

Next year will mark the 40th anniversary of the creation of the NYSUT Member Benefits Trust. While much in the world has changed since 1983, one constant remains with Member Benefits... a commitment to providing the highest quality benefit programs along with the best possible service to NYSUT members.

Now more than ever, our mission is to offer NYSUT members access to important insurance, legal and financial programs along with real discount opportunities to help save every dollar possible. Many of our endorsed programs also include value-added benefits that are highlighted in this report.

Participation in our endorsed programs gives you the added protection of having a trusted advocate on your side. Member Benefits staff take great pride in stepping in to support you with any questions or concerns that may arise.

The buying power that comes from having a membership of more than 600,000 generates meaningful savings on its own. However, NYSUT members can save up to 20% more (along with the elimination of service fees) by taking advantage of either payroll or pension deduction if available. Using payroll or pension deduction for applicable programs can also assist with budgeting since premiums are divided into smaller payments deducted from your paycheck or monthly pension benefit.

“As we have since our inception, Member Benefits remains steadfast in assisting members with any questions, concerns or issues that may arise when participating in our endorsed programs.”

J. Philippe Abraham

I encourage you to join our [Member Alert Program \(MAP\)](#) email service, which will allow you to learn about new endorsed programs, changes to existing programs and special prize drawings. It's easy to join MAP on the Member Benefits website.

Finally, I would like to share some exciting news as the Trustees of the Member Benefits Trust recently approved providing a no-cost peer counseling program that will soon be available to all NYSUT in-service and retiree members.

The Member Benefits Trust is also in the process of implementing a new program provided by Trustmark Insurance Company of New York that will offer NYSUT in-service members the choice of a traditional Universal Life insurance product or a Universal LifeEvents product. Both products will include a convalescent care rider and serve the need for both life insurance and long-term care. The insured will be able to advance a portion of their death benefit for expenses such as home health care, assisted living, nursing home or adult daycare services while maintaining life insurance coverage. More information about these new programs will be available soon.

You can learn more about all of our endorsed programs & services by scanning the QR code on this page, exploring memberbenefits.nysut.org or calling 800-626-8101.



Annual Report of the NYSUT Member Benefits Trust Chairperson

Submitted by:
J. Philippe Abraham



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Program Updates & Value-Added Services

Legal Service Plan

With our **Legal Service Plan** (provided by the law firm of Feldman, Kramer & Monaco, P.C.), 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 5,000 participants in our voluntary Legal Service Plan along with an additional 118 groups in our Group Legal Service Plans (representing 117,000 participants).

Feldman, Kramer & Monaco has offered to assist NYSUT members at no charge with applying for FEMA reimbursement for Covid-related deaths of loved ones. FEMA, the federal agency responsible for preparing for and responding to national disasters, is offering financial assistance to those who have had to pay for funeral expenses due to Covid-19.

Applicants can receive up to \$9,000 in retroactive reimbursements per burial. In cases where Covid-related funeral expenses were incurred for multiple deceased individuals, you may receive a maximum of \$35,500 per application. Please contact Kathleen Rose at **800-832-5182, ext. 249** to receive this assistance from Feldman, Kramer & Monaco.

Additional Service: Feldman, Kramer & Monaco will also provide estate guidance and assistance to the families of current Legal Service Plan participants who pass away. For more information, please contact Christine Cavanagh at the law firm at **800-832-5182, ext. 264**.

Farmers Insurance Choice

Farmers Property & Casualty Insurance Company completed its purchase of the auto & home book of business from MetLife in April 2021. The **Farmers Insurance Choice** platform offered by **Farmers GroupSelect** allows NYSUT members to choose from multiple major insurance carriers, with competitive prices and savings for stand-alone or bundled auto and home policies.

Special group rates, coverage and discounts offered through this program are available in most states to those who qualify. Payroll or pension deduction is available for policies written by Farmers GroupSelect only (not other carriers on the Farmers Insurance Choice Platform).

There are currently approximately 55,000 policies in force through Farmers GroupSelect, representing \$78.6 million in annual premium.

Value-Added Service: NYSUT members who purchase auto, home or renter's policies from Farmers GroupSelect receive access to identity protection services through Farmers' service provider **CyberScout** at no additional cost.

Meetings, Workshops & Conferences

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

*Our Member Benefits Coordinators of Benefits are as follows:

Derek Clement (covering Capital District, Plattsburgh, Potsdam and Watertown)

Jackie Davis (Jamestown, Rochester and Western NY)

Maura Przybylek (Syracuse and Utica)

Yessenia Raposo (Elmira, Mid-Hudson, Rochester and Vestal)

Michelle Kennedy(Nassau, PSC/CUNY, Suffolk, Tarrytown, UFT and the UFT Welfare Fund)

We encourage you to contact them if you have any specific questions or inquiries. [Learn More](#)

Member Benefits includes a staff of 25 individuals who take great pride in providing service to NYSUT members – answering approximately 41,300 phone calls and responding to more than 1,100 emails during 2021.

Our staff attended or presented at approximately 115 meetings, workshops and conferences across the state during the past year, with the vast majority of these being held virtually due to the pandemic.

Learn more by visiting memberbenefits.nysut.org or calling **800-626-8101**.

Program Updates & Value-Added Services (cont.)

Member Benefits

Discounts & Deals

Member Benefits believes in the importance of supporting local businesses while helping members save on everyday purchases. There is no cost for NYSUT members to participate in our [Member Benefits](#)

[Discounts & Deals program](#), which offers approximately 21,000 local deals throughout New York State at a variety of merchants and businesses.

Members can save up to 50% at 850,000 locations across the country, including restaurant dine-in or take-out, groceries and food delivery, clothing and shoes, oil changes and vehicle maintenance, theme parks and movie tickets, hotels and flights, car rentals, and much more. You can help support local businesses by requesting to have your favorite merchant join the network.

Almost 15,000 NYSUT members have registered for this program, potentially saving more than \$1.4 million through coupons and print-on-demand offers through February 2022. NYSUT members registered for this program have saved an average of \$74 per transaction.



To get started, register your account with your NYSUT ID number by visiting mbdeals.enjoymydeals.com. Your NYSUT ID number can be found on your NYSUT Membership Card. If you do not know your NYSUT ID number, please contact the NYSUT Membership Department at 800-342-9810.

NEW THIS YEAR: Our car & truck rental program providers (Alamo, Avis, Budget, Budget Truck, Enterprise and National) are now available through this program.

This change allows NYSUT members to better coordinate their travel plans by bundling hotels, flights and/or vehicle rentals through MB Discounts & Deals for even greater savings.

Student Loan & General Debt

Although student loan and general consumer debt continue to increase among U.S. households, NYSUT members have options available through Member Benefits. Our endorsed [Cambridge Credit Counseling program](#) can assist with better understanding debt consolidation and student loan re-payment options. Members can receive a no-cost, no-obligation, consultation with a Cambridge certified counselor.

Cambridge is also the provider of NYSUT's Student Loan Debt Webinars. Since 2018, more than 4,200 NYSUT members have attended these no-cost seminars presented by a Cambridge certified counselor.

In addition, over 600 workshop members have utilized the Cambridge Student Debt Solutions Portal for a detailed no-cost report about repayment programs available to them. NYSUT members also have the option of scheduling a time to speak with a Cambridge counselor directly; more than 1,700 NYSUT members have already been counseled by a Cambridge counselor.

Term Life & Level Term Life Insurance Plans

Life insurance is crucial income that allows your dependents to pay daily expenses upon the death

of an insured person. Our [Term Life & Level Term Life Insurance Plans](#) provide up to \$1 million in benefits.

There are currently 65,500 certificates in force in the Term Life Plan and 4,700 certificates in force in the Level Term Life Plan for a total annual premium of \$29.1 million.

Value-Added Service: NYSUT members enrolled in our Term Life or Level Term Life insurance programs have access to will preparation and estate resolution services provided at no additional cost.



Learn more by visiting memberbenefits.nysut.org or calling 800-626-8101.

Disability Insurance Plan

Disability insurance provides valuable income replacement benefits to help meet your living expenses if you are unable to work due to a covered illness or injury.



Our **Disability Insurance Plan** pays up to 60% of your gross monthly earnings (maximum \$5,000 per month). Long-term, five-year and short-term plans are available.

While many NYSUT members have short-term protection in the form of sick leave accruals or negotiated sick leave banks, long-term protection (five-year or long-term plans) is much less likely.

There are currently 3,600 certificates in force in the Disability Plan, representing \$2.2 million in annual premium.

Catastrophe Major Medical Insurance Plan

The **Catastrophe Major Medical (CMM) Insurance Plan** provides benefits for eligible expenses that your basic health insurance plan may not fully cover.

There are more than 56,000 total participants in our Voluntary & Group CMM Plans, which have paid out over \$19 million in benefits. Although currently closed to new applicants, an open enrollment period may be offered from time to time. Please check the Member Benefits website periodically for updates.

Sale of Mercer Consumer

Association Member Benefits Advisors (a national affinity-based membership and marketing insurance agency) agreed in January 2022 to purchase the association business of Mercer Consumer (the Plan Administrator of several of our endorsed insurance programs).

The acquisition is expected to close in April or May of this year, subject to regulatory approval and the completion of closing conditions. The sale is considered an important milestone in AMBA's growth and will expand its ability to serve associations and clients across the nation.

There is not expected to be any impact to policyholders beyond the Mercer Consumer name being replaced with AMBA.

Mid-Island Mortgage

Are you looking to purchase a home, lower your existing mortgage payment or plan a home improvement project? The **UnionDirect Mortgage Discount Program presented by Mid-Island Mortgage** can save NYSUT members up to \$2,700 in lender fees and closing costs with special purchase and refinancing mortgage discounts.

Mid-Island Mortgage has executed a total of 268 loans for NYSUT members since being endorsed by Member Benefits in 2019 (including 107 loans during calendar year 2021), representing a total volume of more than \$80 million.

Synchrony Bank

Synchrony Bank offers NYSUT members competitive interest rates on certificates of deposit, money market and savings accounts. NYSUT members should use code "**Synchrony40**" to access these rates when using the Synchrony Bank website via the Member Benefits site or contacting Synchrony on the phone.



There are currently more than 5,800 total NYSUT member accounts (money market, certificates of deposit and high-yield savings accounts) for this program, representing \$372 million in deposits.

Financial Learning Center

Our **Financial Learning Center** offers helpful information from popular financial publisher Kiplinger's Personal Finance on a variety of financial topics, including retirement planning, emergency fund savings, the difference between good and bad debt, shopping for insurance, and much more.

No matter a person's point in life or financial situation, this online resource may assist them in achieving their personal financial goals.

Explore the Financial Learning Center today by visiting memberbenefits.nysut.org and clicking on **Financial Learning Center** in the menu at the top of the homepage.

Learn more by visiting memberbenefits.nysut.org or calling 800-626-8101.

General Information

Negotiators Guide to Member Benefits

The [2022 Negotiators Guide to NYSUT Member Benefits](#) can assist NYSUT local leaders and labor relations specialists in the negotiation of our endorsed group programs and services, which include Legal Service Plans; a Financial Counseling Program; Term Life, Dental and Disability Insurance Plans; Vision Plans; Health Advocate; Flexible Benefit Plans; and Health Reimbursement Arrangements.

There are more than 600 group plans in place providing valuable insurance coverage or other services to more than 200,000 NYSUT members.

In addition, five new group plans have been added in the past year through the present date.

Services to NYSUT Members

Almost 288,000 individuals (nearly half of the total NYSUT membership) participate in one or more of our endorsed voluntary or group programs. Meanwhile, almost 87,000 NYSUT members utilize payroll or pension deduction to purchase these programs, representing over \$110 million in annual premium.

In addition, 620 NYSUT locals have access to payroll deduction for the purchase of our endorsed programs along with all pension systems for retirees; 88% of NYSUT members can utilize payroll or pension deduction.

Contact the Coordinator of Benefits serving your region to discuss our many voluntary and group programs along with the additional value-added services available to the members of your local.

Visit memberbenefits.nysut.org or call 800-626-8101 to learn more about our endorsed programs, view educational materials, sign up for our MAP Alert email service, or access our online Student Loan Center & Financial Learning Center. Thank you for your continued support of NYSUT Member Benefits.

