

This has been a tumultuous year so far. At best, your life has been turned upside down both personally and professionally. At worst, many of you have suffered terrible losses and/or endured unimaginable hardship. We want you to know that you are not alone in this struggle.

With the health and safety of our staff in mind, NYSUT Member Benefits has successfully transitioned to a remote workplace for the time being. Our staff continue to be available to answer your questions and help to provide you with benefits and services.

“Member Benefits remains steadfast in our efforts to serve as your advocate for any questions, concerns or issues that may arise when participating in our programs. Please be assured that we are here to support you during this time, as we have been for the past 37 years and counting.”

J. Philippe Abraham

We are in regular contact with our endorsed program providers, who remain vigilant in maintaining and supporting their programs offered to NYSUT members.

Member Benefits remains steadfast in our efforts to serve as your advocate for any questions, concerns or issues that may arise when participating in our programs. Please be assured that we

are here to support you during this time, as we have been for the past 37 years and counting.

In this report, you will find information about new endorsed offerings from Member Benefits along with updates about some of our more popular programs.

We recently began incorporating customizable QR codes into all of our materials. These codes offer our members a convenient way to quickly learn more about our endorsed programs and services.

I encourage you to visit memberbenefits.nysut.org or call 800-626-8101 to learn more about all we have to offer NYSUT members and their families. Stay safe, be well and we will continue to get through this challenge together.

J. Philippe Abraham



Annual Report of the NYSUT Member Benefits Trust Chairperson

Submitted by:
J. Philippe Abraham



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New Initiatives & Endorsed Programs

NYSUT Member Benefits Ambassador Program

NYSUT Member Benefits and the NYSUT Mid-Hudson Regional

Office launched the Member Benefits Ambassador Program as a pilot initiative in the Mid-Hudson region in August 2019. This program gives these volunteer Ambassadors the opportunity to serve a crucial and key role in terms of disseminating Member Benefits information.

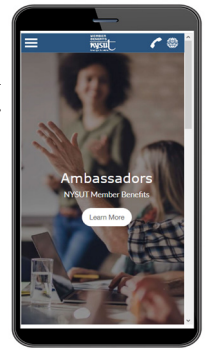
The Ambassador Program was developed to assist our Member Benefits Coordinators of Benefits* in identifying an initial contact in each local to help post Member Benefits materials within schools and other locations. Our five Coordinators of Benefits work closely with local leaders to identify opportunities to present information about our endorsed voluntary and group programs at various meetings, workshops and conferences for locals around the state.

During the past several months, the NYSUT members who have volunteered to serve as Ambassadors have been instrumental in helping to increase awareness of our endorsed offerings. These Ambassadors have assisted us by posting Member Benefits information on school bulletin boards, conveying it via email and sharing it through numerous member-to-member conversations.

The Ambassador Program is an ever-evolving initiative designed to assist all NYSUT members while providing real-time feedback to Member Benefits about our endorsed programs and services. We anticipate the Ambassador Program serving as a tremendous supplemental tool to our Coordinators of Benefits that will allow Member Benefits to continue to meet the needs of NYSUT members now and into the future.



In conjunction with this initiative, Member Benefits developed a helpful Ambassador Program mobile app for both iOS and Android devices that was released in February 2020.



The Ambassador Program app serves as a handy resource tool that allows Ambassadors to quickly access information relevant to their role; download and share one-page flyers about endorsed programs; view a calendar of upcoming events; chat with other Ambassadors and Benefits Coordinators; and more.

*Our Member Benefits Coordinators of Benefits are as follows:

- Derek Clement** (covering Plattsburgh, Potsdam, Utica and Watertown)
- Don Colligan** (Elmira, Rochester, Southwestern New York and Western New York)
- Angela Higley** (Capital District)
- Michelle Kennedy** (Nassau, PSC/CUNY, Suffolk, Tarrytown, UFT and the UFT Welfare Fund)
- Mike Ostrander** (Mid-Hudson, Syracuse and Vestal)

[Click here](#) for more information about our Coordinators of Benefits, including how to contact them with specific questions or inquiries.

We encourage you to check our website for more information about Member Benefits Ambassadors serving your local in the coming months. [Click here](#) to learn more.

Member Benefits Discounts & Deals

We want all NYSUT members to know we're aware that some of our endorsed programs and services do not correspond well to the current situation, such as our travel, restaurant or shopping offers.



We ask that you exercise the appropriate precautions in the coming months and beyond, but please know these programs are available to you and could assist your families in saving money.

With that said, we are proud to announce the recent 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 – utilized by more than 19 million members, including 2.5 million members in the education market segment. These deals can be utilized either online or from the palm of your hand through Access Development's MB Deals mobile app.

To get started, register your account with your NYSUT ID number by visiting mbdeals.enjoymydeals.com. Your NYSUT ID number can be found on your NYSUT Membership Card. If you do not know your NYSUT ID number, please contact the NYSUT Membership Department at 800-342-9810.

After registering your account, you will be able to enjoy access to savings of up to 50% at more than 700,000 locations on shopping, restaurants, movie tickets and entertainment, hotels and flights, oil changes and vehicle maintenance, and much more. NYSUT members can browse the Member Benefits Discounts & Deals site in a variety of ways, including by category, brand or featured deals. **One of the best features of this program is the ability to request that your favorite local business, restaurant, coffee shop, etc. join the network.**

After registering your account, you can begin recommending your favorite merchants by clicking on “Recommend a Retailer” at the bottom left of the Member Benefits Discounts & Deals website.

More than 10,500 NYSUT members have already registered for this program as of April 2020, utilizing 5,500 coupons and saving an estimated \$650,000 through coupons and print-on-demand offers. In addition, 135 new merchants have been added to the network with almost 90 more pending approval.

Updates to Endorsed Programs

MetLife Choice

The MetLife Choice service offers NYSUT members the opportunity to choose from multiple highly-rated insurance carriers and features competitive prices and savings from bundled auto and home coverage. This platform was launched in May 2019 in response to feedback received from members that illustrated you wanted more choice when it comes to auto and home coverage.

NYSUT members can speak directly with a licensed agent to ask any questions or purchase their selected policy. Licensed agents are ready to walk members through the entire process, helping them select the best available carrier and coverage for them.

Participation from the NYSUT membership in the MetLife Auto & Home program has grown steadily over the years. There are currently 57,000 total policies in place, representing more than \$76 million in annual property and casualty premiums.

Term Life & Level Term Life Insurance Plans

The Metropolitan Life Insurance Company (MetLife) was named as the Plan Underwriter for our endorsed Voluntary Term Life & Level Term Life Insurance Plans as of March 1, 2018.



There are approximately 69,000 certificates in force in the Term Life Plan as of March 31, 2020, representing almost \$26.5 million in annual premium. Meanwhile, there are approximately 3,700 certificates in force in the Level Term Life Plan as of that same date, representing \$1.9 million in annual premium.

Disability Insurance Plan

MetLife was also named as the Plan Underwriter for our endorsed Disability Insurance Plan as of January 1, 2018. There are approximately 4,200 certificates in force in the Disability Plan as of March 31, 2020, representing \$2.53 million in annual premium.



Pet Insurance Plan

The pet insurance program from Nationwide allows pets of any age to receive coverage. Nationwide's medical plans provide benefits for accidents and illnesses, ranging from ear infections to cancer. Optional Pet Wellness plans provide benefits for preventive care such as routine exams, vaccinations and blood work.



Effective with the 2020 enrollment period, Nationwide has added more choices and flexibility to its popular My Pet Protection pet insurance plans. Nationwide policyholders now have the choice of three levels of reimbursement on eligible vet bills – 90%, 70% or 50%.

My Pet Protection plans feature a \$250 deductible and have a maximum annual benefit of \$7,500. These plans are not available to the general public and offer the same price for pets of all ages.

There are approximately 1,250 NYSUT member policies in force in this program as of April 2020, representing almost \$1 million in annual premium.

Synchrony Bank

Synchrony Bank continues to offer some of the most competitive interest rates on certificates of deposit, money market and savings accounts.



As of April 2020, there are 7,185 total NYSUT member accounts (money market, certificates of deposit and high-yield savings accounts) for this program, representing almost \$377 million in deposits.

NYSUT members should access the Synchrony Bank website via the Member Benefits site (enter code “**Synchrony40**” in the member code box) or mention that code when calling Synchrony Bank to receive preferred rates not available to the general public.

Bose

Our endorsed Bose program offers NYSUT members the opportunity to save 15% on most consumer products, including the Bose Wave music system, QuietComfort Acoustic Noise Cancelling headphones and the SoundDock digital music system.



To receive the 15% discount, you must call Bose at **800-379-2073** and mention that you would like to make a partner purchase and are a NYSUT member. Make sure to use verification code “**NYSUT**”

Connect America

Our endorsed Connect America program offers NYSUT members and their families the peace of mind that comes from having a personal emergency response system (PERS). Both traditional landline and cell phone systems are available.

The Connect America system integrates a two-way speaker and a small, lightweight, all-in-one help button that can be worn around the neck or wrist. The button can also be worn in the shower or bath

where accidents often occur. When pressed, the Connect America activator signals a base unit that in turn communicates directly with the Connect America 24/7/365 Emergency Response Center.

Using a carefully-gathered profile of information about the user, the trained Emergency Response Center operator will diagnose the emergency signal and send an ambulance, police, firefighters, a relative, or neighbor depending on the specific situation.

Effective March 2, 2020, we are pleased to announce the following new lower pricing options and enhancements:

- **In-Home Landline PERS** – \$17 per month/\$23 per month with fall detection
- **In-Home Cellular PERS** – \$20 per month/\$26 per month with fall detection
- **Mobile PERS** – \$26 per month/\$32 per month with fall detection
- **Mobile GPS PERS** (with the option of a wearable button on neck or wrist for participant) – \$26 per month/\$32 per month with fall detection.

Other Information

Services to NYSUT Members

Almost 300,000 individuals (nearly half of the total NYSUT membership) participate in one or more of Member Benefits' endorsed voluntary or group programs. Meanwhile, about 90,000 NYSUT members utilize our payroll or pension deduction options to pay for our endorsed programs, representing \$109 million in annual premium.

NYSUT members who utilize the convenience of payroll or pension deduction to purchase Member Benefits-endorsed programs can save up to 15% on annual premiums along with the waiving of service fees in many instances.

Member Benefits has a staff of 25 individuals located at both NYSUT Headquarters and throughout New York State who take great pride in providing service

to NYSUT members – answering approximately 46,000 phone calls and responding to more than 1,600 emails during 2019.

Our staff attended or presented at approximately 270 meetings, workshops and conferences across the state in 2019. In addition, more than 40 new groups added our endorsed group programs this past year. You are encouraged to contact the Member Benefits Coordinator of Benefits covering your region to discuss our endorsed programs along with the additional services available to the members of your local.

Communications

Member Benefits launched a redesigned website in early 2019 to allow NYSUT members to easily explore and navigate the site on both desktop and mobile devices.



Traffic on the Member Benefits site continues to remain strong, with approximately 150,000 unique visitors and 600,000 page views during 2019; traffic to our mobile site accounts for approximately 30% of visitors.

Through a joint partnership with NYSUT, we also created an online Student Loan Center in late 2019 that is available on the Member Benefits website. This resource offers assistance to NYSUT members and their families in addressing ongoing student loan and debt issues.



Through the Student Loan Center, NYSUT members can attend a student loan workshop/webinar presented by a Cambridge Credit Counseling certified student loan counselor at no cost or schedule a time to speak with a Cambridge counselor.

Those NYSUT members who attend a student loan workshop/webinar then receive free access to Cambridge's online Student Loan Portal (a \$14.95 value paid for by Member Benefits).

To date, more than 1,500 individuals have attended these workshops and been granted no-cost access to the Cambridge Student Loan Portal.

NYSUT members also have access at no cost to our online Financial Planning Center (provided by Stacey Braun Associates, Inc. & Member Benefits).

More than 100 modules are available on a variety of financial topics such as planning for young couples, estate planning, investing basics, creating a

retirement portfolio, tax-deferred retirement plans and retirement risks.

If you haven't already done so, I encourage you to join our Member Alert Program email service to stay updated about our endorsed programs, the latest news about programs and special offers.

This voluntary service continues to grow at a solid rate with approximately 60,000 participants.

Visit memberbenefits.nysut.org or call **800-626-8101** to learn more about our endorsed programs, view educational materials, sign up for our MAP Alert email service, or access our online Student Loan Center & Financial Planning Center. Thank you for your continued support of NYSUT Member Benefits.

