

# BENEFITS AVAILABLE



## NYSUT MEMBER BENEFITS

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



MEMBER  
BENEFITS  
**nysut**  
Working to Benefit You

# HERE'S WHAT'S INSIDE

NYSUT Member Benefits .....	5
Endorsement Process & Arrangements .....	5
MAP - Member Alert Program .....	7
Payroll & Pension Advantage .....	7
MPP - My Program Participation .....	7
FREE Member Benefits .....	8

## Insurance Benefits

Term Life .....	14
Level Term Life .....	15
Universal Life with Convalescent Care .....	16
WrapPlan® II Universal Life .....	17
Farmers Insurance Choice <sup>SM</sup> .....	18
Disability .....	18
Catastrophe Major Medical Plan .....	19
Long-Term Care .....	20
Vision Plan .....	20
Dental Plan .....	21
Pet (Nationwide) .....	22

## MEMBER BENEFITS



Working to Benefit You

800 Troy-Schenectady Road  
Latham, NY 12110-2455  
800-626-8101

[memberbenefits.nysut.org](http://memberbenefits.nysut.org)



Scan this QR code  
and instantly connect  
to our website!



## **Legal Service Plan . . . . .23**

### **Financial Services**

Financial Counseling Program . . . . .	24
Mortgage Discount Program . . . . .	24
Synchrony Bank . . . . .	25

### **Shopping, Travel & Personal**

Member Benefits Discounts & Deals . . . . .	26
Purchasing Power Member Shopping Program. . .	27
ODP Business Solutions . . . . .	28
Connect America. . . . .	28
Powell's Books . . . . .	29
Grand Circle Travel & Overseas Adventure Travel . .	29
Buyer's Edge, Inc. . . . .	30
EPIC Hearing . . . . .	30
Heat USA . . . . .	31
Tankfarm . . . . .	32
Online Defensive Driving . . . . .	32
403(b) Field Guide . . . . .	33

## **Important Phone Numbers. . . . .34**

# **FREE MEMBER BENEFITS!**

- Peer Support Line
- Premium Calm Service
- YourCare360
- Student Loan Counseling
- Financial Learning Center
- Credit Counseling
- New Member Life Insurance Policy
- Accidental Death & Dismemberment Insurance
- Travel Assistance Services
- Legal Assistance Plan

Dear NYSUT Members:



Your union is committed to fighting for better contracts, safer working conditions, fair pay, advocacy, and upholding the labor rights of your colleagues proudly working in the education and health care industries on a daily basis.

As a NYSUT member, you receive exclusive access to participate in dozens of programs and services endorsed by NYSUT Member Benefits. You will find information about these endorsed programs inside this brochure; brief descriptions of the NYSUT Member Benefits Trust, NYSUT Member Benefits Corporation, and NYSUT Member Benefits Catastrophe Major Medical Insurance Trust; and details about our endorsement process and endorsement arrangements.

For the past 40 years, Member Benefits has been proudly offering NYSUT members a variety of quality insurance, financial, legal, and shopping/travel/personal programs. By building on the group buying power of more than 670,000 members, we're able to endorse competitively priced benefit offerings.

Many of our endorsed plans feature a “free look” trial period – giving you time to review your new plan. If not completely satisfied, you can return your certificate of coverage within the allotted time frame and any money you've paid or had deducted will be refunded in full – no questions asked.

To request more information, please contact Member Benefits at **800-626-8101** or use the secure email message form available at [memberbenefits.nysut.org](mailto:memberbenefits.nysut.org).

We look forward to serving your benefit needs!  
In solidarity,

A handwritten signature in black ink that reads "J. Philippe Abraham". The signature is fluid and cursive, with a long horizontal stroke at the end.

J. Philippe Abraham  
Chairperson, NYSUT Member Benefits Trust

# WHO WE ARE:

## The NYSUT Member Benefits Trust

was established in 1983 as a tax-exempt, not-for-profit trust fund created to endorse and monitor competitive insurance plans and benefit programs. These programs and services are available to NYSUT members, and some are also available to or cover family members.

## NYSUT Member Benefits

In 2008, the Trustees of the Member Benefits Trust established the NYSUT Member Benefits Corporation. This for-profit subsidiary was created to expand the types of programs and services offered to members. In 2015, the Trustees of the Member Benefits Trust established the NYSUT Member Benefits Catastrophe Major Medical (CMM) Insurance Trust with the CMM Plan being its sole purpose.

## Endorsement Process & Arrangements

NYSUT Member Benefits' endorsement process is thorough and comprehensive. In the early stages of a program's development, Member Benefits utilizes its staff of experienced professionals, the Trust's Board of Trustees, the Corporation's Board of Directors, and independent benefit consultants to aid in program design and provider research.

Once a program is granted endorsement by Member Benefits, staff and consultants regularly monitor the program for participation, member satisfaction, utilization, product competitiveness, and financial health. Throughout the year, we will meet with the providers of endorsed programs to discuss their particular program and negotiate for improvements and enhancements to offer NYSUT members.

Dues dollars of NYSUT members are never used in conjunction with Member Benefit operating expenses. Instead, Member Benefits receives funds to cover expenses from negotiated endorsement

# WHO WE ARE (continued)

arrangements with many of our endorsed program providers. Specific information pertaining to these endorsement arrangements is included in the communication materials and application/enrollment forms for each program that has such an arrangement in place. This information can also be found at [memberbenefits.nysut.org](http://memberbenefits.nysut.org).

Member Benefits revenue is used, where appropriate, to enhance benefit programs, maintain competitive rates, and allow for the development of new offerings for the NYSUT membership. These funds are also used to defray the costs of operating Member Benefits, including staff compensation; rent; office expenses; and the cost of retaining consultants, auditors, and attorneys to advise the trustees, directors, and staff.

No endorsement dollars received by Member Benefits are paid to NYSUT except reimbursement for use of facilities and for services and personnel provided by NYSUT to, and at the request of, Member Benefits (the reasonableness of which amounts are certified annually to the trustees and directors by our independent auditors).

We do not state that each endorsed benefit program is the lowest-cost product for a particular program. While Member Benefits trustees, directors, and staff strive to obtain and maintain quality benefit programs at competitive prices, members are encouraged to shop and compare before making any purchasing decisions.

Although some of these endorsed programs may provide legal or financial advice, Member Benefits itself does not offer investment, legal or, tax advice. Participants should consult their own investment, legal, financial, and tax advisors to assist them with an evaluation of these voluntary benefit programs.

## MAP – Member Alert Program

Want to be among the first to learn about new endorsed programs, find out the latest news about important benefit updates, and be eligible for special prize drawings? Join our voluntary MAP Alert email service by visiting [memberbenefits.nysut.org](http://memberbenefits.nysut.org) and clicking on the “MAP Alert Service” graphic in the center of our homepage.



### The Payroll & Pension Advantage

Payroll deduction of our endorsed programs is available in local associations that have made the necessary arrangements for this payment option. Pension deduction is available to retirees collecting a monthly pension benefit from the New York State Teachers' Retirement System, New York State and Local Retirement System, New York City Teachers' Retirement System, or New York City Board of Education Retirement System, or receiving income from a monthly lifetime annuity from TIAA.

With payroll and pension deduction, you gain the advantage of convenience. No checks need to be written and no payment due dates need to be remembered. Premiums are divided into even amounts and automatically deducted from paychecks or pension benefits.

All of the programs listed in this brochure with the payroll/pension logo can be purchased through payroll or pension deduction. Many of these programs offer reduced premiums and/or the elimination of service fees provided at no cost. It's truly the Payroll/Pension Advantage!

## MPP – My Program Participation

This online feature allows you to review all of the Member Benefits-endorsed voluntary insurance, financial, and legal programs that you currently participate in. You'll see the payment methods you are eligible to use, the payment method you are actually using (payroll/pension deduction or direct bill), deduction amounts if applicable, and contact information for the program providers. If the program provider offers other information to Member Benefits, such as premium amounts and coverage information, that will be available to you as well.

The My Program Participation service is housed in a password-protected area of the Member Benefits website. Visit [memberbenefits.nysut.org](http://memberbenefits.nysut.org), click on “Login to My NYSUT” in the upper lefthand corner of the page and follow the simple instructions to activate your account.

# FREE MEMBER BENEFITS

NYSUT Member Benefits appreciates everything that NYSUT members do on a daily basis to benefit those in the education and health care industries.

We are proud to offer the following programs and services free of charge. To learn more about any of these benefits, visit [memberbenefits.nysut.org](https://memberbenefits.nysut.org) and then click on “Free Member Benefits” in the blue menu at the top of the page.



## Peer Support Line

The Peer Support Line – staffed by trained in-service and retired individuals who understand the unique professional and personal challenges of NYSUT members – can provide answers, resources, and empathetic support when you need it.



This confidential helpline can assist with utilizing Employee Assistance Program (EAP) benefits, along with finding information and referrals for professional assistance within your community.

For more information or to speak with someone at the Peer Support Line, call toll-free **844-444-0152**.

*The Peer Support Line is a partnership between NYSUT Social Services, NYSUT Member Benefits, and Rutgers University Behavioral Health Care.*

## Premium Calm Service

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



The premium Calm subscription provides in-service members with unlimited access to the full library of sleep, meditation, and relaxation content at [calm.com](https://calm.com) and in the Calm app, which can be used via a desktop, laptop, tablet, or mobile device (iOS or Android).





In-service members can add up to five dependents (age 16 or older) to receive their own premium Calm subscription.

Explore guided meditations and specialized music playlists to help with stress and focus, mindful movement video and audio, nature scenes and sounds, specific content tailored for children, and more.

*NYSUT Retiree Members, NYSUT Associate Members, and NYSUT Student Members are not eligible to utilize this free benefit at this time.*

## YourCare360

Approximately 70% of Americans age 65 and older will require long-term care at some point in their lives, according to the U.S. Department of Health & Human Services. Many caregivers are already employed full time, have other family responsibilities such as children, and require assistance with their caregiving duties.



**YourCare360 is a helpful service available to all NYSUT members, offering online access to caregiving guidance and answers to the many questions that confront family caregivers.**

YourCare360 has partnered with leading providers of caregiving services to offer complimentary health assessments to evaluate your needs; directories to help locate facilities, hospitals, and physicians;

## MORE FREE MEMBER BENEFITS ...

access to tools such as cost calculators and caregiving fact sheets; one-on-one convalescent care consultations; educational brochures; and videos sharing family stories.

Visit [yourcare360.com](http://yourcare360.com) to learn more about these services and/or speak with a counselor today.

### Student Loan & Credit Counseling

Our endorsed student loan and credit consolidation program with Cambridge Credit Counseling can assist NYSUT members with better understanding student loan re-payment and credit/debt resolution options.

NYSUT members are eligible to receive a free, no-obligation, debt and student loan consultation with one of Cambridge's certified counselors.

Cambridge also offers a unique student loan web portal available at a reduced rate that can help explain the various options when paying down student debt.

For more information, visit our **Student Loan Center** at [memberbenefits.nysut.org](http://memberbenefits.nysut.org), including how to speak with a loan counselor, attend a student loan workshop, or visit the student loan portal mentioned above.

### Credit Counseling & Debt Management

With Cambridge's assistance, NYSUT members may be able to consolidate their credit card bills into one simple monthly payment. This can help members to become debt-free in a fraction of the time that it would take on their own.

**To speak with a Cambridge Certified Counselor about student loan or credit/debt resolution options, call toll-free 888-254-0398.**

## Financial Learning Center

Our online Financial Learning Center powered by Kiplinger's Personal Finance – located on the Member Benefits website – provides a variety of information and resources to help with important financial decisions.

Updated on a monthly basis, the Financial Learning Center offers numerous articles designed to help you achieve your personal financial goals and better understand the nuances of insurance, savings, investing and more.

No matter where you are in your career or even if you are retired, you are sure to find something beneficial for you and your family members.

## New Member Life Insurance Policy

New NYSUT members are eligible to receive a **free term life insurance policy providing coverage for up to \$25,000\* for one year** (as long as NYSUT membership is maintained through their local). This insurance is guaranteed renewable for up to \$25,000 at the end of the year.

- New members under age 40 will not need to complete any paperwork to receive this no-cost coverage.
- New members age 40 and older will receive the no-cost coverage for a one-year period if they can successfully answer several medical questions as part of a simplified issue offer.
- New members under age 65 will also have the option to increase coverage up to \$100,000 without additional medical underwriting.

A new member is considered to be anyone who has never been a member of NYSUT in the past. Transfers from one local association to another will not be considered new members.

*\*There is no obligation to renew the policy at the end of the free year. Note: There is no term life insurance benefit provided to new members age 85 or older.*

## MORE FREE MEMBER BENEFITS ...

### **Accidental Death & Dismemberment Insurance**

All NYSUT members are now automatically provided with a \$5,000 Accidental Death & Dismemberment (AD&D) insurance benefit through Chubb Group Insurance Companies (previously, the coverage amount was \$1,500 per member).

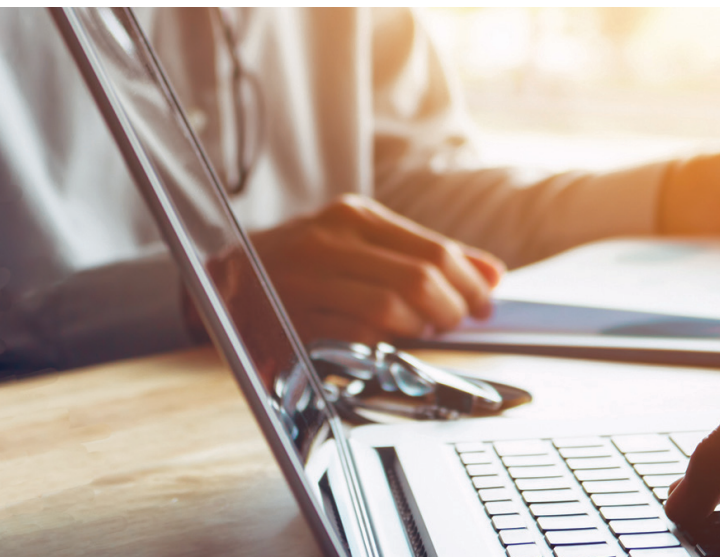
*This coverage is provided and administered by the NYSUT Member Benefits Trust.*

### **Travel Assistance Services**

All NYSUT members are automatically provided with free travel assistance services from Europ Assistance that focus on providing coordination services to travelers.

Coordinators are available 24/7 to assist travelers with any type of issue, regardless of the severity. Europ Assistance will provide coordination for any service but will not provide any payment.

This coverage is provided to all NYSUT members (both in-service and retiree); dependent family members are covered only if they are traveling with a NYSUT member.



## Legal Assistance Plan

The Legal Assistance Plan – provided by the law firm of Feldman, Kramer & Monaco, P.C. – is a new benefit available at no cost to NYSUT members in a non-full dues category or split dues category.<sup>1</sup> This plan provides eligible members with free telephone access to attorneys as well as a limited number of legal documents.

The plan also covers the spouse/domestic partner who is living with the member (except in divorce/separation matters), unmarried dependent children under age 19 (or under age 25 if they are wholly dependent on the member and are enrolled as full-time students), and dependent parents.

There is no cost to participate in this plan. Eligible NYSUT members are automatically enrolled.

*<sup>1</sup>To verify your NYSUT dues category, please contact your local association.*



# INSURANCE BENEFITS



## Term Life Insurance

Life insurance is crucial income that allows your family to pay for items such as daily living expenses; mortgage and property taxes; final medical, burial, or funeral expenses; and more.

Members and their lawful spouses (or certified domestic partners) under age 85 may apply for our endorsed Term Life Insurance Plan. This Plan offers up to \$1 million of group-rated term life insurance for applicants up to age 65.

If you are between the ages of 65 and 84, you are eligible to apply for up to \$30,000 in coverage, depending on your age at application.

Benefits decrease at age 65; at age 70, coverage is limited to \$20,000 or less. One low premium covers all of your dependent children under the age of 23. An accelerated death benefit is available for terminally ill insureds up to age 70.



***The Payroll & Pension Advantage:  
Premiums are reduced by 15%.***

For more information, call toll-free **888-386-9788**.

*Underwritten by Metropolitan Life Insurance Company and administered by Association Member Benefits Advisors (AMBA).*



## Level Term Life Insurance

Life insurance is crucial income that allows your family to pay for items such as daily living expenses; mortgage and property taxes; final medical, burial or funeral expenses; and more.

Our endorsed Level Term Life Insurance Plan offers life insurance that is in force for a time period you select – either 10, 15 or 20 years. Your individual premium is scheduled to remain the same during the term period, and your coverage will not decrease during that time.

You and/or your spouse/certified domestic partner can apply for up to \$1 million in coverage.

Your age determines the length of coverage you may apply for under the plan. 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 option.



***The Payroll & Pension Advantage:  
Premiums are reduced by 15%.***

For more information, call toll-free **888-386-9788**.

*Underwritten by Metropolitan Life Insurance Company and administered by Association Member Benefits Advisors (AMBA).*

## **NEW! – Universal Life Insurance with Convalescent Care Benefit**

Our endorsed Universal Life/LifeEvents® Insurance with Convalescent Care Benefit program (plus YourCare360® Care Planning Services) – provided by Trustmark – offers added financial protection for you and/or your spouse/certified domestic partner along with access to long-term care resources.

This program combines convalescent care benefits that can be used to help pay for long-term care services at any age; a life insurance benefit to help secure your family's financial future; and caregiving tools provided by YourCare360 that offer guidance to manage your long-term care needs and/or those of your spouse/certified domestic partner.

## **Living Benefits for Long-Term Care**

You could require long-term care services at any point in your life, which could cost hundreds of dollars per day. This universal life insurance program includes a convalescent care benefit that can help pay for these services at any age. Policyholders can collect 4% of their universal life death benefit per month for up to 25 months – helping to cover the cost of long-term care services such as an in-home health aid, assisted living facility, or nursing home care.

## **Life Insurance**

Protecting your loved ones is one of life's greatest responsibilities. Along with the grief that comes with losing a family member, survivors may suddenly be faced with costly expenses, debts, and a loss of income. Your death benefit can be used to help pay these expenses or for other items such as tuition or savings.



## YourCare360 Online Resource Guide

This program also includes access to YourCare360, providing an online resource that can help guide you and your family through the caregiving journey.

### For More Information

NYSUT Members:

Call toll-free **888-595-1375**

UFT & PSC-CUNY Members:

Call toll-free **833-441-2760**

*NYSUT Associate Members and NYSUT Student Members are not eligible to participate in this program.*

## WrapPlan® II Universal Life Insurance

Our endorsed WrapPlan II Universal Life Insurance Plan offers members and their spouse/certified domestic partner a way to plan for the continuing need for life insurance coverage, while taking advantage of the life insurance they already have.

This plan allows you to purchase life insurance coverage that 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. If you have no existing term life insurance, you may apply for a level benefit amount of WrapPlan coverage.

To apply, you must be a NYSUT member who is actively at work; age 70 or younger on your last birthday; and a resident of New York, New Jersey, or Pennsylvania. Retirees must be age 70 or younger on their last birthday, not disabled, and a New York State resident.

For more information, call toll-free **866-697-8897**.

*Underwritten by Transamerica Financial Life Insurance Company and administered by Aon Voluntary Benefits & Enrollment Solutions.*

# INSURANCE (continued)

## Farmers Insurance Choice

Farmers Insurance Choice is a digital platform that offers NYSUT members the opportunity to choose from multiple, highly-rated, national insurance carriers – featuring competitive prices and savings from bundling auto and home coverage.

The Farmers Insurance Choice platform offers a wide variety of insurance options to meet your individual and/or family needs, including:

- Auto Insurance
- Home/Renter's Insurance
- Boat Insurance
- Specialty Insurance (Personal Excess Liability, Fire, Snowmobile & Recreational Vehicle)

NYSUT members will only receive special group discounts on personal property and liability coverage when they select Farmers as their insurance carrier.

***The Payroll & Pension Advantage: Eliminate the \$8 service fee per billing cycle. Auto premiums are reduced by 8% if you reside in New York State (availability and amount may vary by state).***

For more information, call toll-free **866-697-8822**.

*Underwritten by Farmers Property & Casualty Insurance.*

## Disability Insurance

Protect your most valuable asset – your income – with our endorsed Disability Insurance Plan. This Plan provides tax-free benefits to help meet your living expenses if a covered sickness or injury prevents you from working.

Your monthly expenses don't stop if you are unable to work due to a serious illness or injury. Disability insurance can be customized to fit your budget and still provide peace of mind until you are able to get back on your feet and return to work.

You can apply for coverage up to \$5,000 per month, depending on your salary. A short-term policy offering benefits for up to one year, a five-year policy option, and a long-term policy offering benefits up to age 66 are available as well as a choice of waiting periods. Members age 65 or under and who work 20 or more hours per week may apply.



***The Payroll Advantage: Premiums for long-term and five-year plans are reduced up to 20%.***

For more information, call toll-free **888-386-9788**.

*Underwritten by Metropolitan Life Insurance Company and administered by Association Member Benefits Advisors (AMBA).*

## **Catastrophe Major Medical Plan**

Our endorsed Catastrophe Major Medical (CMM) Plan offers supplemental coverage to a basic health plan. Regardless of your age or the type of basic health insurance you have, you and your family members could still be left with extraordinary out-of-pocket medical expenses.

If a major illness or injury were to occur, consider the cost of home health care, nursing or convalescent home costs, prescription drug costs, or co-payments for physician visits. Once the out-of-pocket deductible is satisfied, the CMM Plan provides benefits for eligible expenses that your basic health plan does not fully cover.

The CMM Plan may offer an open enrollment period from time to time. Please check the Member Benefits website for updates.



***The Payroll & Pension Advantage: Premiums are reduced by 10%.***

For more information, call toll-free **888-386-9788**.

*Sponsored by the NYSUT Member Benefits Catastrophe Major Medical Insurance Trust, and administered by Association Member Benefits Advisors (AMBA) and HealthSmart Benefits Solutions Inc.*

## Long-Term Care Insurance

Our endorsed Long-Term Care Insurance program available through New York Long-Term Care Brokers provides a variety of long-term care options for NYSUT members and their families.

New York Long-Term Care Brokers is a nationally recognized insurance intermediary 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).

With New York Long-Term Care Brokers, eligible individuals (ages 40 to 74 for New York residents and ages 30 to 79 for non-New York residents) can receive a long-term care insurance plan designed with their specific needs in mind.

With the discount provided to NYSUT members (along with marital/domestic partnership discounts and potential Preferred Health discounts), this important protection can be far more affordable than you may assume.

For more information, call toll-free **888-884-0077**.

*Administered by New York Long-Term Care Brokers.*

## Vision Plan

Protecting your eyes and your vision is an important part of leading a healthy lifestyle. If you are looking for vision coverage for yourself and/or your family members, you should consider enrolling in our endorsed Vision Plan.

Each year, plan participants are eligible to receive one complete eye exam (including glaucoma testing and dilation when professionally indicated) and one pair of eyeglasses (lenses and frames) or contact lenses per benefit period – paid-in-full according to plan specifications from participating providers.

You can choose from glass or plastic lenses in single vision, bifocal, or trifocal along with more than 220 frames with no co-pay. Many types of lenses and coatings are included, and some options include discounted co-payments.

Individual or family coverage is available. Plan participants receive the maximum benefits from this plan by using “in-network” providers. The plan year runs from January 1 through December 31.

For more information, call **800-626-8101**.

*Provided by Davis Vision.*

## Dental Plan

Protecting your teeth, gums and mouth is an important part of living a healthy lifestyle. If you are looking for dental coverage for yourself and/or your family members, you should consider enrolling in our endorsed Dental Plan.

This Plan features the MetLife PDP Plus Network and provides benefits for preventive, restorative, and major restorative services. Participants have the choice of using a participating dentist or going out-of-network; those individuals utilizing the services of in-network providers will incur lower out-of-pocket expenses.

This Plan features more than 300,000 participating dentists throughout the country. Members may add coverage for their spouse or certified domestic partner, and for unmarried, dependent children through the end of the month of their 26th birthday.



***The Payroll & Pension Advantage: The service fee per billing cycle is eliminated; the amount of the service fee is dependent upon billing cycle selected.***

For more information, call toll-free **888-883-0046**.

*Provided by Metropolitan Life Insurance Company.*

# INSURANCE (continued)

## Pet Insurance

The pet insurance program from Nationwide® can help NYSUT members manage the cost of veterinary care, from annual preventive care to accidents and illnesses. With a Nationwide pet insurance policy, you'll be reimbursed for eligible treatments, surgeries, lab fees, X-rays, and more. You can seek the best care for your pet without worrying about the cost.

**Freedom:** You're free to use any veterinarian, anywhere in the world – including specialists and emergency providers – with no pre-approval necessary.

**Flexibility:** Nationwide has plans to fit every pet and every budget.

**Savings:** Receive preferred pricing as a NYSUT member. Enjoy additional discounts when enrolling multiple pets. Save 5% when you enroll two or three pets or 10% when you enroll four or more pets.

**Extras:** Nationwide policyholders receive 24/7 access to the Vethelpline® for live veterinary advice on pet health questions, along with discounts on handpicked pet products and services, a subscription to Nationwide's award-winning *The Companion* magazine, and more.

For more information, call toll-free **877-738-7874**.

*Provided by Nationwide.*



# LEGAL & FINANCIAL



## Legal Service Plan

NYSUT members can get quality legal advice and assistance for themselves and their families with our endorsed Legal Service Plan – provided by the law firm of Feldman, Kramer & Monaco, P.C.

For an annual fee, the Legal Service Plan offers legal expertise on a wide variety of legal matters – everything from handling estate planning to dealing with traffic violations.

This plan also provides two, free, hour-long consultations; a Legal Security Package that includes forms for a Simple Will, Health Care Proxy, Living Will, and Power of Attorney; and guaranteed maximum fees for a number of personal legal matters.

Access to elder law services at reduced fees and additional discounted Legal Security Packages for family members (including spouse/domestic partner, in-laws, grandparents, and grandparents-in-law) are included. Business-related matters are also covered for the member and spouse/certified domestic partner.



***The Payroll & Pension Advantage:  
Save \$5 on the annual plan fee.***

For more information, call **800-626-8101**.

*Provided by Feldman, Kramer & Monaco, P.C. and administered by the NYSUT Member Benefits Trust.*




## Financial Counseling Program

NYSUT members can receive unbiased financial assistance for themselves and their families with our endorsed Financial Counseling Program – provided by Stacey Braun Associates, Inc.

For an annual fee, this full-service program provides you with up to six hours of objective virtual or toll-free telephone consultations with a certified financial planner. In-person consultations are available at least once per calendar year at each NYSUT Regional Office as well as the provider's New York City office. You can also request customized written summaries and reports on a variety of financial issues. Specific 403(b) advice is also included in the program.

In addition to the full-service program, a 403(b) Advisor Option is available that includes two phone or virtual consultations to discuss 403(b)/457(b) programs only (with a 90-minute total limitation).

 ***The Payroll & Pension Advantage: Save \$10 on the annual fee for the full Financial Counseling Program or \$5 on the fee for the Advisor Option.***

For more information, call **800-626-8101**.

*Provided by Stacey Braun Associates, Inc. and administered by the NYSUT Member Benefits Corporation.*

## Mortgage Discount Program

The UnionDirect Mortgage Discount Program presented by Mid-Island Mortgage can help NYSUT members looking to purchase a home, lower their existing mortgage payment, or plan a home improvement project.



Members can save up to \$2,700\* in lender fees and closing costs with special purchase and refinancing mortgage discounts, including:

- No Application or Processing Fees
- No Commitment Fees
- No Underwriting Fees
- No Lender or Broker Fees
- Reduced Attorney & Title Fees

Mid-Island Mortgage has been offering home lending with personalized service for more than 60 years and is dedicated to providing the best home financing options to union members and their families.

*\*\$2,700 in discounts for conventional loan as compared with standard New York conventional mortgage fees and closing costs, according to Bankrate.com.*

For more information, call **800-506-9788**.

*Provided by Mid-Island Mortgage Corp.*

## **Synchrony Bank**

Our endorsed Synchrony Bank program offers some of today's most competitive interest rates on Certificates of Deposit, Money Market and High-Yield Savings Accounts.

You can access your money and account information 24/7 by phone, Internet, or the Synchrony Bank app. An ATM card is available for Money Market and Savings accounts. Accounts are FDIC-insured for up to \$250,000 per depositor.

An optional Automated Savings Program can make transfers from your checking account at another bank to your Money Market or Savings Account at Synchrony Bank. This is a convenient and easy way to build your balances in higher-earning accounts.

Make sure to mention the member code **"SYNCHRONY40"** when calling Synchrony Bank or visiting the Synchrony Bank website.

For more information, call **800-901-2965**.

*Provided by Synchrony Bank, Member FDIC.*

# SHOPPING, TRAVEL & PERSONAL



## Member Benefits Discounts & Deals

The Member Benefits Discounts & Deals program utilizes the nation's largest private discount network to offer all NYSUT members (both in-service and retiree) exclusive access to savings of up to 50% at 850,000 locations – including more than 21,200 New York State deals.

Visit [mbdeals.enjoymydeals.com](https://mbdeals.enjoymydeals.com) to create your account with your NYSUT ID number, preferred email address, and password. Your NYSUT ID number can be found on your NYSUT Membership Card or by visiting [nysut.org/memberid](https://nysut.org/memberid).

You'll then be eligible to save on restaurant dine-in or take-out, flowers and gift baskets, Bose products, clothing and shoes, oil changes and vehicle maintenance, sporting events, hotels and flights, car rentals, theme parks, movie tickets, wellness programs, and much more.

If you or a fellow union member have a favorite local business (restaurant, coffee shop, workout facility, etc.), that business may be able to join the network to provide NYSUT members with a special discount.

Members are encouraged to download the MB Discounts & Deals mobile app for the best user experience. There is no cost for members to participate in this program.

For more information, call **800-406-6020**.



## **Purchasing Power Member Shopping Program**

Our endorsed Purchasing Power Member Shopping Program allows eligible NYSUT members the opportunity to purchase brand-new, brand-name products and pay for them over time through the ease of payroll deduction or ACH withdrawals.

NYSUT members enjoy access to products such as computers, appliances, jewelry, furniture, televisions, travel packages, and much more.

Purchasing Power is not a discount program; however, it can save members from having to use high-interest credit cards or rent-to-own stores. And unlike with layaway programs, Purchasing Power allows you to receive your order up front with manageable payments that have zero interest, no credit check, and no hidden fees.

First-time buyers receive 20% off their first order; Purchasing Power also offers a 10% standing discount on all subsequent purchases.

For more information, call toll-free **888-923-6236**.

### ODP Business Solutions

Our endorsed ODP Business Solutions program offers NYSUT members the opportunity to save up to 75% on the ODP Business Solutions “Best Value List” of preferred products.

Orders can be made either online and shipped to your home/business, or ordered online and picked up at an Office Depot store. Whether you're looking to purchase school or office supplies, ink & toner, paper, cleaning products, or larger electronics or furniture items, you can count on ODP Business Solutions to help you succeed.

For assistance with general questions, email [enroll@1800members.com](mailto:enroll@1800members.com) or call **800-MEMBERS (800-636-2377)**.

### Connect America

Our endorsed Connect America program offers NYSUT members and their loved ones the peace of mind that comes from having a medical alert system. Whether you're looking for an at-home or on-the-go wearable safety device, Connect America offers comprehensive coverage utilizing landline, cellular, or GPS monitoring. Simply press your wearable button for help whenever you need it.

Connect America offers 4G LTE technology with an interactive two-way speaker, a choice of neck and/or wrist button, optional fall detection, and the reliability of the AT&T and Verizon cellular networks. The company's emergency response operators are standing by 24/7 to answer your call.

For more information, call toll-free **855-343-9737**.

## Powell's Books

Our endorsed Powell's Books program allows NYSUT members to purchase new and used books along with many other items from one of the top unionized bookstores in the country.

NYSUT members receive exclusive shipping rates offered by Powell's and free shipping on orders of \$50 or more. Powell's also purchases library donations, bookstore inventories, and personal libraries.

For more information, call **800-878-7323**.

## Grand Circle Travel & Overseas Adventure Travel

Our endorsed Grand Circle Travel & Overseas Adventure Travel program offers NYSUT members special pricing on domestic and international group tours.

Save \$150 per person on published tours simply for being a NYSUT member along with other discounts and savings opportunities available for specific tours.

Discovery opportunities, activities, and discussions are included with each trip to become fully immersed in the culture of the region being visited. The company's group tour vacations are specifically designed for American travelers over 50 years old.

To make a reservation with Grand Circle Travel, call **800-221-2610**.

To make a reservation with Overseas Adventure Travel, call **800-955-1925**.



### Buyer's Edge, Inc.

Our endorsed Buyer's Edge, Inc. program is a unique buying service that can be used to purchase a variety of major products and services – backed by a low price guarantee – such as new or used vehicles, appliances, televisions, furniture, mattresses, kitchen cabinets, and more.

Buyer's Edge, Inc. offers the option to purchase online, by phone, or in-store (in certain benefit categories and geographic regions).

NYSUT members also receive “guaranteed savings” with the Buyer's Edge, Inc. Auto Buying Service powered by TrueCar. Members can find the vehicle they want and receive upfront pricing on in-stock vehicles (not an estimate), get competitive prices from local certified dealers, and connect with a dealer to test drive and purchase a vehicle.

For general questions about Buyer's Edge, Inc., call **800-755-5008**. For specific questions about the Auto Buying Service, call **800-543-8381**.

### EPIC Hearing

Our endorsed EPIC Hearing program offers a national network of more than 7,200 credentialed licensed hearing professionals (with more than 250 in New York State).



Through these providers, NYSUT members receive customized care and, if needed, can purchase brand-name hearing aids at substantial savings. EPIC Hearing identifies and screens qualified experts in hearing evaluation and treatment.

The company offers six technology level options to help make hearing care more affordable for members, ranging from the \$699 silver level per hearing aid device to the \$2,499 premium level per hearing aid device. That cost includes a hearing exam, evaluation, follow-up care, batteries/charging case, and more.\*

For more information, call toll-free **866-956-5400**.

**Important:** When calling on the phone, you must state that you are a New York State United Teachers (NYSUT) member to receive a 30% to 60% discount on the manufacturer's suggested retail price for hearing care devices.

*\*Pricing is valid through 12/31/23. For the most up-to-date pricing and information, please contact EPIC Hearing. Three follow-up visits are included at no cost; hearing aids purchased in the silver technology level receive one follow-up visit.*

## Heat USA

Our endorsed Heat USA program offers NYSUT members the opportunity to save approximately \$300 to \$500 per year on heating oil.

Participants receive a free or discounted service contract, contract coverage, and cleaning coverage with a minimum consumption of 600 gallons per year. The program has also been expanded to include \$50 in free heating oil and a \$100 equipment upgrade certificate upon initial sign-up to the program.

For more information, call toll-free **888-432-8872**.

*Note: A \$35 membership fee is required every two years from all participants.*

### Tankfarm

Our endorsed Tankfarm program offers NYSUT members the opportunity to save on propane from top-rated local dealers along with no tank rental, delivery, or environmental compliance fees.

NYSUT members also receive \$50 of free propane and a \$100 gift certificate good towards the purchase of their own propane tank. In addition, Tankfarm provides a free lifetime membership to members.

The company has no set-up, tank rental, delivery, or annual service fees.

For more information, call toll-free **855-976-4141**.

### Online Defensive Driving Program

Through our endorsed Defensive Driving Program, NYSUT members licensed in New York State can take this course online at the members-only price of \$21.95 – a 27% savings over the regular course fee.

If you are the principal operator of a vehicle, you will receive a minimum 10% reduction in the base rate of your auto liability and collision insurance premiums each year for three years. You may also receive a reduction of up to four points on your driving record.

You can take the course as often as you wish, but only once every three years for insurance reduction benefits and once every 18 months for point reduction. This course is sponsored by the National Safety Council.

Make sure to use the Member Benefits discount code: **NYSUTDDC**.

For more information, call **800-626-8101**.



## 403(b) Field Guide

Our 403(b) Field Guide covers all aspects of 403(b) plans and includes information pertinent to members not yet contributing to a 403(b) plan, those who are contributing, those nearing retirement, and those already enjoying retirement.

Visit [memberbenefits.nysut.org](https://memberbenefits.nysut.org) to view and/or download this publication.

For more information about contractual endorsement arrangements with providers of endorsed programs, please visit [memberbenefits.nysut.org](https://memberbenefits.nysut.org) or call **800-626-8101**.



# IMPORTANT PHONE NUMBERS

## **NYSUT Member Benefits**

800-626-8101

## **Accidental Death & Dismemberment Insurance**

800-626-8101

## **Buyer's Edge, Inc.**

(Username: 215, Password: NYSUT)

800-755-5008

## **Catastrophe Major Medical Plan**

888-386-9788

## **Cambridge Credit Counseling**

888-254-0398

## **Connect America Medical Alert**

855-343-9737

## **Defensive Driving**

(Discount Code: NYSUTDDC)

800-626-8101

## **Dental Plan**

888-883-0046

## **Disability Insurance**

888-386-9788

## **EPIC Hearing**

(Discount Code: NYSUTMBC)

866-956-5400

## **Farmers Auto & Home**

866-697-8822

## **Financial Counseling Program**

800-626-8101

## **Grand Circle Travel**

800-221-2610

## **Heat USA**

888-432-8872

## **Legal Service Plan**

800-626-8101

## **Level Term Life Insurance**

888-386-9788

## **Member Benefits Discounts & Deals**

800-406-6020

## **Mortgage Discount Program**

800-506-9788

## **New York Long-Term Care Brokers**

888-884-0077

## **ODP Business Solutions**

800-636-2377

## **Overseas Adventure Travel**

800-955-1925

## **Pet Insurance**

877-738-7874

## **Powell's Books**

800-878-7323

## **Purchasing Power**

888-923-6236

## **Student Loan Counseling**

888-254-9827

## **Synchrony Bank**

(Member Code: Synchrony40)

800-901-2965

## **Tankfarm**

855-976-4141

## **Term Life Insurance**

888-386-9788

## **Universal Life with Convalescent Care**

888-595-1375

## **Vision Plan**

800-626-8101

## **WrapPlan® II Universal Life Insurance**

866-697-8897

MEMBER  
BENEFITS

**nysut**

Working to Benefit You



## BENEFITS AVAILABLE FROM NYSUT MEMBER BENEFITS

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

[MEMBERBENEFITS.NYSUT.ORG](https://MEMBERBENEFITS.NYSUT.ORG) / 800-626-8101

