

2026

ANNUAL REPORT OF THE
NYSUT MEMBER BENEFITS
TRUST CHAIRPERSON

MEMBER
BENEFITS

nysut

Working to Benefit You

This report provides an overview of everything that took place in NYSUT Member Benefits during 2025, along with updates on many of the endorsed programs and services available to NYSUT members. The index below can assist you with quickly finding the information you are seeking in this report.

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Introduction

Welcome to the 2026 Annual Report of NYSUT Member Benefits! As the NYSUT Member Benefits Trust Chairperson and NYSUT's Secretary-Treasurer, I have a steadfast commitment to making sure that NYSUT members and their families have readily available access to quality benefits.

Your NYSUT membership allows you to participate in numerous programs that have been carefully cultivated by NYSUT Member Benefits – helping you to protect your family members, plan for the future, and save on purchasing decisions. Many of these programs include additional options at no extra cost and can be paid by payroll or pension deduction for greater savings and convenience.

When you choose to take part in one of our benefits, you also receive a trusted advocate to support you if any issues, concerns, or questions should arise. No matter the situation, our dedicated and friendly Member Benefits team is ready to go above and beyond to assist members.

I encourage you to learn more about all that is available from Member Benefits – including nearly a dozen free benefits – by visiting memberbenefits.nysut.org or calling **800-626-8101**. You can also sign up for our MAP Alert email service to receive weekly updates about existing programs, early notifications about new benefits, and the chance to win great prizes through exclusive drawings.

Thank you for all you do for those in the education and health care fields, and we greatly appreciate your continued support of Member Benefits.



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

NEW PROGRAM ANNOUNCEMENT

Hearing Care Program from TruHearing

NYSUT Member Benefits is excited to announce a **new hearing care program provided by TruHearing** available to NYSUT members and their loved ones. TruHearing can save participants thousands on out-of-pocket costs with multiple hearing level options ranging from just **\$499 per device to \$1,799 per device**.

The company offers a nationwide network of more than **8,850** providers, with **90%** of the U.S. population living within 10 miles of a TruHearing provider. These providers can perform hearing tests and recommend, prescribe, and order hearing aids tailored to each participant's needs.

Select from top hearing aids at highly discounted prices with an annual \$0 comprehensive hearing exam. All hearing aid purchases come with a 60-day no-risk trial period and full support, including one year of follow-up visits with the provider for fitting and adjustments. Every TruHearing purchase comes with a three-year manufacturer warranty.

Schedule an appointment with an approved TruHearing provider by calling toll-free **833-723-5727**.

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 in-service and retiree members are automatically provided with a **\$5,000 Accidental Death & Dismemberment (AD&D) insurance benefit** through Chubb Group Insurance Companies. This coverage (provided and administered by the Member Benefits Trust) offers a cash benefit to you or your beneficiaries if you become injured or pass away from a covered incident.

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 along with preparation of certain key legal documents.

In addition to eligible members, the plan also covers the spouse/domestic partner 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 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 members can automatically participate in this plan with no enrollment process.

FREE!

Peer Support Line

The **Peer Support Line** is a confidential helpline that can provide NYSUT members and their families with answers, resources, and support when they are needed most. Peer support specialists can assist with managing work-related concerns, finding mental health services or support groups, locating community social services programs and agencies, providing help to new members, or even offering emotional support to those individuals dealing with feelings of loneliness and isolation – among many other services.

This partnership between NYSUT Member Benefits, Rutgers University Behavioral Health Care, and NYSUT Social Services is staffed by trained in-service and retired peers who understand the unique professional and personal challenges of NYSUT members.

NYSUT members and their families can contact the Peer Support Line toll-free at **844-444-0152**, chat with a trained peer specialist, or send a secure message on the Peer Support Line page in the Free Member Benefits section of our website.

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** complete library of sleep, meditation, relaxation, and mental health 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, various webinars, 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.



FREE!

Travel Assistance Services

All NYSUT in-service and retiree members receive free **travel assistance services** from AXA Assistance that focus on providing coordination services to sick or injured travelers. This service will put travelers in touch with a network of providers that can address their medical and legal needs. This coverage is provided and administered by the Member Benefits Trust.

Insurance Programs

Catastrophe Major Medical Plan

The **Catastrophe Major Medical (CMM) Insurance Plan** offers supplemental coverage to NYSUT members and their qualifying 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 in the Voluntary CMM Plan is diagnosed with a critical illness and a one-time \$2,500 lump sum if a covered participant in the Group CMM Plan is diagnosed with a critical illness.

There are approximately **50,750** participants in our Voluntary and Group CMM Plans, which paid out almost **\$20 million** in benefits in 2025.

PAYROLL/PENSION DEDUCTION SAVINGS: CMM Plan premiums are reduced by 10% when using either of these payment options.

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 in-service members 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. Our endorsed disability plan allows in-service members to select from long-term, five-year, or short-term plans.

There are over **2,600** certificates in force in the Disability Plan, representing **\$1.5 million** in annual premium.

PAYROLL DEDUCTION SAVINGS: Premiums for long-term and five-year disability insurance plans are reduced up to 20% when using this payment option (Note: Only payroll deduction is available for this program).

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 over **49,590** policies in force through Farmers GroupSelect, representing over **\$96 million** in annual premium.

PAYROLL/PENSION DEDUCTION SAVINGS: Auto insurance premiums are reduced by 8% if you reside in New York State (availability and amount of discount vary by state) and the \$8 service fee per billing cycle is eliminated when using these payment options.

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.

Pet Insurance

Through the **Pet Insurance program from Nationwide**, NYSUT member 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 more than **1,800** total policies in force, representing over **\$2 million** in total premium.

VALUE-ADDED BENEFITS: Nationwide policyholders receive 24/7 access to the *Vethelp*line 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.

IN 2025:

\$2 MILLION

IN TOTAL PET INSURANCE PREMIUM

\$26 MILLION

TOTAL ANNUAL PREMIUM
THROUGH LIFE INSURANCE PLANS

Term Life & Level Term Life Insurance Plans

Life insurance provides crucial income for daily living expenses, mortgage payments, property taxes, college savings, burial or medical costs, and other debts – offering a financial cushion for your beneficiaries upon your passing.

Premiums for term life 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 **58,000** certificates in force in the Term Life Plan, representing over **\$23 million** in annual premium. The Level Term Life Plan has over **6,000** certificates in force, representing over **\$3 million** in total annual premium.

PAYROLL/PENSION DEDUCTION SAVINGS: Term life and level term life insurance premiums are reduced by 15% when using these payment options.

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 a universal life insurance program available to members and their families.

Legal & Financial Services

Financial Learning Center

Our **Financial Learning Center** offers dozens of articles about topics such as dealing with debt, insurance, retirement, finances, and more. Updated with new content from Kiplinger's Personal Finance on a monthly basis, 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 almost **5,490** participants in our voluntary Legal Service Plan and **200** groups in our Group Legal Service Plans (representing over **152,000** participants).

PAYROLL/PENSION DEDUCTION SAVINGS: The annual fee for in-service members is reduced from \$85 to \$80 if payroll deduction is used as a payment option; the annual fee for retiree members is reduced from \$55 to \$50 if pension deduction is used as a payment option.

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 assist them with finding the best home financing solution.

Mid-Island Mortgage has executed a total of **510** loans for members since being endorsed by Member Benefits in 2019 (including **64** loans in 2025), representing a total volume of almost **\$167 million**.

IN 2025:

152,000

GROUP LEGAL SERVICE
PLAN PARTICIPANTS

SINCE 2019:

\$167 MILLION

EXECUTED IN MORTGAGES

Student Loan & General Debt

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

Since 2018, Member Benefits has partnered with Cambridge to offer NYSUT's Student Loan Debt Webinars. Over that time period, more than **14,000** NYSUT members have participated in these workshops presented by a Cambridge certified counselor – putting them on track for over **\$400 million** in federal student loan forgiveness.

Member Benefits also works with Cambridge to provide general debt counseling webinars and services. More than **5,000** members have already received free debt counseling from Cambridge, with **1,700** of those members going on to enroll in a debt management plan.

Cambridge estimates the average NYSUT member has saved roughly **\$38,000** in interest through the debt management program for a total of roughly **\$80 million** in interest saved – while also helping to rebuild their credit and avoid settlements or bankruptcy.

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 at **800-901-2965**.

There are approximately **7,440** total NYSUT member accounts (money market, CDs, and high-yield savings accounts) through Synchrony Bank, representing over **\$432 million** in deposits.

SINCE 2018:

14,000

HAVE ATTENDED NYSUT'S
STUDENT LOAN DEBT WORKSHOPS

IN 2025:

\$432 MILLION

DEPOSITS IN SYNCHRONY BANK

Shopping, Travel & Personal Programs

MB Discounts & Deals

Our MB Discounts & Deals program offers up to a **50%** savings at **300,000** locations, including restaurant dine-in or take-out, flowers and gift baskets, sporting events, hotels and flights, car rentals, cruises, theme parks, movie tickets, ski rentals, and much more. Members can also receive discounts at more than **850,000** popular hotels and resorts worldwide. In addition, members can select from over **18,000** New York State deals through this program.

Over **40,000** members have registered for the MB Discounts & Deals program to date – generating coupons and print-on-demand offers estimated to have delivered approximately \$4.2 million in savings along with an additional **\$400,000** saved in travel and ticketing purchases through December 2025.

TO DATE:

\$4.2 MILLION

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

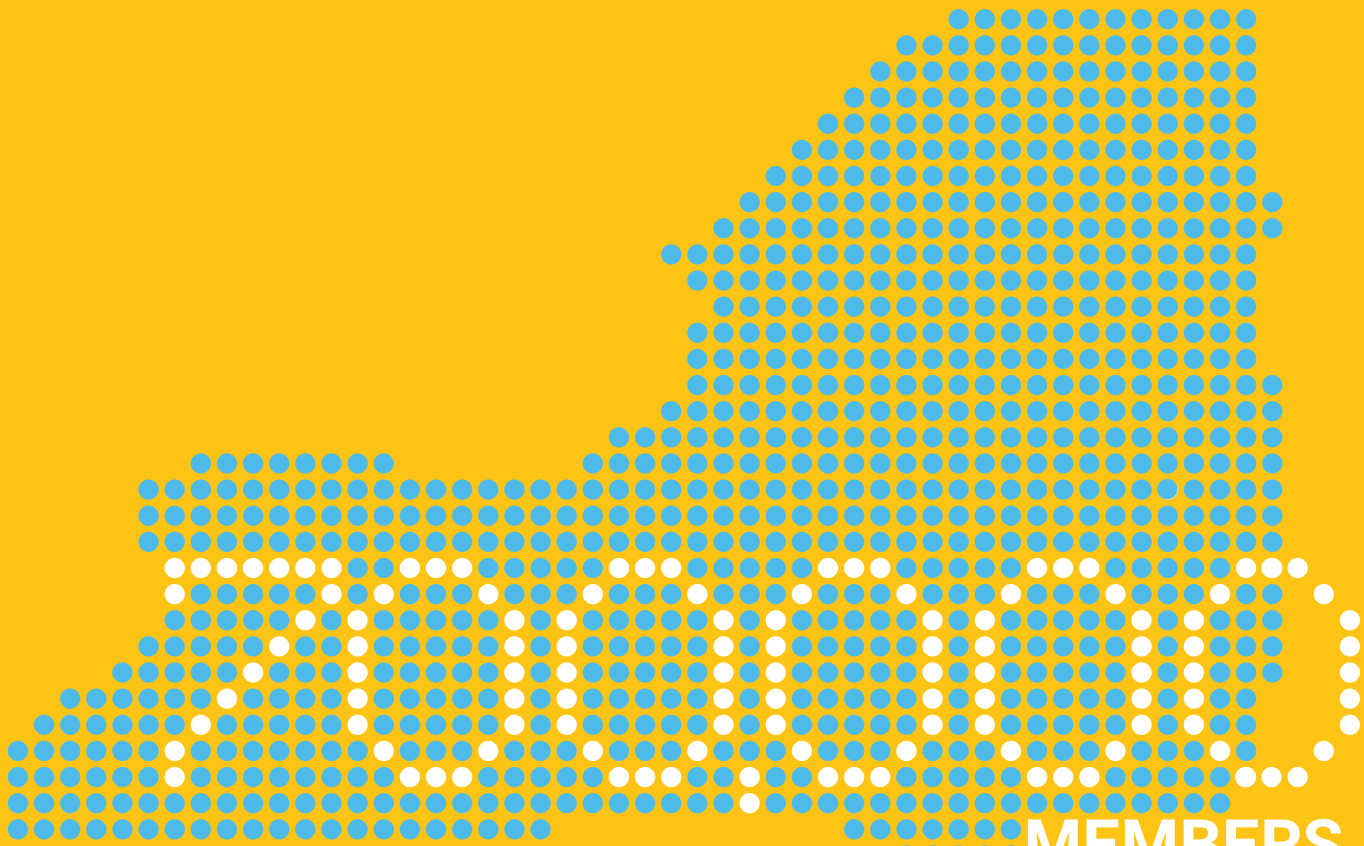
Purchasing Power

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, more than **26,000** orders have been placed by NYSUT members for a total of over **\$16 million** in sales. More than **3,000** orders were placed in 2025, representing over **\$2 million** in sales.

MORE PROGRAMS AVAILABLE: Member Benefits also offers endorsed shopping, travel and personal programs through Buyer’s Edge, ODP Business Solutions, Grand Circle Travel & Overseas Adventure Travel, and others available to members and their families.



27

INDIVIDUALS IN
MEMBER BENEFITS

29,700

PHONE CALLS

1,400

EMAILS

307,570

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

76,530

MEMBERS UTILIZE PAYROLL
OR PENSION DEDUCTION

42

NEW GROUP PLANS ADDED
SINCE JANUARY 2025

General Information

Group Plans in Place

There are approximately **845** group plans in place providing valuable coverage or services to more than **255,000** total participants. In addition, **42** new group plans have been added since January 1, 2025.

Participation in Benefits

There are over **307,570** individuals that participate in one or more of our endorsed voluntary or group benefit programs. Of that total, over **76,530** NYSUT members utilize payroll or pension deduction to purchase these programs – representing over **\$106 million** in annual premium.

There are **842** 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.

Meetings, Workshops & Conferences

Our Benefits Coordinators work in partnership with NYSUT local leaders to offer details about our voluntary and group programs through meetings, workshops, and conferences held across New York State.

These dedicated Member Benefits individuals include:

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

Laura Grimm laura.grimm@nysut.org
(Mid-Hudson, Plattsburgh, Potsdam & Watertown)

Ernesto Guerrero ernesto.guerrero@nysut.org
(Elmira & Vestal)

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

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

Our coordinators attended over **180** meetings, workshops, and conferences across the state during the past year either in-person or virtually. If you would like more information about the voluntary and group benefit programs available to your local, please contact the Benefits Coordinator representing your region.

Serving NYSUT Members

Member Benefits has a staff of **27** individuals who take pride in providing support and assistance to NYSUT members – answering over **29,700** phone calls and responding to almost **1,400** emails during 2025.

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

