NYSUT Member Benefits Quick Guide

Saving you money. Protecting your family. Helping you plan for the future.

INSURANCE

COVERAGE

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LEGAL &

FINANCIAL

SERVICES

DINING &

SHOPPING

DISCOUNTS

Working to benefit you.

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HEALTH

& SAFETY

CAR & <u>TRUC</u>K

RENTALS

MEMBER

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HOME

ENERGY

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TRAVEL & TOURS

Member Benefits Quick Guide



Auto/Home/ **Boat/Motorcycle**

Special group rates on coverage for auto, home, renters, boat and motorcycle, and personal excess liability umbrella coverage from MetLife.

866-697-8822

Term Life/ Level Term Life

Financial protection for your family from MetLife.

888-386-9788

Disability

Income replacement benefits, provided by MetLife, help cover expenses if you become partially or totally disabled and unable to work.

888-386-9788

Dental

Competitively-priced coverage from MetLife, including preventive and routine services.

888-883-0046

Catastrophe Major Medical

Supplements existing coverage if you have a serious medical issue, are confined to convalescent or custodial care, or require home health care.

800-626-8101



New York Long-Term **Care Brokers**

Long-term care insurance specialists help you choose the best coverage at the most competitive premium.

888-884-0077

Vision

Full coverage from Davis Vision for an eye exam, and one pair of eyeglasses or contact lenses per benefit period.

800-626-8101

Pet Insurance

Nationwide insurance for pets covers accidents and illnesses, ranging from ear infections to cancer, plus optional pet wellness plans.

866-838-3461

WrapPlan[®] II Universal Life Insurance

Transamerica provides coverage that increases as your term life coverage decreases or ends.

866-697-8897



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LEGAL & FINANCIAL SERVICES

Legal Service Plan

Legal expertise on a range of personal legal matters provided by Feldman, Kramer & Monaco, P.C. 800-626-8101

Financial Counseling Program

Unbiased financial counseling with investment advisor Stacey Braun Associates. 800-626-8101

Synchrony Bank

Earn preferred rates on various savings products. 800-901-2965

Cambridge Credit Counseling

Get expert assistance on student loan repayment options and/or debt consolidation, along with no-cost consultations.

STUDENT LOAN COUNSELING

888-254-9827

CREDIT & DEBT COUNSELING 888-254-0398

UnionDirect Mortgage **Discount Program**

Save up to \$2,700 on lender fees and closing costs with Mid-Island Mortgage Corp. 800-50-NYSUT (800-506-9788)

TRAVEL **&TOURS**



Discounts

Save up to 30% on theme parks, attractions and vacation packages.

866-463-0193

Grand **Circle Travel**

Worldwide group travel and adventure tours.

800-221-2610

MENTION NYSUT MEMBERSHIP FOR SPECIAL RATES AND OFFERS



American Solar Partners

American-made modules, installed by IBEW union pros.

914-699-3366

Heat USA

Buying group that provides discounted heating oil and service plans.

888-432-8872

Tankfarm

Savings on propane service. No fees for rental, delivery or compliance.

855-966-1444



DINING & SHOPPING DISCOUNTS

NEW PROGRAM! Member Benefits Discounts & Deals

Exclusive member access to savings of up to 50% at 700,000 locations nationwide.

800-406-6020

Bose

Discounts on personal and home sound systems.

877-709-2073

Buyer's Edge, Inc.

Discounts on appliances, vehicles, furniture and other major purchases. USERNAME: 215 PASSWORD: NYSUT

973-660-1001

Office Depot/ OfficeMax

Online and in-store discounts on school and office supplies.

855-337-6811, x 12897

Powell's Books

One of the world's largest independent booksellers and proud union employer.

800-878-7323

Purchasing Power

Member shopping program offering consumer products, vacations and online education services with easy and convenient payment plans.

800-537-3135

1-800-Flowers

Flowers and gifts delivered worldwide.

800-356-9377 USE CODE: NYSUTMB





Alamo

800-462-5266 USE CODE: 213855

Avis

800-698-5685 USE CODE: A441200

Budget

CAR RENTAL: 800-455-2848 USE CODE: BCDX928400

TRUCK RENTAL: 800-566-8422 888-633-3857 USE CODE⁻

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Enterprise

800-736-8222 USE CODE: NYSUTMB

Hertz

800-654-2210 IN THE U.S.

800-654-3001 OUTSIDE THE U.S. USE CODE: CDP85352

National

800-227-7368 USE CODE: 5028191 HEALTH & SAFETY

EPIC Hearing

Provides access to audiologists and ENTs, plus special pricing on hearing aids.

866-956-5400

USE CODE: NYSUTMBC

Defensive Driving Training

Online training course provides savings on your liability and collision insurance, and can reduce up to four points on your license.

800-626-8101 USE CODE:

NYSUTDDC

Connect America

Personal emergency response system for individuals living independently.

844-996-9788

AS A MEMBER OF NYSUT, we are fighting for you every day—for better contracts, safer working conditions and fair pay. Through our advocacy, we uphold hard-won labor rights for our members — and the best possible conditions for the students, patients and others that our members serve. We also offer you exclusive access to a variety of endorsed programs and services offered by NYSUT Member Benefits, and our national affiliates, American Federation of Teachers (AFT) and National Education



Association (NEA). From insurance to vacations, use this brochure to start taking advantage of all we have to offer. We're union proud and honored to serve you.

In solidarity, J. Philippe Abraham Chairperson, NYSUT Member Benefits Trust

100,000+

PAYROLL/PENSION DEDUCTION

More than 100,000 NYSUT members take advantage of this convenient way to pay for endorsed programs. Payment options often include enhanced coverage or additional discounts.

\$1,500 AUTOMATIC INSURANCE BENEFIT

Every member receives this accidental death & dismemberment insurance benefit at no charge. It includes free travel coordination services.

\$25,000 ONE YEAR, NO-COST, TERM LIFE INSURANCE

Provided for every new NYSUT member for one year. Guaranteed renewal includes free preparation of a Will, grief counseling, funeral and beneficiary claim assistance, and estate resolution.

15%

METLIFE MULTI-POLICY DISCOUNT

By purchasing exclusive NYSUT member homeowners and auto insurance through MetLife, you'll receive a 15% multi-policy discount.

18-79

ELIGIBLE AGES TO PURCHASE LONG-TERM CARE INSURANCE

With discounted rates for members and partners, New York Long-Term Care Brokers program specialists will help explain and compare different coverage from multiple insurance companies.

100

FREE FINANCIAL LEARNING MODULES

Available at memberbenefits.nysut.org, check out our Financial Planning Center for quick overviews of important topics such as retirement planning, student loans, budgeting and more.

90% cash back on

CASH BACK ON ELIGIBLE VET BILLS*

Nationwide offers pet insurance policies for dogs, cats, birds or exotic pets. Enjoy up to a 10% discount for multiple pets enrolled in a household.

*Some exclusions may apply. See policy documents for a complete list of exclusions.

\$5,000

ADDITIONAL BENEFIT FOR AFT MEMBERS

This accidental death & dismemberment insurance benefit for AFT members will double if an injury or death occurs in the workplace.

\$150,000

ADDITIONAL BENEFIT FOR NEA MEMBERS

Additional life insurance and accidental death & dismemberment insurance from \$1,000-\$150,000 (depending on circumstances). Details at: *memberbenefits.nysut.org*

For information about these programs or contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.



To learn more about our endorsed programs and services, please visit:

memberbenefits.nysut.org

NYSUT Member Benefits 800 Troy-Schenectady Rd. Latham, NY 12110-2455 PH: 800-626-8101 FX: 518-213-6413

memberbenefits.nysut.org