

**NYSUT Member Benefits Trust  
Summary of Material Modifications  
And  
Notice to Participants  
(Plan No: 503; I.D.: 22-2480854)**

Dated: March 2023

The following is a summary of important changes made to endorsed benefit programs since the publication of the New York State United Teachers Member Benefits Trust Summary Plan Description in March 2021 and the subsequent NYSUT Member Benefits Trust Summaries of Material Modifications and Notices to Participants dated March 2021 and March 2022. Please retain this information until a new Summary Plan Description is issued to you.

**Trustees News**

Mike Sill was appointed as a new Trustee of the NYSUT Member Benefits Trust at the June 2022 NYSUT Board of Trustees meeting. Meanwhile, Amber Chandler, Natalie McKay, and Anthony Nicodemo were appointed as new Trustees at the September 2022 meeting. The current list of Trustees of the Member Benefits Trust includes Chairperson J. Philippe Abraham, Secretary Roderick P. Sherman, Amber Chandler, Loretta Donlon, Carolyn Kube, Natalie McKay, Anthony Nicodemo, Kevin Peterman, Angelina Rivera, and Mike Sill.

**Sale of Mercer Consumer**

National affinity-based membership and marketing agency Association Member Benefits Advisors (AMBA) agreed in January 2022 to purchase the association business of Mercer Consumer.

AMBA serves as the Plan Administrator for the Member Benefits Trust-endorsed Disability Insurance Plan, Term Life Insurance Plan, and Level Term Life Insurance Plan, along with the grandfathered Senior Term Life Insurance Plan. AMBA's toll-free phone number remains 888-386-9788 and mailing address remains P.O. Box 9186, Des Moines, IA 50306.

**Accidental Death & Dismemberment Insurance**

Effective October 1, 2022, all NYSUT members (both in-service and retiree) are now automatically provided with a \$5,000 Accidental Death & Dismemberment insurance benefit through Chubb Group Insurance Companies (the coverage amount was previously \$1,500 per member). As part of this benefit, all NYSUT members also receive travel assistance services at no cost through Europ Assistance. This coverage is provided and administered by the Member Benefits Trust.

**Peer Support Line**

The Peer Support Line became available at no cost to all NYSUT members and their families in September 2022. This confidential helpline is staffed by trained in-service and retired individuals who understand the unique challenges of NYSUT members, and can provide answers, resources, and empathetic support to those who need it.

The Peer Support Line is provided by Rutgers University Behavioral Health Care; the toll-free phone number is 844-444-0152 and mailing address is 671 Hoes Lane West, Piscataway, NJ 08854.

### **Student Membership**

In December 2022, NYSUT launched its student membership initiative geared towards individuals who are full or part-time students and interested in working in the education or health care industries.

NYSUT Student Members are automatically provided with the previously mentioned \$5,000 Accidental Death & Dismemberment insurance benefit; they may also participate in the Member Benefits Trust-endorsed Legal Service Plan, Peer Support Line, Personal Property & Liability Insurance Plan, and Vision Plan.

### **Financial Arrangements**

Financial arrangements between the NYSUT Member Benefits Trust and the providers of the following endorsed programs have changed:

The Group Vision Care Plan & Group Voluntary Vision Care Plan are provided and administered by Davis Vision. The Member Benefits Trust self-insures the risk for groups with guaranteed rate contracts, meaning total premiums collected and claims paid are pooled annually. At the end of the plan year, any surplus funds revert to the Member Benefits Trust. For the last 10-year period, a surplus equaling 14.16% of paid premiums has resulted. For self-insured group vision plans, the Member Benefits Trust has an endorsement arrangement of \$0.07 per month per enrolled participant.

Sincerely,

Board of Trustees  
NYSUT Member Benefits Trust