

Saving you money.

Protecting your family.

Helping you plan for the future.

# Member Benefits Quick Guide





### Auto/Home/ Boat/Motorcycle

Special group rates on coverage for auto, home, renter's, boat and motorcycle, and personal excess liability umbrella coverage from Farmers.

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 can help NYSUT members with the cost of veterinary care, from preventative care to accidents and illnesses.

877-738-7874

### WrapPlan® II Universal Life Insurance

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

866-697-8897





#### LEGAL & FINANCIAL SERVICES

#### Legal Service Plan

Legal expertise on a variety of personal legal matters provided by Feldman, Kramer & Monaco, P.C.

800-626-8101

## Financial Counseling Program

Unbiased financial counseling with a financial planner from 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.

800-506-9788



### Orlando Employee 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.



### HOME ENERGY

#### **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.

855-976-4141





### MB DISCOUNTS & DEALS

#### **Exclusive Member Access**

The nation's largest private discount network provides NYSUT members with exclusive access to savings of up to 50% on the following:

- Restaurant Dine-In & Take-Out
- Groceries & Food Delivery
- Meal Subscription Services
- Clothing & Shoes
- Oil Changes & Vehicle Maintenance
- Hotels & Flights
- Car & Truck Rentals
- Much More!

Important: You will need your NYSUT ID number to create an account with a username and password on the MB Discounts & Deals website.

These deals can then be accessed either online or from the palm of your hand through Access Development's MB Deals mobile app. Each discount offering includes "How to Redeem" instructions, whether it be online, printable coupons or the mobile app.

You can even request that your favorite local business (restaurant, coffee shop, workout facility, etc.) join the network to provide NYSUT members with a special discount.

Start today by visiting *mbdeals.enjoymydeals.com* or calling 800-406-6020.



#### **ENTERTAINMENT**

#### **Bose**

Discounts on personal and home sound systems.

800-379-2073

#### 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.

888-923-6236

### Office Depot/ OfficeMax

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

855-337-6811, x 12897

## Buyer's Edge, Inc.

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

800-755-5008



#### **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.

855-343-9737

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 other individuals 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%

## FARMERS MULTI-POLICY DISCOUNT

By purchasing exclusive NYSUT member home and auto insurance through Farmers, 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. \$0.00

## FREE FINANCIAL LEARNING CENTER

Available at memberbenefits.nysut.org and powered by Kiplinger's Personal Finance, this platform offers numerous articles focusing on a wide variety of financial topics.

10%

## Nationwide Multi-Policy Discount\*

Nationwide provides members with preferred pricing on pet insurance policies. Save 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

