

A nighttime photograph of a city skyline reflected in a body of water. A bridge with lights is in the foreground, and several buildings, including a prominent tall one with vertical stripes, are visible in the background. The lights from the buildings and bridge are reflected in the water.

2025

ANNUAL REPORT OF THE
NYSUT MEMBER BENEFITS
TRUST CHAIRPERSON

MEMBER
BENEFITS

nysut
Working to Benefit You

This report covers the major occurrences that took place in Member Benefits during 2024. In addition, it provides updates on many of the endorsed programs, benefits, and services that are available to NYSUT members. The index below allows you to quickly find the information you are seeking in this report.

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Introduction

Welcome to the 2025 Annual Report of NYSUT Member Benefits! As the NYSUT Member Benefits Trust Chairperson and NYSUT's Secretary-Treasurer, I am committed to ensuring that NYSUT members and their families have access to quality benefits and services.

This has been Member Benefits' goal since the creation of the NYSUT Benefits Trust in 1983 (now known as the Member Benefits Trust) – offering endorsed benefits to help members protect their loved ones, plan for the future, and enjoy real savings opportunities.

Our statewide union is one of the largest in the nation, and having a membership that is nearly 700,000 strong has allowed Member Benefits to negotiate for programs unavailable to the general public. When purchasing our endorsed benefits through payroll or pension deduction, members can also save up to an additional 20%.

Participation in our benefits offers the added protection of having a trusted advocate available to members. No matter the question, concern, or issue that may arise, Member Benefits staff are ready to go above and beyond to assist members.

You can learn more about all that is available from Member Benefits – including a number of free benefits – by visiting memberbenefits.nysut.org or calling **800-626-8101**.

Thank you for your continued support of Member Benefits and all that you do to benefit those in the education and health care fields.



A handwritten signature in white ink that reads "J. Philippe Abraham".

J. PHILIPPE ABRAHAM

*Chairperson of NYSUT Member Benefits Trust
Secretary-Treasurer of NYSUT*

Program Updates & Value-Added Benefits: Free Member Benefits

Member Benefits is dedicated to providing NYSUT members with a variety of free benefits as part of our efforts to help maintain the strength of the NYSUT organization. Visit mb-nysut.org/freemb to learn more about the following benefits and others available to members.

FREE!

Accidental Death & Dismemberment Insurance

All NYSUT members (both in-service and retiree) are automatically provided with a **\$5,000 Accidental Death & Dismemberment (AD&D) insurance benefit** through Chubb Group Insurance Companies.

Members also receive free **travel assistance services** from AXA Assistance through this benefit that focus on offering travel coordination services. This coverage is provided and administered by the Member Benefits Trust.

FREE!

Legal Assistance Plan

The **Legal Assistance Plan** provided by the law firm of Feldman, Kramer & Monaco, P.C. is available to NYSUT members in a non-full dues category or split dues category. This plan offers free telephone access to attorneys as well as preparation of certain key legal documents.

In addition to eligible members, it 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.

Plan features include unlimited telephone advice with an attorney to discuss personal legal matters; and up to four legal documents (simple will, power of attorney, health care proxy, and living will) every three years for the member and/or their spouse/domestic partner.

Eligible NYSUT members can automatically participate in this plan with no enrollment process.

"I reached out to the Peer Support Line about a sensitive issue after a recommendation from a colleague. I spoke with a wonderful woman who listened to me, did research for me, and offered a plethora of resources... I appreciated the follow-up calls from her and found the interactions to be genuine, positive, and helpful."

SHATARA WALKER

Member of the Syracuse Teachers Association

Dorothy “Dolly” Krumenacker, a 101-year-old NYSUT retiree from Long Island, NY currently living in an assisted living facility in Georgia, began utilizing the Peer Support Line in September 2024. Peer Support Line Specialist Christina Bangel has been calling Dolly on a weekly basis to see how she is doing and provide empathetic support to her – one of many services available through the line.

“I so look forward to speaking with Dolly each week; she is an endless source of insight and inspiration. I have told her that her life reads like a novel.”

CHRISTINA BANGEL

Peer Support Line Specialist

FREE!

Peer Support Line

The **Peer Support Line** is a confidential helpline provided through Member Benefits available to all NYSUT members and their loved ones. Created in partnership with Rutgers University Behavioral Health Care and NYSUT Social Services, this helpline is staffed by trained in-service and retired peers who understand the unique professional and personal challenges of NYSUT members.

Peer support specialists can assist with finding mental health services and support groups; locating community social services programs and agencies; managing work-related stress and concerns; providing support to new members; and much more. The Peer Support Line serves as a sounding board to strategize around the issues and concerns facing NYSUT members and their loved ones.

Visit the Peer Support Line page in the Free Member Benefits section of our website to read the full testimonials and learn how to contact a peer support specialist.

You can also request Peer Support Line materials for your local, including posters, flyers, business cards, and info cards. Visit nysut.org/peersupportorders if you would like to place an order.



FREE!

Premium Calm App

All NYSUT in-service and retiree members enjoy unlimited free access to the popular **Calm app's** full library of sleep, meditation, and relaxation content, which can be utilized at calm.com and in the Calm app via a desktop, laptop, tablet, or mobile device (iOS or Android).

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, mindful movement video and audio, relaxing sleep stories, nature scenes and sounds, specific children's content, masterclasses, and more.

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



“It was such a relief to have the Peer Support Line available when I needed it. NYSUT always had great social services programs when I was an in-service member, and the Peer Support Line is just a continuation of that. I can't praise the Peer Support Line enough.”

PATRICK MCCARTHY

NYSUT Retiree Chapter 13 Leader

Insurance Programs

Catastrophe Major Medical Insurance Plan

The **Catastrophe Major Medical (CMM) Insurance Plan** offers supplemental coverage to NYSUT members and their eligible family members by providing benefits for eligible expenses their basic plan does not cover (once the out-of-pocket deductible has been satisfied).

Coverage includes supplemental insurance for items not 100% covered by your basic major medical, prescription drug, or hospitalization insurance; limited nursing/convalescent home benefits; home health care benefits; and a critical illness benefit that pays a one-time \$1,000 lump sum if a covered participant is diagnosed with a critical illness.

There are approximately **53,000** participants in our Voluntary and Group CMM Plans, which paid out over **\$22 million** in benefits in 2024.

Disability Insurance Plan

Disability insurance provides important income protection if you cannot work due to a disabling illness or injury. Our **Disability Insurance Plan** pays up to **60%** of your gross monthly earnings (maximum **\$5,000** per month) with premium rates decreased by **10%** for current and new plan participants.

While you may have short-term protection in the form of sick leave accruals or negotiated sick leave banks, it is less common to have long-term protection such as five-year or long-term plans. The endorsed disability plan offered by Member Benefits allows members to select from long-term, five-year, or short-term plans.

There are over **2,800** certificates in force in the Disability Plan, representing **\$1.6 million** in annual premium.

Farmers Insurance Choice

The **Farmers Insurance Choice platform offered by Farmers GroupSelect** allows NYSUT members to compare and save on auto, home, and renter's insurance by choosing from multiple major insurance carriers. Members can get quotes from highly rated carriers and select the coverage that best meets their needs.

Special group rates, coverages, discounts, and payroll/pension deduction options are available to those who qualify for policies written only by Farmers GroupSelect (not other carriers on the Farmers Insurance Choice platform).

There are approximately **52,330** policies in force through Farmers GroupSelect, representing **\$88.5 million** in annual premium.

VALUE-ADDED BENEFIT: Members who purchase auto, home, or renter's policies from Farmers GroupSelect receive free access to identity protection services through Farmers' service provider CyberScout.

IN 2024:

\$22 MILLION

PAID OUT IN CMM BENEFITS

\$88.5 MILLION

IN FARMERS' ANNUAL PREMIUM

Pet Insurance

While veterinary costs can be incredibly expensive, NYSUT members have the option to be reimbursed for the cost of care through the **Pet Insurance program from Nationwide**.

Policyholders can visit any veterinarian in the U.S. with no pre-approval necessary for everything from accidents and illnesses to annual preventive care. Nationwide protects more than 1 million pets and offers customizable coverage, adjustable annual limits, flexible annual deductibles, and personalized reimbursement rates (50% or 70%).

There are currently **2,015** total policies in force, representing **\$1.98 million** in total premium.

VALUE-ADDED BENEFITS: Nationwide policyholders receive 24/7 access to the *Vethelpline* for live veterinary advice on any pet health question, discounts on pet products and services, and a subscription to Nationwide's award-winning *The Companion* magazine.

Term Life & Level Term Life Insurance Plans

Designed to offer a financial cushion for your beneficiaries upon your passing, life insurance can provide crucial income for daily living expenses, mortgage payments, property taxes, college savings, burial or medical costs, and other debts.

Premiums for term and level term life insurance plans are typically less expensive than permanent life insurance since there are no cash, loan, or retirement income values. Our **Term Life** and **Level Term Life Insurance Plans** provide up to **\$1 million** in benefits with premium rates decreased by **10%** for current and new plan participants – along with an accelerated benefits provision if you are under 75 years old and become terminally ill with less than 12 months to live.

There are approximately **59,000** certificates in force in the Term Life Plan, representing over **\$23 million** in annual premium. The Level Term Life Plan has over **5,700** certificates in force, representing **\$3 million** in total annual premium.

VALUE-ADDED BENEFIT: NYSUT members enrolled in our Term Life or Level Term Life programs have access to will preparation and estate resolution services provided at no cost.

OTHER PROGRAMS AVAILABLE: Member Benefits also offers dental and vision plans, long-term care insurance options, and universal life insurance programs that are available to members and their families.

IN 2024:

\$1.98 MILLION

IN TOTAL PET INSURANCE PREMIUM

\$26 MILLION

TOTAL ANNUAL PREMIUM
THROUGH LIFE INSURANCE PLANS

Legal & Financial Services

Financial Learning Center

Powered by Kiplinger's Personal Finance, our **Financial Learning Center** offers dozens of articles about financial topics such as dealing with debt, insurance, retirement, finances, and more. Updated with new articles monthly, this free online resource can help members achieve their personal financial goals.

Legal Service Plan (Voluntary & Group)

Our **Legal Service Plan** provided by the law firm of Feldman, Kramer & Monaco, P.C. offers expert legal assistance along with access to a national network of attorneys that deal with personal legal matters. Plan participants receive unlimited toll-free legal advice; a simple will, health care proxy, living will, and power of attorney; and guaranteed maximum fees for many legal matters.

There are approximately **5,400** participants in our voluntary Legal Service Plan and more than **170** groups in our Group Legal Service Plans (representing **134,000** participants).

Mid-Island Mortgage

NYSUT members can save up to \$2,700 on lender fees and closing costs with special purchase and refinancing mortgage discounts available with the **UnionDirect Mortgage Discount Program presented by Mid-Island Mortgage**. Whether members are looking to purchase a new home, lower their existing mortgage payment, or plan a home improvement project, Mid-Island Mortgage can help them find the best home financing solution.

Mid-Island Mortgage has executed a total of **446** loans for members since being endorsed by Member Benefits in 2019 (including **70** loans in 2024), representing a total volume of more than **\$143 million**.

IN 2024:

134,000

LEGAL SERVICE PLAN PARTICIPANTS

SINCE 2019:

\$143 MILLION

EXECUTED IN MORTGAGES

Student Loan & General Debt

If you are dealing with student loan or general debt issues, Member Benefits can help. Our endorsed relationship with **Cambridge Credit Counseling** can help NYSUT members and their families better understand debt consolidation and student loan re-payment options. Members can receive a free, no-obligation consultation with a Cambridge certified counselor.

Member Benefits has also partnered with Cambridge to provide NYSUT's Student Loan Debt Webinars. Since 2018, over **8,000** NYSUT members have attended these workshops presented by a Cambridge certified counselor.

In addition, more than **1,000** workshop participants used the Cambridge Student Debt Solutions Portal for a detailed report about repayment programs available to them (provided at no cost by Member Benefits).

Members can schedule a time to speak with a Cambridge counselor directly; more than **5,000** members have already been counseled by a Cambridge counselor, including almost **1,000** members for debt counseling with over **400** members joining a debt management program. Cambridge estimates the average NYSUT member has saved roughly **\$38,000** in interest through the debt management program for a total of approximately **\$16 million** in interest saved.

Synchrony Bank

NYSUT members enjoy special interest rates on certificates of deposit, money market, and savings accounts through **Synchrony Bank** that are higher than those available to the general public.

Members need to use code "**Synchrony40**" to access these rates when using the Synchrony Bank website (via the Member Benefits website) or contacting Synchrony on the phone at **800-901-2965**.

There are over **7,450** total member accounts (money market, CDs, and high-yield savings accounts) in this program, representing **\$414 million** in deposits.

SINCE 2018:

8,000

HAVE ATTENDED NYSUT'S
STUDENT LOAN DEBT SEMINARS

IN 2024:

\$414 MILLION

DEPOSITS IN SYNCHRONY BANK

Shopping, Travel & Personal Programs

MB Discounts & Deals

No matter your plans, chances are you can save money on them with our **MB Discounts & Deals** program. NYSUT members can save up to **50%** at **300,000** locations, including restaurant dine-in or take-out, flowers and gift baskets, sporting events, hotels and flights, car rentals, theme parks, movie tickets, ski rentals, and much more. In addition, members can save at more than **850,000** popular hotels and resorts worldwide.

If you're looking for local deals, NYSUT members can select from over **18,000** New York State deals through this program. You can also request to have your favorite merchant join the network to offer special savings to NYSUT members via the MB Discounts & Deals website.

Over **37,000** members have registered for the MB Discounts & Deals program to date – generating coupons and print-on-demand offers equating to **\$3.4 million** in money saved along with an additional **\$282,000** saved in travel and ticketing purchases through January 2025.

For exclusive access to savings, head over to mydeals.enjoymydeals.com to create your MB Discounts & Deals account. Note: You will need your seven-digit NYSUT ID number, which can be found by visiting nysut.org/memberid.

Purchasing Power

The **Purchasing Power Member Shopping Program** offers eligible NYSUT members the ability to purchase brand-name products and pay for them over a 12-month period through payroll deduction or Automated Clearing House (ACH) withdrawals.

With Purchasing Power, there are no credit checks and no hidden fees; members know in advance how much will be deducted per pay period from their paycheck or from their bank account (if ineligible for payroll deduction). While not a discount program, Purchasing Power can save members time and money over traditional financing options like high-interest credit cards or rent-to-own stores.

Since the endorsement of this program in 2017, over **23,000** orders have been placed by NYSUT members for a total of **\$14 million** in sales. Over **3,100** orders were placed in 2024, representing **\$2.3 million** in sales.

OTHER PROGRAMS AVAILABLE: Member Benefits also offers other endorsed shopping, travel and personal programs such as Buyer's Edge, ODP Business Solutions, Grand Circle Travel & Overseas Adventure Travel, and more available to members and their families.

TO DATE:

\$3.4 MILLION

SAVED WITH COUPONS & PRINT-ON-DEMAND
OFFERS THROUGH MB DISCOUNTS & DEALS

SAVE THE DATE

2025 MEMBER BENEFITS CONFERENCE

September 26-27, 2025

Saratoga Hilton
Saratoga Springs, NY



MEMBERS

25

INDIVIDUALS IN
MEMBER BENEFITS

34,900

PHONE CALLS

1,150

EMAILS

294,100

PARTICIPATED IN ONE OR
MORE OF OUR ENDORSED
VOLUNTARY OR GROUP
BENEFIT PROGRAMS

79,600

MEMBERS UTILIZE PAYROLL
OR PENSION DEDUCTION

30

NEW GROUP PLANS ADDED
SINCE JANUARY 2024

General Information

SAVE THE DATE

2025 Member Benefits Conference

The **2025 Member Benefits Conference** will be held from September 26-27, 2025 at the Saratoga Hilton in Saratoga Springs, NY. This conference provides benefit fund trustees and local leaders with information about a variety of benefit-related topics, including benefit fund maintenance, retirement planning, wellness and financial topics, and Member Benefits-endorsed programs and services.

Group Plans in Place

There are approximately **830** group plans in place providing valuable coverage or services to more than **230,000** total participants. In addition, approximately **30** new group plans have been added since January 1, 2024.

Participation in Benefits

Over **294,100** individuals participate in one or more of our endorsed voluntary or group benefit programs. Of that total, more than **79,600** NYSUT members utilize payroll or pension deduction to purchase these programs – representing almost **\$106 million** in annual premium.

There are over **830** NYSUT locals with access to payroll deduction for the purchase of our endorsed programs along with all pension systems for retirees; **88%** of the NYSUT membership are eligible to participate in payroll or pension deduction.

**MEMBER
BENEFITS**



NYSUT Member Benefits

800 Troy-Schenectady Rd. | Latham, NY 12110-2455
memberbenefits.nysut.org | 800-626-8101

Meetings, Workshops & Conferences

Member Benefits staff work closely with NYSUT local leaders to present information about our voluntary and group programs at a variety of meetings, workshops, and conferences around the state. They are available to meet with your local either in-person or virtually.

Our Benefits Coordinators are:

Derek Clement derek.clement@nysut.org
(Capital District, Plattsburgh, Potsdam & Watertown)

Jackie Davis jackeline.davis@nysut.org
(Jamestown, Rochester & Western New York)

Laura Grimm laura.grimm@nysut.org
(Elmira, Mid-Hudson & Vestal)

Michelle Kennedy michelle.kennedy@nysut.org
(Nassau, New York City, Suffolk & Tarrytown)

Maura Przybylek maura.przybylek@nysut.org
(Syracuse & Utica)

These individuals attended or presented at 173 meetings, workshops, and conferences across New York State during the past year – with these events held both in-person and virtually. Contact the Benefits Coordinator serving your region if you would like to discuss the many voluntary and group benefit programs available to the members of your local.

Serving NYSUT Members

Member Benefits has a staff of 25 individuals who take pride in providing support and assistance to NYSUT members – answering approximately 34,900 phone calls and responding to almost 1,150 emails during 2024.

You can learn more about our endorsed benefits and services by visiting memberbenefits.nysut.org or calling **800-626-8101**.