

NYSUT UNITED

A UNION OF PROFESSIONALS

THIS ISSUE
OF NYSUT UNITED
CONTAINS IMPORTANT
INFORMATION REGARDING
CHANGES TO THE MEMBER
BENEFITS PROGRAMS. YOU
SHOULD READ AND RETAIN THIS
ISSUE FOR FUTURE REFERENCE.



A year of sacrifice brings a glimmer of hope



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A new blueprint

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Union to State: Keep your promise to students

By Matt Smith
matt.smith@nysut.org

They're on buses, they're on billboards, they're on your Facebook and Instagram pages — they're everywhere: ads imploring lawmakers to address, once and for all, the chronic underfunding that for too long has plagued the state's public education system.

The omnipresent demand is part of a \$300,000 multimedia campaign launched by NYSUT in January and is an extension of last year's Fund Our Future bus

tour, during which the union's leadership traveled the state over a three-month

span to highlight the immense difficulties with which schools are struggling due to an unrelenting shortage of state aid. Funded through a National Education Association grant, this latest statewide multi-pronged campaign by NYSUT — consisting of billboards, mass transit ads, digital advertisements playing across social media platforms and polling — will run through April.

"New York State has a moral obligation to ensure every student receives a quality education and the chance to succeed no matter the ZIP code in which they live," said NYSUT President Andy Pallotta. "But the persistent lack of appropriate state funding is robbing students of that opportunity. We are needlessly and recklessly risking the future of our

children, who do not have the luxury of a 'do-over.' It's time that Albany rights this wrong."

The state owes a total of \$4.05 billion to school districts across New York. The massive shortfall has wreaked havoc on school systems at a time when increasing demands are being placed upon them. The funding gap has left schools severely understaffed, resulted in larger class sizes and extreme overcrowding, eroded academic intervention, mental health and interpretation services, and led to the elimination of hundreds of positions and programs.

one social worker for every 2,000 students and only eight guidance counselors for the district's entire 7,000-student population.

Along with supporting the infusion of federal aid to supplement — not supplant — the state budget, NYSUT will continue fighting for passage of a progressive tax plan to raise revenues through new taxes on billionaires and ultramillionaires in New York State to ensure they pay their fair share.

Polls have shown an overwhelming majority of New York voters agree with the union on this issue, and want to levy new taxes on the ultrawealthy,



FUND OUR FUTURE
Learn More at FundOurFutureNY.org

Rebuilding New York State Is Not a Question of Resources; It Is a Question Of Will. Tax The Rich.

Consider :

- In Rochester last year, district officials enacted midyear cuts of more than 100 teachers and nearly 70 support staff, a move that caused disruption for thousands of students.

- In Schenectady, 100 teachers and more than 200 School-Related Professionals were eliminated in September.

- In Riverhead on Long Island, overcrowding has been so bad at Pulaski Street Elementary that lunch has been served on a rotating basis to 420 students who have been forced to eat in 11-minute shifts.

- In Kenmore, reading services have been conducted out of coatrooms.

- And in Niagara Falls, there's

many of whom have grown richer during the COVID-19 pandemic while — like public schools — too many families have struggled just to scrape by.

"Teachers and School-Related Professionals have been doing nothing short of a remarkable job in an increasingly challenging and hamstrung environment," said Pallotta. "But we can only tread water so long. The chronic underfunding that is plaguing our schools will eventually make it impossible for districts to keep their head above water. It's time New York State keep its promise to our students and provide the funding necessary for the quality education to which they are entitled."

COMING UP



March 1-12

NYSUT Committee of 100 legislative meetings

March 1-31

National Reading Month

March 2

NYSUT Board Executive Committee meets

March 21

World Poetry Day



April 1

State budget due

April 29

NYSUT Board of Directors meets

April 29-30

Local & Retiree Council Presidents Conference

April 30-May 1

NYSUT Representative Assembly



May 4

SRP Lobby Day

May 11

Health Care Lobby Day

NYSUT will continue to hold lobby days in 2021. Please note, some or all of these events may be conducted as virtual meetings in compliance with COVID-19 and social distancing guidance.

ON THE COVER

Cover design by Dana Fournier

Legislative priorities include resources, equity

By Ned Hoskin
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A year ago, the COVID-19 pandemic hit New York hard, placing people's health, safety and future at risk.

One of the things we've learned is that COVID-19 does not affect all people and communities equally. In fact, the pandemic has only amplified existing societal inequities between needy rural and urban schools and wealthier suburban districts.

Regardless, throughout the crisis, public schools and institutions of higher education have remained the hubs of their communities by providing meals to students and their families, child care to essential workers and both in-person and remote learning to students.

The state budget debate roiling Albany this year seeks to solve the puzzle of how school districts can afford to continue to lead and to educate in these challenging times.

"Our response to COVID-19 requires programs, systems and resources we've never had before," said NYSUT President Andy Pallotta.

"To do it safely requires more revenue from federal and state

sources." (See article, page 3.)

Two words

The governor's executive budget proposal that kick started this year's budget debate in January relies on an amount of federal COVID-19 relief funding still to come.

But it also turns on whether the federal money will "supplement" or simply "supplant" state funding.

"The use of significant federal funds as a one-time boost to cover cuts in state support would set public schools up for long-term harm," said Pallotta.

These cuts in state aid disproportionately hurt poorer districts that rely on it more than wealthier districts.

NYSUT legislative reps and volunteer activists continue to press for state revenue enhancements — in addition to the federal aid. On the table are bills that would create a tax on billionaires' speculative wealth; higher tax brackets for incomes above \$5 million, \$10 million and \$100 million; a pied-à-terre tax on luxury second homes; and a repeal of the Trump tax cuts that benefited only the wealthy. The union supports maintaining protections for small business.

State aid

The state owes school districts \$4 billion in Foundation Aid for 2021-22. The executive's proposed growth in overall School Aid funding of \$2.1 billion is deceptive in that it would use federal funds to replace the state-funded \$1.1 million "Pandemic Adjustment" from this year. Again, NYSUT urges the Legislature to reject the plan to use federal education funds

to subsidize state cuts.

Services aid

NYSUT also is fighting a proposal to use federal funds to lump together expenses that previously have been dedicated for a variety of programs such as BOCES, Career and Technical Education, English language learners (ELLs), transportation services and reimbursements to school districts. The new "Services Aid" would eliminate 11 aid categories and establish competitive block grants in their place. It would further reduce state aid levels to districts.

Higher ed

After years of underfunding and the state's withholding of 20 percent of funds for most of the past year, this budget does not provide the funding needed to ensure that SUNY and CUNY are well positioned to help New York recover; students are losing access to the programs they need to prepare for the workforce.

NYSUT continues to advocate for an investment in SUNY and CUNY, including elimination of the TAP Gap, and funding to help community colleges deal with enrollment fluctuations as a result of the pandemic.

Community schools

NYSUT urges the Legislature to maintain the \$250 million in existing community school funds set-aside from Foundation Aid and to provide new funding of \$100 million in Categorical Aid.

Digital divide

The executive proposal to create internet service for \$15 per month (for families that qualify) is a start, but for a growing number of families, \$15 per month is still too much. The union is pushing for passage of the E-Learn Act, a bill to provide internet access to those living in temporary housing.

Health care



Getting the work done

We always say, face to face is the best way to advocate and organize, but it's not the only way. Last year, the pandemic forced the union to scramble and improvise a new way to lobby lawmakers. This year, we've got it down.

The annual **Committee of 100** — usually an intense two days of riding buses, climbing stairs and crowding into small offices — instead started with a huge Zoom briefing for hundreds of volunteer activists late in February and continued with scores of smaller online meetings that extended throughout the first two weeks of March.

Same thing happened on a smaller scale with higher education lobby week Feb. 16-19 and other programs focused on BOCES Feb. 22-26, community colleges Feb. 25, special schools Feb. 8-12 and community schools Feb. 5. They continue.

Committee of 100: March 1-12
SRP Lobby Day: May 4
Health Care Lobby Day: May 11

The union is advocating for bills to limit mandatory overtime for home-care nurses, to establish safe staffing standards in acute care facilities and nursing homes; to ensure mental health professionals are available in schools; and to ensure a school nurse in every building.

Special schools

NYSUT backs bills to provide an annual increase to the school aid adjustment for the special institutions serving preschool-age and school-age children with disabilities, and to ensure the long-term survival of these vital educational settings.

Teacher Centers

NYSUT seeks to restore the 30 percent cut from last year's budget, and to restore funding that was zeroed out in this year's executive proposal; and urges restoration to the 2007-08 level of \$40 million in this time when the centers are needed more than

Reopening safely: We know what needs to happen

By Ned Hoskin

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Educators are not unfamiliar with the finger-pointing. But this is ridiculous.

Opinion pieces in *The New York Times*, the *Wall Street Journal*, on “mainstream” television and cable news shows blame “teachers unions” for blocking the return to in-person instruction as we enter the second year of COVID-19.

You’ve heard it, and you know, nothing could be further from the truth.

“No one wants to return to in-person learning more than the educators, who only want to help their students succeed,” said National Education Association President Becky Pringle, right after the Centers for Disease Control and Prevention issued new guidelines in February.

“The science continues to back what educators, families and health experts have been saying for months, but we also must ensure that every school has the resources to put in place measures to keep students and educators safe,” she said.

The guidance on safely operating schools during the pandemic also confirms what New York educators have said.

“We all believe students learn best in classrooms,” said NYSUT President Andy Pallotta, “but it must be done in the safest way possible.”

Masks must be mandatory, there should be six feet of social distancing, schools need adequate ventilation

systems, and hygiene protocols must be strictly followed.

“These are the steps that help build confidence in local reopening plans,” Pallotta said.

When school districts have proposed reopening plans that do not follow these guidelines, local unions have pushed back. For example, the Rochester Teachers Association, led by Adam Urbanski, demanded and received ventilation upgrades after bringing in an industrial hygienist to inspect buildings.

The long awaited CDC guidance also clarified that COVID testing for students and staff has an important role to play in limiting the spread of

the virus in schools. However, here in New York, it is not happening. A NYSUT survey of local unions found in mid-February that fewer than 60 of 700 school districts around the state — less than 10 percent — were testing students and staff for coronavirus.

“That is unacceptable,” Pallotta said.

Critics have claimed that virus infection rates in schools are lower than in their corresponding communities, and that the risk is lower in the classroom. But with almost zero testing data in school populations, that claim is meaningless.

NYSUT has maintained that minimally invasive testing is the only proven way to screen for the asymptomatic spread of the deadly disease.

“Waiting for people to display symptoms is waiting too long,” Pallotta said. “SED and the Department of Health should not only ensure local testing programs can continue, they should take steps to encourage more districts to adopt routine testing programs.”

He called for the state and federal governments to provide the financial resources districts need to conduct comprehensive testing programs.

It’s not unprecedented. United University Professions, NYSUT’s affiliate on SUNY state-operated campuses, helped implement regular testing as a prerequisite for attendance. And certainly many high-profile sports leagues have been relying on it, too.

“If the NFL can do it, why can’t we?” said

Randi Weingarten, president of the American Federation of Teachers.

Vax pop

In late February, the governor issued an executive order that would require school districts to provide a weekly report to the Department of Health detailing the number of teachers in each school who have been vaccinated. After careful review, NYSUT raised concerns regarding the privacy of protected health information. As a result, DOH notified districts that they are NOT to collect this information from teachers and to await revised guidance.

NYSUT ensured that its members would be eligible for the vaccine in category 1b, but, like everyone, many members who wanted to get vaccinated had trouble getting appointments.

As often happens, the process worked better when unions got involved.

At least 500 Westchester teachers and school staff were vaccinated recently through a partnership with the county.

The county had been vaccinating first responders at the Westchester Community College vaccine distribution site for about a month, and then started using the site to vaccinate teachers who had been unable to secure appointments.

The joint effort between the county, local school leaders and the NYSUT regional office in Tarrytown began when the regional superintendents council surveyed districts for data about how many teachers and other staff wanted to get the vaccine but had been unable to secure a first shot. They shared that information with the county, and the county reached out to NYSUT.



ANDREW WATSON

School nurse Mirna Caro, a member of the Saratoga Adirondack BOCES Educators Association, prepares to administer the COVID-19 vaccine.

Continued on page 23...

Do the math: 6 feet = 6 feet

Late in February, many districts and schools exhibited ongoing confusion over the guidelines for safely returning to in-person instruction.

Some districts experienced pressure to reduce social distancing guidelines from six feet to three feet, to be able to bring more students back into the classroom.

Rumors suggested that state officials were preparing to relax safety standards.

Through it all, NYSUT and local teachers unions provided the voice of clarity, consistency and reason.

“As educators, we want our students to return to schools as soon as it is safe,” said NYSUT President Andy Pallotta. “Contrary to recent reports, the safety standards surrounding a return to in-person instruction in schools have NOT changed, nor has the science behind those standards.

“The New York State Department of Health and the CDC all agree: The

safety of our students demands mandatory mask wearing and six feet of social distancing or the use of effective physical barriers. Decisions must also still be made collaboratively with parents and educators. These standards have not and must not change.”



PROVIDED

North Syracuse EA retiree Phil Cleary shared the following image on Twitter of a classroom with desks safely spaced in 6-foot intervals and called out Onondaga County Executive Ryan McMahon for the push to reduce to three feet. “In other words regular school spacing – bad call.”

Advocates urge lawmakers to boost BOCES programs

By Sylvia Saunders

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While traditional face-to-face legislative lobbying isn't possible right now, BOCES students, educators and parents made the most of technology to tell lawmakers how important it is to fully fund BOCES.

With a full week of virtual meetings and poignant video messages, students, educators, parents and administrators put a face on the state's wide range of BOCES programming — whether it's offering popular

Career and Technical Education, a foundation for college or the military, or a lifeline for students who aren't thriving in traditional school settings.

Lily Ansell was one of those special education students who needed a smaller setting and more mental health support than her home district could provide.

In Zoom meetings with Western New York lawmakers, Lily and her mom explained how the supportive approach and hands-on learning at Erie 1 BOCES have made her dream of becoming an animal trainer a reality.

“BOCES has helped me so much,” said Lily, who is enrolled in both special education and CTE programs. “Now I'm on the honor roll and planning to go to SUNY Cobleskill's animal science program for canine training and management.”

But under the governor's proposed budget, BOCES

funding is in severe jeopardy, said Donna Walters, president of the Erie 1 Professional Educators Association. The executive budget would combine 11 expense-based aids including BOCES and transportation into a “services aid” block grant, where school districts would be able to choose where to target funding.

“We are strongly opposed to this consolidation plan because it will definitely reduce funding for BOCES and close the door for many students,” Walters said. “If there's a finite amount of money and a district has to choose between spending money on three buses — or a BOCES alternative education placement — we're afraid CTE and alternative education are going to lose out.”

Advocates also urged lawmakers to reject the executive budget proposal to allow federal education funds to supplant state support of schools. More state aid means districts can afford to contract with BOCES for regional services.

Lawmakers heard from a wide variety of students and educators who put a face on the incredible depth and breadth of BOCES programs,

from specialized automotive programs to culinary education to building trades, which lead to immediate employment.

Sarah Mandelkow, a student at Putnam Northern Westchester BOCES, explained how the sports medicine program offers hands-on experience in a regional state-of-the-art facility her home district could never offer. Jessica Cohen, a Patchogue-Medford High School senior, said the physical therapy aide program at Eastern Suffolk BOCES Bixhorn Technical Center has helped her follow her dreams and find her passion.

“This program has absolutely changed my life,” Cohen said. “Taking this course has really opened my eyes to helping patients recover both physically and mentally.”

NYSUT President Andy Pallotta said it's the personal stories like these that lawmakers will remember as they start debating priorities in the state budget due April 1.

“You turn dollars and cents (on paper) into names and faces,” he said.



CAPITAL REGION BOCES

Capital Region BOCES students Alli Cater, Hunter Bouck and Isabel Philipp learn how to process a crime scene as part of their criminal justice program. Hunter, center, was one of many students who took part in BOCES Lobby Week.

Unions celebrate Women's History Month

By Kara Smith

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March is Women's History Month and NYSUT Women's Committee members statewide are highlighting the many achievements of women to celebrate. On Thursday, March 18, the United Federation of Teachers' Womens Rights Committee and NYSUT's Women's Committee will offer a free virtual screening of the documentary "9 to 5 — The Story of a Movement." The film chronicles the lives of working women who advocated for better pay, advancement opportunities and an end to workplace sexual harassment. Register for the Zoom event at nysut.cc/9to5.

Jolene DiBrango, NYSUT executive vice president, and Kim Cook and Lane Windham of the Worker Institute of Cornell Leadership Institute, will host a panel discussion following the film. "I look forward to discussing what we can learn from the groundbreaking efforts of these trailblazers, and to explore how we can continue that important work today," said DiBrango. "We still have a long way to go before women have true economic justice, equity and equality in the workplace."

Other NYSUT Women's Committee WHM events include:

Long Island NYSUT Women's Committee members are creating a toolkit to help teachers and School-Related Professionals identify signs of human sex trafficking in their students.

The **Saratoga Adirondack BOCES Educators Association's Women's Committee** hosted a Feb. 23 women's health care forum to teach members how to self-advocate during pregnancy, while nursing and as parents. The event was led by NYSUT staffers Ross Lieblich and Kathy Kelleher.

On Feb. 25, the **Rochester Regional Women's Chapter** hosted a discussion about intersectionality: how women of color were historically silenced in the women's movement and are disproportionately impacted by the pandemic. The group also launched a virtual book study group for *The Body is Not an Apology*, a celebration of radical self-love, by Sonya Renee Taylor. To join the book study, email marnerb76@gmail.com.

On March 8, at 5:30 p.m., the **UCE of FIT Women's Committee** will host "Mosaics of Parenthood," a virtual discussion about the challenges parents face while working remotely and balancing their professional and home lives. The presentation is funded by a NYSUT Mosaics of Sisterhood Grant. For more info, email amy_zaborowskismith@fitnyc.edu.

Join **ED 13 Women's Committee** members and the Red Carpet for Justice Coalition in petitioning to have International Women's Day, March 8, declared a state holiday. The group will submit a resolution about the initiative at the NYSUT RA. Sign the petition at <http://nysut.cc/womensday>.

On March 11, the **Southern Tier Women's Committee** will host "Women Battle the Pandemic," a discussion about strategies women can use to deal with pandemic-related issues. Speakers include NYS Lt. Gov. Kathy Hochul and Jessica Janowski, a trauma-informed care specialist for Elmira City Schools. To register, visit fb.me/e/3wTRZKuW.

The **Albany Public School Teachers Association's Women's Committee** is sponsoring a "Purses with a Purpose" drive. They're collecting gently used bags and purses, filling them with essential items for female victims of sex trafficking and donating them to Albany-area victim-support agencies. For info, contact Laura Franz at LFranzapsta@gmail.com.

The **NYSUT Women's Committee** and Jolene DiBrango, NYSUT executive vice president, will host a **#NYSUTchat** on Sunday, March 21, 7 p.m., on Twitter to explore why more schools don't teach about women and their contributions, discuss teaching resources to highlight women's history and learn how to advocate for incorporating more women into our teaching standards and curricula. The conversation is open to P-20 educators.

Free poster celebrates Kamala Harris

By Kara Smith

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NYSUT celebrates Women's History Month — March — with a free poster celebrating Kamala Harris, the 49th vice president of the United States. She is the first female, first Black American and first South Asian American to hold the position. President Joe Biden selected Harris as his running

mate after she suspended her campaign for the 2020 Democratic presidential nomination; the Biden-Harris ticket went on to win the 2020 election.

Prior to becoming vice president, Harris was elected the junior Senator from California in 2017, making her the nation's second Black, female senator. She was California's first Black, female Attorney General from 2011 until her Senate election. Vice

President Harris supports equal pay for women, federally mandated paid family and sick leave, healthcare reform and a path to citizenship for undocumented immigrants. She is a graduate of Howard University, a historically Black institution, and the University of California, Hastings College of Law.

For a free download of this and past Women's History Month posters, visit nysut.org/publications.



Labor scores victories in battle for agency fee refunds

By NYSUT Office of General Counsel

Unions are one step closer to squashing attempts to bankrupt them. On Jan. 25, the U.S. Supreme Court declined to hear several post-*Janus* appeals where plaintiffs sought retroactive agency fees and the unions successfully asserted, among other things, a good faith defense.

Following the Supreme Court's decision in *Janus v. AFSCME*, unions have been fighting challenges in courts across the country to defend against plaintiffs seeking retroactive agency fees, and in some cases, retroactive dues. NYSUT's Office of General Counsel is engaged in a vigorous and coordinated defense with American Federation of Teachers,

National Education Association and other unions in two federal lawsuits asserting these claims in New York, *Pellegrino* and *Seidemann*.

Pellegrino involves a former agency fee payer and a member who sought the return of agency fees and dues collected under state and federal law prior to *Janus*. Similarly, the *Seidemann* plaintiffs are two agency fee payers, whose agency fee withholding stopped immediately following the Supreme Court decision, pursuing class actions for repayment of pre-*Janus* agency fees under various theories of state and federal law. The unions successfully won motions to dismiss in the federal district courts in both cases. In each case, the district courts held that the unions were not liable for pre-*Janus* agency fees under the good faith defense, having

relied on then-valid Supreme Court precedent and state law.

Recently, the United States Court of Appeals for the Second Circuit affirmed the District Court's dismissal of all of plaintiffs' claims in *Seidemann*. The Second Circuit held that the plaintiffs were not entitled to any injunctive relief related to agency fees because they did not state any possible risk of future harm or risk that the unions would attempt to collect agency fees in the future. The court then affirmed application of the good faith defense to the plaintiffs' federal claims. Lastly, the court dismissed plaintiffs' state law claims under Civil Service Law section 215, a recent legislative amendment to the Taylor Law advanced by NYSUT Legislation. A similar decision was reached in the *Wholean* case, also at the Second

Circuit. In *Pellegrino*, plaintiffs are appealing to the Second Circuit.

Given the Second Circuit decisions in *Seidemann* and *Wholean*, it is likely that the District Court decision in favor of the unions will be affirmed on appeal.

The U.S. Supreme Court denied six certiorari petitions, including one from *Janus* himself. There are other petitions pending with the Court, including *Wholean*. Both *Seidemann* and *Pellegrino* are likely to seek further review from the Supreme Court. However, the denials of certiorari strongly indicate that the Court might not grant review in those pending cases either. It is possible that the Second Circuit decisions will be the last word in New York on plaintiffs' attempts to bankrupt unions.

Organizing interest grows during pandemic

By Kara Smith
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Although the COVID-19 pandemic has changed how NYSUT organizes, it hasn't put a damper on NYSUT organizing. In February, the statewide union organized a new local at the Robert C. Parker School, a pre-K-8 Capital Region private school, and hopes to soon welcome new members at Medaille College in Buffalo.

"We're thrilled to help educators have a seat at the table and an equal voice in the workplace," said Andy Pallotta, NYSUT president.

Robert C. Parker School

"Lots of phone calls, texts and Zooms," said NYSUT Organizer Jim MacFawn of his pandemic-era approach to helping RCPS members

get organized. Despite embracing progressive classroom practices, the school's board of trustees favored a top-down approach to management, regularly dismissing faculty and staff input. After bluntly denying a November request for voluntary union recognition, trustees emailed school parents, hoping to put the aspiring unionists in the hot seat. The stunt backfired spectacularly — parents overwhelmingly sympathized with faculty and staff.

Although the educators didn't intend to involve parents, they appreciated the support, said Sarah Notaro, an online coordinator and pre-K assistant at the school, and one of the organizers. Many parents spoke in favor of the union during school-organized forums, and sent pro-union letters to the board of trustees "setting the

tone that organizing was a positive thing for the school."

A mid-February vote officially established the 17-member Robert C. Parker School Professional Staff Association. First-contract goals will center on having a voice. "We want to know what the school's plan is 10 years out — because we want to be here for it," said Notaro.

Medaille College

For the last three months, it's been a waiting game for organizers at Medaille College. After filing a brief with the National Labor Relations Board in November, organizers await the board's decision about who qualifies for union membership. Administrators claim that faculty are managers, which would make them ineligible for representation.

"The college made sweeping

changes to its faculty handbook during the pandemic, including rescinding tenure and gutting academic programs and shared governance," said NYSUT organizer Liz Smith-Rossiter, who works on the campaign with fellow NYSUT organizer Rose Hennessy.

Administrators kicked off a union-busting, disinformation campaign in January claiming, among other assertions, that union membership would force members to go on strike and preclude management from giving raises. Anticipating the move, organizers had warned faculty what they might hear. "We held a follow-up membership meeting to provide context for their claims," said Hennessy. To learn more about the Medaille organizing campaign, visit nysut.cc/medaille.

Chancellor: We need a different blueprint for education

By Ned Hoskin

ned.hoskin@nysut.org

If we're serious about increasing diversity in the education workforce, "we need to make teaching the kind of profession that young people of color will want to be a part of," said Chancellor Lester Young Jr. of the state Board of Regents.



Chancellor Lester Young Jr.

"Young people of color often don't see school as a place that is welcoming and safe for them, so they don't see that profession as something that would be beneficial for them. We have to give them reasons to feel better about it," he said.

Young was the guest of honor on a virtual Black History Month discussion about diversifying the educational workforce. Host J. Philippe Abraham, NYSUT secretary-treasurer, introduced Young as "someone who has made history" and "an African-American legend" as the first Black Regents chancellor in New York history.

Abraham also unveiled NYSUT's

new state legislative agenda intended to promote racial and social justice in education, calling for funding in the upcoming state budget to help improve school climates, foster implicit bias training programs for educators and diversify the education workforce.

More than half of New York public school students are people of color, while only about a fifth of the education workforce is, according to SED data. In some regions the ratios are more drastic.

Participant Temnit Muldowney, of the Saranac Lake Teachers Association, said she is the only person of color teaching in her district, and has been for the 13 years she's been working there. Cordelia Anthony, of the Farmingdale Federation of Teachers on Long Island, said 61 percent of the 600-plus schools on Long Island have no teachers of color.

Janella Hinds, United Federation of Teachers in New York City, asked the chancellor, "There are students across the state for whom school was not meeting their needs. How do we rebuild after the collective trauma we've been through?"

"We need a different blueprint for education," Young said. "The world has changed. Everything should be on the table ... but the focus should be more developmental and outcome focused."

Other NYSUT members on the call included Andre Mathis, of the Union-Endicott Office Personnel Association, who championed inclusion of School-Related Professionals, and Tammy Ellis-Robinson, Ph.D., of United University Professions at SUNY Albany, who spoke of the need

for education prep programs to give students "a way in to stay in."

"I'm always heartened to see a renewed focus on racial equity each year during Black History Month," said NYSUT's Abraham, "but these are the kinds of conversations we need to have year-round."

A legislative push

NYSUT's Advancing Racial Justice in Education Agenda builds on the union's ongoing social justice work.

"Social justice work is union work, and as a union of educators from diverse communities across New York, we know we can play a significant role in bringing about important social change," NYSUT President Andy Pallotta said.

NYSUT legislative staff and hundreds of volunteer activists from all over the state will spend the next few weeks urging lawmakers to support a bracket of bills on this issue in the state budget due April 1.

The Advancing Racial Justice in Education Agenda includes:

School climate: NYSUT seeks \$2 million to replicate statewide a union-created Positive Learning Collaborative (PLC) in New York City that aims to improve overall school climate,

reduce school suspensions and improve academic outcomes.

Implicit bias: \$1 million would help expand a NYSUT-led

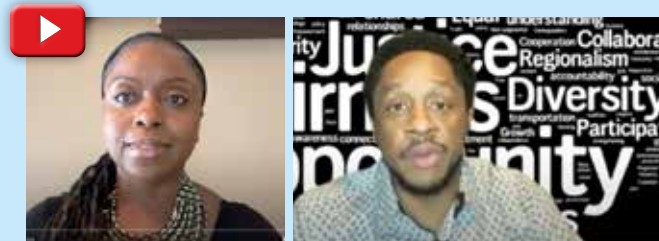
implicit bias training to an additional 20,000 educators statewide in the coming year.

The teacher shortage: As NYSUT has detailed through its Take a Look at Teaching initiative, New York faces a teacher shortage. Enrollment in teacher preparation programs is down by half, and a third of the teaching workforce approaches retirement.

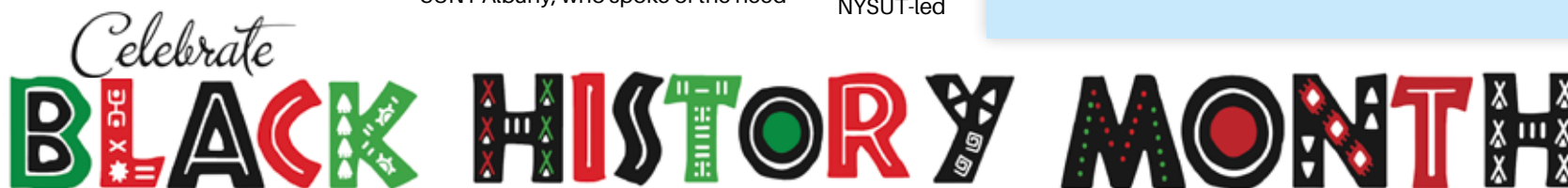
All students benefit from a more diverse educator workforce and to help achieve that NYSUT seeks:

- restoration of funding for the state's Teacher-Mentor and Teachers of Tomorrow programs;
- new funding to support locally driven "grow your own" programs that foster aspiring teachers and help districts build a pipeline that supplies them with teachers who reflect their student populations; and
- to preserve \$18 million for the state's My Brother's Keeper program. MBK supports grant programs that include the Teacher Opportunity Corps, which provides mentorship opportunities for educators in an effort to retain more teachers who come from communities of color that are historically underrepresented in education.

Black educators share their stories



NYSUT's 2021 Black History Month celebration featured an online video series. Members sharing their personal stories include Cordelia Anthony, NYSUT Board member and president of the Farmingdale FT, and Rashad Brown, UFT.





A vision for a more inclusive community

Author and activist Juana Bordas, the keynote speaker at the fourth installment of the “Many Threads, One Fabric” town hall series, is calling on NYSUT members to help create a world of “the leader as equal.”

A world where materialism and acquisition will shift to sharing and generosity. Where “it’s not about ‘me’ it’s about ‘we,’” she said in hopeful cadence.

The “Many Threads” series, hosted by NYSUT in partnership with the American Federation of Teachers, focuses on embracing racial and cultural diversity. Philippe Abraham, NYSUT secretary-treasurer, is leading the series.

Bordas, a nationally recognized Latina leader and wisdom keeper, called on examples from different cultures to show how community can be built for the good of all, not just those at the top. In today’s dominant hierarchy, those at the top have influence, power and money. The current culture is about “I.” This has created a world where, in Los Angeles alone, there are 60,000 homeless people, Bordas said. It is a culture that has not put children first.

In the coming multicultural age, Bordas said, leaders will still exist but, they will be “guardians of public value. Every single person has a key role to play,” she said. “Democracy and getting people access are so important.”

To help create this shift, Bordas said it is important for people to understand and know where they have come from. She called on the visual of the sankofa, a bird with its feet facing forward, an egg in its mouth as it looks backward. This African art is about the importance of reaching back to find knowledge gained from the past and bringing it into the present to help make progress.

Bordas is a recipient of the International Leadership Association’s Lifetime Achievement Award and a best-selling author on leadership and diversity.

To learn more about Bordas and the NYSUT series, visit nysut.org/manythreads.

Unions supersize fundraising campaigns for hungry

By Liza Frenette
liza.frenette@nysut.org

In a time of remote and hybrid learning, students don’t have to be in person for educators to recognize the telltale signs of food insecurity.

Teachers may see the worry of hunger scrawl across a student’s face onscreen. They may notice the student’s lack of attention, because it’s hard to focus when you’re hungry.

Educators around the state are teaming up with their local unions and with community groups to help alleviate the hunger being felt in larger numbers than ever.

NYSUT will be setting up an Adopt-A-Sunday program for local unions to gather volunteers and help out at the Regional Food Bank of Northeastern New York, an organization that serves the hungry and disadvantaged in 23 counties from Plattsburgh to Newburgh. In other areas of the state, a group of Long Island locals and Rochester-area locals are putting together virtual campaigns to raise money for food banks.

In Western New York, the Area Labor Federation is working with a host of NYSUT teachers unions to raise \$50,000 by the end of March for FeedMore WNY. Teacher unions including Williamsville TA, Lancaster Central TA, Frontier Central TA, West Seneca TA,

Kenmore TA and Bolivar-Richburg FA are supporting the three-month “Labor Cares” campaign. For more information, visit justgiving.com/campaign/WNYLaborCares.

Some teaching colleagues have lost jobs, or have had spouses who have lost jobs. Many School-Related Professionals have lost jobs or have had their hours greatly reduced due to the pandemic.

Richard Lipsitz, president of the WNYALF, said that because food banks are often depleted after the holidays, it was time to take action.

“NYSUT’s an important part of our local federation,” he said. “We feel the unions have an important role to play. We can reach out to the working class better than anyone else.”

Amber Chandler, an eighth-grade ELA teacher and president of the Frontier Central Teachers

Association, said the pandemic has brought on even more food insecurity. “Different people have found themselves out of work,” Chandler said. “It’s nice to do something when you feel powerless.”

“This really hit home,” said Joe Cantafio, teacher, West Seneca TA president and WNYALF general vice president. Families of students, co-workers, friends and CSEA colleagues working as cleaners, bus drivers and aides, have lost jobs or had hours cut, he said. Many parents working in retail or service industries have lost jobs.

Cantafio credits math teacher and West Seneca TA treasurer Craig Erasing for coming up with a matching donation plan. The WSTA union will match the equivalent of \$5 per member.





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RA 2021 will be a virtual affair

For safety reasons and in order to comply with all laws and regulations relating to the continuing pandemic, the 2021 NYSUT Representative Assembly and Local and Retiree Council Presidents Conference — held during the last week of April and concluding May 1 — will be held virtually.

“Plans are underway for delegates to come together in solidarity to represent our members,” said NYSUT President Andy Pallotta. “Although we aren’t able to meet in person this year, we are thankful to be able to convene online to conduct the important business of our union.”

That important business includes setting the union’s course. The RA is NYSUT’s highest policymaking body. RA delegates will debate 14 resolutions on a number of topics including legislation, pre-K through post grad education, and civil and human rights.

Regents Chancellor Dr. Lester Young Jr. and state Commissioner of Education Dr. Betty Rosa will be speaking at the opening session of the Local and Retiree Council Presidents Conference. Speakers for the RA will be announced later.

This year’s RA will once again include a salute to winners of NYSUT awards and recognitions.

Delegate reminder

If you are a delegate and have not already done so, please visit nysut.org/ra and create your MyNYSUT account. This will ensure your access to all of the most up-to-date information related to the RA. If you already have a MyNYSUT account, please login and make sure the email on file is the one you wish to use to receive RA updates. We strongly recommend the use of a personal email address.

For more information on the convention and local and retiree council presidents conference, visit nysut.org/ra.



[RESOURCES FOR YOU]



Zoe Chang, Grade 11, “Xenophobia & Covid,” Brooklyn HS of the Arts

NYSUT to host virtual art exhibit

Under the theme, *Inside/Outside: Students of the Arts Respond to the COVID-19 Pandemic*, NYSUT is hosting its first-ever visual and performing arts showcase.

The virtual showcase will premier June 5 and is open to all genres — music, theater, dance, visual and media arts. NYSUT K-12 teachers can submit up to five student entries; the deadline is May 17.

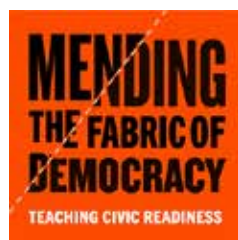
For complete submission guidelines, go to nysut.org/virtualarts. Upload entries at schoolartshow.com/nysut.

Free civic education webinar series

DemocracyReady NY, a project of the Center for Educational Equity at Teachers College, Columbia University, offers a free webinar series, “Mending the fabric of democracy: Teaching civic readiness,” on four Tuesdays in March.

All sessions will be 4–5:30 p.m. They are: “Developing media literacy: Teaching students to know fact from fiction,” on March 4; “Discussing controversial issues: When classrooms are contentious,” March 11; “Igniting youth civic action: Making a difference in and out of school,” on March 18; and “Call to action: A conversation with leaders and decision-makers,” on March 25.

Speakers will include teachers, students, higher education faculty and elected officials to discuss the importance of civics education. DemocracyReady NY is a statewide, multigenerational, nonpartisan coalition working together to ensure all New York schools are fully supported to meet their students’ civic-learning needs. For more



information and to register, visit democracyreadyny.org.

Member Benefits launches new Financial Learning Center

Powered by Kiplinger’s Personal Finance, the new Financial Learning Center on the Member Benefits website offers articles focusing on a wide variety of financial topics.

The articles, designed to assist NYSUT members in achieving their personal financial goals, include information on finance fundamentals like insurance, credit and debt and emergency funds; and articles on timely topics like taxes and marriage. Visit memberbenefits.nysut.org/about/kiplingers-financial-learning-center.

IRS mileage rate lowered for 2021

The IRS has announced that the business standard mileage rate for 2021 will be 56 cents per mile, down from 57.5 cents in 2020.

Social justice films available

Discussing difficult topics is not easy, especially with a class full of students

from different backgrounds, socio-economic statuses and cultures.

Learning for Justice, founded by the Southern Poverty Law Center under the name Teaching Tolerance, was created to prevent the growth of hate by reducing prejudice. In 2021, the organization changed its name to better reflect its mission — the collaborative work of learning and growing together to reach the goal of justice for all.

One of the free resources available to K–12 educators is a library of classroom-friendly films and user guides. The film kits touch on several topics, including the undertaught history of American slavery; the Holocaust; the grape strike and boycott led by César Chávez and Dolores Huerta; and intersectionality.

To check out the film kits and user guides, visit learningforjustice.org/film-kits.



Free student debt webinars filling up fast

With tens of thousands of NYSUT members struggling to understand and get out from under crushing student loan debt, the union is offering free online workshops and individualized follow-up support in partnership with Cambridge Credit Counseling.

The live informational sessions offer our members:

- A presentation from a student loan counselor to help you better understand the various student loan repayment options with a focus on Teacher Loan Cancellation and Public Student Loan Forgiveness programs.
- The opportunity to schedule a free counseling session with a certified student loan counselor.

- Free access to a student loan portal to quickly identify all of your options and provide a detailed action plan that you can then discuss with a certified student loan counselor.

Workshops will also include an update on federal student loan relief due to COVID-19. On his first day in office, President Joe Biden directed the U.S. Department of Education to extend the break on repaying federal student loans until Sept. 30.

The next sessions are:

Tuesday, March 9; 4:30–6 p.m. **Thursday, March 18; 6–7:30 p.m.**
Tuesday, April 13; 4:30–6 p.m. **Thursday, April 22; 6–7:30 p.m.**

Register online at: studentloans.nysut.org/webinars.



Certification questions? We've got your back



One of NYSUT's most valued services is the help we offer thousands of members navigating the complex New York State certification process. While the State Education Department manages all educator certifications, our experts are available to give you honest answers and help you through the process. Whether it's answering a question about requirements to move from initial to professional certification or learning how to extend your certification, we have experts who know their stuff. Please note: If a certification issue is threatening your job, contact your local union rep immediately.

For less urgent issues, visit the certification page at nysut.org/certification. You'll find fact sheets written in everyday language to explain state requirements and

address the most often-asked questions. If you still have questions, there's a form you may use to contact one of NYSUT's certification experts.

NYSUT is also offering a new series of educational webinars on specific issues, including "Initial to Professional Certification," "Time Extensions/Additional Certifications," "Special Education Certifications and Extensions," "Registration & CTLE Requirements," and "Teaching Assistant Certifications."

All of these webinars scheduled in February and March were filled at press time. To find out more about the sessions or be notified when we add new webinar dates, go to nysut.org/certificationwebinars to fill out a form for notification.

Educators' expense tax deduction includes PPE

The educators' expense tax deduction has been renewed for 2020 returns — and it now includes expenses for personal protective equipment and other COVID-19-related expenses.

Eligible educators can deduct up to \$250 of qualified expenses you paid in 2020. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses.

The recently passed Coronavirus Relief Act (CARES) offers new charitable giving tax incentives in an effort to help charitable organizations like the NYSUT Disaster Relief Fund.

And don't forget, if you itemize, you can deduct a portion of your union dues from New York State taxable income.

An eligible educator is a K-12 teacher, instructor, counselor, principal, or aide who worked at least 900

hours in a school that provides elementary or secondary education as determined by state law.

Qualified expenses include:

- books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.
- professional development courses you have taken related to the curriculum you teach or to the students you teach.
- unreimbursed expenses paid after March 12, 2020, for items used for the prevention of the spread of COVID-19, including: face masks; disinfectant; hand soap; sanitizer; disposable gloves; tape, paint or chalk to guide social distancing; physical barriers (for example, clear plexiglass); air purifiers; and other items recommended by the Centers for Disease Control and Prevention (CDC).

For further information, consult with your personal tax preparer to confirm your own situation. Learn more at irs.gov and nysaficio.org.





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¹ New York State Short-Term Disability benefits will pay 50% of your average wages (calculated over the prior eight weeks) up to a maximum of \$170 per week.

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*Payroll deduction is available in local associations that have made the necessary arrangements for this payment option.



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Getting to know ... Deborah Gottstine



PROVIDED

Deborah Gottstine is a senior stenographer at Rondout Valley High School. She was interviewed by Kim McEvoy, treasurer of the Rondout Valley Federation of Teachers & School-Related Professionals and a member of the NYSUT SRP Advisory Committee.

What is your union involvement?

A couple years after I was hired I was asked by my union, the Rondout Valley Federation of Teachers & SRPs, to be a building representative. Still wet behind the ears and extremely shy, I decided this would be a good way to learn more about the union and an opportunity to get more involved. The past several years, I have been the representative for the Clerical Unit which has afforded me the opportunity to work with our members in a more personal capacity. I have been on our negotiating team for many years making sure that our members and our contract is ratified in the best interest of our entire membership. I enjoy helping my colleagues and working with administration to resolve conflicts, offer suggestions and be involved in a whole new way.

Tell me about your job and why you love what you do.

I've worked for Rondout Valley Central School District for 36 years. I started my career as a stenographer in our guidance office, and then I transitioned to the principal's office. I love my job! I enjoy the people I work with, the students and their energy and the community we serve. There has been so much that has changed and being flexible and rolling with the times is essential to being an SRP.

How do you make a difference?

It is always my hope and intention to go to an administrator with a possible solution, not just the problem. It is important that my fellow SRPs feel supported and know that I am here for them. I have had the wonderful opportunity to be a class advisor for several graduating classes. One of the best parts is the forever friendships I have made with former students. It is exciting to share their milestones!

Any hobbies, community involvement?

When my husband was diagnosed with cancer, I received a cancer care bag which had various items to help me through the process. After I lost my husband, I became involved with continuing the grab and go bags. It's important to have them for families. Even the smallest items become worth more than words can say.

I am also the co-chairperson of Helping Hands for Kids, an organization that assists families in the Rondout Valley School District that are struggling financially with medical and various expenses. I am also actively involved in my church. I enjoy spending time with my kids, hiking, reading and visiting the many beautiful local wineries.

These locals have a winning formula

School-Related Professionals were cheered and feted at schools in pandemic-safe recognitions throughout the state to mark the 2020 NYS SRP Recognition Day held in November.

NYSUT honored local unions for creative recognition, and also sent out nearly 50,000 car magnets that proclaim "SRPs Care for their Community." The statewide union also distributed 335 celebration packets to 308 different local unions.

The Onteora Teachers Association and Half Hollow Hills TA both received first place awards, which include a 2-for-1 entry to the 2021 SRP Leadership Conference.

The Onteora TA had to forgo breakfast platters, but distributed

'COVID friendly' goodies to SRP members of the Onteora Non-Teaching Employees Union.

The union worked with a local grocery store to individually wrap bagels for SRPs; also a local baker made cookies to thank them, said Megan Frandino, OTA public relations. The OTA also posted thank yous and praise on social media and mailed all SRPs a note of thanks.

"We truly appreciate what they do and know they go above and beyond what is expected of them every single day, especially during this crazy time of COVID," Frandino said.

In Half Hollow Hills, teachers Gloria Cucinello and Andrea Kenedy took up a collection to celebrate SRPs. "They decorated entrance ways



and the main hallway. Each SRP was given a bag of pretzels with a note that said 'we would KNOT be able to do this without you,'" said Dawn Montelle, Half Hollow Hills Paraprofessionals Association. Each SRP also received a retractable ID clip and a NYSUT SRP magnet.

Honorable mention went to the Parishville-Hopkinton TA, where the

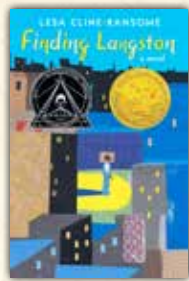
The Half Hollow Hills TA (left) and Onteora TA, are both winners of the NYSUT SRP Recognition Day contest. The local unions shared some of their celebrations on their Facebook pages.

local created small gifts in mason jar mugs for each of the SRPs in the local and in its affiliated SRP unit, the Parishville-Hopkinton Non-Teaching Employees Association.

Finding Langston

By: Lesa Cline Ransome

Recommended by: Kira Herbert, ELA/SS teacher, Croton TA



Suitable for: Grades 4–8

Why I chose this book: Historical fiction can transport readers to a time and place that they would not get to experience otherwise. In *Finding Langston*, the great migration from the south to Chicago is shared with Langston and his introduction to the historic Grover Cleveland Hall Branch of the Chicago Public Library. The book introduces the reader to this part of our country's past and to the accomplished writers, musicians and leaders who emerged during Chicago's Black Renaissance.

What I like best: The main character Langston is kind, sensitive, and he makes poetry cool. As he confronts his personal challenges he also discovers language and reading and a connection to his mother. By traveling the pages of this story, the reader is transported to a piece of our country's history that very few children learn about in school.

How teachers can use this book: Teachers can use this book as a read aloud or in book clubs. Topics include the challenges of moving, maintaining relationships across distances and the importance of libraries. Teachers could invite students to learn more about Langston Hughes, Vivian Harsh, Richard Wright, Zora Neal Hurston and Gwendolyn Brooks, who were affiliated with the lecture series in the Grover Cleveland Hall Branch.

About the author: Lesa Cline Ransome is an award-winning children's book author who has written picture books, chapter books and biographies. *Finding Langston* received the Coretta Scott King Award in 2019. Visit lesaclineransome.com.

"Check it Out" features books recommended to teachers and parents by school librarians and other educators. Have a recommendation? Send suggestions, along with your name and local union, to liza.frenette@nysut.org.

Despite pandemic, feds say tests must go on

By Sylvia Saunders
sylvia.saunders@nysut.org

Union leaders slammed the federal government's decision that states must administer standardized tests this year.

"In a year that has been anything but standard, mandating that students take standardized tests just doesn't make sense," NYSUT President Andy Pallotta said. "We need to ensure that our students who have been hit hardest during the pandemic receive the support they need. Sizing up students with inequitable and stressful exams is not the solution."

In a Feb. 22 letter, the U.S. Department of Education informed education leaders that, unlike last year, there will be no blanket waiver for standardized tests this school year. The federal government's main argument for holding the assessments is that they are necessary to understand the impact of the pandemic on student learning. The USDOE noted test results would not be used for accountability purposes to identify schools in need of improvement.

State Education Department officials said they were disappointed by

the USDOE decision and considering all possible options.

SED spokeswoman Emily DeSantis said the Board of Regents will consider a series of actions at its March 15 meeting, to change existing requirements so that Regents exams would not be required for graduation.

In addition, the board is expected to cancel all high school Regents exams not required by the federal government — meaning all will be canceled except the English Language Arts exam; one math exam and one science exam.

The state's ELA and math assessments for grades 3–8, which are slated to begin in April, are all required under federal law to receive aid. USDOE also requires science assessments in grades 4 and 8. Last year, after COVID-19 abruptly shuttered school buildings in March, the federal government waived all standardized testing mandates.

As schools continue coping with the educational, health and safety challenges posed by the pandemic, NYSUT has been out front calling for standardized tests to be canceled this school year. Thousands of educators and parents submitted comments to SED in favor of canceling the tests. In

the state's application for a waiver, SED Commissioner Betty Rosa said New York's state assessments "cannot be safely, equitably and fairly administered ... given how severely the pandemic has impacted the delivery of instruction to students and adversely affected their social and emotional well-being."

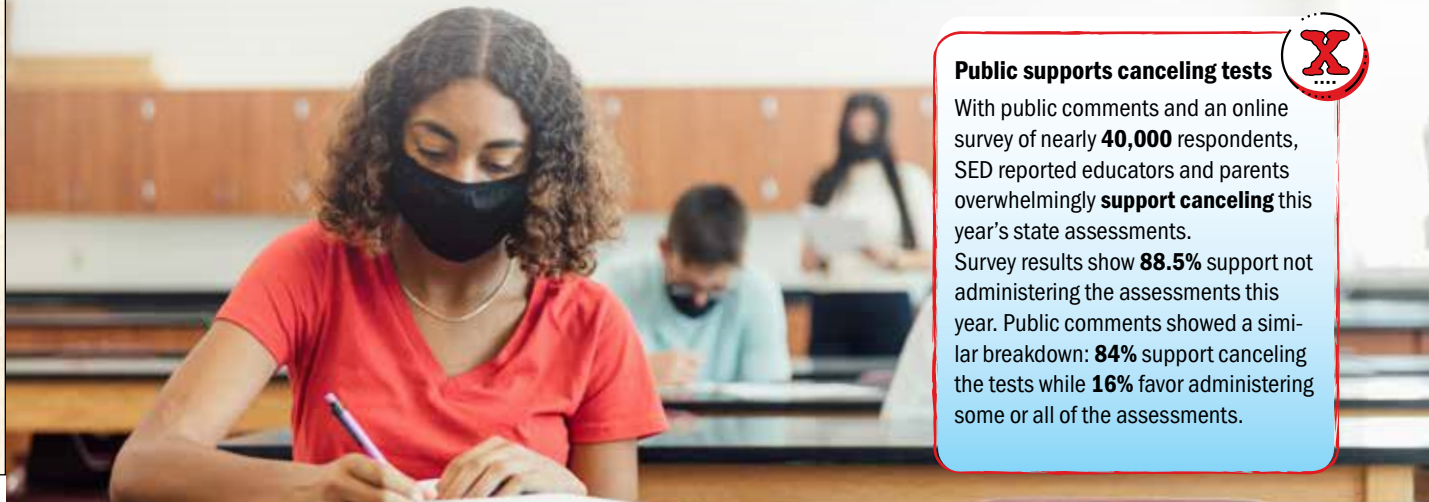
NYSUT Executive Vice President Jolene DiBrango questioned the fairness and value of the state exams — especially when schools have been offering such a wide variety of in-person, hybrid and remote instruction.

"We have grave concerns that standardized tests at any level can be administered in any sort of equitable way," DiBrango said. "Students deserve better. Regardless of what flexibility the federal government provides, no student should be forced to come to school in person just to take a test."

DiBrango said the tests will take up precious instructional time, unfairly subject students to even more stress and ultimately yield unreliable results. "Instead of standardized tests, we should be relying on authentic assessments developed by teachers locally," DiBrango said.

Public supports canceling tests

With public comments and an online survey of nearly **40,000** respondents, SED reported educators and parents overwhelmingly **support canceling** this year's state assessments. Survey results show **88.5%** support not administering the assessments this year. Public comments showed a similar breakdown: **84%** support canceling the tests while **16%** favor administering some or all of the assessments.



Educators provide support for student-led tutoring program

By Kara Smith
kara.smith@nysut.org

Educators know that sometimes the best way to help a student isn't by taking the lead. It's by providing support and a guiding hand when needed. That's why when former student Flora Chen approached Williamsville North High School Spanish teacher Sandy Rosa at the start of the year about advising a new virtual tutoring club she wanted to start, Rosa was happy to help.

"I had Flora as a student for two years, and she's amazing," said Rosa. Along with a group of friends, Chen last spring formed More to Learn WNY, a free online tutoring service for kindergarten through eighth-grade students in their Western New York community. The service provides

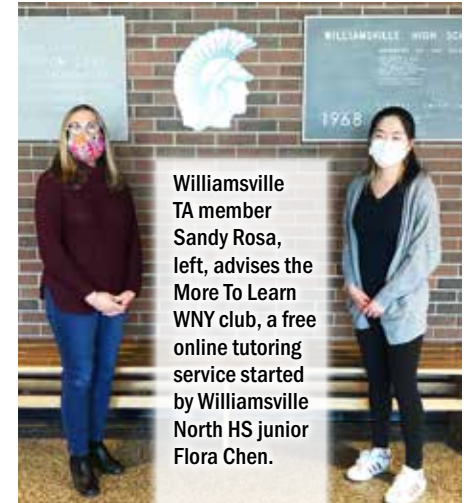
weekly 45-minute Zoom tutoring sessions in English, math, French and Spanish. To ensure the service continues after the founding group graduates high school next year, Chen and her fellow tutors thought it would be best to formalize it as an after-school club.

Rosa acts as a sounding board, attending weekly Google Meets and Zoom meetings with club members, and offering tutoring advice. "They love coming up with new activities, making Google Slides and playing educational games with the kids to reinforce lessons," said the Williamsville Teachers Association member, noting that beyond the academic help, the program is a morale booster for the younger students.

"And tutoring is expensive — parents really appreciate what these kids are doing," said Rosa.

A January *Buffalo News* article about the group caught the eye of Susan Allen, an adjunct information technology professor and a member of the United University Professions chapter at the University of Buffalo. It spurred an idea. Her graduate students — all pre-certification school librarians — create virtual classroom resources as a course assignment. Why not have them compile pedagogically sound activities for the tutoring group?

Under Allen's guidance, her 35-member class will develop resource websites focused on math or English language arts and target different student age groups. Allen noted that past students have created virtual activities like choose-your-own adventures and escape rooms.



Williamsville TA member Sandy Rosa, left, advises the More To Learn WNY club, a free online tutoring service started by Williamsville North HS junior Flora Chen.

PROVIDED

"It's a win-win. It gives the high school students fresh tutoring materials and provides a very authentic assignment for my graduate students," said Allen. She expects to have materials for the tutors in April.

To learn about More To Learn WNY, visit moretolearnwny.org.

Union sparks local efforts to address teacher shortage

By Sylvia Saunders
sylvia.saunders@nysut.org

NYSUT's Take a Look at Teaching initiative is co-hosting Long Island and Rochester virtual events in March to explore solutions to the teacher shortage and encourage more students to think about a career in education.

In partnership with SUNY and United University Professions, the Long Island Educator Pipeline Conference on March 10 will bring together P-12 educators, community colleges, Old Westbury and Stony Brook education departments, community partners and State Education

Department representatives to share ideas on how to address the teacher shortage and educator diversity challenges facing our schools. The online conference will include informational sessions and small-group sessions to connect with partners from around the region and state.

Conference attendees will learn from successful initiatives that strengthen and expand the educator pipeline, including substitute teacher fellow programs, K-12 "Grow Your Own" initiatives, creative student teaching models and community partnership opportunities.

NYSUT is also co-hosting a Rochester area event, Careers in Education, along with members of

the SUNY Brockport UUP chapter. The March 17 event invites Rochester area students interested in pursuing a career in education to participate in a series of presentations, workshops and a virtual college fair. The union's participation is funded through a National Education Association Grow Your Own planning grant. For more info about either event, email takealookatteaching@nysut.org.

To support local Grow Your Own activities, the TALAT website includes new resources to support educator pipeline clubs for middle and high school students. You'll find information on how to start an extracurricular career club, plus suggested activities to help students learn more about

themselves and a career in education. Studies show that giving students hands-on opportunities such as tutoring can give them a better idea of whether teaching would be a good fit for them. A TALAT Club can also host guest speakers, informational events and schoolwide activities.

TALAT's Educator Career Pathway Framework suggests a series of activities and experiences that stretch across the three stages of career development: awareness, exploration and immersion. The activities include career interest inventories, job shadowing, tutoring and mentoring programs. For more information, go to takealookatteaching.org.



A year of sacrifice brings a glimmer of hope

As the pandemic took hold, school buildings across the state were forced to shut their doors by Wednesday, March 18, 2020. It's been quite a year.

Educators have faced countless conundrums: how to teach chorus when it's not safe to sing; how to keep students reading when the library is closed. They've had to navigate conducting classes online without home internet access.

These concerns were not limited to the pre-K-12 classroom. NYSUT members on college campuses across the state continue to grapple with similar concerns.

There are, however, glimmers of hope.

Educators have established new routines for pandemic teaching; and improvements on the vaccine front signal a path to a safer return to in-person schooling. NYSUT's legislative department and scores of volunteer political advocates are demanding the resources we need, P-20, to get through the pandemic and plan for the years ahead.

"NYSUT members have done so much with so little," said NYSUT President Andy Pallotta. "We want them to know that we see them, we hear them and we are going to continue to fight for them."

Below, and throughout this issue of *NYSUT United*, we share stories highlighting members' work and the strides made to emerge stronger, more united and prepared to face the challenges ahead.

'Music is a universal language'

Music teacher Dalisa Soto-Peruzzi's Amsterdam choir students haven't performed together in-person since last March. Within two weeks of the pandemic shutdown, she began offering live instruction through Google Meet.

"It feels like my first year," said Soto-Peruzzi, a member of the Amsterdam Teachers Association.

There has been much to learn. To avoid feedback from all the computers during class, the students sing — but their microphones are muted. Instead, Soto-Peruzzi has her 300 students record themselves, and send the recording to her.

With the help of the district's four music teachers, the audio files are combined into concerts the students would have normally performed in-person: such as the eighth-grade commencement, or caroling for seniors at the holidays.

"We took this year as an opportunity to grow," said Soto-Peruzzi, pictured at left. In addition to being a music educator, she is a performer and believes music is healing. "Music is a universal language," she said. "It's powerful."

Fourth-grade teacher delivers books and smiles to students

Scholastic books are a rite of passage for many American students. Kerry-Ann Reeves, pictured at right, a fourth-grade teacher in New Rochelle, was determined to keep that excitement going for her students.

"Before COVID-19, I held classroom book raffles a few times a year," said Reeves. Since many of her students are remote learners this year, she came up with a unique way to keep her classroom book giveaways going — hand delivering free books to her students' homes every few months.

The students treat book delivery days like Christmas morning, said Reeves who delivers three to five books to each of her 18 students. Book drops take place on Wednesdays, after her morning Zoom sessions, and take about five to six hours.

Reeves considers the deliveries an important way to stay connected with her students and keep them interested in reading. "I've had parents say they've never seen their kids so excited to read before, and that makes it so worthwhile," she said.



Beating the remote teaching and learning blues

At LaGuardia Community College in Long Island City, as in schools and colleges all over the state, the transition to remote learning created anxiety for students and educators.

“It was ‘learn as you go’ mode for a few weeks,” remembers math professor Reem Jaafar, a member of the Professional Staff Congress. Recording live lectures for students to access at home helped. But, even in normal times, “mathematics anxiety is real.”

Jaafar and her colleagues succeeded in creating a new learning environment, but she soon found students’ concerns were not all about schoolwork.

“Unfortunately, some were coping with the loss of wages — others were coping with the loss of family members,” she said. “Wellness check-ins became an integral part of my pedagogy.”

Jaafar, pictured at left, said it is key for the college to continue to provide students with remote-learning devices and to allow manageable class sizes. Currently, all of her courses are at capacity, at numbers similar to face-to-face courses before the transition to remote.

“The class-size cap should remain intact to keep our momentum in retaining students,” she said. “It takes more than teaching to keep our students engaged and motivated.”

Internet access poses problems for students, educators

No question, the state’s shift to remote learning during the pandemic underscored a serious lack of internet access for both students and staff. An SED Digital Equity survey found more than 165,000 students and 3,000 teachers do not have sufficient internet access for teaching and learning from home.

In a clever solution in the Catskills, students and staff at Sullivan BOCES partnered with a local bus company and a non-profit group to convert a school bus into a mobile classroom, using a \$7,000 grant from Assemblywoman Aileen Gunther. The WiFi on Wheels bus, pictured at right, provides high-speed internet access for up to six students at a time throughout the rural county.



Fiona the cat helps kids with their feelings

If you told Brockport school counselor Peter Kramer a year ago that he’d be hosting “talk shows” with his cat Fiona, he never would have believed you. But after schools suddenly shifted to fully remote learning, the Brockport TA member knew he had to find a different way to reach his elementary students.

That’s when he turned to the cat he adopted when the pandemic began, to help out with a series of videos exploring social-emotional topics. She’s a perfect sidekick as Kramer explains SEL issues like how to control your feelings or the importance of perseverance.

Kramer has also expanded his reach by creating a virtual counseling world that includes a calm room, a library and a mailbox for family communication.

He noted a number of parents have voiced increasing concerns about their children’s social-emotional well-being. “There’s a lot more frustration, anxiety and anger,” he said. He’s had similar conversations with colleagues, which has helped him create timely lessons that tie directly with classroom activities.

Once schools return to normal scheduling, Kramer expects he will continue his online presence. “It’s actually a positive thing that’s come out of this pandemic.”



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Share your stories

We want to hear from you. Read more about the members featured here and share your own story of Teaching in a Pandemic at nysut.org/sharesuccess.





Syracuse retiree was district's first Black teacher

Marjorie Carter's 90-plus years are full of firsts and onlys. The Syracuse Teachers Association retiree was SUNY Cortland's only African American student for the first few years she attended, in the late 1940s. She was the Syracuse City School District's first Black teacher. And, from 1973-76, she served as the STA's first and, to this day only, Black president.

To outsiders, her experiences are unique; but to Carter, they're simply her life. "Everything I've done has been the result of my saying to myself, 'OK, I'll try it and then I just kept on going,'" said Carter, a former New York State Teachers Association Board member. NYSTA merged with the United Teachers of New York in 1973 to form NYSUT.

She began her career teaching first grade. She remembers the first time she had a Black student in her class, three or four years after she joined the district. "I was surprised since I was teaching in a predominately white neighborhood," she said.

With an increasingly diverse student body, SCSD administrators sought to further diversify the faculty. Carter and the district's personnel director traveled to the South years later to recruit Black teachers.

Carter spent her later career teaching teachers. STA retiree William H. Scott, current STA President William J. Scott's father, remembers working with Carter. "We were three white men from rural and suburban areas, and she helped us learn how to better relate and engage with our students," said the elder Scott.

Carter retired in 1990 after 40 years with the district, and remains active in several community organizations. To read more about Carter, visit nysut.org.

Western NY retirees honor in-service members



By Kara Smith
kara.smith@nysut.org

Recognizing and supporting the work of in-service teachers is a major focus for most NYSUT retiree councils. So when a coalition of Western New York retiree leaders saw the extra responsibilities in-service educators and staffers shouldered in the wake of the pandemic, they wanted to let them know they appreciated their hard work and were there for them.

"At first we wanted to send them coffee cards, but with more than 700 in-service members we couldn't afford it," said Kathy Brown, RC 1 president. Brown, along with leaders from RCs 2, 3 and 44, formed a committee to brainstorm ideas for honoring in-service teachers. They settled on the idea of placing "thank you" billboards along the three busiest roadways in Western New York. RC 2 is led by Eva Mroczka, RC 3 by Veronica Cavan and RC 44 is led by Sara Rodland.

"We reached out to Lamar advertising and they were very supportive,

they gave us almost half off on the project," said Brown. The three digital billboards featured colorful graphics, the words "NYSUT Retirees Support Our Educators and Stand in Solidarity With You" and the newly designed "Union for Life" NYSUT Retirees logo. The ads ran the week of Dec. 28 through Jan. 3 in hopes that in-service educators and staffers would see them during the holiday break.

"We want the public to understand how essential educators are to the well-being of our community," said Brown noting that between teaching in-person and working with remote learners, educators pull double duty, a situation unlikely to change any-time soon. All this, Brown continued, while facing a daily infection risk. "It's like 9/11 every day for them, an experience I only had to live through once."

The effort attracted the attention of the local Spectrum television news station, which interviewed Brown and ran a piece about the initiative the day before the billboards went up.

"In-service educators need to know that retirees are willing and ready to help out if and when they need us," said Brown.

DID YOU KNOW?

NYSUT Retiree Services consultants are resources for retired members, retiree councils and in-service locals on NYSUT retiree matters.

Tracy Beatty, RC 1, 2, 3, 44
716-634-7132

Louise Ortman, RC 4, 46
716-664-7425

Peter Randazzo, RC 5, 6
585-454-5550

Anne Marie Voutsinas, RC 7, 8
315-431-4040

Ruth Shippee, RC 9, 10
518-783-7977

Mark Padgett, RC 11, 45
607-786-5742

Jennifer Shaad-Derby, RC 12, 13
518-783-7977

Ellen Pincus, RC 14, 15-16
914-592-4411

Claire Zatorski, RC 17, 18, 19
516-496-2035

Joan Perrini, RC 20, 21, 22, 23
631-273-8822

Judy D. Kalb, RC 43
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Pandemic spurs health, safety activism

By Liza Frenette

liza.frenette@nysut.org

There is no time like the present: COVID-19 has ramped up the need for local unions to push their involvement with school health and safety committees.

"COVID is going to be our link to everyone," said Eric Ramirez, who heads the NYSUT statewide Health and Safety Advisory Committee. "If anybody did not have a health and safety committee before, they will realize its importance now." Ramirez comes to the post with on-the-ground experience as the health and safety officer of the United College Employees union of the Fashion Institute of Technology, where he works as a professor.

Students and faculty need to be protected from COVID-19, and health and safety committees — mandated by law for each public school district in New York — need to have more

breadth and depth in order to make that happen, he said. Investigating heating and ventilation systems in schools is essential.

The work of NYSUT's Health and Safety Advisory Committee should include advocating lawmakers on both sides of the aisle to put protections in place, and making lawmakers aware of the issues educators face.

"Sometimes it takes tragedy to bring issues to the forefront," Ramirez said, noting that six faculty members at FIT have died from COVID-19.

"This crisis has shown us how important it is to have the basics in place," said Veronica Foley, NYSUT staff health and safety specialist. "We're really at the beginning of a campaign to organize around health and safety committees."

Once the rollout is complete, NYSUT staffers will provide training to interested health and safety activists in each local union on how to document problems, speak about issues,

and then approach the district health and safety committee.

Training will include education in Occupational Safety and Health Administration standards, as well as education and strategies on how to get districts in compliance. This year's virtual **NYSUT Health and Safety Conference**, scheduled for **May 21-23**, will include numerous sessions on what Foley dubbed "Health and Safety 101."

Workshops include how to: establish a health and safety committee; enforce regulations and ensure best practices; conduct a survey; work with management; and organize around health and safety issues. Sessions will address making sure staff knows where the personal protective equipment is kept, and finding out who keeps it stock-piled; ensuring that custodians are equipped with goggles, gloves and, if needed, respirators, which need to be fit tested.



"We'll be looking at how to force issues at the committee table," Foley said. Employers are obligated to provide a workplace free of hazards.

UCE's health and safety activism is bearing fruit.

Ramirez said some of the union's successes include making sure Material Safety Data Sheet protocols are followed at their campus; and involvement in setting up emergency responses for active shooters. When the pandemic arrived a year ago, UCE's health and safety activists helped establish rules for protection, masks, hand washing and distancing.

Managing stress and anxiety

NYSUT's Social Services continues to provide webinars and field calls from members looking for help with challenges from the year-long pandemic.

"A lot more people are reaching out with mental health concerns. In some ways, it's destigmatized therapy," said Ani Shahinian, NYSUT social services specialist. "It just helps to talk to someone, especially now. Most people recognize that they can't get through this alone."

NYSUT is presenting programs for managing stress and anxiety during uncertain times; most recently in webinars to Suffolk BOCES educators and to groups of NYSUT retirees.

Webinars have been set up for local union presidents; School-Related Professionals; teachers; and school health professionals responding to anxiety and stress concerns from students, staff and teachers faced with a plethora of changes.

"They are having to stay on top of so many things at one time," said Shahinian. "They are juggling care for staff/students as well as their own families."

NYSUT also set up an online coping resource "Survival tips," at <http://nysut.cc/survivalguide>. Shahinian

said the professionals at Employee Assistance Programs note that the trauma of this time will linger.

Food insecurity, addiction, loss of social interaction, and loss of time with family not in the same household are some of the painful fallouts from the

pandemic.

As the work environment has radically changed, there is also an overload of screen time, she said, including teaching, group planning, lesson plans and staff meetings.

"Many people are saying they are on screen for 12 hours a day." Shahinian encourages educators to set boundaries about when to respond.

People are still facing other life problems in addition to the pandemic, including eldercare, disability and longtime mental health conditions. Self care is paramount, as is reaching out for help. To reach NYSUT's Social Services department, visit nysut.org/socialservices or call 518-213-6000.



Reopening safely

... Continued from page 5

County Executive George Latimer and the county health department were great partners, Pallotta said.

"Elsewhere, we're working with the state on how to connect local unions that want to play a role with their local departments of health to ramp up efforts to get shots in arms."

Another 300 teachers from nine school districts and one BOCES school were vaccinated recently at a central site in Saratoga, and their own school nurses administered the shots.

Each of the school nurses administering the vaccines were given a four-hour training by the Saratoga County Department of Health.

Galway school nurse Sue Horne



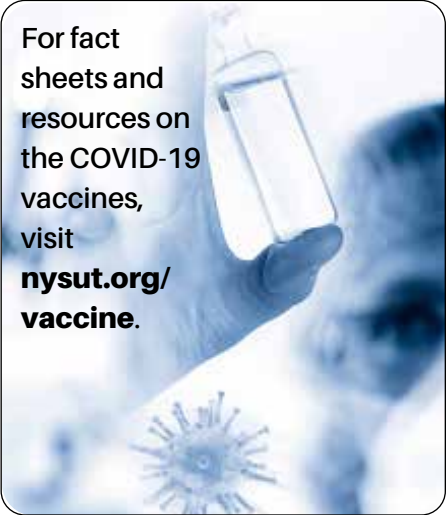
ANDREW WATSON

said people who received the vaccine in the first round approached her in school on the next work day, telling her they were grateful to see a familiar face administering the dose into their arm.

"This is a comfort," she said.

Bruce Hoffman, president of the Saratoga Adirondack BOCES Educators Association, agreed. "For us to be able to get back to some kind of normalcy is everything."

From left, Saratoga Adirondack BOCES Educators Association President Bruce Hoffmann; SABEA retiree and NYSUT Board member Sandie Carner-Shafran; and James Dexter, Washington-Saratoga-Warren-Hamilton-Essex BOCES district superintendent.



For fact sheets and resources on the COVID-19 vaccines, visit nysut.org/vaccine.

— Liza Frenette and Kara Smith contributed to this article.

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2021 Summary Plan Description - March 2021

TRUSTEES	Loretta Donlon	Kevin Peterman
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Dear Participant:

The NYSUT Member Benefits Trust (the "Plan" or "MBT") is pleased to provide you with this Summary Plan Description (SPD) of benefits, an overview of NYSUT Member Benefits Trust-endorsed Programs. The Member Benefits Trust was established to provide Participants and their Dependents with access to Benefit Programs endorsed by the Member Benefits Trust. The NYSUT Member Benefits Trust does not claim that each Member Benefits Trust-endorsed Benefit Program is the lowest-cost product, but Member Benefits Trustees, Directors, staff, consultants and advisors work to obtain and maintain quality programs at competitive prices. Participants are also encouraged to shop and compare before utilizing any Member Benefits-endorsed Benefit Programs.

Although some NYSUT Member Benefits Trust-endorsed Programs may provide legal or financial advice, Member Benefits itself does not offer investment, legal or tax advice. Participants are urged to consult their own investment, financial, tax and legal advisers to help them with an evaluation of the Benefit Programs.

The Benefit Programs described herein are provided by Benefit Providers. This SPD is not a contract, does not guarantee benefits and is not to be considered a substitute for the Official Documents maintained by the Benefit Providers. If a discrepancy arises between this SPD and the Official Documents, the Official Documents will govern.

We have made every effort to ensure this information is as updated and transparent as possible. If you would like to receive additional information about any NYSUT Member Benefits-endorsed programs or services, please call **800-626-8101** or visit memberbenefits.nysut.org. Please note that this document is updated every five years and will be next updated in 2026. Any changes to the herein will be declared on an annual basis in a Summary of Material Modifications, which is published in March/April each year if necessary.

Sincerely,
BOARD OF TRUSTEES OF
NYSUT MEMBER BENEFITS TRUST

PLAN ADMINISTRATOR
Jeffrey S. Hartnett

ATTORNEY
Meyer, Suozzi, English & Klein, P.C.
1350 Broadway, Suite 1420
P.O. Box 822
New York, NY 10018

IMPORTANT NOTICES

Claims Procedures

Procedures for any group health or disability claims must be provided to you automatically and without charge. Such procedures are included in the applicable Benefit Program Official Documents. Briefly, claims procedure information includes the following:

1. Procedures for obtaining pre-authorizations, approvals or utilization review decisions in the case of group health plan services or benefits;
2. Procedures for filing claim forms, providing notifications of benefit determinations and reviewing determinations of any plan; and
3. Applicable time-limits and remedies available under a Plan for the redress of claims, which are

denied in whole or in part.

Any questions regarding claims procedures should be directed towards the Claims Administrator of the applicable Benefit Programs.

Deadline for submitting claims for Benefits

In order to receive the Benefits that you are entitled to, you must submit a claim for such Benefits to the relevant Benefit Provider before the deadline for filing such claims. The deadlines for submitting claims for different types of Benefits vary. Therefore, you should review the relevant Official Document in order to determine the applicable deadline. If you have any questions regarding a deadline, please contact the relevant Benefit Provider.

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Bethesda, MD 20817

CONSULTANT
The Segal Company
333 West 34th Street
New York, NY 10001-2402

Termination or Amendment of the Plan

The Plan Sponsor has the right to modify or amend the Plan, in whole or in part, to change or discontinue any of the Benefit Programs, or to terminate the Plan at any time.

Named Fiduciaries

The named fiduciary for each of the Benefit Programs is listed in the description of each Benefit Program below. A plan fiduciary is a person or entity: (1) that is authorized by the plan to exercise discretionary authority or discretionary control respecting management of the plan or disposition of plan assets; (2) who has any authority or responsibility with respect to any monies or other properties of the plan; or (3) who has any discretionary authority or discretionary responsibility in the administration of the plan. A Named Fiduciary with regard to a plan benefit is a plan fiduciary with authority to make benefit determinations (claims decisions and/or decisions on claims appeals).

No Guarantee of Income Tax Consequences

Neither the Board of Trustees nor the Benefit Fund Trust Office makes any commitment or guarantee that any amounts paid to, or for the benefit of, a Participant under this Plan will be excludable from the Participant's gross income for Federal or State income tax purposes, or that any other Federal or State tax treatment will apply to or be available to any Participant.

Special Enrollment Rights

If you acquire a new Dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your Dependents in certain Benefit Programs outside of the usual open-enrollment timeframes, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption. You should review the Official Documents for detailed information regarding any special enrollment or open enrollment rights that may apply to you. These rights may also be available if you lose coverage under another group health plan or program.

**** Special Temporary COVID-19 Related Plan**

Provision - Effective March 1, 2020, through 60 days following the announced end of the COVID-19 National Emergency (or such later date as may be provided in applicable government guidance), referred to as the "outbreak period," the 30-day time-frame for requesting special enrollment in certain Benefit Programs will be suspended until after the end of the outbreak period. This means that you will have until 30 days following the end of the outbreak period in which to request special enrollment for any new Dependent in these Benefit Programs.

Omnibus Budget Reconciliation Act of 1993 (OBRA)

OBRA 1993 requires that an eligible dependent child for purposes of medical coverage will include a child who is adopted or placed for adoption prior to age 18 and a child for whom the participant or covered dependent spouse is required to provide coverage due to a Qualified Medical Child Support Order (QMCSO), which is determined by the Plan Administrator to be a QMCSO. A QMCSO will also include a judgment, decree or order issued by a court of competent jurisdiction or through an administrative process established under state law and having the force and effect of law under state law and which satisfies the QMCSO requirements of ERISA. If a QMCSO is received, the Member Benefits Trust and

applicable Benefit Providers will comply with it to the extent required by law.

Notices

You should send notices to Benefit Providers to their addresses, as specified in their brochures. You must provide notice to the applicable Benefit Provider in the event that you are divorced or legally separated, your domestic partner fails to qualify as a domestic partner, or if your dependent ceases to meet the eligibility requirements for being covered as a dependent under the applicable Benefit Program.

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ARTICLE 1: DEFINITIONS

For the purposes of this Plan, the terms below are defined. However, in the event of a conflict between the definition specified in this document and the definition stated in an Official Document issued by the Benefit Provider, the definition used in the Official Document will govern. Thus, you should be aware of the definitions used in the Official Documents you receive.

Section 1.01 Associate Member

The term "Associate Member" refers to an individual

who is currently covered by one or more NYSUT Member Benefits Trust-endorsed Programs and wishes to continue participation in such Program(s), but has no other means of maintaining NYSUT membership. This category is called Associate Member – Continuing NYSUT Member Benefits Coverage, but is referred to as the shortened “Associate Member” throughout this Summary Plan Description.

Section 1.02 Beneficiary

A “Beneficiary” is a person designated by a Participant under the terms and conditions of a Benefit Program endorsed by this Plan.

Section 1.03 Benefit Fund

A “Benefit Fund” is a collectively-bargained Program designed to provide a plan of benefits to members of the bargaining unit and others as agreed.

Section 1.04 Benefits

“Benefits” are payments or services that you may be entitled to under a Benefit Program endorsed by this Plan.

Section 1.05 Child or Children

The terms “Child” and “Children” refer to natural children, stepchildren, lawfully adopted children and foster children, as determined by the Benefit Provider.

Section 1.06 Dependent

A “Dependent” is a legal spouse, domestic partner, or Child or such other individual eligible for Benefits as determined under the rules and requirements of a Benefit Program.

Section 1.07 Local Association

A “Local Association” is a group of Members who hold collective bargaining rights for classroom teachers, school-related personnel, private school employees, higher education faculty and professional staffs, and health care professionals or other non-supervisory employees at the school district or institutional level recognized by the NYSUT Board of Directors.

Section 1.08 Member

A “Member” is an individual represented by NYSUT or a local affiliate thereof, or who has otherwise satisfied NYSUT Membership requirements.

Section 1.09 Official Document(s)

“Official Documents” are the Master Insurance Policies, your Individual Insurance Policy, and other policies, certificates, contracts or similar documents issued to you by the Benefit Providers that set forth the terms and conditions of the respective Benefit Programs.

Section 1.10 Participant

You are a “Participant” in this Plan if you are an in-service or retiree Member of New York State United Teachers (NYSUT), or you are a Service Fee Payer or Associate Member. You are also considered a “Participant” if your Employer, Local Association or Benefit Fund has purchased or provides a Group Benefit Program and has included you as an individual eligible for coverage under that Group Benefit Program.

Section 1.11 Service Fee Payer

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 receives 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.

Section 1.12 Union

The “Union” is the New York State United Teachers.

ARTICLE 2: GENERAL

Section 2.01 About this Plan

The name of this Plan is the New York State United Teachers Member Benefits Trust – referred to in this document as the “Member Benefits Trust.” The Member Benefits Trust is sponsored by the Union. The purpose of this Plan is to provide Participants and their Dependents with access to Benefit Programs endorsed by the Member Benefits Trust. Benefit Programs are provided by independent Benefit Providers who are solely responsible for the Program Contracts; eligibility determinations; coverage and exclusions; and for paying claims and resolving any disputes about Benefits.

The Member Benefits Trust is a tax-exempt, not-for-profit, Trust Fund established and maintained for the exclusive benefit of the Participants of the Trust and their Dependents. No Union dues monies are received from NYSUT to support the Member Benefits Trust’s operation.

The Member Benefits Trust has endorsement arrangements with the Benefit Providers. All such payments are used solely to defray the costs of administering the Benefit Programs of the Member Benefits Trust, including compensation, rent, office expenses, and the cost of retaining consultants, auditors and attorneys to advise the Trustees and the Trust’s staff.

Where appropriate, Member Benefits Trust’s revenue is also used to enhance the Benefit Programs for Participants. No monies are paid to NYSUT except reimbursement for use of facilities and for services and personnel provided by NYSUT to, and at the request of, the Member Benefits Trust (the reasonableness of which amounts is certified annually to the Trustees by Member Benefits Trust’s independent auditors).

Section 2.02 About this Document

This SPD provides an overview of all Member Benefits Trust-endorsed Programs. This Description is a brief summary of the provisions of the Member Benefits Trust-endorsed Benefit Programs. Official Documents provided to you by the respective Benefit Provider(s) set forth the details of all Benefits and provisions of the Benefit Programs.

This SPD is not to be considered a substitute for the Official Documents. If a discrepancy arises between this SPD and the Official Documents, the Official Documents will govern.

Section 2.03 Plan Trustees

The names and titles of the Plan’s Trustees are listed on the front page of this SPD. For all Plan Trustees, their business address is NYSUT Member Benefits, 800 Troy-Schenectady Road, Latham, NY 12110.

Section 2.04 Plan Administrator and Service of Legal Process

While the Board of Trustees is the Plan Administrator for purposes of ERISA, the Board has designated Jeffrey S. Hartnett as the Plan Administrator responsible for carrying out the Trustees’ decisions and for overseeing the daily operation of the Plan and the Fund Office. If you have any questions about the Plan, you may contact the Fund Office as follows:

By writing:
NYSUT Member Benefits Trust
800 Troy-Schenectady Road
Latham, NY 12110

Or by calling: 518-213-6000 or 800-626-8101

The Trustees have designated the Plan Administrator as agent for service of legal process at the above

address.

Service of legal process upon Jeffrey S. Hartnett will be deemed to be service upon the Trustees in their capacity as Trustees. However, service of legal process may also be made upon any Trustee.

Section 2.05 Plan Year

The Plan Year begins on September 1 and ends on August 31.

Section 2.06 How Benefits Are Provided

This Plan has entered into agreements with the Benefit Providers and certain Third-Party Administrators, herein referred to as Benefit Providers, to provide the Benefit Programs described below.

The Benefit Providers, Third-Party Administrators and Benefit Programs are:

- Aon Voluntary Benefits & Enrollment Solutions administers the WrapPlan® II Universal Life Insurance Plan and grandfathered WrapPlan® Term Life Coordination Program. The mailing address for Aon Voluntary Benefits and Enrollment Solutions is 605 Crescent Executive Court, Suite 400, Lake Mary, FL 32746.

- Chubb Group Insurance Companies provides the Accidental Death & Dismemberment Insurance Plan. The mailing address for Chubb is 202B Hall’s Mill Road, P.O. Box 1650, Whitehouse Station, NJ 08889.

- Davis Vision provides the Vision, Group Vision Care and Group Voluntary Vision Care Plans. The mailing address for Davis Vision is 700 Troy-Schenectady Road, Suite 301, Latham, NY 12110.

- Delta Dental of New York provides the Group Dental Plan. The mailing address for Delta Dental is One Delta Drive, Mechanicsburg, PA 17055.

- First Unum Life Insurance Company provides the Group Term Life Insurance, Group Disability Insurance, Group Voluntary Disability Insurance and grandfathered Group Long-Term Care Plans. The mailing address for First Unum is 1225 Franklin Avenue, Suite 250, Garden City, NY 11530.

- Health Advocate provides the Group Health Advocate benefit. The mailing address for Health Advocate is 3043 Walton Road, Plymouth Meeting, PA 19462.

- Mercer Consumer administers the Disability Insurance Plan, Term Life Insurance Plan, Level Term Life Insurance Plan and grandfathered Senior Term Life Insurance Plan. The mailing address for Mercer Consumer is P.O. Box 9186, Des Moines, IA 50306.

- MetLife Auto & Home provides the Personal Property and Liability Insurance Plan. The mailing address for MetLife Auto & Home is P.O. Box 671, Warwick, RI 02887.

- Metropolitan Life Insurance Company provides the Dental Plan. The mailing address for MetLife is P.O. Box 14588, Lexington, KY 40512.

- Metropolitan Life Insurance Company provides the Disability Insurance Plan, Term Life Insurance Plan, Level Term Life Insurance Plan and grandfathered Senior Term Life Insurance Plan. The mailing address for MetLife is 200 Park Avenue, New York, NY 10166.

- Metropolitan Life Insurance Company provides the grandfathered Long-Term Care Insurance Plan. The mailing address for MetLife is P.O. Box 14634, Lexington, KY 40512.

- The National Legal Office of Feldman, Kramer & Monaco, P.C. provides the Legal Service Plan, Group Access Legal Service Plan and Group Prepaid Legal Service Plan. The mailing address for Feldman, Kramer & Monaco is 330 Vanderbilt Motor Parkway,

Hauppauge, NY 11788.

- New York Long-Term Care Brokers provides the Long-Term Care Insurance Program. The mailing address for NYLTCB is 11 Executive Park Drive, Clifton Park, NY 12065.

- P & A Administrative Services, Inc. administers the Dental Plan and is one of the administrators of the Flexible Benefits Plans and Health Reimbursement Arrangements. The mailing address for P & A is 17 Court Street, Suite 500, Buffalo, NY 14202.

- The Preferred Group Plans, Inc. is one of the administrators of the Flexible Benefits Plans and Health Reimbursement Arrangements. The mailing address for The Preferred Group Plans is P.O. Box 15136, Albany, NY 12212.

- Transamerica Financial Life Insurance Company provides the WrapPlan® II Universal Life Insurance Plan and grandfathered WrapPlan® Term Life Coordination Program. The mailing address for Transamerica is 440 Mamaroneck Avenue, Harrison, NY 10528.

Section 2.07 What is the financial arrangement between the NYSUT Member Benefits Trust and the Benefit Providers?

The Member Benefits Trust has endorsement arrangements with the Benefit Providers. The details of each endorsement arrangement are included in this SPD. All payments to Member Benefits pursuant to such arrangements are used solely to defray the costs of administering its various endorsed Programs and, where appropriate, to enhance them for Participants.

For the following Benefit Programs, the Insurer pools (or, in the case of the Group Vision Care and Group Voluntary Vision Care Plans, insured group vision plans pool) the premiums of Member Benefits Participants who are insured for the purposes of determining premium rates and accounting – Term Life Insurance Plan, grandfathered Senior Term Life Insurance Plan, Disability Insurance Plan, grandfathered Long-Term Care Insurance Plan, Group Term Life Insurance Plan, Group Disability and Group Voluntary Disability Insurance Plans, Group Dental Plan, and Group Vision Care and Group Voluntary Vision Care Plans.

Coverage outside of these plans may have rates and terms that are not the same as those obtainable through Member Benefits. The Insurer or Member Benefits may hold premium reserves that may be used to offset rate increases and/or fund such other expenses related to the plan as determined appropriate by Member Benefits.

ARTICLE 3: ELIGIBILITY

Section 3.01 Voluntary Programs

Eligibility for Voluntary Benefit Programs is determined by the Benefit Providers. In most instances, participation is limited to In-Service Members, Retiree Members and Service Fee Payers. Other benefits are also available to Associate Members. Your Dependents may be eligible to apply for Benefits or be added to your coverage based upon the criteria established by the Benefit Providers. Official Documents from the Benefit Providers set forth the eligibility criteria. Refer to the Official Documents for eligibility rules.

Section 3.02 Group Programs

Eligibility for Group Programs is based on the criteria established by your Employer, Local Association or Benefit Fund. Official Documents from the Benefit Providers set forth the eligibility criteria. Your

Dependents may be eligible to apply for Benefits or be added to your coverage based upon the criteria established by your Employer, Local Association or Benefit Fund.

ARTICLE 4: GRANDFATHERED PROGRAMS

The following Programs are closed to new applicants and new Group Program purchasers: Senior Term Life Insurance Plan provided by Metropolitan Life Insurance Company and administered by Mercer Consumer; WrapPlan® Term Life Insurance Coordination Program provided by Transamerica Financial Life Insurance Company and administered by Aon Voluntary Benefits & Enrollment Solutions; Long-Term Care Insurance Plan provided by Metropolitan Life Insurance Company; and Group Long-Term Care Insurance Plan provided by First Unum Life Insurance Company.

VOLUNTARY PROGRAMS

ARTICLE 5: ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Section 5.01 What is the Accidental Death & Dismemberment Insurance Plan?

The Member Benefits Trust provides up to \$1,500 Accidental Death & Dismemberment (AD&D) Insurance that includes Travel Assistance Services provided by Europ Assistance.

Section 5.02 Who is eligible to apply for coverage under this Program?

All Members, Service Fee Payers and Associate Members are automatically provided with the coverage at no cost.

Section 5.03 Who provides the Benefits under this Program?

The Accidental Death & Dismemberment Insurance is provided by Chubb Group Insurance Companies and administered by the Member Benefits Trust. Travel Assistance Services are provided by Europ Assistance.

Section 5.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust purchases the coverage from the Provider.

ARTICLE 6: DENTAL PLAN

Section 6.01 What is the Dental Plan?

This is a dental insurance Program that pays Benefits for three categories of service: Preventive Services, Basic Restorative Services and Major Restorative Services.

Section 6.02 Who is eligible to enroll for coverage under this Program?

NYSUT Members, Service Fee Payers and Associate Members are eligible to enroll in this Program. Coverage is also available for spouses or domestic partners, and for unmarried Dependent Children through the end of the month of their 26th birthday.

Section 6.03 Who provides Benefits under this Program?

The Program is underwritten by Metropolitan Life Insurance Company and administered by the P&A Group.

Section 6.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 7: DISABILITY INSURANCE PLAN

Section 7.01 What is the Disability Insurance Plan?

The Disability Insurance Plan helps pay living expenses in the event that you are unable to work due to a covered illness or injury. The Program pays 60% of your gross monthly earnings, up to \$5,000 per month. Long-term, five-year and short-term plans are available.

Section 7.02 Who is eligible to apply for coverage under this Program?

In-Service Members of and Service Fee Payers to NYSUT who are age 65 and under and work 20 or more hours weekly are eligible to apply for disability insurance. Retiree Members and Associate Members of NYSUT are not eligible to apply. Medical information will be required for all coverage amounts. In certain circumstances, depending on the coverage amount elected, a physical examination or additional medical information will be required.

Section 7.03 Who provides the Benefits under this Program?

The Metropolitan Life Insurance Company provides the Benefits under this Program. Mercer Consumer administers this Program.

Section 7.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 8: LEGAL SERVICE PLAN

Section 8.01 What is the Legal Service Plan?

The Legal Service Plan provides access to attorneys who will answer legal questions, write letters and review documents concerning personal legal matters. Guaranteed maximum fees for specific legal matters; two, free, hour-long office consultations; and discounted rates for legal representation are included. The Legal Service Plan also includes a Simple Will, Health Care Proxy, Living Will and Power of Attorney.

Section 8.02 Who is eligible to enroll in this Program?

NYSUT Members, Service Fee Payers and Associate Members are eligible to enroll in the Program. Once a Member enrolls, the Program also covers their spouse or domestic partner who is living with the Member and unmarried Dependent Children (including stepchildren and legally adopted children) under the age of 19, or under the age of 25 if the Child is wholly dependent upon the Member for support and maintenance and is enrolled as a full-time student in an educational institution. Coverage is also extended to parents who are wholly dependent on the Program Member for their own support and maintenance.

Section 8.03 Who provides the Benefits under this Program?

Legal advice is provided by the National Legal Office attorneys or by a local referral attorney. The National Legal Office is Feldman, Kramer & Monaco, P.C. The Florida State Legal Office is Glantz Law and serves Florida residents and individuals needing legal assistance for matters arising in the state of Florida. In the event that your problem cannot be resolved with telephone advice or by correspondence, you will be referred to a participating referral attorney in your area. Referral attorneys are located throughout the continental U.S. All are licensed and will provide legal representation at discounted rates. This Program is administered by the Member Benefits Trust.

Section 8.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 33.33% of annual participation fees received for this Program.

ARTICLE 9: LEVEL TERM LIFE INSURANCE PLAN
Section 9.01 What is the Level Term Life Insurance Plan?

The Level Term Life Insurance Plan provides up to \$1 million in benefits to a Beneficiary if the insured dies within the covered term. Terms are available for 10-year, 15-year and 20-year periods.

At the end of the term period, the insured may exchange their certificate for one with a new term period subject to insurance company approval with medical underwriting. The insured may also continue a new premium contribution under a new certificate with the Term Life Insurance Plan annual renewable rate schedule, subject to age and coverage limitations; otherwise, coverage ends at the end of the covered term period. Individual premiums are scheduled to remain level for the initial term of the plan.

Section 9.02 Who is eligible to apply for coverage under this Program?

NYSUT Members, Service Fee Payers, Associate Members, and their spouses or domestic partners under age 65 are eligible to apply for coverage. There is no child coverage available. Your age determines the length of coverage that may be applied for under the plan. Medical information will be required for all coverage amounts. In certain circumstances, depending on the coverage amount elected, a physical examination or additional medical information will be required. Applicants must be under age 55 to be eligible for the 20-year plan, under age 60 for the 15-year plan and under age 65 for the 10-year plan.

Section 9.03 Who provides the Benefits under this Program?

The Metropolitan Life Insurance Company provides the Benefits under this Program. This Program is administered by Mercer Consumer.

Section 9.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 7.61% of earned premiums for this Program.

ARTICLE 10: LONG-TERM CARE INSURANCE PLAN (METLIFE)

Section 10.01 What is the Long-Term Care Insurance Plan?

The Long-Term Care Insurance Plan (a grandfathered Program) is a Program formerly offered to Members, Service Fee Payers and Associate Members that includes care planning and coverage for home health care, adult day care, homemaker services, assisted living facilities, nursing home care, and hospice care at home or in a licensed hospice care facility. The Plan allows you to choose the plan design and daily benefit amount that best meet your needs.

Section 10.02 Who is eligible to apply for coverage under this Program?

Effective January 1, 2012, new enrollments in the Long-Term Care Insurance Plan were discontinued. All existing policies in effect prior to December 31, 2011 will continue to be covered by the Program.

Section 10.03 Who provides the Benefits under this Program?

The Metropolitan Life Insurance Company provides the Benefits under this Program.

Section 10.04 What is the financial arrangement between the NYSUT Member Benefits Trust and

the Provider?

The Member Benefits Trust has an endorsement arrangement of 2.5% of gross quarterly premiums for this Program.

ARTICLE 11: LONG-TERM CARE INSURANCE PLAN (NYLTCB)

Section 11.01 What is the Long-Term Care Insurance Plan?

The Long-Term Care Insurance Plan provides a variety of Benefits that include care planning and coverage for home health care, adult day care, homemaker services, assisted living facilities, nursing home care, and hospice care at home or in a licensed hospice care facility. It allows you to choose the plan design and daily benefit amount that best meet your needs.

Section 11.02 Who is eligible to apply for coverage under this Program?

NYSUT Members, Service Fee Payers and Associate Members are eligible to apply, as are their spouses (or domestic partners where permissible by law), parents, parents-in-law, grandparents, and grandparents-in-law.

Section 11.03 Who provides the Benefits under this Program?

New York Long-Term Care Brokers acts as an insurance intermediary for this Program – 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).

Section 11.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 2.5% of first-year premium and 1% of renewal premium received in years 2-10 for this Program.

ARTICLE 12: PERSONAL PROPERTY AND LIABILITY INSURANCE PLAN

Section 12.01 What is the Personal Property and Liability Insurance Plan?

Through the MetLife Choice® Program, you may apply to purchase auto, homeowners, renters, boat owners, personal excess liability, and other personal property insurance coverage from MetLife Auto & Home® and multiple other insurance companies. Special group rates, coverage and discounts offered through this Program are available in most states to those who qualify.

Auto insurance policies purchased from MetLife Auto & Home® through the MetLife Choice Program include the "Identity Theft 911" identity theft resolution service at no additional premium. Policyholders of home, condominium, renters, and mobile home (New York State only) also receive the "Identity Theft 911" identity theft resolution service at no additional premium.

Section 12.02 Who is eligible to apply for coverage under this Program?

NYSUT Members, Service Fee Payers and Associate Members are eligible to apply for coverage, subject to MetLife Auto & Home's underwriting requirements and restrictions. A spouse or domestic partner and Dependents may be covered under the Member's policy.

Section 12.03 Who provides the Benefits under this Program?

Coverage offered through the MetLife Choice® Program is provided by the following carriers: MetLife Auto & Home®, Travelers, Safeco, Progressive, Homesite, State Auto, ASI and Foremost; each

individual carrier underwrites its own policies.

MetLife Auto & Home® is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

Section 12.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 5.5% of total premiums for this Program.

ARTICLE 13: SENIOR TERM LIFE INSURANCE PLAN

Section 13.01 What is the Senior Term Life Insurance Plan?

The Senior Term Life Insurance Plan (a grandfathered Program) is term life insurance formerly offered to Members and their spouses or domestic partners between the ages of 65 and 84. Coverage amounts are lower than those in the Term Life Insurance Plan. Coverage decreases with age and terminates at age 85.

Section 13.02 Who is eligible to apply for coverage under this Program?

Effective September 1, 2007, new enrollments in the Senior Term Life Insurance Plan were discontinued due to the expansion of age eligibility within the Term Life Insurance Plan. Those individuals insured under the Senior Term Life Insurance Plan as of August 31, 2007 are allowed to continue this coverage, although no changes to existing coverage are permitted.

Section 13.03 Who provides the Benefits under this Program?

The Metropolitan Life Insurance Company provides the Benefits under this Program. Mercer Consumer administers this Program.

Section 13.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 7.61% of earned premiums for this Program.

ARTICLE 14: TERM LIFE INSURANCE PLAN

Section 14.01 What is the Term Life Insurance Plan?

The Term Life Insurance Plan provides up to \$1 million in benefits to a Beneficiary when the insured dies within the covered term. There is no cash value with term insurance. The coverage amount reduces by 40 percent at the billing anniversary date coinciding with or next following the date an insured person attains age 65. The coverage amount will further reduce at ages 70, 75 and 80, depending on the coverage amount in force at ages 69, 74 and 79 respectively. Coverage terminates at the billing anniversary date coinciding with or next following the date an insured person reaches age 85.

Medical information will be required for all coverage amounts. In certain circumstances, depending on the coverage amount elected, a physical examination or additional medical information will be required. Limited amounts of coverage are available for ages 65 to 84.

Section 14.02 Who is eligible to apply for coverage under this Program?

NYSUT Members, Service Fee Payers, Associate Members, and their spouses or domestic partners under age 85 are eligible to apply for coverage. All Dependent Children, age 15 days but under age 23, are also eligible for \$25,000 of coverage. Dependent Child coverage may be added to the Member's policy

or to the spouse's policy, but not both.

Section 14.03 Who provides the Benefits under this Program?

The Metropolitan Life Insurance Company provides the Benefits under this Program. This Program is administered by Mercer Consumer.

Section 14.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 7.61% of earned premiums for this Program.

ARTICLE 15: VISION PLAN

Section 15.01 What is the Vision Plan?

The Vision Plan provides high quality eye care services from the Program's participating providers and includes a comprehensive eye exam, frames and lenses, or contact lenses. The Program is designed for Participants to receive services from participating providers, as maximum Benefit is provided when using an in-network provider. A small reimbursement is provided for out-of-network eye examinations, eyeglasses and contact lenses. Each plan year runs from January 1 through December 31.

Section 15.02 Who is eligible to enroll in this Program?

This Program is open to NYSUT Members, Service Fee Payers and Associate Members. Individual or Family coverage can be purchased. Adult children up to age 26 are eligible for family coverage.

Section 15.03 Who provides the Benefits under this Program?

The Program is provided by Davis Vision and administered by the Member Benefits Trust.

Section 15.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 7.9% of premiums for this Program.

ARTICLE 16: WRAPPLAN® TERM LIFE COORDINATION PROGRAM

Section 16.01 What is the WrapPlan® Term Life Coordination Program?

The WrapPlan® Term Life Coordination Program (a grandfathered Program) is a Program formerly offered to Members and Service Fee Payers as a way to plan for the continuing need for life insurance coverage, while taking advantage of the term life insurance they already have. This life insurance coverage increases as their 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.

Section 16.02 Who is eligible to apply for coverage under this Program?

Effective December 31, 2008, new enrollees in the WrapPlan Term Life Coordination Program were discontinued due to the introduction of WrapPlan II® Universal Life Insurance. Those individuals insured under the WrapPlan Term Life Coordination Program are allowed to continue this coverage.

Section 16.03 Who provides the Benefits under this Program?

Transamerica Financial Life Insurance Company provides the Benefits under this Program. The Program is administered by Aon Voluntary Benefits & Enrollment Solutions.

Section 16.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 6.5% of first-year premium and 0.195% of renewal premium, with a guaranteed annual minimum amount of \$100,000 for this Program.

ARTICLE 17: WRAPPLAN® II UNIVERSAL LIFE INSURANCE PLAN

Section 17.01 What is the WrapPlan® II Universal Life Insurance Plan?

The WrapPlan® II Universal Life Insurance Plan offers a way to plan for the continuing need for life insurance coverage, while taking advantage of the term life insurance that you already have. This life insurance coverage 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.

Section 17.02 Who is eligible to apply for coverage under this Program?

You must be a NYSUT Member, Service Fee Payer or Associate Member; actively at work and age 70 or younger on your last birthday (or if you are retired, you must be age 70 or younger); and you must reside or work in New York State. Retirees who are not New York State residents may be eligible. You may add a spouse or domestic partner and Dependent Child coverage under this Program.

Section 17.03 Who provides the Benefits under this Program?

Transamerica Financial Life Insurance Company provides the Benefits under this Program. The Program is administered by Aon Voluntary Benefits & Enrollment Solutions.

Section 17.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 6.5% of first-year premium and 0.195% of renewal premium, with a guaranteed annual minimum amount of \$100,000 for this Program.

GROUP PROGRAMS

ARTICLE 18: GROUP PROGRAM ELIGIBILITY

Section 18.01 Who is eligible for coverage under a Group Program?

Eligibility is determined by the purchaser of this coverage (i.e., an Employer, Local Association or its Benefit Fund).

ARTICLE 19: FLEXIBLE BENEFIT PLANS

Section 19.01 What is a Flexible Benefit Plan?

The Member Benefits Trust offers Flexible Benefit Plans that allow you to set aside money for certain health-related and dependent care expenses on a pre-tax basis. These include health and health-related insurance premiums provided through a premium-only plan under Section 125 of the Internal Revenue Code, and reimbursement of dependent care and unreimbursed medical expenses provided through a Dependent Care Flexible Spending Account (DCFSA) or Flexible Spending Account (FSA).

Section 19.02 Who is eligible to participate?

Eligibility for the Program is determined by the Employer, subject to the collective bargaining agreement.

Section 19.03 Who provides the services?

Both The Preferred Group Plans Inc. and P & A Administrative Services provide administration for Flexible Benefits Plans and Health Reimbursement Arrangements throughout New York State.

Section 19.04 What are the financial arrangements between the NYSUT Member Benefits Trust and the Providers?

The Member Benefits Trust 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.

ARTICLE 20: GROUP ACCESS LEGAL SERVICE PLAN

Section 20.01 What is the Group Access Legal Service Plan?

The Group Access Legal Service Plan provides access to attorneys who will answer legal questions, write letters and review documents concerning personal legal matters. Guaranteed maximum fees for specific legal matters; two, free, hour-long office consultations; and discounted rates for legal representation are included. The Group Access Legal Service Plan also includes a Simple Will, Health Care Proxy, Living Will and Power of Attorney.

Section 20.02 Who is eligible for coverage under this Program?

In addition to the Program Participant, the spouse or domestic partner who is living with the Participant and unmarried Dependent Children under the age of 19 (or under the age of 25 if the Child is wholly dependent upon the Program Participant for support and maintenance and is enrolled as a full-time student) are eligible for coverage. Coverage is also extended to parents who are wholly dependent on the Program Participant for their own support and maintenance.

Section 20.03 Who provides the Benefits under this Program?

Legal advice is provided by the National Legal Office attorneys or by a local referral attorney. The National Legal Office is Feldman, Kramer & Monaco, P.C. The Florida State Legal Office is Glantz Law and serves Florida residents and individuals needing legal assistance for matters arising in the State of Florida.

In the event that your problem cannot be resolved with telephone advice or by correspondence, you will be referred to a participating referral attorney in your area. Referral attorneys are located throughout the continental U.S. All are licensed and will provide legal representation at discounted rates. This Program is administered by the Member Benefits Trust.

Section 20.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 15% of annual participation fees received for this Program.

ARTICLE 21: GROUP DENTAL PLAN

Section 21.01 What is the Group Dental Plan?

The Group Dental Plan allows eligible Members the freedom of choice to select any dentist, regardless of whether they are a member of the participating dentist panel. However, participating dentists' fees have been pre-negotiated and normally will provide for less out-of-pocket costs than non-participating dentists. Fee-for-service and pre-paid dental Programs are available. A pre-paid dental Program is also referred to as a DHMO (Dental Health Maintenance Organization). This Group Program is offered to Employers, Local Associations and their Benefit Funds.

Section 21.02 Who provides the Benefits under this Program?

Delta Dental of New York provides the Benefits under this Program.

Section 21.03 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 2% of all premium paid to Delta Dental by NYSUT member groups; 0.5% of all claims paid by those groups with an Administrative Services Only (ASO) dental Program; or 2% of all premiums paid to Delta Dental by NYSUT member groups with a pre-paid dental Program.

ARTICLE 22: GROUP DISABILITY INSURANCE PLAN
Section 22.01 What is the Group Disability Insurance Plan?

The Group Disability Insurance Plan protects Participants' incomes by replacing a percentage of the insured's lost income if they become disabled because of an injury or illness. The Program can be individually tailored to meet the needs and financial resources of the group. This Group Program can be purchased as a long-term plan, a short-term plan or a combination of both. This Group Program is offered to Employers, Local Associations and their Benefit Funds.

Section 22.02 Who provides the Benefits under this Program?

The First Unum Life Insurance Company provides and administers the Benefits under this Program.

Section 22.03 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 5% of gross premiums for this Program.

ARTICLE 23: GROUP HEALTH ADVOCATE

Section 23.01 What is Group Health Advocate?

Health Advocate helps group Program Participants more easily navigate the complexities of the health care and insurance systems. Health Advocate's personalized service provides assistance across a broad range of health care- and insurance-related issues, helping Participants deal with clinical and administrative matters involving hospital, dental, pharmacy and other health care needs. This Group Program is offered to Employers, Local Associations and their Benefit Funds.

A separate feature called Medical Bill Saver is available for an additional fee beyond the cost of the core Health Advocate Program. Medical Bill Saver negotiates with providers to lower out-of-pocket medical and dental bills not covered by insurance.

Section 23.02 Who is eligible for coverage under this Program?

In addition to eligible Participants, the service covers spouses, Dependents, parents and parents-in-law.

Section 23.03 Who provides the Benefits under this Program?

The Benefits are provided by Health Advocate.

Section 23.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of \$0.125 per Participant per month for the core Health Advocate Program.

ARTICLE 24: GROUP LONG-TERM CARE INSURANCE PLAN

Section 24.01 What is the Group Long-Term Care Insurance Plan?

The Group Long-Term Care Insurance Plan (a grandfathered Program) provides Benefits that include care planning and coverage for home health care, adult day care, homemaker services, assisted living facilities, nursing home care, and hospice care at home or in a licensed hospice care facility. This Group Program was formerly offered to Employers, Local Associations and their Benefit Funds.

Section 24.02 Who is eligible for coverage under this Program?

This Program is not accepting any new group purchasers. Those groups that have already purchased the Group Long-Term Care Insurance Plan are allowed to continue this coverage.

Section 24.03 Who provides the Benefits under this Program?

The First Unum Life Insurance Company provides the Benefits under this Program.

Section 24.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 5% of gross quarterly premiums for this Program.

ARTICLE 25: GROUP PREPAID LEGAL SERVICE PLAN

Section 25.01 What is the Group Prepaid Legal Service Plan?

The Group Prepaid Legal Service Plan provides access to attorneys who will answer legal questions, write letters and review documents concerning personal legal matters along with additional Benefits at no cost to Participants. Guaranteed maximum fees for specific legal matters; six, half-hour, office consultations per year; and discounted rates for legal representation are included. The Group Prepaid Legal Service Plan also includes a Simple Will, Reciprocal Will, Health Care Proxy, Living Will, Power of Attorney, and Simple Testamentary Trust.

Section 25.02 Who is eligible for coverage under this Program?

In addition to the Program Participant, the spouse or domestic partner who is living with the Participant and unmarried Dependent Children under the age of 19 are eligible for coverage. Dependent Children to age 25 who are full-time students and Dependent parents may participate in some of the services offered by this Program.

Section 25.03 Who provides the Benefits under this Program?

Legal advice is provided by the National Legal Office attorneys or by a local referral attorney. The National Legal Office is Feldman, Kramer & Monaco, P.C. The Florida State Legal Office is Glantz Law and serves Florida residents and individuals needing legal assistance for matters arising in the State of Florida. In the event that your problem cannot be resolved with telephone advice or by correspondence, you will be referred to a participating referral attorney in your area. Referral attorneys are located throughout the continental U.S. All are licensed and will provide legal representation at discounted rates. This Program is administered by the Member Benefits Trust.

Section 25.04 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 15% of annual participation fees received for this Program.

ARTICLE 26: GROUP TERM LIFE INSURANCE PLAN

Section 26.01 What is the Group Term Life Insurance Plan?

The Group Term Life Insurance Plan offers a life insurance Benefit for Participants with additional options and services that provide more than a typical death Benefit. The group life insurance Benefit is payable to a Beneficiary or estate when a Participant of the policyholder dies while insured. This Group Program is offered to Employers, Local Associations and their Benefit Funds.

Accidental Death & Dismemberment Insurance is optional coverage that may be included in the Group Term Life Insurance Plan for a minimal additional cost. This insurance provides additional protection for Participants in the event of a dismembering injury or accidental death while insured. The loss must occur within 365 days of the accident. Death Benefits are paid to the Participant's named Beneficiary; dismemberment Benefits are paid to the Participant.

Section 26.02 Who provides the Benefits under this Program?

The First Unum Life Insurance Company provides and administers the Benefits under this Program.

Section 26.03 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 5% of earned premiums for this Program.

ARTICLE 27: GROUP VISION CARE PLAN

Section 27.01 What is the Group Vision Care Plan?

The Group Vision Care Plan provides high quality eye care services from the Program's participating providers and includes a comprehensive eye examination, frames and lenses, or contact lenses. The group selects the length of Benefit period and frame collection. An enhanced lens package is also available. This Group Program is offered to Employers, Local Associations and their Benefit Funds.

Section 27.02 Who provides the Benefits under this Program?

Davis Vision provides the Benefits under this Program and jointly administers this Program with the Member Benefits Trust.

Section 27.03 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

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; if a deficit exists, the Member Benefits Trust is responsible for covering the loss. For the last 10-year period, a surplus equaling approximately 14.38% of paid premiums has resulted. For self-insured group vision plans, the Member Benefits Trust has an endorsement arrangement of \$.07 per month per enrolled Participant.

ARTICLE 28: GROUP VOLUNTARY DISABILITY INSURANCE PLAN

Section 28.01 What is the Group Voluntary Disability Insurance Plan?

The Group Voluntary Disability Insurance Plan protects Participants' incomes by replacing a percentage of the insured's lost income if the individual becomes disabled because of an injury or illness. This Group Program can be purchased as a long-term plan or a short-term plan and is offered to Employers, Local Associations and their Benefit Funds. This

Program requires a minimum of 20% of the eligible population to enroll in the coverage and is generally paid for by the Participant.

Section 28.02 Who provides the Benefits under this Program?

The First Unum Life Insurance Company provides the Benefits under this Program. It is administered by First Unum in conjunction with the Employer, Local Association's Benefit Fund and/or the Member Benefits Trust.

Section 28.03 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

The Member Benefits Trust has an endorsement arrangement of 8% of gross premiums for this Program.

ARTICLE 29: GROUP VOLUNTARY VISION CARE PLAN

Section 29.01 What is the Group Voluntary Vision Care Plan?

The Group Voluntary Vision Care Plan provides high quality eye care services from the Program's participating providers and includes a comprehensive eye examination, frames and lenses, or contact lenses. The benefit period for the Program is one year. This Group Program requires a minimum 20% of the eligible population to enroll in the coverage; is generally paid for by the Participant; and is offered to Employers, Local Associations and their Benefit Funds.

Section 29.02 Who provides the Benefits under this Program?

Davis Vision provides the Benefits under this Group Program and jointly administers this Program with the NYSUT Member Benefits Trust.

Section 29.03 What is the financial arrangement between the NYSUT Member Benefits Trust and the Provider?

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; if a deficit exists, the Member Benefits Trust is responsible for covering the loss. For the last 10-year period, a surplus equaling approximately 14.38% of paid premiums has resulted.

ARTICLE 30: HEALTH REIMBURSEMENT ARRANGEMENTS

Section 30.01 What is a Health Reimbursement Arrangement?

Health Reimbursement Arrangements (also known as Health Reimbursement Accounts and HRAs) are tax-advantaged, employer-funded, medical reimbursement Programs that help manage increasing health care costs. HRA Programs are used to pay for qualified medical expenses for employees and their families. They are entirely employer-funded, and unused amounts in an HRA can be carried forward for reimbursement in future years.

Section 30.02 Who is eligible to participate?

Eligibility for the Program is determined by the Employer, subject to the collective bargaining agreement.

Section 30.03 Who provides the services?

The Preferred Group Plans Inc. and P & A Administrative Services provide administration for Flexible Benefits Plans and Health Reimbursement Arrangements throughout New York State.

Section 30.04 What are the financial arrangements between the NYSUT Member Benefits Trust and the Providers?

The Member Benefits Trust 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.

ARTICLE 31: COBRA CONTINUATION COVERAGE

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for the continuation of group health coverage for individuals who experience a "Qualifying Event" that would cause a loss of their group health coverage.

The following is a summary of only the major features of the law. You should review the relevant Official Documents (group and voluntary vision, group and voluntary dental, HRA and FSA, as applicable) from the applicable Benefit Providers for more specific information regarding your particular situation. The information below is a shortened version of the actual notice provided by the applicable entity maintaining the program (group and voluntary vision, group and voluntary dental, HRA and FSA, as applicable) and should only be used as a reference. Under Federal COBRA law, your employer is required to offer covered employees and their covered family members (legal spouse and dependent children) the opportunity for a temporary extension of group health coverage called "Continuation Coverage" or "COBRA Continuation Coverage" at group rates when coverage under the applicable Benefit Program would otherwise end due to certain "Qualifying Events."

Qualifying Events for a Covered Employee – A covered employee may have the right to elect COBRA Continuation Coverage if group health coverage is lost because of a termination of employment (for any reason other than gross misconduct) or reduction in hours of employment.

Qualifying Events for a Covered Spouse – A covered spouse of an employee may have the right to elect COBRA Continuation Coverage if group health coverage is lost because of any of the following reasons: termination of the employee's employment (for any reason other than gross misconduct) or reduction in the employee's hours of employment; death of the employee; divorce or legal separation from the employee; or the employee becomes entitled to Medicare.

Qualifying Events for Covered Dependent Children – A covered dependent child of an employee may have the right to elect COBRA Continuation Coverage if group health coverage is lost because of any of the following reasons: termination of the employee's employment (for any reason other than gross misconduct) or reduction in the employee's hours of employment; death of the employee; parents' divorce or, if applicable, legal separation; employee becomes entitled to Medicare; or the child loses eligibility status under the terms of the applicable Benefit Program.

Employee, Spouse and Dependent Notification Requirements – Under the law, the employee, spouse or other covered family member has the responsibility to notify the Benefit Provider of a divorce, legal separation or a child losing dependent status under the terms of the applicable Benefit Program. This notification must be made within 60 days from whichever date is later, the date of the event or date on which health plan coverage would be lost under the Official Documents because of the event. If this

notification is not completed according to the Benefit Provider's procedures and within the required 60-day notification period, your rights to Continuation Coverage may be forfeited.

Election Period and Coverage – Once a Qualifying Event has occurred and is reported, the covered individuals (also known as "Qualified Beneficiaries") will be notified of their rights to elect Continuation Coverage. Each Qualified Beneficiary will have an independent right to elect COBRA Continuation Coverage. Covered Employees may elect Continuation Coverage on behalf of their spouse, and parents may elect Continuation Coverage on behalf of their children.

COBRA Continuation Coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. For all other Qualifying Events, COBRA Continuation Coverage may last up to up to 36 months.

If coverage is lost due to termination of employment (for any reason other than gross misconduct) or reduction in hours of work, the maximum COBRA Continuation Coverage period may be extended if a second Qualifying Event occurs within the initial 18-month Continuation Coverage period. This extension is only available if the second Qualifying Event would have caused the spouse or dependent child to lose coverage under the applicable Benefit Program had the first Qualifying Event not occurred.

An 11-month disability extension of the initial 18-month period (for a maximum of 29 months) is also available if any family member covered under the applicable Benefit Program is determined by the Social Security Administration to be disabled. The disability must have started at some time before the 60th day of COBRA Continuation Coverage and must last until at least the end of the 18-month period of COBRA Continuation Coverage.

If a Qualified Beneficiary elects Continuation Coverage, that individual will be required to pay the entire cost of the group health coverage, plus a 2% administration fee. This coverage will be identical to the coverage that is required under the applicable Benefit Program to active employees and/or covered dependents.

**** Special Temporary COVID-19 Related Plan Provision** – Effective March 1, 2020, through 60 days following the announced end of the COVID-19 National Emergency (or such later date as may be provided in applicable government guidance), referred to as the "outbreak period," the timeframes for notifying the applicable Benefit Provider of a qualifying event (including a disability determination during a COBRA Continuation Coverage period), for electing COBRA Continuation Coverage and paying for COBRA Continuation Coverage will be suspended until after the end of the outbreak period. This means, for example, that you will have until 60 days following the end of the outbreak period in which to elect COBRA Continuation Coverage. You should contact the applicable Benefit Provider if you have questions about your COBRA rights during the COVID-19 outbreak period.

ARTICLE 32 – Statement of ERISA rights Section 32.01 What are ERISA rights?

As a Participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that a Plan Participant shall be

entitled to:

Receive Information About Your Plan and Benefits.

This includes the right to:

1. Examine, without charge, at the Plan Administrator's office and at other specified locations such as worksites, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration;
2. Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of a Plan, including, if applicable, insurance contracts and collective bargaining agreements and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies. Where permitted by law, these documents may be provided electronically; and
3. Receive a summary of a Plan's annual financial report. The Plan Administrator is required by law to automatically furnish each participant with a copy of this summary annual report if the Plan files a Form 5500.

Continue Group Health Coverage. This includes: The right to continue health care coverage for yourself, your spouse and your dependents if there is a loss of coverage under a plan providing group health coverage (group and voluntary dental, group and voluntary vision, HRA and FSA, as applicable) as a result of a Qualifying Event. You or your Dependents may have to pay for such coverage. See Article 31 above.

Prudent actions by Plan fiduciaries

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of a Plan (referred to as "fiduciaries"). Fiduciaries have a duty to operate a Plan prudently and in the interest of Plan participants and beneficiaries. No one, including the Employer, may fire you or discriminate against you to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce your Rights

If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the appropriate Claims Administrator review and reconsider your claim.

Under ERISA, there are steps that a Plan participant can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 per day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a State or Federal court. In addition, if you disagree with a Claims Administrator's determination or lack thereof concerning the qualified status of a medical child support order, you may file suit in a Federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in

a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person that you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds that your claim is frivolous).

Assistance with Questions

If you have any questions about your Plan, you should contact the NYSUT Member Benefits Trust at 800-626-8101. If you have any questions about this statement or about your rights under ERISA, you should contact (1) the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor as listed in your telephone directory, or (2) the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Section 32.02 Confidentiality of Protected Health Information

A Federal law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires that health plans protect the confidentiality of your private health information, effective April 14, 2003. A complete description of your rights under HIPAA can be found in the Plan's Privacy Notice, which is distributed to you in accordance with HIPAA and is available from the Plan's Privacy Official or by visiting the NYSUT Member Benefits website at memberbenefits.nysut.org.

ARTICLE 33: IMPORTANT INFORMATION

- NYSUT Member Benefits Trust 800-626-8101
- Accidental Death & Dismemberment Insurance 800-626-8101
- Dental Plan 888-883-0046
- Disability Insurance Plan 888-386-9788
- Group Access & Prepaid Legal Service Plans 800-626-8101
- Group Dental Plan 800-932-0783
- Group Disability & Group Voluntary Disability Insurance Plans 800-275-8686
- Group Health Advocate 866-695-8622
- Group Long-Term Care Insurance Plan (grandfathered plan) 800-275-8686
- Group Term Life Insurance Plan 800-275-8686
- Group Vision & Group Voluntary Vision Care Plans 800-999-5431
- Legal Service Plan 800-626-8101
- Level Term Life Insurance Plan 888-386-9788
- Long-Term Care Insurance Plan (MetLife grandfathered plan) 800-638-0133
- Long-Term Care Insurance Plan (NYLTCB) 888-884-0077
- P & A Administrative Services, Inc. 800-688-2611
- Personal Property and Liability Insurance Plan 866-697-8822
- Senior Term Life Insurance Plan (grandfathered plan) 888-386-9788
- Term Life Insurance Plan 888-386-9788
- The Preferred Group Plans, Inc. 800-573-7474
- Vision Plan 800-626-8101
- WrapPlan® Term Life Coordination Program (grandfathered plan) 866-697-8897
- WrapPlan® II Universal Life Insurance Plan 866-697-8897

“Quotable”



White Plains TA

“Schools are so much more than a place to educate students. They are a safe place, a second home,” @EmilyCo93508948. Thank you, Emily Conrad and @nysut for your advocacy on behalf of our kids and members. @AFTunion @mspetter @AndyPallotta @rweingarten (@WPTApresidents)

RWDSU

A victory for one is a victory for all. When we build power in our workplaces, it makes our union and our communities that much stronger. #UnionStrong #1u (@RWDSU)

Jen Gaboury

Giant thanks to #CUNYalum @agounardes for his vision & helping bring a #NewDeal4CUNY into the world. Strong well funded high quality public ed for all PK-20! #FundCUNY #CUNY #HunterCollege #CUNYfamily #InvestinginCUNYisStimulus #PublicHigherEd4All (@jengaboury)

Elizabeth Warren

Economists agree that canceling student loan debt would help boost our struggling economy and lead to greater home-buying rates and housing stability, higher college completion rates, and greater small business formation. This is a no-brainer for our economy. (@ewarren)

NYSPEF/#PEFDOESIT

#PEF will fight for members asked to repay unemployment benefits: More than 100 teachers who lost work at correctional facilities and received federal unemployment benefits are now being asked to repay those funds. (@NYSPEF)



QUESTIONS FOR...

Mike Mosall

Burnt Hills-Ballston Lake Teachers Association

1. Your district was better positioned than most when COVID-19 forced schools to suddenly go virtual. Tell us about that.

Our investments in technology and teacher leadership paid off in a completely unpredictable way — every student and teacher already had a Chromebook after the district successfully applied for funding through the NYS Smart Schools Bond Act. More importantly, the union and central administration worked together to create a strong support network.

2. What does that support look like?

Every building has a Building Technology Coordinator (BTC) who serves as a go-between for teachers, administrators, and I.T. staff; and as a troubleshooter, professional development coordinator, and technological translator all in one. They are teachers helping teachers.

When the pandemic shut down buildings, BTCs identified a core group of digital software products that would work best for virtual instruction. They created about 30 hours of on-demand professional development videos and organized daily “help desk” office hours. In all, the BTCs provided our members with well over 100 hours of live, individualized support during the spring. During the summer, the district’s technology committee and BTCs created resources needed to provide both hybrid and remote instruction.

3. How did educators reimagine the curriculum for 2020-21?

More than 100 teachers worked countless hours in small grade level teams to create a comprehensive document that clearly spelled out the union’s perspective on what instruction should look like in September 2020. The document included curricular guidance for the new COVID reality: Some students would be in-person and some would be learning from home. It was completed by late July, shared with administration for feedback and, ultimately, included in the district’s reopening plan.

4. Even with all this collaborative work, is it fair to say the school year has been challenging?

Our members are teetering on the brink. Throughout this crisis, the union has regularly surveyed members to find out how they are coping and what they need. There are flashing warning lights: 68 percent of teachers report they have “struggled” with their mental health this past fall. This is a 13 percent increase from the spring 2020 COVID crisis. More than three-quarters said they have noticed their colleagues are struggling with mental health challenges.

Last spring, 94 percent of teachers reported working longer hours. This

school year, most are working even longer: 66 percent say they spent 9 hours or more daily, a 30 percent increase from spring 2020. They’re also reaching in their own pockets for supplies and equipment. Combined, members spent about \$35,000 on computer hardware, digital subscriptions, and other materials to aid both virtual and in-person instruction.

5. What do educators need?

They’re performing miracles every day — but at great personal cost. The community and parents have been overwhelmingly supportive. The entire Burnt Hills educational community — from bus driver to custodian to teacher to administrator — have come together like never before. Now we need federal and state lawmakers to provide the funding schools need to navigate the difficult times ahead. We deserve it.



PROVIDED

REAL ESTATE SALES

FLORIDA — BUY, SELL, rent. Specializing in country club, active adult communities and beach areas from Ft. Lauderdale to Jupiter. Call Elly and Ed Lepselter. RE/MAX Advantage Plus, Boca Raton, FL. 561-302-9374.

SULLIVAN COUNTY, NY — Town of Thompson. Escape the city & relax on a peaceful country road. 3.9 acres of solitude run into the Neversink River and up a mountain slope. This wooded acreage is begging for your touch! \$50,000. Call John at 914-886-5407.

VACATION RENTAL

SAINT AUGUSTINE BEACH — Three-bedroom, two-bath condominium. NYSUT discount. rj@jobers.com 716-830-4635.

BONITA SPRINGS, FL — 3/2 private pool home. Property information and pictures available on VRBO.com; search for property #1749612 or contact owner at dboll7263@comcast.net.

LAKES OF DELRAY, FL — 2/2 fully furnished condo. Water view, immaculate condition and renovated. \$2,400 per month, 4-6 months. njred858@aol.com.

SECLUDED ADIRONDACK WATERFRONT retreat — Sleeps six. May-October, \$950/week. 518-582-4851. nancy.tracy10@yahoo.com; www.adirondacktracycamp.us.

"CABIN IN THE Woods" — Cozy creek-side Adirondack getaway. Sleeps four. May-October, \$850/week. 518-582-4851. nancy.tracy10@yahoo.com; www.adirondacktracycamp.us.

EDUCATION

ARE CLASSROOM DISCIPLINE problems ruining your teaching career? Make classroom misbehavior a thing of the past! A must book for every classroom educator. Don't wait. Act now! Free copy for UFT-NYSUT members. Write: Free Book, 1941 Edward Lane, Merrick, NY 11566. Or email: teacherservices044@gmail.com (include your name and address).

TRAVEL

DISCOUNT TRAVEL/SPECIAL amenities for UFT, NYSUT and AFT members, families and friends. Visit our website teachertravel.com or call 800-919-1168.

PRIVACY NOTICE

NYSUT Member Benefits, 800 Troy-Schenectady Road, Latham, NY 12110-2455, 800-626-8101, Plan No.: 503; EIN: 22-2480854

Notification of Availability of Privacy Notice

[As required by 45 Code of Federal Regulations Part 160.520(c)(1)(ii)] In the course of providing you with access to health benefits, Member Benefits has access to information about you, which may be considered protected health information (PHI) under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) regulations. As a participant of Member Benefits, you were previously provided, either through publication in the NYSUT United publication or USPS mail,

with a Privacy Notice describing our privacy practices, legal duties and rights concerning your PHI.

If you would like to receive another copy of our Privacy Notice, you can download a copy from our website at memberbenefits.nysut.org, or you can contact Member Benefits' Privacy Official Betsy Porter at 800-626-8101 or by submitting to the above address a written request for a copy. Sincerely,

Board of Trustees,
NYSUT Member Benefits Trust

NYSUT audit

NYSUT continues its practice of providing members with access to the union's certified audit for their review. The annual audit for the fiscal year ending Aug. 31, 2020, is available and can be found on the NYSUT Member Center at www.nysut.org/audit. Members may request a hard copy by contacting the NYSUT Accounting Department at 518-213-6000, ext. 6252, or by sending an email to finance@nysut.org.

**James F. Marquit**

Longtime retiree advocate and founding Retiree Council 12 president James "Jim" Marquit Jr. died Oct. 24, 2020; he was 87.

Jim retired after a career that spanned 35 years and two school districts. An active leader in NYSUT, Jim was tapped along with a core group of retired educators to help the statewide union organize retirees in 1991.

"There were exactly seven people in attendance (at the regional planning meeting)," noted Bill Schultz, past president of RC 12. "Jim was our leader during this developmental first year and was elected as our first president the following year."

The nine-county retiree council now represents more than 1,800 retirees. NYSUT's Retiree Services Program has grown from a membership of 33,000 in 1991 to more than 230,000 retirees today.

In 1999, Jim received a NYSUT Community Service Award in recognition of his outstanding service.

Meredith C. Anding | Jan. 8, 2021
United University Professions/
Buffalo Center

Barbara Chandler | Dec. 9, 2020
Central Square Teachers
Association

Kevin T. Dowd | Dec. 11, 2020
Retiree Council 10

Jane Elkin | Oct. 14, 2020
United Liverpool Faculty
Association

John Fogarty | Jan. 30, 2021
North Syracuse Education
Association

Eva Fuld | Jan. 21, 2021
Westmoreland Teachers
Association

Ann O. Gebhard | Dec. 29, 2020
United University Professions/
Cortland

Florinda Jarvis | Oct. 2, 2020
Cornwall Paraprofessional
Association

Karen Johnson | Feb. 11, 2021
New Rochelle Federation of United
School Employees

Stanley W. Malecki | Dec. 3, 2020
Retiree Council 9

Danilo Marte | Jan. 23, 2021
Education Support Professionals
of Ithaca Association

Jack McCabe | Jan. 23, 2021
Jamesville Dewitt Faculty
Association

Gail Moreland | Oct. 6, 2020
Retiree Council 7

Rene C. Roser | Dec. 14, 2020
Retiree Council 12

Ann Sandler | Nov. 4, 2020
Nassau BOCES Central Council of
Teachers

Eileen Stareshesky
Nov. 14, 2020
United Federation of Teachers

Mae Stark | Feb. 8, 2021
Kingston Teachers Federation

Loris M. Willert | Jan. 30, 2021
Kenmore Teachers Association

Obituary submissions must include decedent's full name, union affiliation, date of death, and contact info for the person submitting the notice. Fax notices to 518-213-6415; send to Julie Malec, NYSUT United, 800 Troy-Schenectady Road, Latham, NY 12110-2455; or email julie.malec@nysut.org.

In Memoriam

Please visit our memorial honoring those members who died due to the coronavirus pandemic at nysut.org/memorial.

IT'S WHAT WE DO

**J. Carey Fusco,
Albany Public School TA**

Albany reading teacher Carey Fusco knows books, cover to cover, inside and out. She sees them as lifelines.

Fusco volunteers at Grassroot Givers, a non-profit organization supporting underserved communities in the Capital District. Fusco's work with the group's literacy initiative includes sorting and labeling some of the thousands of books donated to the organization. Using an app, Fusco scans the book and looks it up in a database, which reveals its grade level, also called leveling.

"Books are a resource," Fusco said. "Stories can connect families, and readers become stronger readers by actually reading. If you don't have books to practice, then you are at a disadvantage. Grassroot Givers levels this for all children and families to have access to text."

Organizer Mary Partridge-Brown said the books are distributed through the "Feed and Read" program, with books going into backpacks stocked with food for the weekend.

Fusco's work leveling is crucial. "This helps us to know which books to give to the teachers and schools we serve in the Albany City School District," Partridge-Brown said.

Almost as important as reading itself, Fusco wants students to see themselves in the texts. Having a diversity of books to provide students is part of Fusco's action, both in her role as a reading teacher and a volunteer. Current favorites are *The Undeclared*, by Kwame Alexander and

The Other Side, by Jacqueline Woodson, which is part of an all-school read.

To read more about Fusco's work with Grassroot Givers, visit nysut.org/itswhatwedo.

Albany Public School TA member J. Carey Fusco shares her passion for books with students.



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Am I eligible for payroll/pension deduction?

If your local association has arranged for payroll

deduction with its employer, you are good to go! And the good news is that more than 88% of

NYSUT members have one of these options in place already.

For our retirees, pension deduction is available if you collect a monthly pension benefit from the New York State Teachers' Retirement System, New York City Teachers' Retirement System, New York State

Employees' Retirement System, or New York City Board of Education Retirement System. It is also an option for retirees receiving a monthly lifetime annuity from TIAA.

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

How do I get started?

Signing up for payroll or pension deduction is simple. **1.** Select your preferred payment option at the time of application for any of our eligible plans. **2.** Fill out the appropriate authorization card and return it with your application. **3.** Please do NOT send any payment! Member Benefits will be notified of the change and advise your employer's business office or retirement system to begin your deductions.

If you already participate in any of the programs referenced above and are currently paying through direct bill, you can convert to payroll or pension deduction when your premium is up for renewal (as long as these payment options are available to you).

When you receive your premium renewal notice, mail it along with a signed payroll or pension deduction authorization card (included with your renewal notice) to the address indicated. If the card is not included, contact Member Benefits to ask for the appropriate card.

You can learn more about payroll/pension deduction of Member Benefits-endorsed programs by visiting memberbenefits.nysut.org or calling 800-626-8101.

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

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NYSUT Certification Guidance

State certification is complicated — but our union is here to help.

NEXTGENERATION 

Visit NextGen.NYSUT.org/Certification for:

- Information for classroom teachers and TAs
- Answers to frequently asked questions
- Resources including a schedule of webinars for new NYSUT members

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ERS Tier 6 retirement benefits

The New York State Employees' Retirement System (ERS) is a public retire-

ment system that provides retirement benefits for six distinct tiers of membership. Your tier determines benefit eligibility and the formulas we use to calculate your benefits. Your tier is based on the date you joined ERS (not necessarily your first date of employment). If you joined on or after April 1, 2012, then you are a Tier 6 member, a group which makes up nearly 45 percent of the ERS workforce.

As a Tier 6 member, you contribute a percentage of your earnings to help fund retirement benefits. When you have earned 10 years of service credit, you will be vested and eligible for a retirement benefit when you meet requirements (for information about how school employees earn service credit, visit nyretirementnews.com/service-credit-school-employee.)

Your pension will be a lifetime benefit, based on your years of public employment (service credit), your final average earnings and your age at retirement. For Tier 6 members, final average earnings is the average of your highest five consecutive years of earnings, subject to limitations. Full retirement age for Tier 6 members is age 63, but you may retire as early as

In every issue, State Comptroller Thomas P. DiNapoli, administrative head of the State and Local Employees' Retirement System (ERS) and trustee of the Common Retirement Fund, provides information



on the System, which delivers retirement benefits to many NYSUT School-Related Professionals and other support staff. If you are an ERS member with a question of general interest, email united@nysut.org.

For immediate assistance, call the ERS Contact Center toll-free at 866-805-0990 or 518-474-7736 in the Capital District.



age 55 and receive a reduced benefit. You can manage your own ERS account by using Retirement

Online. With Retirement Online, you can update your contact information, request credit for public employment before you joined ERS, apply for a loan, estimate your pension benefit, apply for retirement and more. Register or sign in at web.osc.state.ny.us/retire/sign-in.php.

Your plan booklet, available on our Publications page at osc.state.ny.us/retirement/publications, is a great resource for understanding your ERS benefits. The plan booklet for most Tier 6 members is Coordinated Plan For Tier 6 Members (Article 15). We also provide brochures that cover a variety of general information for both new members and those nearing retirement.

Visit our website osc.state.ny.us/retirement for more information. You'll also find links to our social media outlets (Facebook and Twitter) and our blog, *New York Retirement News*. Follow us for the latest information about retirement topics that may affect you.

NYSUT ERS consultants

Most NYSUT School-Related Professionals* belong to the New York State and Local Employees' Retirement System (ERS). NYSUT ERS consultants are available to help SRP members navigate the retirement system. Consultants can answer questions, provide forms and help members contact the ERS. Contact any one of our consultants for assistance.

Trudi Davis • 914-592-4411
trudi.davis@nysut.org

Patti Lennon • 516-496-2035, ext. 324
patti.lennon@nysut.org

*Note: Certified teaching assistants belong to the state Teachers' Retirement System (TRS).

Prepare now for end-of-year retirement

Q: I'm planning to retire at the end of the 2020-21 school year. What should I do to prepare?

A: Congratulations on your impending retirement. Here's what you should do now to get ready:

- If you don't already have a MyNYSTRS account, register for one online to easily access your personal NYSTRS information, <https://secure.nysut.org/MyNYSTRS/register>.

- Ask your union leader retirement questions specific to your school district. For example, how to sign up for retiree health insurance, cash in un-used sick days, or start your retirement paperwork.

- If you're eligible to receive Social Security benefits at the end of the school year, contact the Social Security Administration for information.

- Monitor pending New York State legislation — new laws, such as statewide retirement incentives, could affect your New York State Teachers' Retirement System benefits.

- Schedule a benefits consultation. All benefits consultations currently take place via telephone due to the COVID-19 pandemic. Make a booking either online using your MyNYSTRS account, or by calling NYSTRS at 800-348-7298, ext. 6100. Estimates you would normally receive during an in-person or video consultation will instead be uploaded to your MyNYSTRS account.
- Explore the retirees' page at nysut.org/retirees.

- Watch "The Retirement Countdown Video Series," a PREP introductory video, and other helpful retirement preparation videos at <https://www.nysut.org/Library/Videos/Member-Information>.
- Check out NYSUT's online retirement planning guide, *Your Blueprint for a Successful Retirement*, at nysut.org/members/retirees/retirement-guide.

Q: Is there anything I should check in my retirement portfolio?

A: To start, make sure your beneficiary information is correct. Check names for misspellings or changes, update any new addresses and ensure your beneficiaries are listed in the proper order. Check your own name and address as well. Incorrect listings can cause unnecessary benefit delays. Lastly, if you have any prior service credit, make sure you claim it. Prior service credit, such as for military service, can impact your eligibility for NYSTRS benefits and the amount of your benefits. Call 800-348-7298, ext. 6250 for information.

NYSUT TRS consultants

TRS members with questions may call their teacher-members on the New York State Teachers' Retirement System Board of Directors:

David Keefe • 516-741-1241
(Retiree Representative)

Sheila Sullivan Buck • 585-454-5550
sheila.buck@nysut.org

Beth Chetney • 315-431-4040
beth.chetney@nysut.org

Ronald Gross • 631-273-8822
ron.gross@nysut.org



Did you know?

You can file your retirement application as late as your date of retirement, but no sooner than 90 days before your retirement date.





Union: Pandemic won't stop Penn Yan literacy program

The Penn Yan Education Association, led by President Tina Webber, wasn't about to let the pandemic — or a freeze in state grant funding — derail a highly successful reading intervention program offered before and after school.

Using a \$25,000 COVID-19 response grant provided by the American Federation of Teachers, the Finger Lakes local union worked with the district to bring back a literacy clinic to help struggling readers in a new virtual format. "We saw how effective the Extended School Day Reading Clinic was last year and knew that our students needed it more than ever, following the closure period last spring," Webber said. "We're a high-needs, rural school district with nearly two-thirds of our students economically disadvantaged."

The virtual format, along with tutoring software, have allowed one-to-one instruction to take place even while school buildings are closed. Intervention work is provided by district teachers, as well as college graduate students who need clinical experience.

Webber noted the virtual format is working well, providing more convenient scheduling, time for text reading and flexibility to determine the best intervention for each child.



Left: Teacher Amie Coots works with a student on a "Really Great Reading" lesson.

Below: Teacher Kyle Nelson does a virtual book conference with a student.

Greece Teachers Association

The Greece Teachers Association, led by President Brian Ebertz, switched things up for its 2021 Stuff-a-Bus Food Drive. The local normally receives hundreds of pounds of food for the Greece Ecumenical Food Shelf. In fact, the local has donated more than 117,000 pounds of food since the Stuff-a-Bus drive began in 2006. This year, the union requested monetary donations and members, colleagues and GTA alumni came through in a big way. The union drive netted \$3,706 — and 1,272 lbs of food.

North Syracuse Education Association

Educators know food insecurity does not go away during school breaks. The North Syracuse EA, led by John Kuryla, made sure families in the district had supplies to get through the mid-Winter recess. The union assembled and distributed 100 bags containing staples including pasta, rice, tuna, peanut butter. The local received donations from NSEA members and community organization. Another event is planned for the district's spring break.

Peekskill Faculty Association

Nearly a dozen members of the Peekskill FA, led by President Tim Murphy, braced the frigid weather to secure

warm coats for community members in need. The members volunteered to collect and sort the coats as part of a larger effort by Sen. Peter Harckham, D-Mt. Kisko, to benefit Caring for the Hungry & Homeless of Peekskill. "There was a large van and a box truck filled with coats when we were all done," said Peekskill FA's Murphy. "Great event!"

Harckham reported collecting two tons of warm clothing and about \$750 to benefit a food initiative.

Pittsford District Teachers Association



Pittsford District TA President, Dwayne Cerbone, left, was among one of the first PDTA members to participate in the COVID-19 testing at the district, the local posted on Twitter. Cerbone said the test was "far less painful than the typical man-

dated state testing that takes place in schools."

Share news about your local's union or community events at united@nysut.org; include LIA in the subject line.

In print

Jerry Blumengarten, United Federation of Teachers retiree, co-authored *Connecting Your Students with the Virtual World*, second edition. The book, which outlines how to plan themed projects, embark on virtual field trips and more, is available at routledge.com.

Linda Gaston-Bessellieu, Hempstead Classroom Teachers Association retiree, has published *My Protest*, a nonfiction book about current protest events suitable for grades K-3.

Cindy Greenberg, Professional Staff Congress-CUNY Kingsborough Community College, has published the second edition of her book *Communication Basics - Principles and Practice* about teaching communication, language and listening. It is available at <https://he.kendallhunt.com/greenberg>.

Ellen Mason, Middle Country TA retiree, has co-authored *Patches and Stripes*. The children's book is about a young boy who visits a railroad museum and loses a family heirloom. The book is available exclusively through the Suffolk County Vanderbilt Museum.

Lee Ravine, a UFT retiree, has published two books. Her memoir, *Riding Solo: My Journey Through Love and Madness* and her debut novel, *Villa Paraiso*, about the secrets and lies hidden behind the gates of a Florida lifestyle community, are available at leeravine.com.

"Kudos!" recognizes the accomplishments of NYSUT members. Have good news you'd like to share? Email united@nysut.org; include "Kudos!" in the subject line.

Advance your career

With NYSUT ELT:

- collaborate with fellow educators across New York state — online or remote!
<https://elt.nysut.org/register/courses>
- learn research-based, classroom-tested methods in our seminars and/or graduate courses; and
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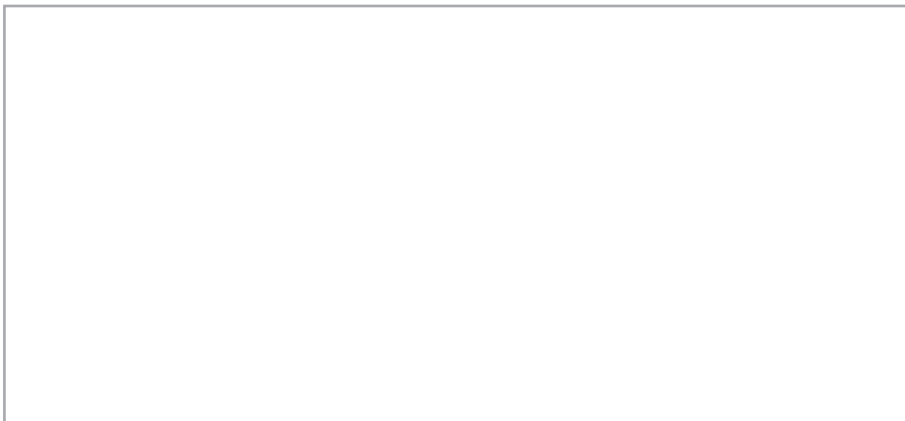
NYSUT members receive a 40% discount off tuition for graduate courses. ELT is now a CTLE provider and many courses are applicable for NYSED Certification.



Register:

<http://elt.nysut.org> • 800.528.6208

NYSUT represents teachers, school-related professionals, higher education faculty, professionals in education, human services and health care, and retirees.



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Learn more by visiting or calling us at:
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