The following is a summary of important changes made to endorsed benefit programs since the publication of the New York State United Teachers Member Benefits Trust Summary Plan Description in March 2016 and the subsequent NYSUT Member Benefits Trust Summaries of Material Modifications and Notices to Participants dated March 2017 and March 2018. It is important that you retain this information until a new Summary Plan Description is issued to you.

**Trustees News**
The Trustees appointed Jeffrey Hartnett as Plan Administrator of the Trust in January 2019, following the retirement of Lynette Metz after more than 30 years of service to NYSUT.

**Disability Insurance Plan**
The 2018 Member Benefits Trust Summary of Material Modifications noted that Metropolitan Life Insurance Company (MetLife) had become the new Plan Underwriter for the endorsed Disability Insurance Plan as of January 1, 2018, and that coverage terms, benefit amounts and rates would not change as a result.

This information has been corrected as follows, and Plan Participants were notified of the following change:

As of January 1, 2018, Metropolitan Life Insurance Company became the new Plan Underwriter for the endorsed Disability Insurance Plan; this Plan had previously been underwritten by Unimerica Life Insurance Company of New York.

Benefit amounts and rates did not change as a result. However, the coverage terms differ from the previous Plan such that the Unimerica Disability Insurance Plan...
had a Hospital Confinement Benefit (which is not being provided under the MetLife Plan).

Please note the MetLife Plan does offer several additional value-added benefits, including rehabilitation services and incentives, family care incentives and Accidental Death & Dismemberment (AD&D) coverage (including a Travel Assistance Benefit).

In addition, eligibility for the program has been updated to In-Service Members of NYSUT who are age 65 or under and work 20 or more hours weekly. Previously, members had to be age 64 or under to be eligible for this program. Retiree Members and Associate Members of NYSUT are not eligible to apply.

Agency Fee Payer Language
All references to “Agency Fee Payer” in the NYSUT Member Benefits Trust Summary Plan Description will be replaced with “Service Fee Payer” where appropriate.

A “Service Fee Payer” refers to an individual in private sector employment who pays the equivalent of membership dues for collective bargaining-related services and who may receive 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.

Financial Arrangements
Financial arrangements between the NYSUT Member Benefits Trust and the providers of the following endorsed programs have changed:

The Group Vision Care Plan, which is provided and administered by Davis Vision, is self-insured by Member Benefits 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. For the last 10-year period, a surplus equaling 12.38% of paid premiums has resulted.

Member Benefits has an endorsement arrangement of $0.20 per participant per
month with an additional $0.05 for each participant in an additional endorsed program with The Preferred Group Plans, Inc. and $0.10 per participant per month with P & A Administrative Services, Inc.

Sincerely,

Board of Trustees
NYSUT Member Benefits Trust