

NYSUT MEMBER BENEFITS

RETIREE QUICK GUIDE

Saving you money.

Protecting your family.

Helping you plan for the future.

800-626-8101
memberbenefits.nysut.org



Free Member Benefits

NYSUT Member Benefits is proud to offer the following programs and services to NYSUT retirees free of charge.

Premium Calm Service

Available as a free benefit to in-service members and retirees offering unlimited access to the full library of content at calm.com and in the Calm app for iOS or Android devices. Explore guided meditations, specialized music playlists and much more.



Peer Support Line

Created in partnership with Rutgers University Behavioral Health Care, this confidential helpline can provide answers, resources and empathetic support when you need it. For more information or to speak with someone at the Peer Support Line, call toll-free [844-444-0152](tel:844-444-0152).



Student Loan Center

This helpful resource allows NYSUT members (and their family 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 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.

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.

National Affiliate Resources

Your status as a NYSUT member provides you with access to complimentary life insurance from the National Education Association, along with discounted access to therapy and mental health resources from Talkspace (**NEW!**), an accidental death & dismemberment insurance benefit and trauma counseling services from the American Federation of Teachers.



As a NYSUT retiree, we recognize and appreciate all that you have done over the years to help make this organization strong and vibrant. Your status as a retiree member offers you the opportunity to participate in a variety of activities, events, and other retirement-related endeavors.

Retirees also enjoy 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
mb-nysut.org/freebenefits
or scanning the QR code.



Insurance

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](tel:866-697-8822)

Dental

Competitively priced coverage from MetLife, including preventive and routine services. [888-883-0046](tel:888-883-0046)

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](tel:888-884-0077)

Pet Insurance

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

Term Life/Level Term Life

Financial protection for your family from MetLife. [888-386-9788](tel: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](tel:800-626-8101)

WrapPlan® II Universal Life Insurance

Transamerica provides coverage that increases as your term life coverage decreases or ends. [866-697-8897](tel:866-697-8897)

Convenience & Savings with Pension Deduction

Enjoy the convenience, elimination of service fees, and up to a 15% discount when you use pension deduction as your payment method for Member Benefits-endorsed programs. Premiums are divided into even amounts and automatically deducted from pension benefits. If you are recently retired and were paying for benefits through payroll deduction, you must contact Member Benefits at [800-626-8101](tel:800-626-8101) to begin the process of converting to pension deduction.

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](tel:800-626-8101)

Financial Counseling Program

Unbiased financial counseling with a financial planner from Stacey Braun Associates. [800-626-8101](tel:800-626-8101)

Synchrony Bank

Earn preferred rates on various savings products, including certificates of deposit, money market and savings accounts. [800-901-2965](tel: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](tel:888-254-9827)

[Credit Counseling - 888-254-0398](tel: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](tel: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](tel: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% 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](tel:855-343-9737)

Defensive Driving Training

Online training course offered at 27% 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](tel:800-626-8101)

[Use code: NYSUTDDC](#)

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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% 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)**

Mention group number 25614 when calling to receive special rates and offers.

Shopping

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. **888-432-8872**

Tankfarm

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



NYSUT Member Benefits

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Phone: 800-626-8101

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