

Session F

Retiree and New Member Programs and Services

- I. NYSUT Member Benefits Trust – New Member Welcome Packages
 - A. Brief History of Program
 - B. Enrollment Specifications for New Members
 - C. Term Life Insurance Package
 - D. Legal Service Plan Package
 - E. Welcome Letter from NYSUT Member Benefits with Car Rental Discount Coupons
- II. NYSUT Member Benefits Trust – Programs of Interest to Retirees
 - A. Retiree Dental Insurance Plan
 - B. Voluntary Vision Care Insurance Plan
 - C. Accidental Death & Disability with Emergency Travel Services feature
 - D. Pension Deduction of Benefits
- III. NYSUT Retiree Services Coordinators
 - A. Provide valuable assistance in setting up a retiree chapter
 - B. Retiree Leadership and Regional Conferences

**NYSUT Member Benefits Trust
New Member Welcome Package
Academic Year 2008 – 2009**

New members will receive a special welcome package from NYSUT Member Benefits Trust upon our receipt of new member enrollment information from the Local Association. The package will be sent to the member's home address and will include:

- A **welcome letter** introducing the new member to Member Benefits.
- An offer to participate in the **New Member Legal Service Plan** for a six-month trial period. Participation in the program is provided at no cost to the member. To enroll in this free legal program, the member must complete the activator form at the bottom of the welcome letter and return it to Member Benefits. There is no obligation for the member to enroll in the Legal Service Plan at the conclusion of the six-month plan.
- **Car rental discount coupons** from Alamo, Avis, Budget and Hertz.
- Provision of a no-cost **\$25,000 Term Life Insurance policy** for one year, as long as membership is maintained through the local. The member does not need to complete any paperwork to receive this free coverage; it is sent automatically to the member. The actual Certificate of Coverage will be sent by Marsh Affinity Group Services, the administrator of the Member Benefits-endorsed plan, once it has the necessary information to issue a certificate. The insurance is guaranteed renewable for \$25,000 at the end of the year with no medical underwriting. Members who are 65–69 will receive \$12,500 of coverage, ages 70—74 will receive \$10,000 of coverage, ages 75—79 will receive \$5,000 of coverage and ages 80—84 will receive \$2,500 of coverage; there is no term life insurance benefit provided to new members who are age 85 or older. As always, there is no obligation for the member to renew the policy upon the end of the free year.

For purposes of these offers, a New Member is considered to be anyone, including agency fee payers, who has never been a member or agency fee payer of NYSUT in the past. Transfers from one local to another will not be considered new members.

***Help!** Updated addresses are vital to the success of this New Member program. We welcome telephone calls (800) 626-8101 or mail sent to 800 Troy-Schenectady Rd, Latham, NY 12110-2455, to update information on file.*



For information about these programs or about contractual expense reimbursement/endorsement arrangements with providers of endorsed programs, please call Member Benefits at (800) 626-8101, e-mail benefits@nysutmail.org, visit www.memberbenefits.nysut.org, or refer to your NYSUT Member Benefits Trust Summary Plan Description.



NYSUT Member Benefits Trust
 800 Troy-Schenectady Road, Latham, NY 12110-2455
 (518) 213-6000 (800) 626-8101
 FAX: (518) 213-6413
 Web site: www.memberbenefits.nysut.org
 E-mail: benefits@nysutmail.org

<Date>

<Name>
 <Address>
 <City, State Zip>

Each new member of NYSUT represents the chance for us to better serve individual needs.

Dear <Name>:

Welcome to NYSUT and NYSUT Member Benefits Trust! We are very pleased you have chosen to join ranks with more than 585,000 of your colleagues.

As a special welcome, we are providing you up to \$25,000 Term Life Insurance coverage for one year at no cost to you because we want you and your loved ones to have this important protection. Soon you will receive a Certificate of Insurance in the mail from Marsh Affinity Group Services, the administrator of our endorsed term life insurance. You are under no obligation whatsoever to continue this policy once your no-cost-to-you year is over. Note: If you have previously received no-cost New Member Term Life Insurance from Member Benefits, you are not eligible for this insurance.

You also can be covered by our endorsed Legal Service Plan for a six-month period. Simply complete and submit the attached enrollment form within 60 days of receipt of this letter. This Legal Service Plan provides a simple will for you or your spouse (or domestic partner) at no cost and legal services for personal matters at reduced cost, useful, for example, if you're buying a home. Thousands of NYSUT members choose to participate in the Legal Service Plan and pay for the service voluntarily. As a new member, you have the opportunity to try this plan at no cost to you for a six-month trial period, again, with no obligation to continue the service after the six months.

Member Benefits researches and endorses only those insurance, financial, legal and discount programs and services that meet our strict standards. We then continually monitor all endorsed benefits to ensure they remain competitive and a good value for our members. Please make the most of these benefits. Member Benefits endorses a broad range of benefit plans; see the list on the back of this letter and go to www.memberbenefits.nysut.org for more information. While you're there, be sure to sign up for MAP, the Member Assistance Program. This is an e-mail communications service that reminds you of available benefits and provides advance notice on new programs and changes to existing programs. Often, MAP participants take part in special raffles with valuable prizes.

One advantage of endorsement is Member Benefits' advocacy role. If you ever encounter a problem with any of our endorsed programs, please notify Member Benefits. Our involvement in this type of situation assures your needs are addressed in a timely manner.

We hope you'll take a look at what's available to you and what will help fill your personal and professional needs. It's our sincere pleasure to serve you, and we wish you a rewarding and productive career for years to come.

In solidarity,

Ivan Tiger
 Chairperson, NYSUT Member Benefits Trust

Enc.

✂ -----

Yes! I accept the New Member Legal Service Plan available to me at no cost as a new NYSUT Member. Offer expires <Date>.

NYSUT Member Name: _____ NYSUT ID#: _____

Address: _____ City: _____ State: _____ Zip: _____

Return completed form in the reply envelope enclosed. Note: Once your enrollment form is processed, a New Member Legal Service Plan kit, including your ID Card, will be issued.

 Signature (Form must be signed to process.)

Insurance Benefits

- Automobile
- Boat
- Homeowners/Renters
- Personal Excess Liability (Umbrella)
- Other Personal Property
- Term Life
- Catastrophe Major Medical
- Disability
- Long-Term Care
- WrapPlan® Term Life Coordination Program
- Accidental Death & Dismemberment
- Vision Plan

Legal Services

- Legal Service Plan

Financial Benefits

- Preferred Savings PlusSM
- Mortgages
- Equifax Credit WatchTM Gold
- Consumer Credit Counseling Service

Discount Programs

- BOSE®
- OfficeMax Retail Connect Program
- Dell Computers
- Barnes & Noble.com Online Bookstore
- Car Rental Discounts
- Six Flags Discounts
- The Buyer’s Edge Buying Service
- Heat USA
- Working Advantage (Discount Tickets)
- Lifeline Medical Alert Service

Other Services

- MAP (Member Assistance Program)
- Payroll Deduction of NYSUT Member Benefits Trust
(available in local associations that have made the necessary arrangements)
- Defensive Driving
- MetDESK (Division of Estate Planning for Special Kids)
- Consumer’s Guides
- Identity Theft Workshops

To request more information:

Please call:(800) 626-8101

E-mail us at:.....*benefits@nysutmail.org*

Visit our Web site:.....*www.memberbenefits.nysut.org*

For information about these programs or about contractual expense reimbursement/endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits Trust or refer to your NYSUT Member Benefits Trust Summary Plan Description.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits Trust-endorsed programs.

Accidental Death and Dismemberment Insurance

a benefit provided by NYSUT

Members and persons making agency fee payments to the union are insured in the event of death or dismemberment due to accidental injuries. This coverage is continuous as long as the individual maintains membership or agency fee status. Here is a summary of the provisions of the group policy.

Coverages

When, as a result of an injury, an insured person suffers any one of the following losses within 365 days of the date of the accident, the insurance company will pay the amount listed:

Life.....	\$1,500
Both Hands, Both Feet or Sight of Both Eyes	\$1,500
One Hand and One Foot.....	\$1,500
One Hand and Sight of One Eye	\$1,500
One Foot and Sight of One Eye	\$1,500
Speech and Hearing.....	\$1,500
One Hand or One Foot or Sight of One Eye	\$750
Speech or Hearing	\$750
Thumb and Index Finger of the Same Hand.....	\$375

Exclusions

The policy does not cover any loss that results from suicide or an intentionally self-inflicted injury; acts of war; infections; military service; riding as a pilot or crew member of any aircraft; and/or riding in an aircraft being used in certain hazardous ways, such as racing, fire-fighting and aerobatics.

Payment of Claims

Benefits will be paid to the insured person, if living. Benefits due to death or unpaid at the time of death will be paid in equal shares to members of the first surviving class of the following classes of beneficiaries: (1) spouse; (2) children; (3) parents; (4) brothers and sisters, if any; otherwise (5) the Estate of the insured person. It is not necessary for insured persons to file a written designation of beneficiary in conjunction with this policy.

Notice of Claim

Within 30 days, or as soon as reasonably possible, notice must be given to: NYSUT Member Benefits Trust, 800 Troy-Schenectady Road, Latham, NY 12110-2455. Notice of claim should include the insured person's name and Social Security number; date and nature of the accident; type of loss sustained (death, eyesight, etc.); date of death if different than date of accident; and full name and address of the person to whom NYSUT is to send the claim forms.

This coverage, provided by NYSUT, is administered by NYSUT Member Benefits Trust. No expense reimbursement is provided to NYSUT or NYSUT Member Benefits Trust from this program.

9/06

ATTENTION
NYSUT
MEMBERS:

Register your
beneficiary for

FREE NEA DUES-TAB

Life Insurance

You're entitled to FREE automatic NEA DUES-TAB Life Insurance, thanks to the recent unification between NYSUT and the National Education Association. The coverage is

guaranteed to all in-service members. There is no need for you to sign up for this benefit; however, we recommend that you

register your beneficiary by visiting neamb.com/freedtny. It's a great way to get started in protecting your family's financial security.

◇ **UP TO \$1,000**

Term life insurance

◇ **UP TO \$5,000**

Accidental death and dismemberment insurance (AD&D)

◇ **\$50,000**

AD&D insurance while on the job

◇ **\$150,000**

Life insurance for unlawful homicide while on the job

Go to neamb.com/freedtny
to register your beneficiary today.

For additional information or questions call **1-800-637-4636**

NEA Members Insurance Trust[®]

nysut
A Union of Professionals

NEA MEMBERS INSURANCE TRUST *and* NYSUT

DT350207

COMMUNICATIONS PLUS, INC. • 102 MADISON AVENUE • N.Y. N.Y. 10016 • FAX 212-686-968 • PHONE 212-686-9570
JOB#: 3060-9213 DESC: NYSUT Ad PROOF#: 1 CREATED: 1/9/07 - 4:18 PM
OPERATOR: MS AD: BN AE: CM CW: JB
FILE NAME: NYSUT Ad SAVED: 1/25/07 - 4:48 PM PRINTED: 1/25/07 - 4:48 PM Old Job # NA
DOC PATH: CPGroups:CP:Current Jobs:3060 MIT:2006_2007 Projects:Q1:9213 1/07 Print Ad: Mechanical:NYSUT Ad

APPROVAL SIGN OFF

Proofreader _____

Studio _____

Copywriter _____

Art Director _____

Account Executive _____

Production _____

Client _____

Ok to Disk _____