

SURVIVAL GUIDE FOR THE TIMES

This list of potential resources was prepared by NYSUT Social Services to help you address issues that may have become more pressing in these hard economic times.

NYSUT SOCIAL SERVICES

NYSUT Social Services is always available to answer any questions or concerns you may have. Our experienced, caring professionals are here to help you and your dependents cope with some of life's unexpected complications. We can help you connect with these and other resources in your community.

- *For more information you can contact us Monday through Friday 9 a.m. - 5 p.m. at:
800-342-9810, ext. 6206 socsvcs@nysutmail.org
UFT Welfare Fund: 212-539-0500
Health & Cancer Helpline: 212-539-0665

HEALTH INSURANCE

If you have lost health insurance benefits due to job changes or divorce, you have some affordable options:

1. Healthy NY — www.healthyny.com 866-432-5849
2. Child Health Plus — www.nyhealth.gov/nysdoh/chplus/ 800-698-4543
3. Family Health Plus — www.health.state.ny.us/nysdoh/fhplus/ 877-934-7587
4. COBRA — 18 months of coverage after a loss of a job*
Contact previous employer regarding new 65% premium subsidy program
5. Health insurance through a local Chamber of Commerce;
if you are a sole proprietor or are related to the proprietor while working for them*
6. College alumni associations
7. University student health insurance
8. Standard private insurance in your county — www.ins.state.ny.us/ihmoindx.htm *
9. Medicare — for persons 65 or older and disabled individuals *
10. Options for continued coverage for disabled dependents *
11. Veterans benefits: aid and attendance *

PRESCRIPTION DRUG COVERAGE

Losing health insurance that has a prescription drug plan can be quite costly. Some prescription drug options:

1. Patient Assistance Programs (PAP) — www.rxassist.org
Each drug company sponsors its own assistance plan. When you access the Web site you can see if the particular drug you need is available through a PAP. *
2. Elderly Pharmaceutical Insurance Coverage Program (EPIC) —
www.nyc.gov/html/caregiver/paying_5.html 800-332-3742
New York state program that helps seniors pay for their prescription drugs — must meet income eligibility requirements.

COUNSELING

Stressful times are often a challenge to our ways of coping and managing our lives. Seeking individual, marital or family counseling may be an important way to avoid and deal with problems as they arise.

1. NYSUT Social Services — www.nysut.org/socialservices. We can provide private referrals for individual, marital and family counseling, as well as referrals for addiction treatment.
2. Employee Assistance Programs — Many employers have EAPs that offer counseling; if you are unsure of your employers' participation you can call NYSUT Social Services. *

FINANCIAL ISSUES

If you need assistance with financial counseling, bankruptcy and debt repayment you can contact the NYSUT Member Benefits Trust endorsed program:

Consumer Credit Counseling Service of Central NY — www.CreditHelpNY.org 800-479-6026
CCCS is a non-profit community service organization that provides free and confidential counseling and will refer you to an accredited affiliate in your area if additional services are required.

RETIREMENT OPTIONS

1. NYSTRS — New York State Teachers' Retirement System www.nystrs.org 800-348-7298
2. ERS — Employees' Retirement System www.osc.state.ny.us/retire 866-805-0990
3. UFT — Teachers' Retirement of the City of New York www.trsnyc.ny.us 888-869-2877

UNION-ENDORSED DISCOUNT PROGRAMS

There are many valuable discounts offered through the union's benefits program:

1. NYSUT Member Benefits Trust — endorsed programs for insurance services, financial services, legal services and discounts — www.memberbenefits.nysut.org 800-626-8101
2. AFT Member Benefits — www.aft.org/aftplus 800-238-1133, ext. 8643
3. NEA Member Benefits — www.neamb.com 800-637-4636

LOCAL DEPARTMENT OF SOCIAL SERVICES

Home Energy Assistance Program (HEAP) — Program throughout the state that provides financial assistance with heating costs to low-income residents. Monthly gross income cannot exceed \$1,963 for individuals and \$2,567 for couples. If you receive food stamps you will receive an automatic benefit and do not need to apply. *

NYSUT HANDBOOK FOR LAID-OFF SCHOOL EMPLOYEES

NYSUT Research and Educational Services has compiled a handbook which explains how to file for Unemployment Insurance, recall rights you may have for future vacancies, agencies which can assist you with your job search and other helpful information. You can access the handbook at www.nysut.org/cps/rde/xchg/nysut/hs.xsl/members_9977.htm

DISCLAIMER: THIS LIST IS MEANT AS A GUIDE AND DOES NOT SUBSTITUTE FOR CHECKING WITH YOUR EMPLOYER, LOCAL PRESIDENT OR LOCAL CONTRACT BEFORE MAKING ANY DECISIONS OR TAKING ANY ACTIONS.