

Benefits Available



MEMBER
BENEFITS
nysut
Working to Benefit You



Dear Colleague:

On behalf of the trustees, directors and staff of NYSUT Member Benefits, I am pleased to present to you these quality programs and services. In addition, you'll find in this brochure brief descriptions of NYSUT Member Benefits Trust and

Corporation, our endorsement process and our expense reimbursement/endorsement arrangements.

Every program endorsed by NYSUT Member Benefits is researched, designed and monitored to enhance your lifestyle. Whether it's insuring your personal property, obtaining legal assistance at economical rates, or simply saving money on entertainment, Member Benefits has something for you.

By building on the group buying power of more than 600,000 members, we're able to endorse competitively priced products and services. There is truly strength in numbers. When you participate in any of these programs or services, Member Benefits acts as your advocate to help ensure your issue is addressed in a timely manner.

Member Benefits does not represent that each endorsed benefit program is the lowest-cost product for a particular program. While Member Benefits' trustees, directors, staff, consultants and advisers endeavor continuously to obtain and maintain quality benefit programs at competitive prices, you are encouraged to shop and compare.

Many of our endorsed plans feature a "free look" trial period. This gives you ample time to review your new plan. If not completely satisfied, you can return your certificate of coverage within the allotted time frame and any money you've paid or had deducted will be refunded in full - no questions asked.

Although some of the endorsed programs may provide legal or financial advice, Member Benefits does not offer investment, legal or tax advice. You are urged to consult your own investment, financial, tax and legal advisers to help you with an evaluation of the benefit programs.

You are invited to participate in these programs and services offered exclusively to members. To request more information, call Member Benefits at 800-626-8101 or use the convenient information request form on our Web site, www.memberbenefits.nysut.org.

You are also invited to become a MAP team member. MAP is our e-mail based **Member Assistance Program**. Get involved! It costs nothing and benefits you and your colleagues as well as Member Benefits. See the description for details.

We look forward to serving your benefit needs.

In solidarity,



Lee Cutler

Chairperson, NYSUT Member Benefits Trust

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Web site: www.memberbenefits.nysut.org

NYSUT Member Benefits

NYSUT Member Benefits Trust was established in 1983. It is a tax-exempt, not-for-profit trust fund created for the purpose of endorsing and monitoring quality competitive insurance plans and benefit programs. These programs and services are available to NYSUT members and agency fee payers. Some are also available to or cover family members.

In 2008, the trustees of NYSUT Member Benefits Trust established the NYSUT Member Benefits Corporation, a for-profit corporation. This separate, taxable subsidiary was created to protect the Trust's tax-exempt status. It presents the opportunity for the trustees of the trust and the directors of the corporation to expand the types of programs and services endorsed for members.

Endorsement Process

NYSUT Member Benefits' endorsement process is thorough and comprehensive. In the early stages of a program's development, Member Benefits taps into its staff of experienced professionals, the Trust's Board of Trustees, the Corporation's Board of Directors and independent benefit consultants to aid in program design and provider research.

Once a program is granted endorsement by NYSUT Member Benefits, staff and consultants carefully monitor the program for participation, member satisfaction, utilization and product competitiveness. Several times each year, we meet with providers of endorsed programs to discuss the program and negotiate for improvements and enhancements.

Expense Reimbursement/ Endorsement Arrangements

No NYSUT dues dollars pay for any Member Benefits operating expenses. Member Benefits receives funds to cover operating expenses from negotiated expense reimbursement/endorsement arrangements (including, in some cases, a percentage of premiums paid) with some of the carriers who provide these benefit programs to members.

Specific information pertaining to these expense reimbursement/endorsement arrangements is included in the communications materials and application or enrollment forms for each program that has such an arrangement in place. This information can also be found on the Member Benefits Web site, *www.memberbenefits.nysut.org*.

These expense reimbursements are used solely to defray the costs of administering the benefit programs of Member Benefits including compensation, rent, office expenses and the cost of retaining consultants, auditors and attorneys to advise the trustees, directors and staff. Where appropriate, Member Benefits' revenue is also used to enhance the benefit programs for participants.

Just as no NYSUT dues dollars are used to support Member Benefits in any way, no expense reimbursement/endorsement dollars received by Member Benefits are paid to NYSUT except reimbursement for use of facilities and for services and personnel provided by NYSUT to, and at the request of, Member Benefits (the reasonableness of which amounts are certified annually to the trustees and directors by Member Benefits' independent auditors).

MAP - Member Assistance Program



Join the MAP team. Just as maps provide direction, MAP team members will assist Member Benefits and vice versa. Through this e-mail-based program, you'll be among the first to hear about new, endorsed programs and program updates; receive special offers; and tell us your opinions on new programs under consideration for endorsement. When possible, you'll help us test potential new programs and give us your feedback. You can help us shape the future programs and services exclusively available to you and your colleagues. Help make a difference. To join, use the secure sign-up form on our Web site. MAP Alerts are sent approximately once every three weeks.

The Payroll & Pension Advantage




Payroll deduction of NYSUT

Member Benefits-endorsed programs is available in local associations that have made the necessary arrangements for this payment option.

Pension deduction of NYSUT Member Benefits-endorsed programs is available to retirees who are collecting a monthly pension benefit from New York State Teachers' Retirement System, New York State Employees' Retirement System, New York City Teachers' Retirement System or New York City Board of Education Retirement System, or who are receiving income from a monthly lifetime annuity from TIAA-CREF.

With payroll and pension deduction, you gain the advantage of convenience. No checks need to be written; no payment due dates need to be remembered. Premiums are divided into even amounts and are automatically deducted from paychecks or pension benefits. It's that easy!

What's more, all of the programs listed in this brochure with the Payroll/Pension logo  can be purchased through payroll or pension deduction.

Most of these programs offer reduced premiums, elimination of service fees, or additional coverage provided at no cost. **It's truly the Payroll/Pension Advantage!**

MPP - My Program Participation

This is an online feature that allows you to look up your individual information about the Member Benefits Trust-endorsed voluntary insurance and legal programs you participate in. You'll see the payment methods you are eligible to use, the payment method you are actually using (payroll/pension deduction or direct bill), deduction amounts, and phone numbers for the vendors. If the vendor provides other information to Member Benefits, such as premium amounts and coverage information, that will be available to you also.

This information is in a password-protected area of the Member Benefits Web site. Once you log in and create your own enhanced security code, you can access this feature at your convenience.

Insurance Benefits

Term Life Insurance



Members and their lawful spouses (or certified domestic partners) under age 85 may apply. The program offers up to \$1 million of group-rated term life insurance for applicants up to age 65. If you are between the ages of 65 and 84, you are eligible to apply for, or continue with, up to \$30,000 in coverage, depending on your current age. At age 65, benefits decrease as age bands increase. One low premium covers all of your dependent children under the age of 23. An accelerated death benefit is available for terminally ill insureds up to age 70. A no-cost, objective, professional and confidential survivor financial counseling service is



offered to the surviving spouse of a term life participant, or to the term life participant who is diagnosed as terminally ill with a life expectancy of 12 months or less.

The Payroll & Pension Advantage: Save 15 percent on premiums and receive free travel Accidental Death & Dismemberment (AD&D) insurance in the amount of your term life coverage, up to \$100,000. Also receive an additional \$25,000 of AD&D benefits if you are the victim of a physical assault occurring during an employment-related activity.



WrapPlanSM II Flexible Premium Adjustable Life Insurance

This group universal life insurance plan offers members a way to plan for the

continuing need for life insurance coverage, while taking advantage of the term life insurance you already have. This program allows you to purchase life insurance coverage that increases as your term life coverage decreases or terminates. Premiums may be set at a level to produce as much or as little accumulation cash value at age 95 as may be desired. If you have no existing term life insurance, you may apply for a level benefit amount of WrapPlan coverage. You must be age 65 or under to apply.

Personal Property & Liability Insurance Plans

Whether you're looking to insure your automobile, your domicile, your boat or any other personal property and liability, Member Benefits offers you access to apply for the right coverage for you. You may be eligible for a variety of policy discounts, depending on where you live. You can obtain a rate quote and service Mondays through Saturdays. Emergency claims reporting service is available 24 hours a day, seven days a week. Personal property and liability (umbrella) insurance policies include:



• **Automobile Insurance** - You'll get competitive rates and quality service. Various driver discounts are offered.

The Payroll & Pension Advantage: Save 8 percent on auto insurance premiums in New York state (availability and amount of discount vary by state) and eliminate \$6 service fee per billing cycle.

• **Boatowners Insurance** - Watercraft policies provide coverage for your boat, boating equipment, unattached equipment, accessories and emergency services. Medical payments coverage and liability protection may be included.

• **Homeowners/Renters Insurance** - Whether you own or rent a home, apartment, co-op or condominium, you can get the proper coverages for your individual needs. Discounts are available.

• **Personal Excess Liability (Umbrella) Insurance** - This policy provides an extra buffer of protection by covering expenses beyond the limits of your underlying auto, home, boat, recreational vehicle and snowmobile policies. Coverage amounts available: \$500,000; \$1 million and \$2 million.

• **Other Insurances** - Mobile Home, Recreational Vehicle, Snowmobile, Motorcycle, Fire and Landlord's Rental Dwelling.

The Payroll & Pension Advantage: Eliminate \$6 service fee per billing cycle with all personal lines policies.

Disability Insurance Plan

Protect your most valuable asset – your income – with this plan. It provides tax-free benefits to help meet your living expenses if a covered sickness or injury prevents you from working. You can select coverage up to \$5,000 a month, depending on your salary. A short-term policy offering benefits for up to one year, a 5-year policy option, and a long-term policy offering benefits up to age 65 are



available. Members who are under age 64 and who work 20 or more hours per week may apply.

The Payroll Advantage: Save up to 20 percent on disability insurance premiums for the 5-year and long-term plans.

Accidental Death & Dismemberment Insurance

(Please note: Each member and agency fee payer is automatically insured by NYSUT for up to \$1,500 in the event of death or dismemberment due to accidental injuries. NYSUT provides this coverage at no cost to you; Member Benefits administers this program for NYSUT.)

In addition to the \$1,500 no-cost-to-you coverage provided by NYSUT, you may wish to purchase additional coverage.

This benefit covers you 24 hours a day, 365 days a year against any type of accident in the course of business or pleasure. Coverage includes accidents on or off the job; in or away from home; and traveling by train, airplane (as a passenger only), automobile, or other public or private conveyance. The plan provides 100 percent of the elected amount of coverage in the event of accidental death and reduced benefits in the event of dismemberment. Choose benefit levels of \$25,000, \$50,000 or \$100,000. Individual and family coverage are offered.

With this plan, you will receive Worldwide Emergency Travel Services (worldwide medical and travel emergency services for you and your eligible dependents when traveling 100 miles or more from home or in a foreign country). Spouse business travel is excluded from this service. An Education Benefit for qualified children is also provided.

Catastrophe Major Medical Insurance

This plan supplements your basic hospitalization and major medical insurance, including Medicare. After the plan's deductible has been met, it will pay up to 100 percent of eligible expenses not recovered by other insurance coverage for up to five years or up to \$2 million, whichever comes first. Besides major medical expenses, the plan offers some nursing/convalescent home, home health care and private-duty nursing benefits, all of which have lifetime maximum benefits. The plan coordinates with long-term care insurance. Members must be age 79 or younger to apply. Coverage can be added for spouse, parents, parents-in-law (age 79 or younger) and dependent children.

The Payroll & Pension Advantage: Save 10 percent on premiums.

Long-Term Care Insurance



With this flexible long-term care insurance plan, you can choose the plan design and daily benefit amount that best meet your needs. Services provided include care planning and coverage for home health care, adult day care, homemaker services, licensed assisted living facilities, nursing home care, hospice care at home or in a licensed hospice facility, and respite care. Two plans, the NYSUT Member Benefits Trust-endorsed Long-Term Care Plan and the New York State Partnership Plan, allow choices for specific coverages. You, your spouse or domestic partner, parents (and in-laws) and grandparents (and in-laws) are eligible to apply.

The Payroll & Pension Advantage: Save 10 percent on standard monthly premiums.

Vision Plan

The plan's benefits include an annual eye exam and one pair of eyeglasses. Choose glass or plastic lenses in single vision, bifocal or trifocal and more than 220 frames with no co-pay. Many types of lenses and

coatings are included. A few options are available with discounted co-payments. Contact lenses are available in lieu of eyeglasses. Plan eyeglasses come with a one-year unconditional warranty. You may receive services from an out-of-network provider; however, maximum benefit is received when using an in-network provider. The plan year runs from Jan. 1 through Dec. 31.

In-Service Dental Plan

This plan is available to in-service (i.e., non-retiree) members. It pays benefits for preventive, restorative and major restorative services. In-service members have the choice of using a participating dentist or going out-of-network. You will generally incur the least out-of-pocket expense by receiving services from a participating dentist. The plan features dentists nationwide, more than 9,000 in New York state. You may add coverage for spouse or certified domestic partner and unmarried, dependent children through the end of the month of their 25th birthday.

Retiree Dental Plan

This plan pays benefits for preventive, restorative and major restorative services. Retirees have the choice of using a participating dentist or you may go out-of-network. Generally, greatest benefits are received and least out-of-pocket expenses are incurred when participating dentists are used. The plan features more than 117,000 participating dentists throughout the country. Retirees may add coverage for your spouses or certified domestic partners, and for your unmarried, dependent children through the end of the month of their 23rd birthday.

The Pension Advantage: Save \$4 service fee per billing cycle.

Financial & Legal Services



Preferred Savings PlusSM

This plan offers NYSUT members some of today's highest interest rates on Certificates of Deposit, Money Market and Savings accounts. You can access your money and account information 24 hours a day, 7 days a week, by phone, Internet, mail or ATM. Accounts are insured by FDIC for up to \$250,000 per depositor.

Equifax Credit WatchTM Gold

Equifax Credit WatchTM Gold is a 24/7 credit monitoring service that alerts you within 24 hours of key changes to your Equifax Credit ReportTM. This service makes monitoring your credit report easy by automatically alerting you to key changes in your file so you can act before serious damage is done. Equifax Credit Watch Gold includes: e-mail alerts within 24 hours of key changes to your file; monthly "No news is good news" message if there are no alerts, plus identity theft protection news and tips; unlimited access to your Equifax Credit Report; dedicated customer service toll-free hotline available 24 hours a day, 7 days a week; and up to \$25,000 identity theft insurance coverage† with no deductible (certain limitations and exclusions apply) at no additional cost to you.

Equifax Credit Watch by Mail is an option if you are worried about receiving information over the Internet or if you have limited Internet access. With the mail option, you lose the immediacy of e-mail alerts to key changes to your credit file because these alerts would be mailed to you via the U.S. Postal Service. Also, you receive one Equifax Credit Report sent to you in the mail vs. online unlimited access. Other benefits remain the same.

NYSUT members receive a substantial discount off the plan's annual fee for the Gold and Mail options.

† Insurance underwritten by Illinois National Insurance Company and American International Specialty Lines Insurance Company.

Consumer Credit Counseling Service

CCCS offers a myriad of services. Financial counseling reviews income, expenses and debt to create a plan for achieving financial goals. Certified housing counseling includes pre-purchase counseling, home buyer seminars, mortgage and rental default counseling, and Reverse Equity Mortgage Certification. A Debt Repayment Plan is structured to help you repay creditors over time without additional loans or personal bankruptcy; a sliding scale fee applies. CCCS also offers bankruptcy counseling. Completion of pre-filing bankruptcy counseling yields a certificate required for filing. Completion of the pre-discharge bankruptcy education course yields a certificate required for bankruptcy discharge. Fees are charged for bankruptcy counseling and education. CCCS offers the nationally respected adult education course in personal financial management, *Credit When Credit is Due*; graduates receive materials to place a positive statement on their credit reports. Other resources and financial tools are available. A credit report review is available on an in-person appointment basis at no fee; this review is available in many locations in New York state, but may not be available in all states.

Legal Service Plan

For an annual fee, this Plan offers legal assistance for personal matters. One of the most widely used aspects of the legal plan is toll-free legal advice. If your matter can't be resolved over the phone or with a legal letter written on your behalf, you will be referred to a participating referral attorney in your area. These attorneys have agreed to charge reduced rates for NYSUT members. The plan also offers coupons for two free, hour-long office consultations; a Legal Security Package that includes forms for a simple will, health care proxy, living will and durable power of attorney; guaranteed maximum fees for a number of personal legal matters and more. With the plan, you can get advice



on identity theft prevention and for identity theft victims, and assistance with debt consolidation and mortgage foreclosure. Optional riders for Business Protection and Elder Law services can be purchased to provide additional legal coverage.

The Payroll & Pension Advantage: Save \$5 off the annual fee.

Discounts

EPIC Hearing Service Plan - NEW!

Ear Professionals

International Corporation has a national network of more than 3,500 credentialed audiologists and ear, nose and throat physicians, more than 250 in New York state. Through these providers, members receive customized care and, if needed, may purchase brand-name hearing aids at substantial savings. EPIC prices may be as much as 50 percent below manufacturer's suggested retail price and up to 35 percent lower than most discount offers. If you already have a hearing care professional and do not want to change, you can still use your provider for the exam and receive a prescription to be filled by the EPIC provider. There are no fees for members and any family members to use this plan. Be sure to provide the Member Benefits identifier code **NYSUTMBC**.



Powell's Books - NEW!

Powell's Books online offers the combined inventory of its four full-service bookstores, two specialty stores and five warehouses. Widely recognized for its large selection of new, used and rare books, it also offers e-books, audio books, DVDs, gift cards and souvenirs. What is unique about Powell's is that you can sell your used books to them, depending on condition. It is the largest unionized bookstore in the country. Qualifying orders totaling \$50 or more receive free economy shipping. Use the Member Benefits Web site link whenever you make a purchase from, or sale to, Powell's. A portion of every sale made through using the Member Benefits link goes toward

funding the Member Benefits Corporation, whose purpose is to expand the variety of programs made available to NYSUT members.

OfficeMax Retail ConnectSM

This program provides you with access to discounted prices on office supplies and some print and document services at any of the nearly 900 OfficeMax retail locations nationwide. You can receive discounts ranging from 10 percent to 40 percent off certain items when you present your OfficeMax Retail ConnectSM discount card at time of purchase. The discounted price will display at the register and on your receipt. If a question arises in the store as to what items are covered (some items are excluded from the discount), simply take the items to the cashier; a scanner swipe identifies which items are covered. If an item is on sale, you will get the lower of the discount price or the sale price. If OfficeMax is not in your vicinity, you can order online. Contact Member Benefits for the username, password and special Internet address needed to access this program. You can also get this information by using the link from the OfficeMax page on the Member Benefits Web site. This link will take you to the Member Center log in, which is password protected. Here, you'll also be able to print out your OfficeMax discount card (or you can request one to be sent to you from Member Benefits.).

Bose[®]

You can receive special pricing on all Bose[®] products offered to consumers. Choose among music systems, computer speakers, home theater systems and more. The premium sound of the award-winning Bose Wave[®] music system sets a new standard for what you can expect from something so small. Its performance, and the performance of other acclaimed Bose innovations like the QuietComfort[®] Acoustic Noise Cancelling[®] headphones and the SoundDock[®] digital music system, help make Bose the most respected name in

sound. Its In Harmony With Education[®] program has thrilled and inspired middle-level students throughout the country, bringing them vocabulary, science and excitement of sound. For information about this educational program, visit www.Bose.com/inharmony. You can receive the special NYSUT Member Benefits pricing by ordering from Bose via a dedicated toll-free number (see directory on inside back cover).

Dell Computers

You can receive a 7 percent discount on most products purchased through the Dell Discount Program. Items include laptops, desktops, printers, plasma screens, GPS devices, digital cameras and more. Discount applies to new purchases only. If trying to decide which system to buy has you confused, you can choose a recommended system created by Dell at a discounted price. The standard 7 percent discount does not apply to these already discounted recommended systems. You can receive the Member Benefits discount only when you order by phone or by using the Member Benefits Web site link. You'll need the NYSUT Member Benefits ID# to receive the discount: **US72614970**.



Barnes & Noble.com

Save money at the Barnes & Noble.com online bookstore. You can purchase books, including textbooks and bargain books, DVDs and music. Prices on B&N.com are discounted up to 40 percent, and NYSUT members are eligible to receive an additional 5 percent off these already discounted prices but only when accessing the bookstore through the Member Benefits Web site. Shipping is free when you spend \$25 or more, and most products are eligible for “Fast Delivery” – within three business days or less – see the customized site for details. *This offer is not available in Barnes & Noble retail stores.*

Working Advantage

Get discounted movie tickets, movie rentals, theme parks, Broadway shows, online shopping, sporting events and more! Order your tickets through the link off the Member Benefits Web site or a toll-free number. You'll need NYSUT Member Benefits' ID#: **704689984**.

Car & Truck Rental

Discounts

Alamo, Avis, Budget and Hertz provide discounted passenger car rental rates to NYSUT members. Use these NYSUT Member Benefits discount ID numbers:



Alamo: #213855
Avis: #A441200
Budget: BCD#X928400
Hertz: CDP #85352

Budget Truck Rental provides a 20 percent discount on local and one-way truck rentals. To receive the discount, you must call the Budget Truck Reservations Center (see directory on inside back cover) or use the link off the Member Benefits Web site. When you link off our site, the discount will be applied automatically for you. Use the NYSUT Member Benefits discount ID number: **56000070789**.

Check with Member Benefits for availability of promotional discount coupons.

Note: In some cases, you may get a better deal through the Internet. The Member Benefits Web site, www.memberbenefits.nysut.org, has links to these sites.

Philips Lifeline

Do you worry about your relatives who live alone at home? This easy-to-use personal response service will get them appropriate help in a timely manner at the simple push of a button. NYSUT members receive a discount off the initial installation fee and monthly monitoring costs.

Six Flags Discounts

Discounted admissions for participating Six Flags theme parks are available in the spring and summer.

The Buyer's Edge

Use this buying service to comparison shop for your best deal on major appliances, furniture, luggage, automobiles and more. The NYSUT Member Benefits Username is **215**; the Password is **member1**.

Heat USA

This program uses group buying power to provide members with substantial discounts on heating oil. Participants also receive a free lifetime 24-hour service contract with carefully screened full-service local suppliers. First-year membership fee is \$25; second year is free. Free annual cleaning and tune-up along with automatic delivery are some of the benefits included. This program is currently only available in limited areas in New York, New Jersey and Connecticut.

Other Services

Defensive Driving Program

Besides brushing up on defensive driving skills, course completion will yield premium reductions on your automobile insurance premiums and point reductions on your license. *Courses are arranged through local presidents, chapter leaders, retiree council leaders or retiree chapter leaders* and are offered at \$30 per person. Available in New York state only.

Workshops & Presentations

These workshops and presentations are arranged through local presidents, chapter leaders, retiree council leaders and retiree chapter leaders. They are offered at no cost to the attendees or the local association. If you are interested, speak to your local leader.

- **Identity Theft/Fraud** - Explores to what degree your identity is at risk, techniques thieves use to obtain your personal information, how to protect yourself and your identity and what do to if you become an identity theft victim.

- **403(b) Basics** - Designed for new members. Offers a basic understanding of 403(b) retirement savings plans and stresses the need for members to start saving for retirement early in their career.
- **403(b) Employer Contributions** - Explains what an employer contribution is and walks members through the process.
- **Inside the 403(b)** - Designed to help members better understand their options when choosing a 403(b) plan by taking a detailed look at the various types of 403(b) programs available.
- **Unraveling the Mysteries of Credit and Credit Reports** - Learn credit basics, examine the different types of credit available, and take a more in-depth look at credit cards. Gain an understanding of personal credit reports, how to manage your own credit report, and its effect on the credit process.

Consumer's Guides

Pamphlets provide candid, objective information on auto insurance; disability insurance; homeowners and renters insurance; legal services; 403(b) plans; life insurance; and long-term care insurance. This information is helpful when making purchasing decisions.

MetDESK

Did you know if individuals with special needs are bequeathed any asset exceeding \$2,000, they automatically lose eligibility for most government benefits under federal law? MetLife's **D**ivision of **E**state Planning for **S**pecial **K**ids can assist with the complicated process of planning for the future of your special needs child, whether age 5 months or 60 years. Trained specialists help you navigate through the financial and legal issues involved in providing lifetime care. NYSUT's Social Services department will be in close contact with MetDESK specialists to ensure your needs are being met.

Benefits from National Affiliates

NYSUT members are also members of the American Federation of Teachers and the National Education Association, our national affiliates, and are entitled to participate in the benefits offered by AFT and NEA.

For information on AFT benefits, call 800-238-1133, ext. 8643.

For information on NEA benefits, call 800-637-4636.

For more information about contractual expense reimbursement/endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits or refer to your NYSUT Member Benefits Trust Summary Plan Description.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

Important Toll-Free Phone Numbers

NYSUT Member Benefits	.800-626-8101
Accidental Death & Dismemberment Insurance	.800-626-8101
Alamo Car Rental (ID# 213855)	.800-462-5266
Avis Car Rental (ID# A441200)	.800-698-5685
Bose®	.877-709-2073
Budget Car Rental (ID# BCD#X928400)	.800-455-2848
Budget Truck Rental (ID#56000070789)	.800-566-8422
Buyer's Edge (Username:215, Password:member 1)	.800-626-8101
Catastrophe Major Medical Insurance	.888-386-9788
Consumer Credit Counseling Service	.800-479-6026
Consumer's Guides	.800-626-8101
Dell Computers (ID# US72614970)	.866-535-3580
Defensive Driving	.800-626-8101
Disability Insurance Plan	.888-386-9788
EPIC Hearing Service Plan (ID# NYSUTMBC)	.866-956-5400
Equifax CreditWatch™ Gold	.800-437-8432
Free AD&D Insurance from NYSUT	.800-626-8101
Heat USA	.888-432-8872
Hertz Car Rental (ID# CDP85352)	.800-654-2200
In-Service Dental Plan	.888-883-0046
Legal Service Plan	.800-626-8101
Long-Term Care Insurance	.800-638-0133
MetDESK	.877-638-3375
Payroll/Pension Advantage	.800-626-8101
Personal Property & Liability Insurance	.866-697-8822
Philips Lifeline	.800-543-3546 ext. 1500
Preferred Savings Plus SM	.866-697-8822
Retiree Dental Plan	.888-883-0046
Six Flags Discounts	.800-626-8101
Term Life Insurance	.888-386-9788
Vision Plan	.800-626-8101
Working Advantage (ID# 704689984)	.800-565-3712
Workshops & Presentations	.800-626-8101
WrapPlan SM II Flexible Premium Adjustable Life Insurance	.866-697-8897

Benefits Endorsed by NYSUT Member Benefits

Term Life Insurance
WrapPlanSM II Flexible Premium
Adjustable Term Life Insurance
Personal Property & Liability Insurance
Disability Insurance Plan
Accidental Death & Dismemberment Insurance
Catastrophe Major Medical Insurance
Long-Term Care Insurance
Vision Plan
In-Service Dental Plan
Retiree Dental Plan
Preferred Savings PlusSM
Equifax Credit WatchTM Gold
Consumer Credit Counseling Service
Legal Service Plan
EPIC Hearing Service Plan
Powell's Books
OfficeMax Retail ConnectSM
Bose[®]
Dell Computers
Barnes & Noble.com
Working Advantage
Philips Lifeline
Car & Truck Rental Discounts
Six Flags Discounts
The Buyer's Edge
Heat USA
MetDESK

Services

MAP - Member Assistance Program
Payroll & Pension Advantage
MPP - My Program Participation
Workshops & Presentations
Defensive Driving
Consumer's Guides