

NYSUT Member Benefits

Benefits Available



Saving You Money

Protecting Your Family

Helping You Plan for the Future



Here's What's Inside

NYSUT Member Benefits	4
Endorsement Process & Arrangements	4
New Members	6
MAP - Member Alert Program	6
Payroll & Pension Advantage	6
MPP - My Program Participation	7
QR Codes	7
Insurance Benefits	
Term Life Insurance	8
Level Term Life Insurance	9
WrapPlan® II Universal Life Insurance	10
MetLife Choice	11
Disability Insurance	12
Catastrophe Major Medical Plan	13
Long-Term Care Insurance	14
Vision Plan	15
Dental Plan	16
Accidental Death & Dismemberment Insurance	17
Pet Insurance (Nationwide)	18
Legal Service Plan	19
Financial Services	
Financial Counseling Program	20
Mortgage Discount Program	21
Synchrony Bank	22
Student Loan & Debt Consolidation	23
Shopping/Travel/Personal	
Purchasing Power Member Shopping Program	24
Member Benefits Discounts & Deals	25
Office Depot/OfficeMax	26
1800Flowers.com	26
Connect America	27
Powell's Books	27
Orlando Employee Discounts	28
Grand Circle Travel	28
Bose®	29
Car & Truck Rentals	29
Buyer's Edge, Inc.	30
American Solar Partners	30
EPIC Hearing Service Plan	31
Heat USA	31
Tankfarm	32
Online Defensive Driving	32
Other Services	
Workshops & Presentations	33
Important Phone Numbers	36

Dear NYSUT Members:

Your union is committed to fighting for better contracts, safer working conditions, fair pay, advocacy, and upholding the labor rights of the women and men proudly working in the education and health care industries on a daily basis.



As a NYSUT member, you are also provided with exclusive access to participate in dozens of programs and services endorsed by NYSUT Member Benefits. You will find information about these endorsed programs inside this brochure; brief descriptions of the NYSUT Member Benefits Trust, NYSUT Member Benefits Corporation and NYSUT Member Benefits Catastrophe Major Medical Insurance Trust; and details about our endorsement process and endorsement arrangements.

For more than 35 years, NYSUT Member Benefits has been proudly offering NYSUT members a variety of quality insurance, financial, legal, and shopping and travel programs. By building on the group buying power of more than 600,000 members, we're able to endorse competitively priced products and services.

Many of our endorsed plans feature a “free look” trial period -- giving you time to review your new plan. If not completely satisfied, you can return your certificate of coverage within the allotted time frame and any money you've paid or had deducted will be refunded in full -- no questions asked.

To request more information, please contact NYSUT Member Benefits at **800-626-8101** or use the convenient information request form at memberbenefits.nysut.org.

We look forward to serving your benefit needs!

In solidarity,

A handwritten signature in black ink that reads "J. Philippe Abraham". The signature is fluid and cursive.

J. Philippe Abraham

Chairperson, NYSUT Member Benefits Trust

Who we are:

The **NYSUT Member Benefits Trust** was established in 1983. It is a tax-exempt, not-for-profit trust fund created for the purpose of endorsing and monitoring competitive insurance plans and benefit programs. These programs and services are available to NYSUT members, and some are also available to or cover family members.

NYSUT Member Benefits

In 2008, the Trustees of the NYSUT Member Benefits Trust established the **NYSUT Member Benefits Corporation**. This for-profit subsidiary was created to expand the types of programs and services offered to NYSUT members.

In 2015, the NYSUT Member Benefits Trust Trustees established the **NYSUT Member Benefits Catastrophe Major Medical (CMM) Insurance Trust** with the CMM Plan being its sole purpose.

Endorsement Process & Arrangements

NYSUT Member Benefits' endorsement process is thorough and comprehensive. In the early stages of a program's development, Member Benefits taps into its staff of experienced professionals, the Trust's Board of Trustees, the Corporation's Board of Directors, and independent benefit consultants to aid in program design and provider research.

Once a program is granted endorsement by NYSUT Member Benefits, staff and consultants regularly monitor the program for participation, member satisfaction, utilization, product competitiveness, and financial health. Throughout the year, we will meet with providers of endorsed programs to discuss their particular program and negotiate for improvements and enhancements to offer NYSUT members.

No NYSUT dues dollars pay for any Member Benefits operating expenses. Member Benefits receives funds to cover operating expenses from negotiated endorsement arrangements (including, in some

cases, a percentage of premiums paid) with some of the carriers who provide these benefit programs to members. Specific information pertaining to these endorsement arrangements is included in the communications materials and application or enrollment forms for each program that has such an arrangement in place. This information can also be found on the Member Benefits website at memberbenefits.nysut.org.

These endorsement arrangements are used solely to defray the costs of administering the benefit programs of Member Benefits, including compensation, rent, office expenses, and the cost of retaining consultants, auditors and attorneys to advise the Trustees, Directors and staff. Where appropriate, Member Benefits revenue is also used to enhance the benefit programs for participants.

No endorsement dollars received by Member Benefits 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 (the reasonableness of which amounts are certified annually to the Trustees and Directors by our independent auditors).

We do not state that each endorsed benefit program is the lowest-cost product for a particular program. While Member Benefits Trustees, Directors, staff, consultants, and advisers endeavor continuously to obtain and maintain quality benefit programs at competitive prices, we encourage you to shop and compare before making any purchasing decisions.

Although some of these endorsed programs may provide legal or financial advice, Member Benefits does not offer investment, legal or tax advice. You are urged to consult your own investment, financial, tax, and legal advisers to help you with an evaluation of the benefit programs.

New Members

As a new NYSUT member, you will receive a special welcome flyer from NYSUT Member Benefits. The flyer includes information about the dozens of endorsed programs and services available to NYSUT members. You may also be entitled to up to \$25,000 of term life insurance for a one-year period.

MAP - Member Alert Program

Want to be among the first to learn about new endorsed programs, important updates and be eligible for special prize drawings? Almost 60,000 NYSUT members



have already voluntarily joined this exclusive email service; we encourage you to do so as well!

MAP Alerts are sent out approximately once every three weeks. To join, visit


memberbenefits.nysut.org and click on the MAP graphic in the center of the homepage.

The Payroll & Pension Advantage

Payroll deduction of our endorsed programs is available in local associations that have made the necessary arrangements for this payment option. **Pension deduction** is available to retirees collecting a monthly pension benefit from the New York State Teachers' Retirement System, New York State Employees' Retirement System, New York City Teachers' Retirement System, or New York City Board of Education Retirement System, or receiving income from a monthly lifetime annuity from TIAA.



With payroll and pension deduction, you gain the advantage of convenience. No checks need to be written; no payment due dates need to be remembered. Premiums are divided into even amounts and automatically deducted from paychecks or pension benefits. It's that easy!

What's more, all of the programs listed in this brochure with the Payroll/Pension logo  can be purchased through payroll or pension deduction. Most of these programs offer reduced premiums and/or elimination of service fees provided at no cost. **It's truly the Payroll/Pension Advantage!**

MPP - My Program Participation

This online feature allows you to review all of the Member Benefits-endorsed voluntary insurance, financial and legal programs that you currently participate in.

You'll see the payment methods you are eligible to use, the payment method you are actually using (payroll/pension deduction or direct bill), deduction amounts if applicable, and contact information for the vendors.



If the vendor provides other information to Member Benefits, such as premium amounts and coverage information, that will be available to you as well.

The My Program Participation service is housed in a password-protected area of the Member Benefits website. Visit memberbenefits.nysut.org, click on “Login to My NYSUT” in the upper lefthand corner of the page and follow the simple instructions to activate your account.

NEW - QR Codes: Scan & Learn Instantly

Throughout each program description in this publication, you will find a QR code for that particular program. This code can be easily scanned on your iPhone or Android smartphone through the use of a QR code reader app or your device's camera (depending on model). After scanning the QR code on each page, you will be able to instantly learn more about that particular program!





l i f e
i n s u r a n c e

Term Life Insurance 💰

Life insurance is crucial income that allows your family to pay for items such as daily living expenses; mortgage and property taxes; outstanding debts; final medical, burial or funeral expenses; and more.

Members and their lawful spouses (or certified domestic partners) under age 85 may apply for our endorsed **Term Life Insurance Plan**. This Plan offers up to \$1 million of group-rated term life insurance for applicants up to age 65.

If you are between the ages of 65 and 84, you are eligible to apply for up to \$30,000 in coverage, depending on your current age.

Benefits decrease at age 65; at age 70, coverage is limited to \$20,000 or less. One low premium covers all of your dependent children under the age of 23. An accelerated death benefit is available for terminally ill insureds up to age 70.

The Payroll & Pension Advantage: Premiums are reduced by 15%.

**For more information,
call toll-free 888-386-9788.**



Underwritten by Metropolitan Life Insurance Company and administered by Mercer Consumer.



Level Term Life Insurance 💰

Life insurance is crucial income that allows your family to pay for items such as daily living expenses; mortgage and property taxes; outstanding debts; final medical, burial or funeral expenses; and more.

Our endorsed **Level Term Life Insurance Plan** offers life insurance that is in force for a time period you select -- either 10, 15 or 20 years. Your individual premium is scheduled to remain the same during the term period, and your coverage will not decrease during that time.

You or your spouse or certified domestic partner can apply for coverage up to \$1 million.

Your age determines the length of coverage you may apply for under the plan. Applicants must be under age 55 to be eligible for the 20-year plan, under 60 for the 15-year and under 65 for the 10-year option.

The Payroll & Pension Advantage: Premiums are reduced by 15%.

**For more information,
call toll-free 888-386-9788.**



Underwritten by Metropolitan Life Insurance Company and administered by Mercer Consumer.



WrapPlan® II Universal Life Insurance

Our endorsed **WrapPlan II Universal Life Insurance Plan** offers members and their spouses/domestic partners a way to plan for the continuing need for life insurance coverage, while taking advantage of the life insurance you already have.

This Plan 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. If you have no existing term life insurance, you may apply for a level benefit amount of WrapPlan coverage.

To apply, you must be age 70 or under, and reside or work in New York State. Retirees who are not New York residents may be eligible.

**For more information,
call toll-free 866-697-8897.**



Underwritten by Transamerica Financial Life Insurance Company and administered by Aon Voluntary Benefits & Enrollment Solutions.



MetLife Choice

MetLife Choice is a digital platform that offers NYSUT members the opportunity to choose from multiple, highly-rated, national insurance carriers -- featuring competitive prices and savings from bundling auto and home coverage.

The MetLife Choice platform offers a wide variety of insurance options to meet your individual and/or family needs, including:

- Automobile Insurance
- Homeowners/Renters Insurance
- Boatowners Insurance
- Specialty Insurance -- Personal Excess Liability (Umbrella), Fire, Boat, Snowmobile, Recreational Vehicle and other Options

NYSUT members who select MetLife as their insurance carrier receive special group rates on personal property and liability coverage.

The Payroll & Pension Advantage: Premiums are reduced by 8% if you reside in New York State (availability and amount of discount vary by state) and \$8 service fee per billing cycle is eliminated.

**For more information,
call toll-free 866-697-8822.**





Disability Insurance

Protect your most valuable asset -- your income -- with our endorsed **Disability Insurance Plan**. This Plan provides tax-free benefits to help meet your living expenses if a covered sickness or injury prevents you from working.

Your monthly expenses don't stop if you are unable to work due to a serious illness or injury. Disability insurance can be customized to fit your budget and still provide peace of mind until you are able to get back on your feet and return to work.

You can apply for coverage up to \$5,000 per month, depending on your salary.

A short-term policy offering benefits for up to one year, a five-year policy option and a long-term policy offering benefits up to age 66 are available as well as a choice of waiting periods. Members age 65 or under and who work 20 or more hours per week may apply.

The Payroll Advantage: Premiums for long-term and five-year plans are reduced up to 20%.

**For more information,
call toll-free 888-386-9788.**



Underwritten by Metropolitan Life Insurance Company and administered by Mercer Consumer.



Catastrophe Major Medical Plan

Our endorsed Catastrophe Major Medical (CMM) Plan offers supplemental coverage to a basic health plan. Regardless of your age or the type of basic health insurance you have, you and your family members could still be left with extraordinary out-of-pocket medical expenses.

If a major illness or injury were to occur, consider the cost of home health care, nursing/convalescent home costs, prescription drug costs, or co-payments for physician visits.

Once the out-of-pocket deductible is satisfied, the CMM Plan provides benefits for eligible expenses that your basic health plan may not fully cover.

The CMM Plan may offer an open enrollment period from time to time. Please check the Member Benefits website for updates.

The Payroll & Pension Advantage: Premiums are reduced by 10%.

**For more information,
call toll-free 888-386-9788.**



Sponsored by the NYSUT Member Benefits Catastrophe Major Medical Insurance Trust, and administered by Mercer Consumer and HealthSmart Benefits Solutions Inc.



LONG - TERM CARE

Long-Term Care Insurance

Our endorsed **Long-Term Care Insurance** program available through New York Long-Term Care Brokers provides a variety of long-term care options for NYSUT members and their families.

New York Long-Term Care Brokers is a nationally-recognized insurance intermediary offering access to discounted long-term care insurance plans from multiple highly-rated insurance companies (including the New York State Partnership for Long-Term Care).

With New York Long-Term Care Brokers, eligible individuals from 18 to 79 years old receive a long-term care insurance plan designed with their specific needs in mind.

With the discount provided to NYSUT members (along with marital/domestic partnership discounts and potential Preferred Health discounts), this important protection can be far more affordable than you may assume.

**For more information,
call toll-free 888-884-0077.**



Administered by New York Long-Term Care Brokers.



Vision Plan

Protecting your eyes and your vision is an important part of leading a healthy lifestyle. If you are looking for vision coverage for yourself and/or your family members, consider our endorsed **Vision Plan**.

This Plan provides one complete eye exam (including glaucoma testing and, when professionally indicated, dilation) and one pair of eyeglasses (lenses and frames) or contact lens per benefit period -- paid-in-full according to plan specifications from participating providers.

Choose glass or plastic lenses in single vision, bifocal or trifocal and more than 220 frames with no co-pay. Many types of lenses and coatings are included. Some options include discounted co-payments.

You may receive services from an out-of-network provider; however, maximum benefit is received when using an in-network provider.

Individual or family coverage is available. The Plan year runs from January 1 through December 31.

**For more information,
call 800-626-8101.**





Dental Plan 💰

Protecting your teeth, gums and mouth is an important part of living a healthy lifestyle. If you are looking for dental coverage for yourself and/or your family members, consider enrolling in our endorsed **Dental Plan**.

This Plan features the MetLife PDP Plus Network and provides benefits for preventive, restorative and major restorative services.

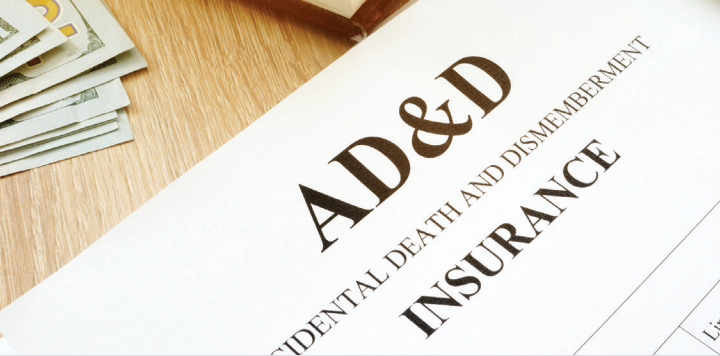
Members have the choice of using a participating dentist or going out-of-network. Participants utilizing the services of in-network providers will incur lower out-of-pocket expenses.

This Plan features more than 300,000 participating dentists throughout the country. Members may add coverage for spouses or certified domestic partners, and for unmarried, dependent children through the end of the month of their 26th birthday.

The Payroll & Pension Advantage: Service fee per billing cycle is eliminated; amount of service fee is dependent upon billing cycle selected.

**For more information,
call toll-free 888-883-0046.**





Accidental Death & Dismemberment Insurance

All NYSUT members (both in-service and retiree) are automatically provided with up to \$1,500 **Accidental Death & Dismemberment Insurance** as a result of a covered accident through Chubb Group Insurance Companies.

Whether an accident resulting in a covered injury or loss of life happens at work or away, Chubb Group Insurance Companies will provide you or your beneficiary a cash benefit within 60 days.*

This no-cost Accidental Death & Dismemberment benefit includes travel assistance services provided by Europ Assistance at no cost that focus on providing coordination services to travelers. Coordinators are available 24/7 to assist with any type of problem, regardless of the severity.

**Chubb must receive complete Proof of Loss, and the Insured Person, the Policyholder and the beneficiary (where applicable) must have complied with all terms of this policy.*

**For more information,
call 800-626-8101.**



Provided and administered by the NYSUT Member Benefits Trust.



Pet Insurance

We're animal lovers too, and we feel the same way you do. Our pets are not just pets; they're important members of the family!

Our endorsed **pet insurance program offered by Nationwide** offers a variety of coverage options for dogs, cats, birds and exotic pets.

Pets of any age are eligible for coverage, and Nationwide's medical plans provide benefits for accidents and illnesses (ranging from ear infections to cancer). Nationwide also offers optional pet wellness plans for preventive care such as routine exams, vaccinations and blood work.

NYSUT members receive preferred group pricing on Nationwide pet insurance services and up to a 10% discount if multiple pets in a household are enrolled.

You can visit any licensed veterinarian in the world, and Nationwide offers an easy claim submission process with a prompt turnaround for the majority of reimbursements.

**For more information,
call toll-free 866-838-3461.**





Legal Service Plan

NYSUT members can get quality legal advice and assistance for themselves and their families with our endorsed **Legal Service Plan** -- provided by the Law Firm of Feldman, Kramer & Monaco, P.C.

For an annual fee, the Legal Service Plan offers legal expertise on a wide variety of legal matters -- everything from handling estate planning to dealing with a traffic violation.

The Legal Service Plan also provides two, free, hour-long office consultations; a Legal Security Package that includes forms for a Simple Will, Health Care Proxy, Living Will and Power of Attorney; and guaranteed maximum fees for a number of personal legal matters.

Optional Business Protection and Elder Law Riders are available for purchase.

The Payroll & Pension Advantage: Save \$5 on the annual fee.

**For more information,
call 800-626-8101.**



Provided by Feldman, Kramer & Monaco, P.C. and administered by the NYSUT Member Benefits Trust.



Financial Counseling Program

NYSUT members can get unbiased financial assistance for themselves and their families with our endorsed **Financial Counseling Program** -- provided by Stacey Braun Associates, Inc.

For an annual fee, this full-service program provides you with up to six hours of objective toll-free telephone consultations with a certified financial planner or registered investment advisor.

In-person consultations are available at least once per calendar year at each NYSUT Regional Office as well as the provider's New York City office. You can also request customized written summaries and reports on a variety of financial issues. Specific 403(b) advice is also included in the program.

In addition to the full-service program, a **403(b) Advisor Option** is available that includes two toll-free phone consultations to discuss 403(b)/457(b) programs only (with a 90 minute total limitation).

The Payroll & Pension Advantage: Save \$10 on the annual fee for the full Financial Counseling Program or \$5 on the fee for the Advisor Option.

**For more information,
call 800-626-8101.**



Provided by Stacey Braun Associates, Inc. and administered by the NYSUT Member Benefits Corporation.



Mortgage Discount Program Presented by Mid-Island Mortgage

Are you looking to purchase a new home or refinance your existing mortgage? How about considering a home improvement project?

NYSUT members can save up to \$2,700* in lender fees and closing costs with the **UnionDirect Mortgage Discount Program**, thanks to:

- No Application or Processing Fees
- No Commitment Fees
- No Underwriting Fees
- No Lender or Broker Fees
- Reduced Attorney & Title Fees

Mid-Island Mortgage has been offering home lending with personalized service for almost 60 years, and is dedicated to providing the best home financing solution to union members and their families.

**For more information,
call 800-506-9788.**



*\$2,700 in discounts for conventional loan as compared with standard New York conventional mortgage fees and closing costs, according to Bankrate.com.

Provided by Mid-Island Mortgage Corp.



Synchrony Bank Savings Program

Our endorsed **Synchrony Bank** program offers some of today's most competitive interest rates on Certificates of Deposit, Money Market and High-Yield Savings Accounts.

You can access your money and account information 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 FDIC-insured for up to \$250,000 per depositor.

An optional Automated Savings Program makes transfers from your checking account at another bank to your Money Market or Savings Account at Synchrony Bank. This is a convenient and easy way to build your balances in higher-earning accounts.

Make sure to mention the member code "**SYNCHRONY40**" when calling Synchrony Bank or visiting the Synchrony Bank website.

**For more information,
call 800-901-2965.**





Student Loan & Debt Consolidation

Our endorsed **student loan and debt consolidation program with Cambridge Credit Counseling** can assist NYSUT members with better understanding their student loan re-payment options and/or debt consolidation.

As part of this program, NYSUT members can receive no-obligation debt and student loan consultations at no charge with one of Cambridge's certified counselors.

Cambridge also offers a unique student loan web portal available at a reduced rate that can help explain the various options when paying down student debt.

Visit our NEW Student Loan Center at ***memberbenefits.nysut.org*** for more information, including how to speak with a loan counselor, attend a student loan workshop or visit the student loan portal mentioned above.

In addition, Cambridge provides counseling for foreclosure intervention, reverse mortgage, bankruptcy and first-time home-buyer assistance education.

**For more information,
call toll-free 888-254-9827.**





Purchasing Power Member Shopping Program

Our endorsed **Purchasing Power Member Shopping Program** allows eligible NYSUT members the opportunity to purchase brand-new, brand-name products and pay for them over time through the ease of payroll deduction or ACH withdrawals.

NYSUT members enjoy access to items such as computers, appliances, jewelry, furniture, televisions and much more.

Purchasing Power is not a discount program; however, it can save you from having to use high-interest credit cards or rent-to-own stores.

And unlike with layaway programs, Purchasing Power allows you to receive your order up front with manageable payments that have zero interest, no credit check and no hidden fees.

First-time buyers receive 20% off their first order; Purchasing Power also offers a 10% standing discount on all subsequent purchases.

**For more information,
call toll-free 888-923-6236.**





Member Benefits Discounts & Deals - **NEW!**

We are excited to announce the launch of our newest endorsed program -- **Member Benefits Discounts & Deals** provided by Access Development!

This money-saving benefit is available exclusively to NYSUT members and features the nation's largest private discount network.

These deals can be accessed either online or from the palm of your hand through Access Development's MB Deals mobile app.

Register your account with your NYSUT ID number by visiting mbdeals.enjoymydeals.com. You will then be able to **enjoy exclusive access to savings of up to 50% on shopping, restaurants, movie tickets and entertainment, travel, oil changes and vehicle maintenance, and much more.**

One of the best features of the Member Benefits Discounts & Deals program is the ability to recommend your favorite local business, restaurant, coffee shop, etc. to potentially join the Access Development network.

For more information,
call 800-406-6020.





Office Depot/OfficeMax

Our endorsed **Office Depot/OfficeMax Benefits Program** offers NYSUT members the opportunity to save up to 75% on almost 100,000 products in all Office Depot/OfficeMax locations or online through the company's website.

NYSUT members can save an average of 30% on school supplies, office supplies, ink and toner, copying and printing services, and much more. Purchases can be made either online or in-store.

For more information, call
toll-free 855-337-6811, ext. 12897.



1800Flowers.com

Our endorsed **1800Flowers.com** program offers NYSUT members the opportunity to save 20% on fresh flowers, gourmet gift baskets, chocolates, spa baskets, and much more! Best of all, same-day delivery is available on a wide selection of products.

For an additional fee of \$19.99 per year, NYSUT members can enjoy free shipping and no service charges with the 1800Flowers.com Passport Membership Program.

For more information, call
1-800-FLOWERS (800-356-9377).





Connect America

Our endorsed **Connect America** personal emergency response system offers medical alert products that ensure NYSUT members can get quick assistance when they need it. The majority of Tunstall's products have a lightweight, waterproof activator that can be worn around the neck or wrist.

As an additional layer of security for individuals who are at risk of falling, Connect America offers an intelligent pendant with fall detection technology that automatically detects a fall and signals to the Emergency Response Center that the user may be in need of assistance.

For more information,
call toll-free 844-996-9788.



Powell's Books

Our endorsed **Powell's Books** program allows NYSUT members to purchase new and used books along with many other items from one of the top unionized bookstores in the country.

NYSUT members receive exclusive shipping rates offered by Powell's and free shipping on orders of \$50 or more. Powell's also purchases library donations, bookstore inventories and personal libraries.

For more information,
call 800-878-7323.





Orlando Employee Discounts

Our endorsed **Orlando Employee Discounts** program offers NYSUT members savings of up to 30% on vacations to Orlando, FL. This program also offers discounted tickets to Disney World, Universal Studios, Sea World, Discovery Bay and Aquatica.

In addition, it includes several other Orlando area attractions; up to 60% off rack rate at select Orlando hotels close to or on theme park property; hotel and theme park ticket travel packages; and a free 75-page Disney World Guide (\$35 value).

For more information,
call toll-free 866-463-0193.



SCAN ME



Grand Circle Travel

Our endorsed **Grand Circle family of companies** offers NYSUT members special reducing pricing on river cruises and other unforgettable excursions in North & South America, Europe, Asia, Antarctica, and many other areas around the world.

Each Grand Circle or Overseas Adventure Travel trip offers the unique opportunity to become fully immersed in the culture of the region being visited.

For more information,
call 800-221-2610.



SCAN ME



Bose®

NYSUT members receive special “Educator Pricing” on all consumer products with our endorsed **Bose** program. Choose among music systems, computer speakers, home theater systems, and more.

You must order from Bose via a dedicated toll-free number and be sure to mention “Educator Pricing.”

For more information,
call toll-free 877-709-2073.



Car Rent



Car & Truck Rental Discounts

Whether traveling for business or your own leisure, make sure to take advantage of the discounted rates that NYSUT members receive on car rentals with our endorsed **car rental companies**.

You can also enjoy special rates on **truck rentals** if you are planning a move soon. Save 20% on local or one-way truck rentals from Budget Truck Rental. Use the following Member Benefits discount codes and phone numbers for quotes and reservations:

Alamo: 213855
800-462-5266

Enterprise:
NYSUTMB
800-736-8222

Budget Truck:
56000070789
800-566-8422

Avis: A441200
800-698-5685

Hertz: CDP85352
800-654-2210

Budget:
BCDX928400
800-455-2848

National: 5028191
800-227-7368



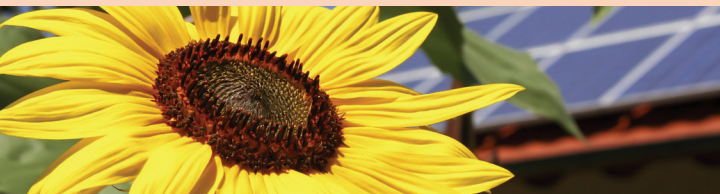


Buyer's Edge, Inc.

Our endorsed **Buyer's Edge, Inc.** program guarantees the lowest prices on most major purchases, including appliances, televisions, furniture, luggage and much more.

NYSUT members also receive “guaranteed savings” with the **Buyer's Edge, Inc. Auto Buying Service** and have saved an average of \$3,383 off the manufacturer's suggested retail price on new vehicles.

For more information,
call 973-660-1001.



American Solar Partners

NYSUT members receive a 10% to 15% discount on current market prices with our endorsed **American Solar Partners** program. The company uses American-made solar modules and works with union installation contractors (IBEW) only.

NYSUT members can own a solar power system with no money out of pocket; state and federal grants along with tax credits normally cover about two-thirds of the cost of a system while the balance can be financed with a low-cost (3.49%) loan.

For more information,
call 914-699-3366.





EPIC Hearing

Our endorsed **EPIC Hearing** program offers a national network of more than 5,000 credentialed audiologists and ear, nose & throat physicians (with more than 250 in New York State).

NYSUT members receive customized care through providers and can purchase brand-name hearing aids at discounted rates. EPIC offers access to hearing aids at 30% to 60% off the manufacturer's suggested retail price and 35% lower than other discount offerings.

For more information,
call toll-free 866-956-5400.



SCAN ME



Heat USA

Our endorsed **Heat USA** program offers NYSUT members the opportunity to save approximately \$300 to \$500 per year on heating oil. 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.

With a minimum consumption of 600 gallons per year, Heat USA participants receive a free 24-hour service contract (including an annual cleaning and tune-up) with full-service local suppliers.

For more information,
call toll-free 888-432-8872.



SCAN ME



Tankfarm

Our endorsed **Tankfarm** program offers NYSUT members the opportunity to save on propane from top-rated local dealers along with enjoying no tank rental, delivery or environmental compliance fees.

NYSUT members also receive \$50 of free propane and a \$100 gift certificate good towards the purchase of your own propane tank. Members receive a free lifetime membership with Tankfarm along with no annual service fee.

For more information,
call toll-free 855-966-1444.



SCAN ME



Online Defensive Driving Program

NYSUT members licensed in New York State can save 27% on our endorsed **online defensive driving course** sponsored through the National Safety Council. Course completion will yield premium reductions on your automobile insurance premiums and point reductions on your license.

Participants have 30 days in which to complete the online course. Make sure to use the Member Benefits discount code: **NYSUTDDC**.

For more information,
call 800-626-8101.



SCAN ME

Workshops & Presentations

These workshops and presentations are arranged through local presidents, chapter leaders, retiree council leaders, and retiree chapter leaders. Unless otherwise indicated, they are offered at no cost to the attendees or local association. If you are interested, speak to your local leader to have him/her contact Member Benefits to set up any of these workshops.

Home Mortgages 101

Presented by Mid-Island Mortgage, this presentation guides you through the process of buying and financing a home, from down payment options to closing costs and everything in between. Available as a webinar or in-person presentation with a minimum attendance of 30 people.

The Why & When of Home Refinancing

There are many reasons to refinance your current home mortgage. Mid-Island Mortgage leads you through the reasons why and when you would pursue a refinance, including to lower interest rates and terms, and to pay for major life expenses such as renovations, higher education, weddings, second homes or debt consolidation. Available as a webinar or in-person presentation with a minimum attendance of 30 people.

Preparing for Tomorrow's Challenges Today – A Conversation about Long-Term Care

This easy to follow presentation highlights the need to plan for long-term care and dispels some common myths. Many Americans would prefer to receive care in home or at an assisted living facility, and that can be possible if the right plan is in place. This presentation explores the different ways to prepare, including self-funding, Medicaid and insurance. Available as a webinar or in-person presentation with a minimum attendance of 30 people.

Student Loan Webinar

This webinar provides important information regarding student loan repayment options and the factors that affect forgiveness eligibility, the current income-driven plans, along with the pros, cons and potential dangers of loan consolidation. There will also be a Q&A at the end for individual questions about loans and potential options.

403(b) Provider-Specific Workshop

This workshop is conducted by Stacey Braun Associates, Inc., the provider of our endorsed Financial Counseling Program. The workshop provides detailed information on five 403(b) providers chosen by the local association from a list of 10 popular 403(b) providers (including the New York State Deferred Compensation Plan). This information includes all of the relevant fees, investments, features, and more for each specific 403(b) provider chosen. **The cost for the workshop is \$350.**

Estate Planning

This presentation is offered through the provider of our endorsed Legal Service Plan -- Feldman, Kramer & Monaco, P.C. -- at no charge. It has received wonderful reviews from our retiree attendees.

403(b) Field Guide

This booklet covers all aspects of 403(b) plans and includes information pertinent to members not yet contributing to a 403(b) plan, those who are contributing, those nearing retirement and those already enjoying retirement.

401(k) Consumer Guide

This booklet provides information about different 401(k) plans, including contribution limits, rollover details, investment options and retirement savings.

For more information or to receive a copy of either publication, call **800-626-8101**.

Financial Planning Center

Making financial decisions can be a daunting task. Whether it's planning for retirement, saving for college for your children or considering purchasing a home, the choices you need to make are never easy.

Already enjoying retirement? Long-term care needs, managing your investments and estate planning are always ongoing concerns.

The Member Benefits online **Financial Planning Center** -- located on the Member Benefits website -- provides a variety of information and resources to help with these important decisions.

Choose from more than 100 modules on different financial topics along with a financial wellness checkup so you can see where you stand in regards to your savings and retirement.

To access the Financial Planning Center, visit ***memberbenefits.nysut.org*** and click on "Student Loan Center & Financial Planning" in the menu at the top of the homepage.

*For more information about these programs or about contractual endorsement arrangements with providers of endorsed programs, please visit ***memberbenefits.nysut.org*** or call **800-626-8101**.*

Important Phone Numbers

NYSUT Member Benefits	800-626-8101
Accidental Death & Dismemberment Insurance	800-626-8101
Alamo Car Rental (Discount Code: 213855).....	800-462-5266
American Solar Partners	914-699-3366
Avis Car Rental (Discount Code: A441200).....	800-698-5685
Bose®	877-709-2073
Budget Car Rental (Discount Code: BCDX928400)	800-455-2848
Budget Truck Rental (Discount Code: 56000070789).....	800-566-8422
Buyer's Edge, Inc. (Username: 215, Password: NYSUT)	973-660-1001
Catastrophe Major Medical Plan	888-386-9788
Cambridge Credit Counseling.....	888-254-0398
Defensive Driving (Discount Code: NYSUTDDC).....	800-626-8101
Dental Plan.....	888-883-0046
Disability Insurance	800-515-2471
Enterprise Car Rental (Discount Code: NYSUTMB).....	800-736-8222
EPIC Hearing Service Plan (Discount Code: NYSUTMBC)	866-956-5400
Financial Counseling Program	800-626-8101
1800Flowers.com (Promotion Code: NYSUTMB).....	800-356-9377

Grand Circle Travel.....	800-597-2452 (option #2)
Heat USA	888-432-8872
Hertz Car Rental (Discount Code: CDP85352)	800-654-2210
Legal Service Plan.....	800-626-8101
Level Term Life Insurance.....	888-386-9788
Member Benefits Discounts & Deals	800-406-6020
MetLife Auto & Home	866-697-8822
Mortgage Discount Program.....	800-506-9788
National Car Rental (Discount Code: 5028191).....	800-227-7368
New York Long-Term Care Brokers	888-884-0077
Office Depot/OfficeMax	855-337-6811, ext. 12897 (Discount Code: 80126797113)
Orlando Employee Discounts.....	866-463-0193
Pet Insurance	866-838-3461
Purchasing Power	800-537-3135
Student Loan Counseling.....	888-254-9827
Synchrony Bank (Member Code: Synchrony40)	800-901-2965
Tankfarm	855-966-1444
Term Life Insurance	888-386-9788
Connect America Medical Alert.....	844-996-9788
Vision Plan	800-626-8101
WrapPlan® II Universal Life Insurance	866-697-8897

The Power of the Union



Scan me

Call 800-626-8101 or visit
memberbenefits.nysut.org.