

The Retiree

RETIREE MEMBERSHIP HANDBOOK



Reprint Date: October 2015

Message from the President



Karen E. Magee
President

Congratulations on reaching retirement and entering a new and exciting phase of your life as a NYSUT retiree. On behalf of the NYSUT officers and Board of Directors, thank you for your energy, hard work and dedication to your job, your profession and our union. Your support of NYSUT throughout your career has made NYSUT what it is today: the strongest and largest statewide union of professional employees in the country.

You may have retired from your job, but it is our hope that you have not retired from union advocacy. Our retirees — over 200,000 strong and growing — are our day-time union and our boots on the ground in every community. NYSUT retirees are our collective voice of experience that those in the state Capitol and in Washington, DC, cannot ignore.

We make it easy for you to continue to be involved in NYSUT once you retire. This handbook outlines everything you need to know about being a NYSUT retiree and how to stay connected with the union and your fellow retirees.

NYSUT offers retiree members many services and benefits, including retiree membership; access to publications, programs and consultants to help meet your needs; logistical support for political action; and networking opportunities with your fellow retirees on the local level. Statewide, retirees are represented by three election district directors and an at-large director on the NYSUT Board of Directors.

I am asking you and every retiree to answer our call to BE the union! You can BE the union by writing letters, making calls for our phone banks, reaching out to your legislators, speaking out on our issues and participating in our network of 45 retiree councils.

Retirees' commitment to our union runs deep. In the days, months and years ahead, we need you to continue to stand side by side with all of us. Your solidarity will carry forward a new generation of activism in NYSUT.

In solidarity,

A handwritten signature in black ink that reads "Karen E. Magee". The signature is written in a cursive, flowing style.

Karen E. Magee
President

Message from Vice President Paul Pecorale



Paul Pecorale
Vice President

Congratulations! On behalf of the officers, I welcome you to the ranks of NYSUT retirees and extend my best wishes for a joyful, fulfilling retirement. May your retirement offer you good health, relaxation, fun and a chance to do some of the special things you had to put on hold during your salaried years. We have enjoyed serving you and hope you give us the opportunity to continue assisting you by keeping your NYSUT membership status active.

As a NYSUT retiree, upon retirement your membership in NYSUT and AFT continues. However, your NEA membership continues after a one-time payment of \$250 for the Lifetime NEA Retired Membership, or you may take advantage of other payment options available through the NEA. If your NYSUT local provides for retiree membership, you must remain a member of your NYSUT local to maintain your membership in NYSUT, AFT and NEA. Your NYSUT local may require retiree dues; payment of those dues is a requirement for local, NYSUT, AFT and NEA retiree membership.

Retirees from locals that do not have a provision for retiree membership are automatically retired members of NYSUT and AFT directly through their retiree council. In addition, you may join NEA at the Lifetime Membership Rate of \$250. If you participate in any of the NEA Member Benefits programs, you must maintain your membership to continue taking advantage of the programs.

I encourage you to explore the many opportunities available to you as a NYSUT retiree. I encourage you to stay active, informed and to participate in your union on many levels.

We know our retired members are very active and participate in retiree chapter and retiree council social, political action and informational activities and in NYSUT Member Benefits. More than 200,000 NYSUT retirees continue to stay informed about issues of concern to public education and retirement. You can stay connected through NYSUT publications, such as *NYSUT United* and the *Retiree Organizer*. You can also stay connected through your retiree chapter and council newsletters or the dedicated page for retirees on NYSUT's website — www.nysut.org. NYSUT looks forward to continuing to serve you in the future.

In unity,


Paul Pecorale
NYSUT Vice President

What Every Retiree Should Know About NYSUT

NYSUT is a federation of some 1,300 local unions representing more than 600,000 members statewide.

These NYSUT affiliates range in size from the 162,000-member United Federation of Teachers in New York City to locals of fewer than 10 members. NYSUT also represents more than 200,000 retirees in 46 retiree councils.

About 99 percent 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, teaching 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 five 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 has more than 500 full- and part-time employees statewide to carry out the union's programs and to serve its affiliates and members.

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.

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.

To maintain NEA membership after retirement a retiree must purchase a lifetime NEA-Retired Life membership (currently \$250). To acquire an NEA-Retired membership form, please contact NYSUT Retiree Services.

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
www.aft.org

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
www.nea.org

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*

NYSUT at a Glance

- Name:** NYSUT
- Headquarters:** 800 Troy-Schenectady Road
Latham, NY 12110-2455
518-213-6000 or 800-342-9810
www.nysut.org
- Regional Offices:** Located in regions, statewide
- National Affiliations:** American Federation of Teachers
National Education Association
AFL-CIO
- Membership:** More than 600,000 in 1,300 local affiliates throughout New York state
- Members:** Faculty and professional staff, K-12;
school-related professionals;
faculty and professional staff at the State University of New York;
faculty and professional staff at the City University of New York;
faculty and professional staff at community colleges;
faculty, clerical and support staff at private colleges;
health care professionals;
day care providers;
government employees (county and local);
and retirees from all of the above.

NYSUT Retirees at a Glance

- Name:** NYSUT Retirees
- Retiree Services:** 800 Troy-Schenectady Road
Latham, NY 12110-2455
518-213-6000 or 800-342-9810, ext. 6291
www.nysut.org
- Founded:** 1976
- Membership:** January 1991 — 33,000
January 1995 — 67,000
January 2000 — 100,000
January 2005 — 145,000
January 2007 — 162,000
January 2008 — 171,000
January 2010 — 183,000
January 2012 — 187,000
January 2013 — 190,000
January 2014 — 200,000

Retiree Services

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;
- 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 Retiree Goals

1. Work to keep pensions secure and to improve COLA.
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.

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 45 NYSUT Election Districts within the state and one in Florida.

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

NYSUT Retiree Services

NYSUT has one of the most successful union retiree programs in the country. 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. Retiree Services provides 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.

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 200,000 members, which is more than a 325 percent growth in 20 years. Retiree Services is working to increase these services and establish new programming. It is currently staffed with a manager, one retiree services specialist, one full-time administrative assistant and 11 part-time retiree services consultants in NYSUT regional offices and one 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 directory and map on pages 7 and 8.

NYSUT Retiree Services Staff

Retiree Services and Social Services Manager Floyd Cameron, ext. 6299
Retiree Services Specialist Geralyn O'Reilly, ext. 6306
Senior Administrative Assistant Joyce Smith, ext. 6291

NYSUT Headquarters contact information:

NYSUT Headquarters
800 Troy-Schenectady Road
Latham, NY 12110-2455
800-342-9810 ext. 6291
518-213-6000
Fax: 518-213-6414

Retiree Services Consultants

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Tarrytown, NY 10591
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Fax: 315-431-4411

Judy D. Kalb

RC 43
NYSUT, c/o UFT
3200 N. Military Trail
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Boca Raton, FL 33431
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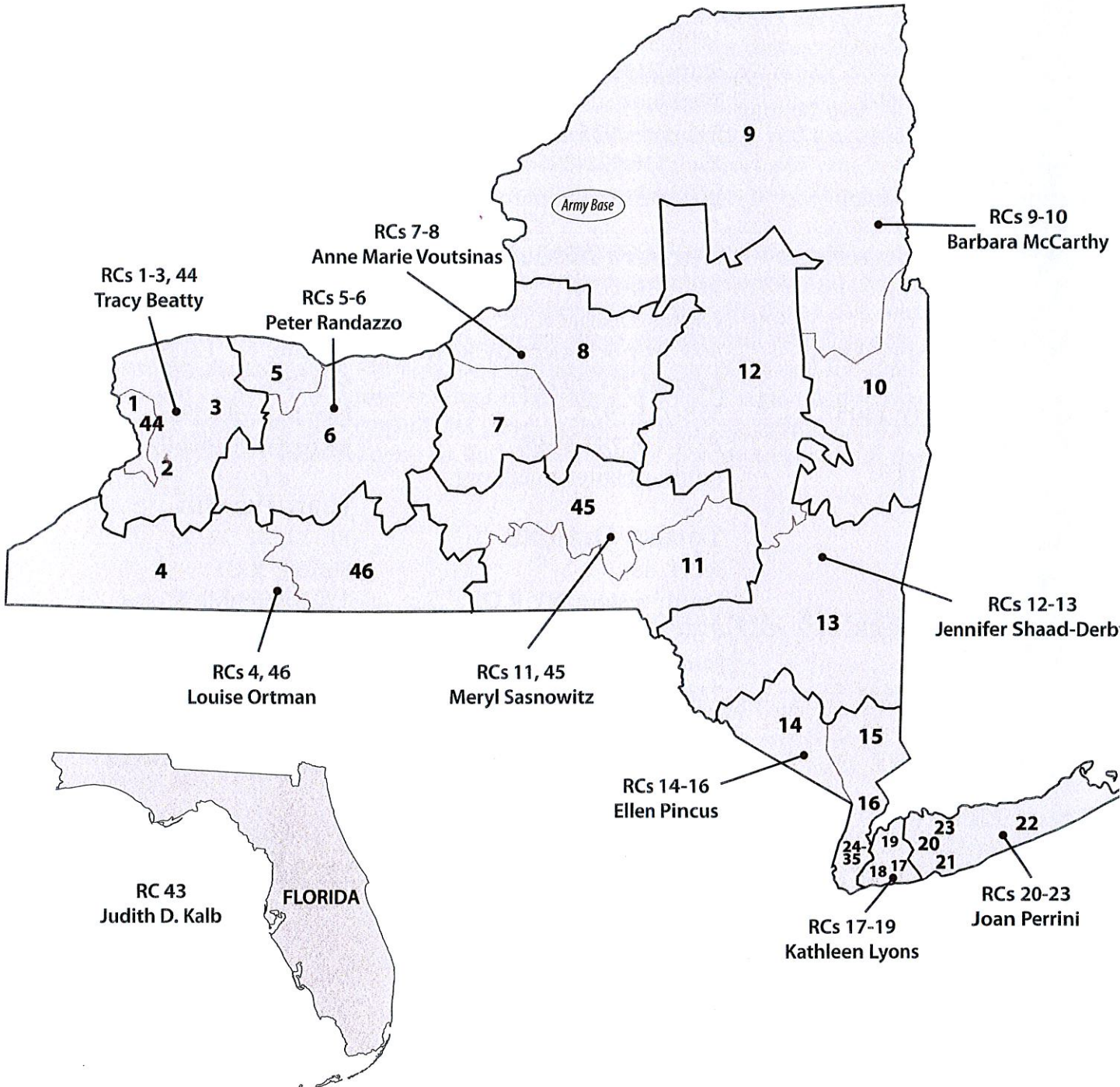
Jennifer Shaad-Derby

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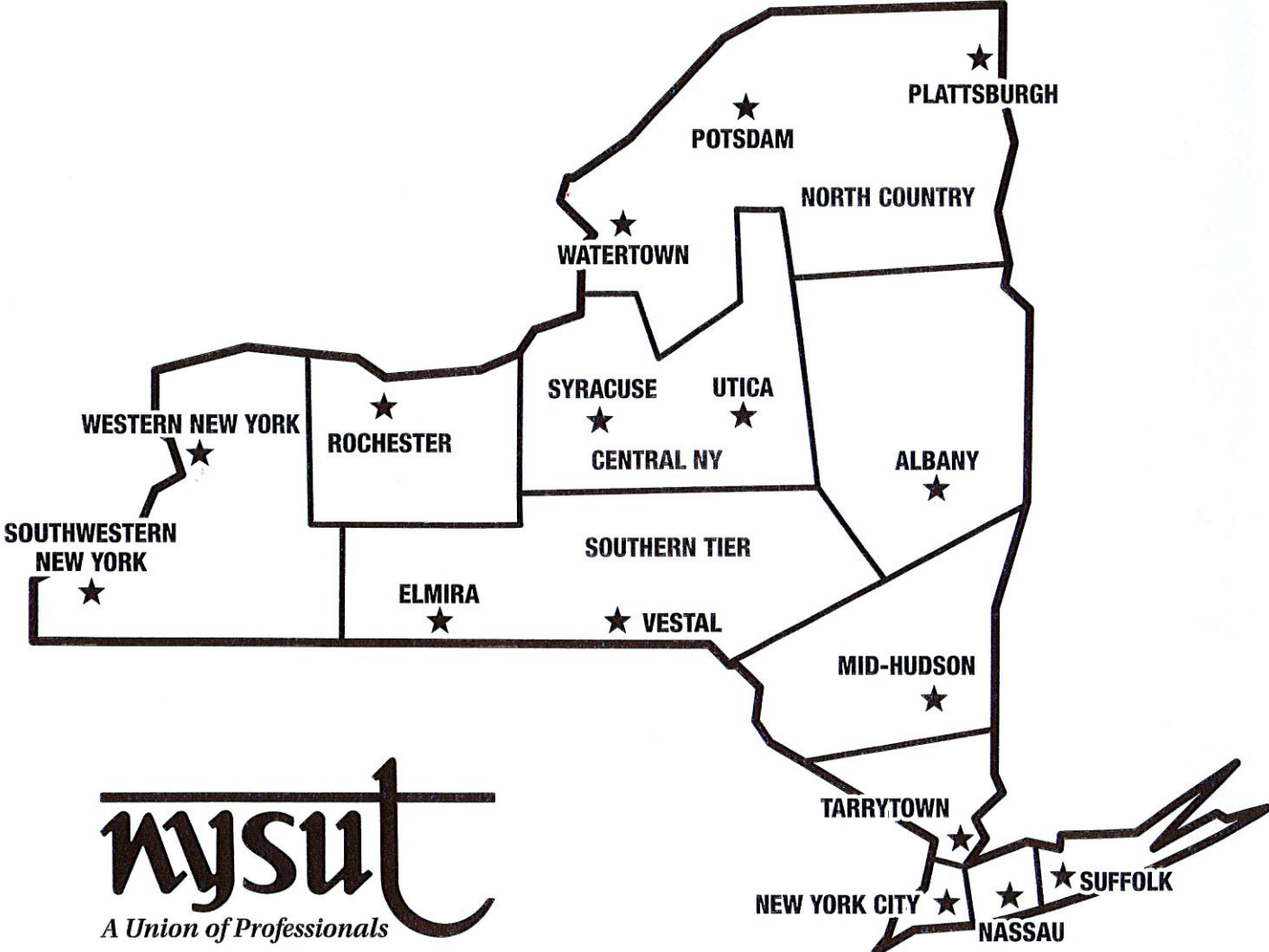
Joan Perrini

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Retiree Services Consultants Coverage Map



NYSUT Regional Offices Map



Retirees Within the Union – A Short History

- 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.
- 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 times.
- 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 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 from 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 (Floyd Cameron), full-time secretary CWA position (Joyce Smith) and PSA position (Geraldyn O'Reilly), and 11 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 200,000 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.

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

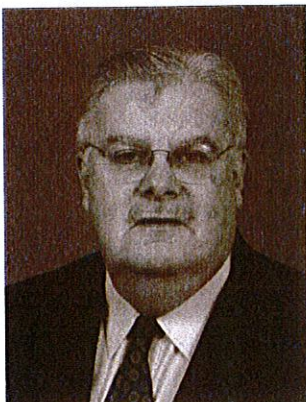
Representing Retiree Councils
14-23,37-43, may be reached at:
NYSUT Nassau Regional Office
1000 Woodbury Road
Suite 214
Woodbury, NY 11797
516-496-2035



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



Retirees: Who Are We?

We are the people who have retired from the education systems and health care professions in New York state. Now more than 200,000 strong and growing, we are retired NYSUT/AFT/NEA members organized 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 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 retired; we didn't resign from life. 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.

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 42. (The number of retiree councils later increased to 45 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 19.)

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.

Retirees: An important part of NYSUT

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.

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 8). Join your local retiree chapter and retiree council at its next meeting.

If your former local does not provide for retiree membership, upon your retirement you will continue NYSUT/AFT membership through your retiree council.

Retirees: An Important Part of NYSUT's ...

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.

... and an Important Part of AFT and NEA

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.

We Invite You to Join Us

Why should you continue your union membership after you retire?

The work we started when we were in-service is not finished, nor is it likely ever to be completely finished. We, who began in education and health care when salaries were barely above poverty level, had to invest long hours, weeks, years and decades negotiating for decent salaries. We were successful because we organized and worked together toward common goals.

Working together for the common good continues as retirees. In the recent past, a majority of us have had our pensions eaten away by inflation and some were at or approaching a poverty level existence. This concerned all of us. Recent retirees who were doing well enough realized that they too would face this situation if the Legislature did not do something about a COLA (Cost-of-Living Adjustment).

For three years, NYSUT transported more than 2,000 retired members per year from across the state to Albany. These NYSUT retirees met in local hotels where they were presented with information by NYSUT's Legislative Department. After lunch they were bused to the state legislative offices to meet with legislators. During this time, NYSUT placed full page advertisements in the Legislative Gazette graphically depicting the plight of pensioners and stating concisely the need for COLA legislation.

In the spring of 2000, NYSUT, working with other AFL-CIO public employee unions, helped organize a COLA rally in Albany across from the Capitol. Union retirees, numbering 10,000 strong, were bused into Albany to rally for a COLA bill; 6,000 of those retirees were NYSUT members. The rally was a resounding success, and the governor and legislators were made aware of the commitment of retirees. Soon after, a COLA bill was passed by the legislature and signed by the governor.

"One of NYSUT's greatest legislative achievements during the last decade was the creation of a permanent Cost-of-Living Adjustment (COLA) to the pensions of our retirees. The COLA allows retired teachers, nurses, school bus drivers and other public employees to remain economically independent and active as they continue through life. Without the COLA, retirees would see their income slowly eaten away by inflation year after year. We are very proud of this accomplishment, and see it as an example of what we can achieve in the future for our retired members."

- Andy Pallotta, NYSUT executive vice president and co-chair of the Pension Task Force, a coalition of AFL-CIO public employee sector unions

How do things get done?

People make things happen! They get things done one by one, in small groups and in large organizations.

Apathy is the worst enemy of success, and rationalization is a close second. “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 to be false. Committed individuals working together are a formidable force. And politicians know it!

Do retirees pay dues?

NYSUT dues for retirees are prepaid during their salaried years. However, the local may charge retiree dues. If it does, 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 frequently provide services for retirees, such as newsletters, social events (luncheons, speakers, trips), retirement consultants and group discounts. As a NYSUT member, you receive the *NYSUT United* publication, plus many other benefits (see page 23). The AFT also provides *American Teacher*, a digital magazine, and other benefits (see page 30).

How does NYSUT help councils and chapters?

NYSUT assists retiree chapters and councils by providing information, printing and mailing services. NYSUT helps chapters and councils establish constitutional language and constitutions, and has provided guidance for establishing election procedures by providing boiler plate language. NYSUT publishes *The Retiree Organizer* four times per year for retiree chapter and council leaders.

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 the one 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 from which she or he retired.

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 RAC addressed this issue and with the aid of NYSUT's Information Technology and Member Records departments has 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.

Transferring Retiree Council Membership

The New York state map on page 8 depicts the Retiree Services Consultant coverage areas and retiree council boundaries in Retiree Councils 1-35. Retiree Councils 24-35 are New York City retirees in UFT, which also has units in other states. Retiree Council 37-38 is PSC CUNY and other four-year colleges and universities. Community colleges are in Retiree Council 39, and UUP makes up Retiree Council 40-42. The 14 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 the next page.

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.

The Retiree

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 retiree 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# or Social Security # _____
Full Name _____
Street _____
City/State/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

10/13/06

Retiree Council Presidents

Rosemary Donohue

RC 1 President
NYSUT
Centerpointe Corporate Park
270 Essjay Road
Williamsville, NY 14221

Bruce Smith

RC 2 President
NYSUT
Centerpointe Corporate Park
270 Essjay Road
Williamsville, NY 14221

Gail Niparts

RC 3 President
NYSUT
Centerpointe Corporate Park
270 Essjay Road
Williamsville, NY 14221

Mary Raymond

RC 4 President
NYSUT
1 West Oak Hill Road
Jamestown, NY 14701

Anthony Montanaro

RC 5 President
NYSUT
Suite 302
30 North Union St.
Rochester, NY 14607

Margaret Bartolotti

RC 6 President
NYSUT
Suite 302
30 North Union St.
Rochester, NY 14607

Loretta Donlon

RC 7 President
NYSUT
4983 Brittonfield Parkway
P.O. Box 247
East Syracuse, NY 13057

Kenneth Drake

RC 8 President
NYSUT
7 Ellinwood Court
New Hartford, NY 13413

Richard Edwards

RC 9 President
NYSUT
Suite 103
12 Elm St.
Potsdam, NY 13676

David Golden

RC 10 President
NYSUT
800 Troy-Schenectady Road
Latham, NY 12110

Andy Kavulich

RC 11 President
NYSUT
305 Vestal Parkway West
Vestal, NY 13850

Jeanne Williams-Bennett and Sandra Bliss

RC 12 Co-Presidents
NYSUT
800 Troy-Schenectady Road
Latham, NY 12110

Matthew Ostoyich and Janice Scriber

RC 13 Co-Presidents
NYSUT
201 Stockade Drive
Kingston, NY 12401

Howard Kasen

RC 14 President
NYSUT Suite 400
520 White Plains Road
Tarrytown, NY 10591

Alma Cormican

RC 15 & 16 President
NYSUT Suite 400
520 White Plains Road
Tarrytown, NY 10591

Sheila Goldberg

RC 17 President
Barbara Keilty-Michaleski
RC 18 President
Louise Rosenthal and Rosemary Catanzariti
RC 19 Co-Presidents
can be reached at:

NYSUT
1000 Woodbury Road
Suite 214
Woodbury, NY 11797

Mel Stern

RC 20 President

**Louisa Eiermann &
Michael Eiermann**

RC 21 Co-Presidents

Barbara Barosa

RC 22 President

Ellen Burke

RC 23 President

can be reached at:

NYSUT

Suite 306

150 Vanderbilt

Motor Parkway

Hauppauge, NY 11788

Thomas Murphy

RC 24-35 Chapter Leader

UFT-RTC

52 Broadway, 17th Floor

New York, NY 10004

Irwin Yellowitz

RC 37-38 Chair

Professional Staff

Congress/CUNY

61 Broadway, 15th Floor

New York, NY 10006

Peter Herron

RC 39 President

NYSUT

Suite 306

150 Vanderbilt

Motor Parkway

Hauppauge, NY 11788

D. Jo Schaffer

RC 40-42 (UUP) Chair

UUP

c/o NYSUT Headquarters

800 Troy-Schenectady Road

Latham, NY 12110

Deborah Peterson

RC 43 President

NYSUT, c/o UFT

3200 N. Military Trail

Suite 100

Boca Raton, FL 33431

Stanley Nowak

RC 44 President

NYSUT

Centerpointe Corporate Park

270 Essjay Road

Williamsville, NY 14221

William Ninness

RC 45 President

NYSUT

305 Vestal Parkway West

Vestal, NY 13850

Cathie Jacobus

RC 46 President

NYSUT

1 West Oak Hill Road

Jamestown, NY 14701

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, ext. 6206.

Additional Resources Available

Wish to learn more about NYSUT programs and services for retired members?

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 Leadership Handbook **

SRP Flier

* available online at www.nysut.org/retireeservices

** available only online at www.nysut.org/retireeservices

Benefits Available To NYSUT Retiree Members From NYSUT Member Benefits

For more information about these NYSUT Member Benefits-endorsed programs & services, please contact Member Benefits at **800-626-8101** or visit *memberbenefits.nysut.org*.

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-CREF. 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 members 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.*

***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 to apply.

***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).*

***Catastrophe Major Medical Insurance** – Effective January 1, 2014, the NYSUT Member Benefits Trust has begun self-insuring the Catastrophe Major Medical (CMM) Plan (previously underwritten by The United States Life Insurance Company in the City of New York). The CMM Plan is considered a grandfathered health care program under health care reform and remains closed to new applicants. *Note: The Pension Advantage provides a discount of 10 percent on premiums (this only applies to participants in the grandfathered program).*

Long-Term Care Insurance – The NYSUT Member Benefits Trust-endorsed New York Long-Term Care Brokers program 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).

**Please note that existing long-term care insurance policies with Metropolitan Life Insurance Company in effect prior to December 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.*

Vision Plan – This plan's benefits include an annual eye exam and one pair of eyeglasses. 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 from January 1 through December 31.

VPI Pet Insurance – This program offers a variety of coverage options for dogs, cats, birds, and exotic pets. NYSUT members receive a 5 percent group discount on the base medical plan and up to a 15 percent 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. VPI offers an easy claim submission process with a prompt turnaround for the majority of reimbursements.

No-Cost Accidental Death and Dismemberment Insurance (AD&D) – NYSUT provides this benefit to all members at no charge; Member Benefits administers this program for NYSUT. You are automatically insured for up to \$1,500 in the event of death or dismemberment resulting from accidental injuries; the maximum benefit amount for AD&D for a Common Carrier is \$3,000 in the event of death or dismemberment resulting from accidental injuries. You don't need to designate a beneficiary; the blanket policy provides for payment of death benefits to next of kin or estate. Also provided with the AD&D Insurance is Europ Assistance to provide referrals to help insureds locate appropriate medical care while traveling. Europ Assistance will assist members in making necessary arrangements but will not provide payment for any services.

***Legal Service Plan** – This plan provides unlimited toll-free legal advice; a simple Will, Health Care Proxy, Living Will, and Power of Attorney; guaranteed maximum fees for many personal legal matters; and legal assistance at discounted rates throughout the continental United States. The plan can provide assistance with identity theft, debt consolidation and mortgage foreclosure issues. 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.*

ID Watchdog – This program offers NYSUT members & their families protection against the ever growing threat of identity and credit theft. ID Watchdog (founded in 2005 as a theft protection service) uses proprietary monitoring technology to alert members as soon as new or updated information associated with their identity is detected – allowing them to catch fraudulent activity immediately. NYSUT members receive at least a 20% savings with ID Watchdog and can purchase either individual, individual/spouse (or domestic partner) or family coverage. Visit the Member Benefits website for more information.

Synchrony Bank Optimizer Plus 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.

ClearPoint Credit Counseling Solutions – Free counseling for financial issues and housing is provided. A Debt Repayment Plan, offered on a sliding scale monthly administration fee, is structured to help you repay creditors over time. Bankruptcy counseling and education are provided for a fee. A credit report review (not available in all locations) is offered at no charge and includes suggestions on improving credit history.

1800Flowers.com – This program offers NYSUT members 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 \$29.99 per year, members can take advantage of free shipping and no service charges for one year with the 1800Flowers.com Passport Membership Program. Visit the Member Benefits website for more information and use the promotion code: **NYSUTMB**.

Bose® – NYSUT members can receive special pricing on all Bose products offered to consumers, including music systems, computer speakers, home theater systems, headphones, and more. You can receive the special Member Benefits pricing by ordering through a dedicated toll-free number at 877-709-2073 and letting them know that you are a NYSUT member.

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, vehicles, furniture, luggage, and much more. Visit the Member Benefits website for more information; make sure to use the username: **215** and password: **NYSUT**.

Car & Truck Rental Discounts – Alamo, Avis, Budget, Enterprise, Hertz, and National provide discounted passenger car rental rates to NYSUT members. 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**. Budget Truck Rental provides a 20 percent discount on local and one-way truck rentals; make sure to use the discount code: **56000070789**. Check with Member Benefits for availability of promotional discount coupons. Visit the Member Benefits website for links to these sites. *Please note that car & truck rental rates change on a regular basis based on supply and demand; you should always check the Internet for special deals.*

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 members or any family members to use this plan. Visit the Member Benefits website for more information and use the identifier code: **NYSUTMBC**.

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 members & 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 10 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.” Visit the Member Benefits website for more information.

Heat USA – This program offers NYSUT members 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. Visit the Member Benefits website for more information.

MyForce Personal Safety Service – This program offers immediate emergency assistance to all NYSUT members & their families. MyForce can be activated through the push of a button on your supported iPhone, Android or Blackberry smartphones anytime you’re walking alone, find yourself in a potentially dangerous situation or just feel unsafe in the environment you’re in. This program is available in all 50 states in the U.S. along with Canada and Puerto Rico. Visit the Member Benefits website for more information.

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 savings of \$18 per course fee. Visit the Member Benefits website for more information.

Orlando Employee Discounts – This program offers NYSUT members & 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. Visit the Member Benefits website for more information.

PayCheck Direct – The Member Shopping Program powered by PayCheck Direct allows eligible NYSUT members to purchase what they want now and pay interest-free over 12 months (through either 12 or 26 payments) via automatic checking account withdrawals. This program offers access to thousands of name-brand products such as appliances, computers & tablets, electronics, furniture, jewelry & watches, home & garden items, children's toys, and recreation & fitness items. PayCheck Direct offers a 30-day in-home trial on many products; flexible return policy; no interest fees, credit checks, down payments, or finance charges; and toll-free customer service representatives located in the U.S. Visit the Member Benefits website for more information.

Philips Lifeline Medical Alert Service – This easy-to-use personal response service will get appropriate help to loved ones 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. In addition to medical emergencies, the Lifeline service includes the capability to give reminders about medications, appointments, etc. A Philips Medication Dispenser is an additional option that will alert and dispense medication to the recipient, or will issue 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. Visit the Member Benefits website for more information.

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. Visit the Member Benefits website for more information.

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

Working Advantage – This safe and secure shopping option allows NYSUT members to purchase discounted tickets up to 50 percent off for movies, museums and attractions and up to 45 percent off for theme parks. Tickets are available for everything from Broadway shows to New York Yankees games. Working Advantage also offers print & go e-tickets for the hottest new releases and top box office hits. Visit the Member Benefits website for more information and use the discount code: **704689984**.

Wyndham Hotels & Endless Vacation Rentals – Members save on rates at more than 7,000 hotels among 12 hotel brands in the Wyndham Hotel Group. Whether you are looking for an upscale hotel, 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 rates at more than 200,000 vacation rentals in 100 countries. These include resort condos, villas, homes, and cottages worldwide. Visit the Member Benefits website for more information and use the discount code: **1000007844**.

Workshop: Identity Theft/Fraud – This presentation will help you understand the degree to which your identity may be at risk, techniques thieves are using (spyware, pharming, phishing), and how to protect yourself and your identity. You will come away from this session armed with practical tools to help keep your personal and financial information secure. Workshops are arranged through retiree council leaders or retiree chapter leaders, and are offered at no cost to attendees or the local association.

Workshop: 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. Workshops are arranged through retiree council leaders or retiree chapter leaders, and are offered at no cost to attendees or the local association.

Workshop: The Challenging Times of Financial Management – The Retirement Years – This one-hour presentation 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 will also be discussed. Workshops are arranged through retiree council leaders or retiree chapter leaders, and are offered at no cost to attendees or the local association.

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.

MAP (Member Alert Program) – Join the MAP (Member Alert Program) Alert email service. Through this free service, you'll receive program reminders and be among the first to learn about new endorsed programs and program updates; receive special offers; and have the opportunity to tell us your opinion about new programs under consideration for endorsement. MAP Alerts are sent approximately once every three weeks. To join, use the secure MAP Alert sign-up form on the Member Benefits website.

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; and 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.

*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 Retiree Members 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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