



RETIREE MEMBER BENEFITS GUIDE

Saving You Money
Protecting Your Family
Helping You Plan for the Future



THE CONTINUED BENEFITS OF NYSUT MEMBERSHIP

NYSUT Retirees: Did you know your union membership provides you with access to dozens of benefits that can help you protect your family and save money?

NYSUT Member Benefits was created more than 40 years ago to provide members with quality voluntary insurance benefits and other programs at group rates. Over time, the breadth of offerings from Member Benefits has grown dramatically to include legal and financial services, discount and savings opportunities, travel offerings, personal services, and much more.

Many of these endorsed programs include value-added benefits and can be purchased through pension deduction for greater convenience and savings. Members who participate in Member Benefits-endorsed programs also receive the added protection of having a trusted advocate on their side. Member Benefits staff take great pride in stepping in to support members with any questions, concerns or issues that may arise.

We encourage you to visit memberbenefits.nysut.org or call **800-626-8101** to learn more about how Member Benefits can help you live your best life.



To learn more about our endorsed programs and services, please visit memberbenefits.nysut.org or call 800-626-8101.

FREE BENEFITS FOR NYSUT RETIREE MEMBERS



New: Premium Calm Service

Member Benefits is pleased to offer the premium Calm subscription as a free benefit for all NYSUT in-service and retiree members. The premium Calm

subscription provides members with unlimited access to the full library of content at calm.com and in the Calm app, which can be utilized via a desktop, laptop, tablet, or mobile device (iOS or Android). Members can add up to five dependents (age 16 or older) to receive their own premium Calm subscription. Dependents can only be added through the calm.com site (not the Calm app).

Explore guided meditations and specialized music playlists to help with stress and focus, mindful movement video and audio, relaxing sleep stories, nature scenes and sounds, specific content tailored for children, master classes led by experts, and more.



Peer Support Line

The Peer Support Line, created in partnership with Rutgers University Behavioral Health Care, is a confidential helpline provided at no cost to all NYSUT

members and their families. Staffed by trained in-service and retired individuals who understand the unique professional and personal challenges of NYSUT members, the Peer Support Line can provide answers, resources

and empathetic support when it is needed most. For more information or to speak with someone at the Peer Support Line, call toll-free **844-444-0152**.



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 & Credit Counseling

Our endorsed student loan and credit consolidation program with Cambridge Credit Counseling can assist NYSUT members and their family members with better understanding their student loan repayment and credit/debt resolution options.

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.

CHANGES IN YOUR LIFE

As a retiree, you may have found that your insurance, legal and financial needs have changed.

Auto & Home Insurance

Our endorsed Farmers GroupSelect program can help you find the right auto and home insurance for your specific needs.

Financial Counseling Program

Our endorsed Financial Counseling Program offers unbiased, objective advice customized to your specific financial needs. For an annual fee, participants receive up to six hours of virtual or toll-free phone consultations with a Certified Financial Planner. A 403(b) Advisor option is also available for a reduced annual fee that limits advice to your 403(b) retirement savings plan.

Legal Service Plan

For an annual fee, our endorsed Legal Service Plan provides expert guidance for personal legal matters, as well as a Simple Will, Health Care Proxy, Living Will and Power of Attorney at no extra charge; other plan features

include guaranteed maximum fees and a network of referral attorneys.

Life Insurance

Retiree members are eligible to participate in several of our endorsed life insurance plans that provide important financial protection for your family in the event of your death. You may no longer be covered by an employer plan, so it's important to look into this crucial benefit.

Convenience & Savings with Pension Deduction

Enjoy the convenience, elimination of service fees, and up to a 15 percent 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 to begin the process of converting to pension deduction.

ENDORSED VOLUNTARY PROGRAMS AVAILABLE

The following is a synopsis of the voluntary programs and services that Member Benefits endorses. You can learn more about any of these programs by visiting memberbenefits.nysut.org or calling **800-626-8101**.



INSURANCE COVERAGE

Auto & Home

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

Dental Plan

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

Long-Term Care

Long-term care insurance specialists from New York Long-Term Care Brokers can help you choose the best coverage at the most competitive premium. **888-884-0077**

Pet Insurance

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

Term Life & Level Term Life

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

Universal Life with Convalescent Care Benefit

Provided by Trustmark, this program offers added financial protection along with access to long-term care resources. **For one year after their retirement date, retiree members up to age 70 may elect coverage up to \$100,000 by answering some medical questions.** NYSUT Members: **888-595-1375**; UFT & PSC-CUNY Members: **833-441-2760**

Vision Plan

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

WrapPlan® II Universal Life Insurance

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

Important: You must have an active NYSUT membership as a retiree member to participate in pension deduction of NYSUT Member Benefits-endorsed programs.

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 CDs, money market and high-yield savings accounts. **800-901-2965**

UnionDirect Mortgage Discount Program

Save up to \$2,700 on lender fees and closing costs with Mid-Island Mortgage. **800-506-9788**

Financial Learning Center

Our online Financial Learning Center powered by Kiplinger's Personal Finance provides a variety of information and resources to assist with important financial decisions. Updated on a monthly basis, this resource offers numerous articles designed to help you achieve your personal financial goals and better understand the nuances of insurance, savings, investing, and more.

SHOPPING, TRAVEL & PERSONAL SERVICES

MB Discounts & Deals

The nation's largest private discount network provides NYSUT members with exclusive access to savings of up to 50 percent at more than 1 million locations, including restaurants, groceries, meal subscription services, flowers & gift baskets, clothing & shoes, oil changes & vehicle maintenance, hotels & flights, car rentals, sporting events, and more!

Important: You will need your NYSUT ID number to create an account with a preferred email address and password on the MB Discounts & Deals website. Start saving today by visiting mbdeals.enjoymydeals.com or calling **800-406-6020**.

Buyer's Edge, Inc.

Discounts on appliances, vehicles, furniture, and other major purchases. **800-755-5008**, Username: 215, Password: NYSUT

Connect America

Preserve your independence with a medical alert system utilizing landline, cellular or GPS monitoring. Save up to 40 percent on the monthly rate. **855-343-9737**

Defensive Driving Program

Online training course provides savings on your liability and collision insurance and can reduce up to four points on your license. **800-626-8101**, Code: NYSUTDDC

EPIC Hearing

Save up to 50 percent off the manufacturer's suggested retail price on hearing care devices. Multiple technology level options available; cost includes hearing exam, evaluation, follow-up care, batteries/charging case, and more. Make sure to mention your NYSUT membership. **866-956-5400**

Grand Circle Travel & Overseas Adventure Travel

Worldwide group travel and adventure tours; make sure to mention your NYSUT membership and group number 25614 for special rates and offers. GCT: **800-221-2610**, OAT: **800-955-1925**

Heat USA

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

ODP Business Solutions

Online discounts on school and office supplies. **800-636-2377**

Tankfarm

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

To learn more about our endorsed programs and services, please visit memberbenefits.nysut.org or call **800-626-8101**.



NYSUT MEMBER BENEFITS

memberbenefits.nysut.org | 800-626-8101



Rev. 4/24

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

Saving You Money
Protecting Your Family
Helping You Plan for the Future