

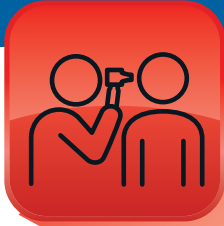
NYSUT MEMBER BENEFITS QUICK GUIDE

Saving you money
Protecting your family
Helping you plan for the future

MEMBER BENEFITS

nysut

Working to Benefit You



800-626-8101

memberbenefits.nysut.org

FREE MEMBER BENEFITS

NYSUT Member Benefits appreciates everything that NYSUT members do on a daily basis. We are proud to offer the following programs and services to NYSUT members free of charge.



NEW: PREMIUM CALM SERVICE – Available as a free benefit to in-service and retiree members offering unlimited access to the full library of content at [calm.com](https://www.calm.com) and in the Calm app for iOS or Android devices. Explore guided meditations, specialized music playlists and much more.

NEW: PEER SUPPORT LINE – Created in partnership with Rutgers University Behavioral Health Care, this confidential helpline can provide answers, resources and empathetic support when it is needed most.



YOURCARE360 – YourCare360 is a helpful service available to all NYSUT members (both in-service and retiree) that offers online access to caregiving guidance, resources and answers to the many questions that confront family caregivers.

STUDENT LOAN CENTER – This helpful resource allows NYSUT members to speak with a Cambridge Credit Counseling loan counselor, attend a NYSUT Student Loan Workshop or visit the Cambridge Student Loan Portal.

FINANCIAL LEARNING CENTER – Powered by Kiplinger's Personal Finance, this online platform offers articles designed to assist NYSUT members with achieving their personal financial goals and better understand the nuances of insurance, savings, investing and more.

NEW MEMBER LIFE INSURANCE POLICY – New NYSUT members are eligible to receive a free term life insurance policy providing coverage for up to \$25,000 for one year, guaranteed renewable at the end of the year.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE – All NYSUT members (both in-service and retiree) are automatically provided with a \$5,000 accidental death & dismemberment insurance benefit.

TRAVEL ASSISTANCE SERVICES – All NYSUT members (both in-service and retiree) are automatically provided with travel assistance services from AXA Assistance that focus on providing coordination services to travelers.

NEW: LEGAL ASSISTANCE PLAN – NYSUT members in a non-full dues or split-dues category are eligible to participate in this new benefit offering limited legal assistance from the law firm of Feldman, Kramer & Monaco, P.C.

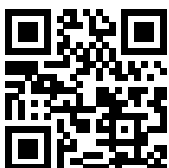
NATIONAL AFFILIATE RESOURCES – Your status as a NYSUT member provides you with access to complimentary life and accidental death & dismemberment insurance from the National Education Association, along with an accidental death & dismemberment insurance benefit and trauma counseling services from the American Federation of Teachers.



As a NYSUT member, we are fighting for you every day for better contracts, safer working conditions and fair pay. Through our advocacy, we uphold hard-won labor rights for our members – and the best possible conditions for the students, patients and other individuals who our members serve. We also offer exclusive access to dozens of programs and services endorsed by NYSUT Member Benefits, and our national affiliates, the American Federation of Teachers and National Education Association. From crucial insurance plans to everyday savings, this brochure can help with utilizing all we have to offer. We're union proud and honored to serve you.

In solidarity,

J. Philippe Abraham
Chairperson, NYSUT
Member Benefits Trust



Learn more about these free benefits by visiting memberbenefits.nysut.org/free-member-benefits.

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INSURANCE

Universal Life with Convalescent Care Benefit

Life insurance benefit with a convalescent care component from Trustmark that can be used to help pay for long-term care

services at any age. **NYSUT Members:** 888-595-1375
UFT & PSC Members: 833-441-2760

Auto/Home/Boat/Motorcycle

Special group rates on coverage for auto, home, renter's, boat, motorcycle and personal excess liability coverage from Farmers GroupSelect. 866-697-8822

Catastrophe Major Medical

Supplements existing medical/drug coverage and includes home health care, convalescent care and critical illness benefits. 800-626-8101

Dental

Competitively priced coverage from MetLife, including preventive and routine services. 888-883-0046

Disability

Income replacement benefits provided by MetLife. Helps to cover expenses if you become partially or totally disabled and unable to work. 888-386-9788

Long-Term Care Insurance

New York Long-Term Care Brokers insurance specialists help you choose the best coverage at a competitive rate. 888-884-0077

Pet Insurance

Nationwide offers insurance for pets that can help NYSUT members with the cost of veterinary care, from preventive care to accidents and illnesses. 877-738-7874



Term Life/Level Term Life

Financial protection for your family from MetLife. 888-386-9788

Vision

Full coverage from Davis Vision for an eye exam, and one pair of eyeglasses or contact lenses per benefit period when using an in-network provider. 800-626-8101

WrapPlan® II Universal Life Insurance

Transamerica provides coverage that increases as your term life coverage decreases or ends. 866-697-8897

LEGAL & FINANCIAL SERVICES



Legal Service Plan

Legal expertise on a variety of personal legal matters provided by the law firm of Feldman, Kramer & Monaco, P.C. 800-626-8101

Financial Counseling Program

Unbiased financial counseling with a Certified Financial Planner from Stacey Braun Associates. 800-626-8101

Synchrony Bank

Earn preferred rates on various savings products, including certificates of deposit, money market and savings accounts. 800-901-2965

Cambridge Credit Counseling

Free expert counseling on student loan repayment options and credit issues as well as discounted debt management services.

Student Loan Counseling - 888-254-9827

Credit Counseling - 888-254-0398

UnionDirect Mortgage Discount Program

Save up to \$2,700 on lender fees and closing costs with special purchase and refinancing mortgage discounts from Mid-Island Mortgage. 800-506-9788

PERSONAL SERVICES



EPIC Hearing

Multiple technology level options available to help make hearing care more affordable, ranging from \$699 per hearing aid device to \$2,299 per device; cost includes hearing exam, evaluation, follow-up care, batteries/charging case and more. 866-956-5400

Must state you are a New York State United Teachers (NYSUT) member when calling.

Connect America

NYSUT members can save up to 40 percent on a medical alert system to help preserve independence; in-home and mobile systems available along with advanced GPS and automatic fall detection. 855-343-9737

Defensive Driving Training

Online training course offered at 27 percent savings over regular course fee; provides savings on your liability and collision insurance and can reduce up to four points on your license. 800-626-8101

Use code: NYSUTDDC

NYSUT MEMBER BENEFITS QUICK GUIDE

MB DISCOUNTS & DEALS (SHOPPING, TRAVEL & MORE)



Exclusive Member Access

Member Benefits understands how important it is to support local businesses and local communities. NYSUT members enjoy exclusive access to savings of up to 50 percent at more than 1 million locations with the nation's largest private discount network, including more than 18,000 New York State deals.

- Restaurant Dine-In & Take-Out
- Groceries & Food Delivery
- Meal Subscription Services
- Flowers & Gift Baskets
- Clothing & Shoes
- Oil Changes & Vehicle Maintenance
- Sporting Events
- Hotels & Flights
- Car Rentals
- Theme Parks
- Movie Tickets
- Ski Rentals
- Much More!

Important: You will need your seven-digit NYSUT ID number to create an account with a preferred email address and password on the MB Discounts & Deals website at mbdeals.enjoymydeals.com.

These deals can then be accessed either online or through Access Development's MB Deals mobile app. Each discount offering includes "How to Redeem" instructions, whether it be online, printable coupons or the mobile app.

You can even request that your favorite local business (restaurant, coffee shop, workout facility, etc.) join the network to provide NYSUT members with a special discount.

Start saving today by visiting mbdeals.enjoymydeals.com or calling 800-406-6020.

TRAVEL



Grand Circle Travel & Overseas Adventure Travel

Worldwide group travel and adventure tours. NYSUT members save at least \$150 per trip; other discounts and savings opportunities are available for specific tours. 800-221-2610 (Grand Circle Travel) or 800-955-1925 (Overseas Adventure Travel)

You must mention group number 25614 when calling to receive special rates and offers.

SHOPPING

Purchasing Power

Eligible NYSUT members can purchase brand-name products and pay over time through the ease of payroll deduction or ACH withdrawals. 888-923-6236

ODP Business Solutions

Online discounts on school and office supplies. 800-MEMBERS (800-636-2377)

Buyer's Edge, Inc.

Discounts on appliances, vehicles, furniture and other major purchases.

Username: 215

Password: NYSUT
800-755-5008

HOME ENERGY



Heat USA

Buying group that provides discounted heating oil and service plans available in select locations. 888-432-8872

Tankfarm

Savings on propane service. No fees for rental, delivery or compliance. Available in select locations. 855-976-4141

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For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.