

**New York State United Teachers Member Benefits Trust
800 Troy-Schenectady Road
Latham, NY 12110-2455**

**518-213-6000
800-626-8101**

Summary Plan Description

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PLAN NUMBER 503

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ARTICLE 1. DEFINITIONS

For the purposes of this Plan, the terms below are defined. However, in the event of a conflict between the definition specified in this document and the definition stated in an Official Document issued by the Benefit Provider, the definition used in the Official Document will govern. Thus, you should be aware of the definitions used in the Official Documents you receive.

Section 1.01 Agency Fee Payer

An "Agency Fee Payer" refers to an individual who pays the equivalent of membership dues for collective bargaining-related services and who receives a refund of the part of the fee that the Union uses for political and ideological purposes only incidentally related to the terms and conditions of employment.

Section 1.02 Associate Member

The term "Associate Member" refers to an individual who is currently covered by one or more NYSUT Member Benefits Trust-endorsed Programs and wishes to continue participation in such Program(s), but has no other means of maintaining NYSUT membership. This category is called Associate Member – Continuing NYSUT Member Benefits Coverage, but is referred to as the shortened "Associate Member" throughout this Summary Plan Description.

Section 1.03 Beneficiary

A "Beneficiary" is a person designated by a Participant under the terms and conditions of a Benefit Program endorsed by this Plan.

Section 1.04 Benefit Fund

A "Benefit Fund" is a collectively bargained Program designed to provide a plan of benefits to members of the bargaining unit and others as agreed to.

Section 1.05 Benefits

"Benefits" are payments or services that you may be entitled to under a Benefit Program endorsed by this Plan.

Section 1.06 Child or Children

The terms "Child" and "Children" refer to natural children, stepchildren, lawfully adopted children, and foster children, as determined by the Benefit Provider.

Section 1.07 Dependent

A "Dependent" is a legal spouse, domestic partner or Child or such other individual eligible for Benefits as determined under the rules and requirements of a Benefit Program.

Section 1.08 Local Association

A "Local Association" is the group of Members who hold collective bargaining rights for classroom teachers, school-related personnel, private school employees, higher education faculty and professional staffs, and health care professionals or other non-supervisory employees at the school district or institutional level recognized by the NYSUT Board of Directors.

Section 1.09 Member

A "Member" is an individual represented by NYSUT or a local affiliate thereof, or who has otherwise satisfied NYSUT Membership requirements.

Section 1.10 Official Document(s)

"Official Documents" are the Master Insurance Policies, your Individual Insurance Policy, and other policies, certificates, contracts, or similar documents issued to you by the Benefit Providers that set forth the terms and conditions of the respective Benefit Programs.

Section 1.11 Participant

You are a "Participant" in this Plan if you are an in-service or retiree Member of New York State United Teachers (NYSUT), or you are an Agency Fee Payer or Associate Member. You are also considered a "Participant" if your Employer, Local Association, or Benefit Fund has purchased or provides a Group Benefit Program and has included you as an individual eligible for coverage under that Group Benefit Program.

Section 1.12 Plan or "Member Benefits Trust" or "NYSUT Member Benefits Trust"

This "Plan" is the New York State United Teachers Member Benefits Trust. The address of this Plan is: NYSUT Member Benefits Trust, 800 Troy-Schenectady Road, Latham, NY 12110-2455.

Section 1.13 Trustees

The "Trustees" constitute the Board of Trustees of this Plan.

Section 1.14 Union

The "Union" is the New York State United Teachers.

ARTICLE 2. GENERAL

Section 2.01 About this Plan

The name of this Plan is the New York State United Teachers Member Benefits Trust – referred to in this document as the Member Benefits Trust. The Member Benefits Trust is sponsored by the Union. The purpose of this Plan is to provide Participants and their Dependents with access to Benefit Programs endorsed by the Member Benefits Trust. The Member Benefits Trust is not a Benefit Provider and does not directly provide any of the endorsed Programs. All Benefit Programs are provided by independent Benefit Providers who are solely responsible for the Program Contracts; eligibility determinations; coverage and exclusions; and for paying claims and resolving any disputes about Benefits.

Member Benefits Trust is a tax-exempt, not-for-profit Trust Fund established and maintained for the exclusive benefit of the Participants of the Trust and their Dependents. No Union dues monies are received from NYSUT to support its operation. Member Benefits Trust has endorsement arrangements with the Benefit Providers. All such payments are used solely to defray the costs of administering the Benefit Programs of Member Benefits Trust including compensation, rent, office expenses, and the cost of retaining consultants, auditors, and attorneys to advise the Trustees and their staff. Where appropriate, Member Benefits Trust’s revenue is also used to enhance the Benefit Programs for Participants. No monies are paid to NYSUT except reimbursement for use of facilities and for services and personnel provided by NYSUT to, and at the request of, Member Benefits Trust (the reasonableness of which amounts is certified annually to the Trustees by Member Benefits Trust’s independent auditors).

Member Benefits Trust does not represent that each endorsed Benefit Program is the lowest-cost product for a particular Program. Member Benefits Trust Trustees, staff, consultants, and advisers endeavor continuously, however, to obtain and maintain quality Benefit Programs at competitive prices. Participants are encouraged, however, to shop and compare.

Although some Member Benefits Trust-endorsed-Programs may provide legal or financial advice, Member Benefits itself does not offer investment, legal, or tax advice. Participants are urged to consult their own investment, financial, tax, and legal advisers to help them with an evaluation of the Benefit Programs.

Section 2.02 About this document

This Summary Plan Description provides an overview of all Member Benefits Trust-endorsed Programs.

This Description is a brief summary of the provisions of the Member Benefits Trust-endorsed Benefit Programs. Your Official Documents provided to you by the respective Benefit Provider(s) set forth the details of all Benefits and provisions of the Benefit Programs.

This SPD is not to be considered a substitute for the Official Documents maintained by the Benefit Providers. If a discrepancy arises between this SPD and the Official Documents, the Official Documents will govern.

Except as otherwise required by the context, use of the masculine or feminine gender herein shall include both genders.

Section 2.03 Plan Administrator

The Plan Administrator is the Board of Trustees.

Section 2.04 Plan Trustees

The names and titles of your Plan's Trustees are listed below. For all Plan Trustees, their business address is: NYSUT Member Benefits Trust, 800 Troy-Schenectady Road, Latham, NY 12110-2455.

Lee Cutler, Chairperson
Roderick P. Sherman, Secretary
Kathleen M. Donahue
Robert W. Lesniewski
William J. McAuliffe
Joseph P. McLaughlin
Arthur Pepper
Ellen Schuler Mauk
Barbara Shapiro
Gary Terwilliger

Section 2.05 Fund Administrator and service of legal process

The Trustees have designated Lynette A. Metz as Fund Administrator. As Fund Administrator, she is responsible for carrying out the Trustees' decisions and for overseeing the daily operation of this Plan and the Fund Office. If you have any questions about your Plan, you may contact the Fund Administrator by writing to: Lynette A. Metz, Fund Administrator, NYSUT Member Benefits Trust, 800 Troy-Schenectady Road, Latham, NY 12110-2455. The telephone number is 518-213-6000 or 800-626-8101.

In addition, the Trustees have designated the Fund Administrator as agent for service of legal process. The address at which process may be served on the Fund Administrator is: Lynette A. Metz, Fund Administrator, NYSUT Member Benefits Trust, 800 Troy-Schenectady Road, Latham, NY 12110-2455. The telephone number is 518-213-6000 or 800-626-8101.

Service of legal process upon Lynette A. Metz will be deemed to be service upon the Trustees. However, service of legal process may also be made upon any Trustee.

Section 2.06 Plan year

The Plan year begins on September 1 and ends on August 31.

Section 2.07

How Benefits are provided

This Plan has entered into agreements with the Benefit Providers and certain Third-party Administrators, herein referred to as Benefit Providers, to provide the Benefit Programs described below.

The Benefit Providers and Benefit Programs are:

- Davis Vision provides the Vision Plan and Group Vision Care Plan. 159 Express Street, Plainview, NY 11803.
- Delta Dental of New York provides the Group Dental Plan. One Delta Drive, Mechanicsburg, PA 19055.
- First Unum Life Insurance Company provides the Group Term Life Insurance Plan and Group Disability Insurance Plan. 99 Park Avenue, 6th Floor, New York, NY 10019.
- Health Advocate provides the Health Advocate™ benefit. 3043 Walton Road, Suite 150, Plymouth Meeting, PA 19462.
- Marsh U.S. Consumer administers the Disability Insurance Plan, the grandfathered Disability Insurance Plan II, the Term Life Insurance Plan, the grandfathered Senior Term Life Insurance Plan, and the Catastrophe Major Medical Insurance Plan. P.O. Box 9186, Des Moines, IA 50306-9186.
- MetLife Auto & Home provides the Personal Property and Liability Insurance Plan. P.O. Box 671, Warwick, RI 02887-9946.
- Metropolitan Life Insurance Company provides the Long-Term Care Insurance Plan and the grandfathered Group Long-Term Care Insurance Plan. P.O. Box 937, Westport, CT 06881-0937.
- Metropolitan Life Insurance Company provides the Retiree Dental Plan. P.O. Box 3019, Utica, NY 13599-4078.
- National Legal Office – Feldman, Kramer & Monaco, P.C. provides the Legal Service Plan, Group Access Legal Service Plan, and Group Prepaid Legal Service Plan. 330 Vanderbilt Motor Parkway, Hauppauge, NY 11788.
- P & A Administrative Services, Inc. administers the Retiree Dental Plan, Flexible Benefit (Section 125) Plans, and Health Reimbursement Arrangements. 17 Court Street, Suite 500, Buffalo, NY 14202-9922.
- The Preferred Group Plans, Inc. administers the Group Catastrophe Major Medical Insurance Plan, Flexible Benefit (Section 125) Plans, and Health Reimbursement Arrangements. 24 Madison Avenue Extension, Albany, NY 12203.

- Transamerica Financial Life Insurance Company provides the WrapPlan® II Flexible Premium Adjustable Life Insurance and the grandfathered WrapPlan® Term Life Coordination Program. 4 Manhattanville Road, Purchase, NY 10577.
- Unimerica Life Insurance Company of New York provides the Disability Insurance Plan and the grandfathered Disability Insurance Plan II. One Penn Plaza, 8th Floor, New York, NY 10121.
- USI Affinity administers the WrapPlan® II Flexible Premium Adjustable Life Insurance and the grandfathered WrapPlan® Term Life Coordination Program. 100 Matawan Road, Suite 200, Matawan, NJ 07747.
- The United States Life Insurance Company in the City of New York provides the Catastrophe Major Medical Insurance Plan, Group Catastrophe Major Medical Insurance Plan, Term Life Insurance Plan, and the grandfathered Senior Term Life Insurance Plan. 70 Pine Street, New York, NY 10270.
- Zurich American Insurance Company provides the grandfathered Group Accidental Death & Dismemberment Insurance Plan. 500 International Drive, Suite 300, Mount Olive, NJ 07828.

Section 2.08 What is the financial arrangement between NYSUT Member Benefits Trust and the Benefit Providers?

Member Benefits Trust has endorsement arrangements with the Benefit Providers. The details of each endorsement arrangement are included in this SPD. All such payments to Member Benefits are used solely to defray the costs of administering its various endorsed Programs and, where appropriate, to enhance them.

For these Benefit Programs – Term Life Insurance Plan, grandfathered Senior Term Life Insurance Plan, Disability Insurance Plan, grandfathered Disability Insurance Plan II, Catastrophe Major Medical Insurance Plan, Long-Term Care Insurance Plan, Group Term Life Insurance Plan, Group Disability Insurance Plan, Group Catastrophe Major Medical Insurance Plan, grandfathered Group Long-Term Care Insurance Plan, Group Dental Plan, and Group Vision Care Plan – the Insurer pools (or, in the case of the Group Vision Care Plan, insured group vision plans pool) the premiums of Member Benefits Participants who are insured for the purposes of determining premium rates and accounting. Coverage outside of these plans may have rates and terms that are not the same as those obtainable through Member Benefits. The Insurer or Member Benefits may hold premium reserves that may be used to offset rate increases and/or fund such other expenses related to the plan as determined appropriate by Member Benefits.

ARTICLE 3. ELIGIBILITY

Section 3.01 Voluntary Programs

Eligibility for Voluntary Benefit Programs is determined by the Benefit Providers. In most instances, participation is limited to in-service Members, retiree Members, and Agency Fee Payers. Other benefits are available also to Associate Members. Your Dependents may be eligible to apply for Benefits or be added to your coverage based upon the criteria established by the Benefit Providers. Official Documents from the Benefit Providers set forth the eligibility criteria. Refer to the Official Documents for eligibility rules.

Section 3.02 Group Programs

Eligibility for Group Programs is based on the criteria established by your Employer, Local Association, or Benefit Fund. Official Documents from the Benefit Providers set forth the eligibility criteria. Your Dependents may be eligible to apply for Benefits or be added to your coverage based upon the criteria established by your Employer, Local Association, or Benefit Fund.

ARTICLE 4. STATUS OF PROGRAMS SINCE 2006 SUMMARY PLAN DESCRIPTION

Section 4.01 Terminated Programs

The following Programs have been terminated: Opportunity Plus 403(b) Program, Opportunity Protector Program, and Opportunity 457 Deferred Compensation Plan provided by ING Life Insurance and Annuity Company; Opportunity Independence 403(b)(7) Program and Opportunity Choice Advisory Program provided by ING Financial Advisers, LLC; Financial Counseling Program and Group Financial Counseling Program provided by Ernst & Young LLP; Financial Building Blocks provided by NYSUT Member Benefits and ING Financial Advisers, LLC; Retiree Legal Service Plan provided by Feldman, Kramer & Monaco, P.C.; Accidental Death and Dismemberment Insurance Plan provided by First Unum Life Insurance Company; In-Service Dental Plan provided by Metropolitan Life Insurance Company and administered by P & A Administrative Services, Inc.; and discount plans provided by Dell, Simply Certificates, Barnes & Noble.com, and Carlson Wagonlit Travel/Cruises.

Section 4.02 Discontinued but grandfathered Programs

The following Programs are closed to new applicants and new group Program purchasers: Senior Term Life Insurance Plan provided by The United States Life Insurance Company in the City of New York and administered by Marsh U.S. Consumer; WrapPlan[®] Term Life Insurance Coordination Program provided by Transamerica Financial Life Insurance Company and administered by USI Affinity; Group Accidental Death & Dismemberment Insurance Plan provided by Zurich American Insurance Company; and Group Long-Term Care Insurance Plan provided by Metropolitan Life Insurance Company.

Section 4.03 Programs assigned to the NYSUT Member Benefits Corporation

Endorsement of the following Programs has been transferred from the NYSUT Member Benefits Trust to the NYSUT Member Benefits Corporation: Preferred Savings PlusSM, Alamo Car Rental, Avis Car Rental, Budget Car Rental, Hertz Car Rental, Budget Truck Rental, Buyers Edge

Inc., Heat USA, Six Flags, Working Advantage, Philips Lifeline, Equifax Credit WatchTM Gold, Equifax Credit WatchTM by Mail, Consumer Credit Counseling Service, MetDESK, Defensive Driving, Bose, and OfficeMax Retail ConnectSM.

VOLUNTARY PROGRAMS

ARTICLE 5. TERM LIFE INSURANCE PLAN

Section 5.01 What is the Term Life Insurance Plan?

The Term Life Insurance Plan provides up to \$1 million in benefits to a Beneficiary when the insured dies within the covered term. There is no cash value with term insurance. The coverage amount reduces by 40 percent at the billing anniversary date coinciding with or next following the date an insured person attains age 65. Limited amounts of coverage are available for ages 65-84. Additional medical information will be required for applicants ages 65 and over. In certain circumstances and for applications of \$200,000 or more of coverage, a physical examination or additional medical information will be required. Term Life Insurance coverage reductions at age 70 depend on the coverage amount in force at age 69. Coverage terminates at the billing anniversary date coinciding with or next following the date an insured person reaches age 85.

Section 5.02 Who is eligible to apply for coverage under this Program?

NYSUT Members, Agency Fee Payers, Associate Members, and their spouses or domestic partners under age 85 are eligible to apply for coverage. All Dependent Children, age 15 days but under age 23, are also eligible for \$25,000 of coverage. Dependent Child coverage may be added to the Member's policy or to the spouse's policy, but not both.

Section 5.03 Who provides the Benefits under this Program?

The United States Life Insurance Company in the City of New York provides the Benefits under this Program. This Program is administered by Marsh U.S. Consumer.

Section 5.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 7.61% of earned premiums for this Program.

ARTICLE 6. SENIOR TERM LIFE INSURANCE PLAN

Section 6.01 What is the Senior Term Life Insurance Plan?

The Senior Term Life Insurance Plan (a grandfathered Program) is term life insurance formerly offered to Members and their spouses or domestic partners between the ages of 65 and 84.

Coverage amounts are lower than those in the Term Life Insurance Plan. Coverage decreases with age and ends at age 85.

Section 6.02 Who is eligible to apply for coverage under this Program?

Effective September 1, 2007, new enrollments in the Senior Term Life Insurance Plan were discontinued due to the expansion of age eligibility within the Term Life Insurance Plan. Those individuals insured under the Senior Term Life Insurance Plan as of August 31, 2007 are allowed to continue this coverage, although no changes to existing coverage are permitted.

Section 6.03 Who provides the Benefits under this Program?

The United States Life Insurance Company in the City of New York provides the Benefits under this Program. Marsh U.S. Consumer administers this Program.

Section 6.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 7.61% of earned premiums for this Program.

ARTICLE 7. WRAPPLAN[®] TERM LIFE COORDINATION PROGRAM

Section 7.01 What is the WrapPlan[®] Term Life Coordination Program?

The WrapPlan[®] Term Life Coordination Program (a grandfathered Program) is a Program formerly offered to Members and Agency Fee Payers as a way to plan for the continuing need for life insurance coverage, while taking advantage of the term life insurance that they already have. This life insurance coverage increases as their 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.

Section 7.02 Who is eligible to apply for coverage under this Program?

Effective December 31, 2008, new enrollees in the WrapPlan Term Life Coordination Program were discontinued due to the introduction of WrapPlan[®] II Flexible Premium Adjustable Life Insurance. Those individuals insured under the WrapPlan Term Life Coordination Program are allowed to continue this coverage.

Section 7.03 Who provides the Benefits under this Program?

Transamerica Financial Life Insurance Company provides the Benefits under this Program. The Program is administered by USI Affinity.

Section 7.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 6.5% of first-year premium and 0.195% of renewal premium, with a guaranteed annual minimum amount of \$100,000 for this Program.

ARTICLE 8. WRAPPLAN® II FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE

Section 8.01 What is the WrapPlan® II Flexible Premium Adjustable Life Insurance?

The WrapPlan® II Flexible Premium Adjustable Life Insurance 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 life insurance coverage 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.

Section 8.02 Who is eligible to apply for coverage under this Program?

You must be a NYSUT Member, Agency Fee Payer, or Associate Member; actively at work and age 70 or younger on your last birthday (or if you are retired, you must be age 70 or younger); and you must reside or work in the state of New York. Retirees who are not New York state residents may be eligible. You may add a spouse or domestic partner and Dependent Child coverage under this Program.

Section 8.03 Who provides the Benefits under this Program?

Transamerica Financial Life Insurance Company provides the Benefits under this Program. The Program is administered by USI Affinity.

Section 8.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 6.5% of first-year premium and 0.195% of renewal premium, with a guaranteed annual minimum amount of \$100,000 for this Program.

ARTICLE 9. PERSONAL PROPERTY AND LIABILITY INSURANCE PLAN

Section 9.01 What is the Personal Property and Liability Insurance Plan?

Through the Member Benefits Trust-endorsed MetLife® Auto & Home Program, you may apply to purchase auto, homeowners, renters, boat owners, personal excess liability and other

personal property insurance coverage. Special group rates, coverage, and discounts offered through this Program are available in most states to those who qualify.

Auto insurance policies include Identity Theft 911 identity theft resolution service at no additional premium. Policyholders of home, condominium, renters, – and in New York state only mobile home insurance – also receive the Identity Theft 911 identity theft resolution service at no additional premium.

Section 9.02 Who is eligible to apply for coverage under this Program?

NYSUT Members, Agency Fee Payers, and Associate Members are eligible to apply for coverage, subject to MetLife Auto & Home’s underwriting requirements and restrictions. A spouse or domestic partner and Dependents may be covered under the Member’s policy.

Section 9.03 Who provides the Benefits under this Program?

Coverage is underwritten by MetLife Auto & Home. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

Section 9.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 5.5% of total premiums for this Program.

ARTICLE 10. DISABILITY INSURANCE PLAN

Section 10.01 What is the Disability Insurance Plan?

The Disability Insurance Plan helps pay living expenses in the event you are unable to work due to a covered illness or injury. The Program pays tax-free benefits, up to \$5,000 a month, depending on salary. Long-term, 5-year, and short-term plans are available.

Section 10.02 Who is eligible to apply for coverage under this Program?

In-service Members of and Agency Fee Payers to NYSUT who are under age 64 and work 20 or more hours weekly are eligible to apply for disability insurance. Retiree Members and Associate Members of NYSUT are not eligible to apply.

Section 10.03 Who provides the Benefits under this Program?

Unimerica Life Insurance Company of New York provides the Benefits under this Program. Marsh U.S. Consumer administers this Program.

Section 10.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 11. DISABILITY INSURANCE PLAN II

Section 11.01 What is the Disability Insurance Plan II?

The Disability Insurance Plan II (a grandfathered Program) is a separate disability insurance Program formerly offered to retiree Members, spouses or domestic partners of Members, and Associate Members.

Section 11.02 Who is eligible to apply for coverage under this Program?

Effective January 1, 2005, new enrollments in the Disability Insurance Plan II were discontinued. Those individuals insured under the Disability Insurance Plan II as of December 31, 2004 are allowed to continue this coverage, although no changes to existing coverage are permitted.

Section 11.03 Who provides the Benefits under this Program?

Unimerica Life Insurance Company of New York provides the Benefits under this Program. Marsh U.S. Consumer administers this Program.

Section 11.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 12. CATASTROPHE MAJOR MEDICAL INSURANCE PLAN

Section 12.01 What is the Catastrophe Major Medical Insurance Plan?

The Catastrophe Major Medical Insurance Plan is designed to supplement your basic underlying health insurance, including Medicare. Once the deductible is satisfied, the Program provides Benefits for eligible expenses your basic plan may not fully cover, with up to \$2 million in Benefits or up to five years, whichever comes first. The Program has some nursing home and home health care Benefits.

Section 12.02 Who is eligible to apply for coverage under this Program?

NYSUT Members and Agency Fee Payers under the age of 80 are eligible to apply. You may also apply for coverage for your spouse or domestic partner; parents; parents-in-law; and unmarried, Dependent Children from birth to age 29, as long as each person for which coverage is being applied for is under the age of 80 and is covered under a basic medical plan or Medicare. Associate Members of NYSUT are not eligible to apply.

Section 12.03 Who provides the Benefits under this Program?

The United States Life Insurance Company in the City of New York provides the Benefits under this Program. Marsh U.S. Consumer administers this Program.

Section 12.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 4.75% of earned premiums for this Program.

ARTICLE 13. LONG-TERM CARE INSURANCE PLAN

Section 13.01 What is the Long-Term Care Insurance Plan?

The Long-Term Care Insurance Plan provides Benefits including care planning and coverage for home health care, adult day care, homemaker services, assisted living facilities, nursing home care, and hospice care at home or in a licensed hospice care facility. It allows you to choose the plan design and daily benefit amount that best meet your needs. New applications for the Program will not be accepted as of December 31, 2011. All existing policies in effect prior to December 31, 2011 will continue to be covered by the Program.

Section 13.02 Who is eligible to apply for coverage under this Program?

NYSUT Members, Agency Fee Payers, and Associate Members are eligible to apply, as are their spouses (or domestic partners where permissible by law), parents, parents-in-law, grandparents, and grandparents-in-law. All enrollment forms are subject to medical underwriting, and approval is subject to MetLife guidelines. New applications for the Program will not be accepted as of December 31, 2011. All existing policies in effect prior to December 31, 2011 will continue to be covered by the Program.

Section 13.03 Who provides the Benefits under this Program?

The Metropolitan Life Insurance Company provides the Benefits under this Program.

Section 13.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 2.5% of gross quarterly premiums for this Program.

ARTICLE 14. RETIREE DENTAL PLAN

Section 14.01 What is the Retiree Dental Plan?

This is a dental insurance Program that pays Benefits for three categories of service: Preventive Services, Basic Restorative Services, and Major Restorative Services.

Section 14.02 Who is eligible to enroll for coverage under this Program?

You must be a NYSUT retiree Member at the time of your enrollment to be eligible for the Program. Coverage is also available for your spouse or domestic partner and for your unmarried, Dependent Children through the end of the month of their 23rd birthday. Associate Members of NYSUT are not eligible to apply.

Section 14.03 Who provides the Benefits under this Program?

The Program is underwritten by Metropolitan Life Insurance Company and administered by P & A Administrative Services, Inc.

Section 14.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 15. VISION PLAN

Section 15.01 What is the Vision Plan?

The Vision Plan provides high quality eye care services from the Program's participating providers and includes a comprehensive eye exam, as well as frames and lenses or contact lenses. The Program is designed for Participants to receive services from participating providers, as maximum Benefit is provided when using an in-network provider. A small reimbursement is provided for out-of-network eye examinations, eyeglasses, and contact lenses. Each plan year runs January 1 through December 31.

Section 15.02 Who is eligible to enroll in this Program?

This Program is open to Members of NYSUT, Agency Fee Payers to NYSUT, and Associate Members. Individual or Family coverage can be purchased.

Section 15.03 Who provides the Benefits under this Program?

The Program is provided by Davis Vision and administered by Member Benefits Trust.

Section 15.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 10.23% of premium.

ARTICLE 16. LEGAL SERVICE PLAN

Section 16.01 What is the Legal Service Plan?

The Legal Service Plan provides access to attorneys who will answer legal questions, write letters, and review documents concerning personal legal matters. Guaranteed maximum fees for specific legal matters; two, free, hour-long office consultations; and discounted rates for legal representation are included. The Legal Service Plan also includes a simple will, health care proxy, living will, and durable power of attorney.

Section 16.02 Who is eligible to enroll in this Program?

NYSUT Members, Agency Fee Payers, and Associate Members are eligible to enroll in the Program. Once a Member enrolls, the Program also covers his spouse or domestic partner who is living with the Member and unmarried, Dependent Children (including stepchildren and legally adopted children) under the age of 19, or under the age of 25 if the Child is wholly dependent upon the Member for support and maintenance and is enrolled as a full-time student in an educational institution. Coverage is also provided for parents who are wholly dependent on the Program Member for their own support and maintenance.

Section 16.03 Who provides the Benefits under this Program?

Legal advice is provided by the National Legal Office attorneys or by a local referral attorney. The National Legal Office is Feldman, Kramer & Monaco, P.C. The Florida State Legal Office is Glantz & Glantz, P.A. and serves Florida residents and individuals needing legal assistance for matters arising in the state of Florida. In the event that your problem cannot be resolved with telephone advice or by correspondence, you will be referred to a participating referral attorney in your area. Referral attorneys are located throughout the continental U.S. All are licensed and will provide legal representation at discounted rates. This Program is administered by Member Benefits Trust.

Section 16.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 33.33% of annual participation fees received for this Program.

GROUP PROGRAMS

ARTICLE 17. GROUP PROGRAM ELIGIBILITY

Section 17.01 Who is eligible for coverage under a Group Program?

Eligibility is determined by the purchaser of this coverage, i.e., an Employer, Local Association, or its Benefit Fund.

ARTICLE 18. GROUP TERM LIFE INSURANCE PLAN

Section 18.01 What is the Group Term Life Insurance Plan?

The Group Term Life Insurance Plan offers a life insurance Benefit for Participants with additional options and services that provide more than a typical death Benefit. The group life insurance Benefit is payable to a Beneficiary or estate when a Participant of the policyholder dies while insured. This Group Program is offered to Employers, Local Associations, and their Benefit Funds.

Accidental Death & Dismemberment Insurance is optional coverage that may be included in the Group Term Life Insurance Plan for a minimal additional cost. This insurance provides additional protection for Participants in the event of a dismembering injury or accidental death while insured. The loss must occur within 365 days of the accident. Death Benefits are paid to the Participant's named Beneficiary; dismemberment Benefits are paid to the Participant.

Section 18.02 Who provides the Benefits under this Program?

The First Unum Life Insurance Company provides and administers the Benefits under this Program.

Section 18.03 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 5% of earned premiums for this Program.

ARTICLE 19. GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE PLAN

Section 19.01 What is the Group Accidental Death & Dismemberment Insurance Plan?

The Group Accidental Death & Dismemberment Insurance Plan (a grandfathered Program) provides Participants with coverage 24 hours a day, 365 days a year against any type of accident in the course of business or pleasure. This Group Program was formerly offered to Employers, Local Associations, and their Benefit Funds.

Effective January 1, 2010, new enrollments in the Group Accidental Death & Dismemberment Insurance Plan were discontinued. Those groups that purchased the Group Accidental Death & Dismemberment Insurance Plan as of December 31, 2009 are allowed to continue this coverage.

Section 19.02 Who provides the Benefits under this Program?

The Zurich American Insurance Company provides and administers the Benefits under this Program.

Section 19.03 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 20. GROUP DISABILITY INSURANCE PLAN

Section 20.01 What is the Group Disability Insurance Plan?

The Group Disability Insurance Plan protects Participants' incomes by replacing a percentage of the insured's lost income if he becomes disabled because of an injury or illness. The Program can be individually tailored to meet the needs and financial resources of the group. This Group Program can be purchased as a long term plan, a short term plan, or a combination. This Group Program is offered to Employers, Local Associations, and their Benefit Funds.

Section 20.02 Who provides the Benefits under this Program?

The First Unum Life Insurance Company provides and administers the Benefits under this Program.

Section 20.03 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 21. GROUP CATASTROPHE MAJOR MEDICAL INSURANCE PLAN

Section 21.01 What is the Group Catastrophe Major Medical Insurance Plan?

The Group Catastrophe Major Medical Insurance Plan is designed to supplement Participants' basic underlying health insurance, including Medicare. Once the deductible is satisfied, the Program provides Benefits for eligible expenses their basic plan may not fully cover, with up to \$2 million in Benefits or up to five years, whichever comes first. The Program has some nursing home and home health care Benefits. This Group Program is offered to Employers, Local Associations, and their Benefit Funds.

You must be under age 80 at the time of initial enrollment in the Program. Individual Participants are not medically underwritten. Group Catastrophe Major Medical coverage is not available if less than 100 percent of the group is covered.

Section 21.02 Who provides the Benefits under this Program?

The United States Life Insurance Company in the City of New York provides the Benefits under this Program. The Preferred Group Plans, Inc. administers this Program.

Section 21.03 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 4.75% of earned premiums for this Program.

ARTICLE 22. GROUP LONG-TERM CARE INSURANCE PLAN

Section 22.01 What is the Group Long-Term Care Insurance Program?

The Group Long-Term Care Insurance Plan (a grandfathered Program) provides Benefits including care planning and coverage for home health care, adult day care, homemaker services, assisted living facilities, nursing home care, and hospice care at home or in a licensed hospice care facility. This Group Program was formerly offered to Employers, Local Associations, and their Benefit Funds.

Section 22.02 Who is eligible for coverage under this Program?

This Program is not accepting any new group purchasers. Those groups that have already purchased the Group Long-Term Care Insurance Plan are allowed to continue this coverage.

Section 22.03 Who provides the Benefits under this Program?

The Metropolitan Life Insurance Company provides the Benefits under this Program.

Section 22.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 2.5% of gross quarterly premiums for this Program.

ARTICLE 23. GROUP DENTAL PLAN

Section 23.01 What is the Group Dental Plan?

The Group Dental Plan allows eligible Members the freedom of choice to select any dentist, regardless of whether he is a member of the participating dentist panel. However, the participating dentists' fees have been pre-negotiated and normally will provide for less out-of-pocket costs than non-participating dentists. Fee-for-service and pre-paid dental Programs are available. A pre-paid dental Program is also referred to as a DMHO (dental health maintenance organization). This Group Program is offered to Employers, Local Associations, and their Benefit Funds.

Section 23.02 Who provides the Benefits under this Program?

Delta Dental of New York provides the Benefits under this Program.

Section 23.03 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 2% of all premium paid to Delta Dental by NYSUT member groups; 0.5% of all claims paid by those groups with an Administrative Services Only (ASO) dental Program; or 2% of all premiums paid to Delta Dental by NYSUT member groups with a pre-paid dental Program.

ARTICLE 24. GROUP VISION CARE PLAN

Section 24.01 What is the Group Vision Care Plan?

The Group Vision Care Plan provides high quality eye care services from the Program's participating providers and includes a comprehensive eye examination, as well as frames and lenses or contact lenses. The group selects the length of Benefit period and frame collection. An enhanced lens package is also available. This Group Program is offered to Employers, Local Associations, and their Benefit Funds.

Section 24.02 Who provides the Benefits under this Program?

Davis Vision provides the Benefits under this Program and jointly administers this Program with Member Benefits Trust.

Section 24.03 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust self-insures the risk for groups with guaranteed rate contracts, meaning total premiums collected and claims paid are pooled annually. At the end of the plan year, any surplus funds revert to Member Benefits Trust; if a deficit exists, Member Benefits Trust is responsible for covering the loss. For the last 10-year period, a surplus equaling approximately 5.6% of paid premiums has resulted. For self-insured group vision plans, Member Benefits Trust has an endorsement arrangement of \$.07 per month per enrolled Participant.

ARTICLE 25. HEALTH ADVOCATE™

Section 25.01 What is Health Advocate™?

Health Advocate™ helps group Program Participants more easily navigate the complexities of the health care and insurance systems. Health Advocate's personalized service provides assistance across a broad range of health care- and insurance-related issues, helping Participants deal with clinical and administrative matters involving hospital, dental, pharmacy, and other health care needs. This Group Program is offered to Employers, Local Associations, and their Benefit Funds.

A separate feature called Medical Bill Saver is available for an additional fee beyond the cost of the core Health Advocate Program. Medical Bill Saver negotiates with providers to lower out-of-pocket medical and dental bills not covered by insurance.

Section 25.02 Who is eligible for coverage under this Program?

In addition to eligible Participants, the service covers spouses, Dependents, parents, and parents-in-law.

Section 25.03 Who provides the Benefits under this Program?

The Benefits are provided by Health Advocate.

Section 25.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of \$.10 per Participant per month for the core Health Advocate Program.

ARTICLE 26. GROUP ACCESS LEGAL SERVICE PLAN

Section 26.01 What is the Group Access Legal Service Plan?

The Group Access Legal Service Plan provides access to attorneys who will answer legal questions, write letters, and review documents concerning personal legal matters. Guaranteed maximum fees for specific legal matters; two, free, hour-long office consultations; and discounted rates for legal representation are included. The Group Access Legal Service Plan also includes a simple will, health care proxy, living will, and durable power of attorney.

Section 26.02 Who is eligible for coverage under this Program?

In addition to the Program Participant, the spouse or domestic partner who is living with the Participant; unmarried, Dependent Children under the age of 19 (or under the age of 25 if the Child is wholly dependent upon the Program Participant for support and maintenance and is enrolled as a full-time student); and Dependent parents are eligible for coverage.

Section 26.03 Who provides the Benefits under this Program?

Legal advice is provided by the National Legal Office attorneys or by a local referral attorney. The National Legal Office is Feldman, Kramer & Monaco, P.C. In the event that your problem cannot be resolved with telephone advice or by correspondence, you will be referred to a participating referral attorney in your area. Referral attorneys are located throughout the continental U.S. All are licensed and will provide legal representation at discounted rates. This Program is administered by Member Benefits Trust.

Section 26.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 15% of annual participation fees received for this Program.

ARTICLE 27. GROUP PREPAID LEGAL SERVICE PLAN

Section 27.01 What is the Group Prepaid Legal Service Plan?

The Group Prepaid Legal Service Plan provides many of the same Benefits as the Group Access Legal Service Plan, plus additional Benefits at no cost to the Participants. The Program provides six, one-half-hour office consultations per year. This Group Program is offered to Employers, Local Associations, and their Benefit Funds.

Section 27.02 Who is eligible for coverage under this Program?

In addition to Program Participants, spouses or domestic partners and unmarried, Dependent Children under the age of 19 are also eligible to participate in this Program. Dependent Children to age 25 who are full-time students may participate in some of the services offered by this Program.

Section 27.03 Who provides the Benefits under this Program?

Legal advice is provided by the National Legal Office attorneys or by a local referral attorney. The National Legal Office is Feldman, Kramer & Monaco, P.C. Referrals to local attorneys are made through the National Legal Office. This Program is administered by Member Benefits Trust.

Section 27.04 What is the financial arrangement between NYSUT Member Benefits Trust and the Provider?

Member Benefits Trust has an endorsement arrangement of 15% of annual participation fees received for this Program.

ARTICLE 28. FLEXIBLE BENEFIT (SECTION 125) PLANS

Section 28.01 What is a Flexible Benefit (Section 125) Plan?

A Flexible Benefit (Section 125) Plan, also referred to as a Cafeteria Plan, permits employees to pay for certain health-related and dependent care expenses on a pre-tax basis. These include health and health-related insurance premiums, dependent care expenses, and unreimbursed medical expenses.

Section 28.02 Who is eligible to participate?

Eligibility for the Program is determined by the Employer, subject to the collective bargaining agreement.

Section 28.03 Who provides the services?

Member Benefits Trust has made two endorsements for administration of the Benefit. For all plans west of Syracuse, P & A Administrative Services, Inc. provides the administration. For the remainder of New York state, The Preferred Group Plans, Inc. provides the administration.

Section 28.04 What are the financial arrangements between NYSUT Member Benefits Trust and the Providers?

Member Benefits Trust has an endorsement arrangement of \$.15 per Participant per month with The Preferred Group Plans, Inc. and \$.10 per Participant per month with P & A Administrative Services, Inc.

ARTICLE 29. HEALTH REIMBURSEMENT ARRANGEMENTS

Section 29.01 What is a Health Reimbursement Arrangement?

Health Reimbursement Arrangements, also known as Health Reimbursement Accounts and HRAs, are tax-advantaged, employer-funded medical reimbursement Programs that help manage

increasing health care costs. HRA Programs are used to pay for qualified medical expenses for employees and their families. They are entirely employer-funded, and unused amounts in an HRA can be carried forward for reimbursement in future years.

Section 29.02 Who is eligible to participate?

Eligibility for the Program is determined by the Employer, subject to the collective bargaining agreement.

Section 29.03 Who provides the services?

Member Benefits Trust has made two endorsements for administration of the Benefit. For all plans west of Syracuse, P & A Administrative Services, Inc. provides the administration. For the remainder of New York state, The Preferred Group Plans, Inc. provides the administration.

Section 29.04 What are the financial arrangements between NYSUT Member Benefits Trust and the Providers?

Member Benefits Trust has an endorsement arrangement of \$.15 per Participant per month with The Preferred Group Plans, Inc. and \$.10 per Participant per month with P & A Administrative Services, Inc.

ARTICLE 30. STATEMENT OF ERISA RIGHTS

Section 30.01 What are the ERISA rights?

As a Participant or Beneficiary, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Participants shall be entitled to obtain, upon written request to the Fund Administrator, copies of documents governing the operation of the Plan, including copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.

Prudent actions by Plan fiduciaries

In addition to creating rights for Participants, ERISA imposes duties upon the Trustees, who are responsible for the operation of this Plan. The Trustees, who are fiduciaries of the Plan, have a duty to operate this Plan prudently and in the interest of you and other Participants and Beneficiaries.

Enforce your rights

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of an updated Summary Plan Description or the latest annual report and do not receive it within 30 days, you may file suit in a federal court. In such a case, the court may require

the Fund Administrator to provide the materials and pay you up to \$110 per day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Fund Administrator.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees if, for example, it finds your claim is frivolous.

Assistance with your questions

If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Fund Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Section 30.02 Notices

You should send notices to Benefit Providers to their addresses, as specified in their brochures.

Section 30.03 Deadline for submitting claims for Benefits

In order to receive the Benefits that you are entitled to, you must submit a claim for such Benefits to the relevant Benefit Provider before the deadline for filing such claims. The deadlines for submitting claims for different types of Benefits vary. Therefore, you should review the relevant Official Document in order to determine the applicable deadline. If you have any questions regarding a deadline, please contact the relevant Benefit Provider.

Section 30.04 Confidentiality of Protected Health Information

A federal law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires that health plans protect the confidentiality of your private health information effective April 14, 2003. A complete description of your rights under HIPAA can be found in the Plan's Privacy Notice, which is distributed to you in accordance with HIPAA and which is available from the Plan's Privacy Official or from the NYSUT Member Benefits website, www.memberbenefits.nysut.org.

Section 30.05 Termination provisions

Under certain circumstances, Benefit Providers may terminate the Benefits they are providing to you. Please refer to your Official Documents to determine the circumstances under which your Benefits may be terminated.

ARTICLE 31. PLAN TERMINATION

The Plan Trustees reserve the right to change the terms of this Plan, to change or discontinue any or all Benefit Programs provided by this Plan, and to terminate part or all of this Plan.

ARTICLE 32. IMPORTANT PHONE NUMBERS

NYSUT Member Benefits Trust.....	800-626-8101
Internet Address: <i>www.memberbenefits.nysut.org</i>	
Catastrophe Major Medical Insurance Plan.....	888-386-9788
Disability Insurance Plan.....	888-386-9788
Disability Insurance Plan II (grandfathered).....	888-386-9788
Group Access Legal Service Plan.....	800-626-8101
Group Accidental Death & Dismemberment Insurance Plan (grandfathered).....	973-658-3663
Group Catastrophe Major Medical Insurance Plan.....	888-386-9788
Group Dental Plan.....	800-932-0783
Group Long-Term Care Insurance Plan (grandfathered).....	800-638-0133
Group Disability Insurance Plan.....	800-225-6413, ext. 69929
Group Prepaid Legal Service Plan.....	800-626-8101
Group Term Life Insurance Plan.....	800-225-6413, ext. 69929
Group Vision Care Plan.....	800-999-5431
Legal Service Plan.....	800-626-8101
Long-Term Care Insurance Plan.....	800-638-0133
P & A Administrative Services, Inc.....	800-688-2611
Personal Property and Liability Insurance Plan.....	866-697-8822
Retiree Dental Plan.....	888-883-0046
Senior Term Life Insurance Plan (grandfathered).....	888-386-9788
Term Life Insurance Plan.....	888-386-9788
The Preferred Group Plans, Inc.	800-573-7474
Vision Plan.....	800-626-8101
WrapPlan [®] Term Life Coordination Program (grandfathered).....	866-697-8897
WrapPlan [®] II Flexible Premium Adjustable Life Insurance.....	866-697-8897