protect your family members to numerous travel, entertainment and shopping options.

For more information about any of the Member Benefits-endorsed programs and services listed below, visit memberbenefits.nysut.org or call **800-626-8101** to speak with one of our friendly and helpful staff members.

Thank you for being a valued member of the NYSUT organization.

The Pension Advantage – Programs indicated with an asterisk (*) can be purchased through the convenience of pension deductions if you are a retiree collecting a regular monthly pension benefit from the New York State Teachers' Retirement System, New York City Teachers' Retirement System, New York State Employees' Retirement System or New York City Board of Education Retirement System. It's also an option for retirees who receive income from a monthly lifetime annuity from TIAA. Besides convenience, pension deduction may reduce annual premiums or eliminate service fees. Annual premiums are divided into 12 payments and deducted from each monthly pension benefit. Please note that you must be retired for a minimum of six months to be eligible for pension deduction. You will continue to receive the payroll/pension deduction discount for up to one year while on direct bill during that time.

***Level Term Life Insurance** – This program allows NYSUT retirees and/or their lawful spouse (or certified domestic partner) to apply for coverage up to \$1 million for either 10, 15 or 20 years. Your age determines the length of term that you may apply for under the coverage. 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. *Note: The Pension Advantage provides a discount of 15 percent on annual premiums.*

***Term Life Insurance** – This program offers up to \$1 million of group-rated term life insurance. Coverage can be purchased by you and/or your lawful spouse (or certified domestic partner); dependent child coverage can be added. An accelerated death benefit is available for terminally ill insureds up to age 70. 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. The plan provides decreasing term coverage to age 85. Benefits decrease as age bands increase. *Note: The Pension Advantage provides a discount of 15 percent on annual premiums.*

Benefits Available To NYSUT Retiree Members From NYSUT Member Benefits *(continued)*

***WrapPlan® II Universal Life Insurance** – This group universal life insurance plan offers you 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. You must be age 70 or under, and have an address in New York State, to apply. *Note: The Pension Advantage offers no additional discount or savings.*

***Personal Property & Liability (Umbrella) Insurance** – Policies include auto, homeowners, condo, renters, boat, personal excess liability, mobile home (New York State only), snowmobile, motorcycle, fire (for rental properties) and landlord-package. Coverage is available in all 50 states. Various discounts may apply, including a mature homeowners discount. *Note: The Pension Advantage provides a discount of 8 percent on automobile premiums for New York State residents (availability and amount of discount vary by state) and an \$8 service fee per billing cycle is eliminated. A \$6 service fee per billing cycle is eliminated for homeowners/renters/boatowners insurance and for personal excess liability insurance.*

***Catastrophe Major Medical Insurance** – The Catastrophe Major Medical (CMM) Plan, sponsored by the NYSUT Member Benefits CMM Insurance Trust, offers supplemental coverage that you and your eligible family members may need. Once the deductible is satisfied, this plan provides benefits for eligible expenses that your basic plan may not fully cover. The CMM Plan may offer an enrollment period periodically; please visit the Member Benefits website at memberbenefits.nysut.org for updates. *Note: The Pension Advantage provides a discount of 10 percent on premiums.*

Long-Term Care Insurance – The NYSUT Member Benefits Trust-endorsed New York Long-Term Care Brokers program is available to NYSUT retirees and their families. NYLTCCB 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).

**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. The Pension Advantage provides a discount of 10 percent on premiums (this only applies to participants in the grandfathered program).*

***Dental Plan** – This plan pays benefits for preventive, restorative and major restorative services (including coverage for implants). You have the choice of using a participating dentist or going out-of-network. Greatest benefits are received and least out-of-pocket expenses are incurred when participating dentists are used. The plan features more than 60,000 participating dentists nationwide. Coverage can be added for spouses/domestic partners and dependent children. *Note: The Pension Advantage eliminates direct bill service fees; amount of service fee is dependent upon billing cycle selected.*

Benefits Available To NYSUT Retiree Members From NYSUT Member Benefits *(continued)*

***Vision Plan** – This plan’s benefits include an annual eye exam and one pair of eye glasses. Choose glass or plastic lenses in single vision, bifocal or trifocal along with 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. The plan year runs Jan. 1 through Dec. 31.

Note: The Pension Advantage offers no additional discount or savings.

Pet Insurance from Nationwide – This program allows pets of any age to receive coverage. Nationwide’s medical plans provide benefits for accidents and illnesses, ranging from ear infections to cancer. Optional pet wellness plans provide benefits for preventive care such as routine exams, vaccinations and blood work. Effective with the 2020 enrollment period, Nationwide has added more choices and flexibility to its popular My Pet Protection pet insurance plans. Nationwide policyholders now have the choice of three levels of reimbursement on eligible vet bills – 90 percent, 70 percent or 50 percent. My Pet Protection plans feature a \$250 deductible and have a maximum annual benefit of \$7,500. These plans are not available to the general public and offer the same price for pets of all ages.

No-Cost Accidental Death and Dismemberment Insurance (AD&D) – 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.

***Legal Service Plan** – This plan offers expert legal assistance for everything from preparing crucial estate planning documents to dealing with traffic violations. Plan participants receive unlimited toll-free legal advice; a Simple Will, Health Care Proxy, Living Will & Power of Attorney; guaranteed maximum fees for many personal legal matters; and legal assistance at discounted rates throughout the continental United States. Optional Elder Law and Business Protection Riders are available. *Note: The Pension Advantage reduces the annual fee by \$5.*

***Financial Counseling Program** – This program offers access to a team of Certified Financial Planners® and Registered Investment Advisors that provide fee-based financial counseling services. Advice is unbiased, objective and customized for your financial situation. *Note: The Pension Advantage reduces the annual fee by \$10.*

Synchrony Bank Savings Program – Synchrony Bank offers some of today’s most competitive interest rates on Certificates of Deposit, Money Market accounts and Savings accounts. Money and account information can be accessed 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 insured by FDIC for up to \$250,000 per depositor.

Benefits Available To NYSUT Retiree Members From NYSUT Member Benefits *(continued)*

Member Benefits Discounts & Deals (provided by Access Development) – This money-saving benefit is available exclusively to NYSUT members and features the nation’s largest private discount network. These deals can be utilized either online or from the palm of your hand through Access Development’s MB Deals mobile app. To get started, register your account with your NYSUT ID number by visiting ***mbdeals.enjoymydeals.com***. You will then be able to enjoy access to savings of up to 50 percent at more than 700,000 locations on shopping, restaurants, movie tickets and entertainment, hotels and flights, oil changes and vehicle maintenance, and much more. One of the best features of this program is the ability to request that your favorite local business, restaurant, coffee shop, etc. join the network.

American Solar Partners – The Solar Solidarity Program from American Solar Partners offers NYSUT retirees 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. NYSUT retirees 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 (3.49 percent) loan. NYSUT retirees also receive a 10 percent to 15 percent discount from American Solar Partners on current market prices.

Bose® – NYSUT retirees can save 15 percent on most consumer products, including music systems, computer speakers, home theater systems, headphones and more. You can receive the special Member Benefits pricing by calling **800-379-2073** and letting them know that you would like to make a partner purchase and are a NYSUT member. Make sure to use verification code **“NYSUT.”**

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 kitchen cabinetry, major appliances, televisions, furniture, luggage and much more. One of the other great features of Buyer’s Edge, Inc. is their Auto Buying Service. NYSUT retirees receive “guaranteed savings” with this service and can save an average of approximately \$3,300 off the manufacturer’s suggested retail price on new vehicles. Use the username: **215** and password: **NYSUT** when accessing the Buyer’s Edge, Inc. website through the Member Benefits site.

Car & Truck Rental Discounts – Whether you are traveling for business or your own leisure, make sure to take advantage of the special discounted rates that NYSUT retirees enjoy on car rentals with our endorsed car rental companies (Alamo, Avis, Budget, Enterprise, Hertz and National). Use these discount codes for phone reservations or point-of-sale desk orders: Alamo – **213855**; Avis – **A441200**; Budget – **BCDX928400**; Enterprise – **NYSUTMB**; Hertz – **CDP85352**; and National – **5028191**. If you are planning a move soon, you can also save 20 percent on local or one-way truck rentals with Budget Truck Rental; use the discount code: **56000070789**. Make sure to access the respective car or truck rental websites through the Member Benefits site.

Benefits Available To NYSUT Retiree Members From NYSUT Member Benefits *(continued)*

EPIC Hearing Service Plan – Ear Professionals International Corporation has a national network of more than 5,000 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 as much as 60 percent below the manufacturer’s suggested retail price and 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 NYSUT retirees or any family members to use this plan. Use the identifier code: **NYSUTMBC** when accessing the EPIC Hearing website through the Member Benefits site.

1800Flowers.com – This program offers NYSUT retirees the opportunity to save 20 percent on fresh flowers, gourmet gift baskets, chocolates, spa baskets and much more. In addition to **1800Flowers.com**, you can purchase items from **1800Baskets.com**, **FruitBouquets.com**, Cheryl’s Cookies, Fannie May Berries and The Popcorn Factory — all part of the **1800Flowers.com** family. Best of all, same-day delivery is available on a wide selection of products. And for \$19.99 for one year, take advantage of free shipping and no service charges with the **1800Flowers.com** Passport Membership Program. Use the promotion code: **NYSUTMB** when accessing the **1800Flowers.com** website through the Member Benefits site.

Grand Circle Travel – The Grand Circle Cruise Line & Grand Circle Travel program offers a variety of group tour vacations designed specifically for American travelers over 50 years old. 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 intercultural experiences. This program offers NYSUT retirees and their families the opportunity to save \$100 per person on published tours or receive a discounted rate on specific trips if you act as a group organizer. You can also receive up to a 7.5 percent discount on the cost of your trip by paying for it up to one year in advance through the Grand Circle Travel “Good Buy Plan.”

Heat USA – This program offers NYSUT retirees the opportunity to save on heating oil. Heat USA is the largest heating oil buying group in the country, with more than 50,000 oil-heated households and 200 full-service heating oil suppliers participating. With a minimum consumption of 600 gallons per year, Heat USA participants receive a free 24-hour service contract and cleaning coverage. Free annual cleaning and tune-up along with automatic delivery are some of the benefits included. Heat USA has also been expanded to include \$50 in free heating oil and a \$100 equipment upgrade certificate upon initial sign-up to the program.

UnionDirect Mortgage Discount Program – Offered by Mid-Island Mortgage Corp., this program offers NYSUT retirees the opportunity to save up to \$2,700 in lender fees and closing costs, including no application or processing fees; no commitment fees; no underwriting fees; no lender or brokers fees; and reduced attorney and title fees.

Benefits Available To NYSUT Retiree Members From NYSUT Member Benefits *(continued)*

Office Depot/OfficeMax – This program can assist NYSUT retirees with purchasing home office items and other essentials at an average savings of 30 percent online through the company's website or using store pick-up options. Retirees can save on home office and printing needs, cleaning supplies and much more, with up to 75 percent off preferred products, free delivery on qualifying orders over \$50 and discounted printing prices. Purchases can be made either online through the Office Depot/OfficeMax website or at any in-store location.

Online Defensive Driving Program – Brush up on defensive driving skills. Course completion yields reductions on automobile insurance premiums and point reductions on drivers' licenses. This course is available online through the Member Benefits website at the reduced rate of \$21.95 per person – a 27 percent savings over the regular course fee.

Orlando Employee Discounts – This program offers NYSUT retirees and their families savings of up to 30 percent on vacations to Orlando, FL. Orlando Employee Discounts 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 vacation packages, with each package offering the opportunity to save substantially on park tickets while enjoying luxury hotel or home accommodations.

Powell's Books – The largest unionized bookstore in the country, 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. You can even sell your used books to Powell's – depending on their condition. Qualifying orders totaling \$50 or more receive free economy shipping.

Purchasing Power Member Shopping Program – This online shopping service offers eligible NYSUT members the ability to purchase brand-new, brand-name products and pay for them over time through the ease of ACH withdrawals. Eligible NYSUT members can enjoy access to products such as computers, appliances, jewelry, furniture, televisions, travel packages and much more. NYSUT members will find the shopping experience very similar to other online retailers. While Purchasing Power is not a discount program, it can save you money and stress compared to high-interest credit cards or rent-to-own stores. And unlike with layaway programs, Purchasing Power allows you to receive your order up front with manageable payments that have zero interest, no credit check and no hidden fees.

Tankfarm – This program offers NYSUT retirees the opportunity to save on propane. Tankfarm negotiates lower prices on propane for NYSUT retirees from top-rated local dealers and eliminates fees. There are no tank rental, delivery or environmental compliance fees with this program. NYSUT retirees also receive \$50 of free propane and a \$100 gift certificate good towards the purchase of your own propane tank.

Benefits Available To NYSUT Retiree Members From NYSUT Member Benefits *(continued)*

Connect America – Medical alert systems have proven to be crucial for individuals of all ages living alone, dealing with medical/health issues or simply looking for peace of mind if something were to happen to them. This program offers NYSUT retirees and their families the peace of mind that comes from having a personal emergency response system (PERS). Both traditional landline and cell phone systems are available. Effective March 2, 2020, Member Benefits is pleased to announce the following new lower pricing options and enhancements: **In-Home Landline PERS** - \$17 per month/\$23 per month with fall detection; **In-Home Cellular PERS** - \$20 per month/\$26 per month with fall detection; **Mobile PERS** - \$26 per month/\$32 per month with fall detection; and **Mobile GPS PERS** (with the option of a wearable button on neck or wrist for participant) - \$26 per month/\$32 per month with fall detection. Each new subscriber also receives a free lock box (which attaches a key to the front door in case of emergency).

Workshop: Estate Planning – This presentation is offered through the provider of the Member Benefits-endorsed Legal Service Plan (Feldman, Kramer & Monaco, P.C.) at no cost. *Please note that this workshop needs to be scheduled three months in advance with a minimum of 25 attendees.*

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.

MAP (Member Alert Program) – Join the almost 60,000 members of this voluntary email service, and be among the first to learn about new endorsed programs and services; changes to existing programs; and special prize drawings. MAP Alerts are sent approximately once every three weeks. To join, use the secure MAP Alert sign-up form on the Member Benefits website. This service is a great way to stay informed about your union-endorsed benefits on a regular basis.

My Program Participation – This online feature allows you to review your information for the Member Benefits-endorsed voluntary insurance, financial and legal programs that you participate in. Your My Program Participation account allows you to view payment methods you are eligible to use or currently use (pension deduction or direct bill); deduction amounts; coverage information (if provided by the vendor to Member Benefits); and contact information for the vendors. This information is housed in a password-protected area of the Member Benefits website and can be accessed anytime at your convenience. To access your account, click on “Login to My NYSUT” in the upper left-hand corner of the Member Benefits site and follow the simple instructions.

Benefits Available To NYSUT Retiree Members

From NYSUT Member Benefits (continued)

Student Loan Center – Through a joint partnership with NYSUT, Member Benefits created an online Student Loan Center in late 2019 that is available on the Member Benefits website. This resource offers assistance to NYSUT members and their families in addressing ongoing student loan and debt issues. Through the Student Loan Center, NYSUT members can attend a student loan workshop/webinar presented by a Cambridge Credit Counseling certified student loan counselor at no cost or schedule a time to speak with a Cambridge counselor. Learn more about the Student Loan Center by visiting ***memberbenefits.nysut.org/student-loan-center***.

Financial Planning Center – NYSUT retirees have access at no cost to the Member Benefits Financial Planning Center (provided by Stacey Braun Associates, Inc. & Member Benefits). More than 100 modules are available on a variety of financial topics such as planning for young couples, estate planning, investing basics, creating a retirement portfolio, tax-deferred retirement plans and retirement risks. Visit ***memberbenefits.nysut.org/financial-planning-center/start*** to learn more about the Financial Planning Center.

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

ADDITIONAL OPTIONS

NYSUT retirees can shop and compare insurance programs, discounts and online purchasing available through NYSUT Member Benefits as well as the AFT and NEA (NYSUT's national affiliates).

For More Information:

AFT+ Member Benefits, 800-238-1133, ext. 8643
aft.org/benefits

NEA Member Benefits, 800-637-4636
neamb.org

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