

**NYSUT Member Benefits Trust**  
**Summary of Material Modifications**  
**And**  
**Notice to Participants**  
(Plan No: 503; I.D.: 22-2480854)

Dated: March 2024

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 2021 and the subsequent NYSUT Member Benefits Trust Summaries of Material Modifications and Notices to Participants dated March 2021, March 2022, and March 2023. Please retain this information until a new Summary Plan Description is issued to you.

**Trustees News**

The current Trustees of the Member Benefits Trust are Chairperson J. Philippe Abraham, Secretary Roderick P. Sherman, Amber Chandler, Loretta Donlon, Carolyn Kube, Natalie McKay, Anthony Nicodemo, Kevin Peterman, Angelina Rivera, and Mike Sill.

**Trustmark Universal Life/LifeEvents Insurance**

The Trustmark Universal Life/LifeEvents Insurance program with Convalescent Care Benefit became available to eligible NYSUT in-service and retiree members in May 2023.

This program from Trustmark combines a life insurance benefit for financial security; convalescent care benefits that can be used to help pay for long-term care services at any age; and caregiving tools provided by YourCare360 that offer guidance to manage long-term care needs.

Coverage is available to in-service members up to age 70 and their spouses/domestic partners, children, and grandchildren. Retiree members up to age 70 may apply for coverage for themselves for one year after their retirement. NYSUT Associate Members and NYSUT Student Members are not eligible to participate in this program.

This coverage is provided by Trustmark and enrollment services are provided by M3 Technology and ACSIA Partners.

The address for Trustmark Life Insurance Company of New York is 125 South Swan Street, Albany, NY 12210 and the phone number is 800-918-8877. The address for M3 Technology, LLC is 90 Matawan Road, Suite 100, Matawan, NJ 07747 and the phone number is 833-441-2760. The address for ACSIA Partners, LLC is 16932 Woodinville Redmond Road, NE Ste A204, Woodinville, WA 98072 and the phone number is 888-595-1375.

Member Benefits has an endorsement arrangement of 6.5% of premium received for the first 12 months and 0.2% of renewal premium, with a guaranteed annual minimum amount of \$100,000 for this program.

### **Farmers Auto and Home Insurance Plan**

The Farmers Insurance Choice platform offered by Farmers GroupSelect allows NYSUT members to choose from multiple insurance carriers, featuring competitive prices and savings for stand-alone or bundled auto and home policies.

Coverage is available for auto, home, personal excess liability, and specialty insurance. In addition to Farmers GroupSelect, current partner carriers on the Farmers Insurance Choice platform include American Strategic Insurance, Progressive, Safeco Insurance, and Travelers Property & Casualty. Note: Each individual carrier underwrites its own policies.

The phone number for this program remains 866-697-8822 and mailing address remains P.O. Box 671, Warwick, RI 02887. Member Benefits has an endorsement arrangement of 5.5% of total premiums for this program.

### **Travel Assistance Services Provider**

All NYSUT in-service and retiree members are automatically eligible to receive free travel assistance services from AXA Assistance that focus on providing coordination services to travelers; this travel assistance coverage was provided by Europ Assistance prior to October 1, 2023.

Members can speak with an AXA Assistance travel and medical assistance coordinator by calling 855-327-1414 within the U.S. or Canada, or by calling collect 630-694-9764 outside of the U.S. or Canada.

Note: All NYSUT members also receive a \$5,000 Accidental Death & Dismemberment insurance benefit through Chubb Group Insurance Companies as part of this service.

This coverage is provided by the Member Benefits Trust.

**Address for P&A Group**

P&A Group is one of the administrators of the Flexible Benefits Plans and Health Reimbursement Arrangements. The mailing address for P&A is 6400 Main Street, Suite 210, Williamsville, NY 14221.

**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 & Group Voluntary Vision Care Plan are provided and administered by Davis Vision. The Member Benefits Trust self-insures the risk 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 the Member Benefits Trust. For the last 10-year period, a surplus equaling 13.88% of paid premiums has resulted. For self-insured group vision plans, the Member Benefits Trust has an endorsement arrangement of \$0.07 per month per enrolled participant.

As of January 1, 2024, Member Benefits has an endorsement arrangement of 8.5% of premium for the Voluntary Vision Plan provided by Davis Vision.

Sincerely,

Board of Trustees  
NYSUT Member Benefits Trust