Important Dates

WIRTA

Next Meeting:
Monday
March 27, 2017
10:00am
Captree Island
(See page 3 for
directions)

Upcoming Meetings: West Islip Library April 24th May 22nd June 26th

RC21

10:15 AM
West Islip Library
April 18th
May 9th
June 13th
Awards Luncheon
Timber Point
Country Club

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WITA

Has moved: Westbrook School. Room 200

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WIRTA NEWS

West Islip Retired Teachers Association

Affiliated with WITA, AFT, NEA, AFL-CIO, and NYSUT: www.nysut.org



Volume 20 Issue 6 March 2017

WIRTA VOTE/COPE Drive Tops Suffolk Retiree Chapters; Chapter Receives Dan Sanders Award for the FIRST TIME

by Kathleen Lyons

The 2016 VOTE/COPE results have been announced by NYSUT. WIRTA members who contributed should be thanked for their generosity, and WIRTA's VOTE/COPE chair, Dan Garcia, deserves accolades for the outstanding success of the drive.

One hundred eighty-nine WIRTA members contributed \$8,769 either by check or pension deduction during the campaign. The \$26.81 per member average places WIRTA at the top of the list of all retiree chapters in Suffolk County, WIRTA's highest average ever.

WIRTA has traditionally ranked among the highest in both RC21 and Suffolk County, but for the first time the \$26.81 average ranks WIRTA as one of three in Suffolk that reached the Dan Sanders level of contribution. NYSUT recognizes those locals and retiree chapters that achieve various contribution rates, and those levels are named in recognition of those members who have worked on the state-wide campaign for many years. WIRTA has traditionally been recognized for a \$10 per member average contribution, but the second level, the Dan Sanders award for an average of \$25 or more, has been just out of reach until now.

Congratulations to all! While that accomplishment is good news, it has just raised the bar for 2017. We have always stated that the goal is to encourage 100% contribution, and that is a goal we need to continue to pursue. The per average figure of \$26.81 is not determined by the 189 members who did contribute, but by all the 327 WIRTA members listed on the NYSUT membership rolls. The average would be much higher if it were determined simply by the dividing the total contribution by the number of members who made the donations. Therefore, we once again urge everyone to contribute.

Monies being collected now will be used to educate members and the general populace about the possible pitfalls that a YES vote on the upcoming call for a state constitution convention would incur. That proposal will appear on the November 2017 general election ballots. Changes to the state constitution can be made, and have been, via an amendment process without opening the entire document that protects pensions, public education, the environment and much more.

VOTE/COPE is the means by which NYSUT can undertake the fight to protect those guarantees. Consider pension deduction, increasing what you have contributed in the past and (for some) joining your colleagues by making a contribution this year. No donation is too small, even that first recognition level of \$10, less than a dollar a month, would make a difference

Thank you, Dan Garcia. Thank you WIRTA Members.

NOTE MARCH WIRTA MEETING LOCATION

(See Page 3)

Say What?

Blockbuster: According to recent reports the new *Star Wars* movie will break all records for a movie ever. A billion and counting already! Originally, however, "Star Wars" was a term used by the Royal Air Force and the Allies in WWII to describe a large bomb capable of destroying an entire enemy city block.

Ed Giuffre

Bought the Farm: During World War I, soldiers used this expression to describe soldiers missing or killed in action.

Gone for a Burton: British soldiers in World War II would drink a beer called Burton as a toast to a comrade who died by saying, he'd "Gone for a Burton."

Push the Envelope: This expression came from test pilots during WWII. They were given the new plane's specifications—max altitude, speed, and maneuverability. They would list them on a flight envelope and then do their best to out-perform the plane's "limits."

Bite the Bullet: This term was used long before anesthesia was developed. Soldiers were asked to bite a block of wood or a bullet. This enabled them to partially forget the pain of the operation so they could then begin the healing process. You saw this in many of the old westerns on TV.

Show Your True Colors: Pirates used this trick to allow them to close in on and surprise a prize to be captured. They showed the colors of a friendly nation until they got close and then attacked and flew the Jolly Roger. In the military at the end of a victorious battle, they would raise the flag. Thus, we have the iconic flag-raising at Iowa Jima. When considering sides in an argument or an altercation, when a person pretends to espouse one side and

then does things to support the other side, we say he shows his true colors.

Over the Top: World War I was basically trench warfare, but there were charges involved. This meant you had to climb out of the safety of your trench, charge across "no man's land" and attack enemies in their trenches. When you climbed out of your trench, you went over-the-top. Today, actions beyond the norm or excessive are thought of as over-the-top.

Boondocks: American troops in the Philippines in the early 1900s fought guerillas hiding in the remote **bandok**, in **Tagalong** (the language of the Philippines) for mountains. Our guys translated the word as **boondocks**. Today, we call far-out locations as the boondocks.

Grapevine: During the Civil War, soldiers thought that telegraph wires looked like grapevines. Therefore, news that arrived by telegraph was thought to be dubious. Today we have texting, tweeting, Facebook, and such spreading accuracy and inaccuracy equally. Fortunately, we have *Fact Check* to debunk legends.

Scholarship Information

Applications for WIRTA (for undergraduate students) and Brownstein-Nicaise Scholarships (for graduate students) applications may be obtained by emailing Mary Schlaikjer at marsland18@AOL.com or by calling 631-320-270-4081. Applications and pertinent material for the WIRTA Scholarship must be received by the Scholarship Committee by May 1st., while applications for Brownstein-Nicaise are due by April 1st. Priority for the graduate scholarship will be given to an applicant seeking permanent certification in the field of classroom education.

West Islip Retired Teachers Association

AFT 3109, **NYSUT21-055**

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Dan Garcia

From Dan's Stance

Here is an important article we should all read.

Social Security Works by Mike Phelan

Congressional Republicans introduced Trumpcare, their plan to gut the Affordable Care Act and begin destroying Medicare

and Medicaid less than a week ago. And the more we learn, the worse it gets. One of the major advantages of the Affordable Care Act is that it addresses income and wealthy inequality by taxing the rich to provide health insurance to tens of millions of low- and middle-income individuals—seniors, people with disabilities, and the poor (including older adults who are not yet Medicare eligible).

Trumpcare is part of a war on seniors which threatens the health care of tens of millions of people through \$370 billion in cuts to Medicaid and severely weakening Medicare—robbing the trust fund of \$346 billion.

Contact* your Representatives now and tell them to reject Trumpcare—anti-healthcare legislation that steals health insurance from seniors, people with disabilities and working families in order to give a massive tax break to the wealthy.

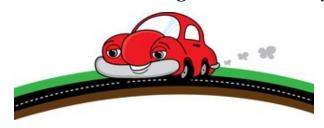
Donald Trump promised to take on the drug companies and protect Medicare, but Trumpcare breaks both of those promises. As part of the \$465 billion in tax breaks for the wealthy and health care companies, Trumpcare gives the pharmaceutical industry a \$25 billion handout. Instead of protecting Medicare for current and future generations, Trumpcare cuts the Medicare trust fund by \$346 billion. Trumpcare is nothing more than a huge tax cut for the wealthy on the backs of seniors, people with disabilities and low- and middle-income families.

Approximately 70% of Americans ages 65 and older will need long-term care at some point during their life. Long-term care is not covered by Medicare; it's covered by Medicaid. Trumpcare's \$370 billion in cuts to Medicaid will negatively impact the 10 million seniors who currently qualify for joint Medicare and Medicaid coverage by forcing them and their families to pay out of pocket for the unaffordable costs of long-term care.

Together we must protect the healthcare and the economic security of millions of seniors, people with disabilities, and low- and middle-income families.

* Go to www.aft.org. See Action Alert on page 6!

March WIRTA Meeting Location Change



Due to a scheduling mix-up at the West Islip Public Library, WIRTA will NOT be able to meet there on March 27th. We will be meeting at Gayle Haines' house on Captree Island.

Date: March 27, 2017

Time: 10 AM

Address: 4636 Captree Island, Babylon, NY 11702

Directions: Get on the Robert Moses Causeway towards the beaches. Cross the Captree Bridge only. It's really easy! If you cross the drawbridge, you've gone too far. There are large signs on the right side of the Robert Moses Causeway that you will see after you cross the bridge...about a mile south. Get off the causeway on your right when you see the exit road. Follow the road, which takes you west. On the right side of the road is a large CAPTREE sign just before you see Gayle's house, #32. It's the first house you come to on the south side of the road. It's a two-story yellow house with brown trim and decking on top.

Park head-in on either side of the road. You can also use the driveway. Gayle's car will be in the carport.

Access to the Robert Moses Bridge can be found in several places:

From the West Islip Library, go east on Montauk until you come to the Ocean Parkway on your right, just past Snedecor Ave.

or

On Sunrise Highway take the Ocean Beaches Exit going south;

On Southern State Parkway follow the sign that directs you to the beaches.

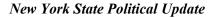
If you get lost, call Gayle at 631-587-6338.

LUNCH WILL BE SERVED. If you plan on attending, please send a REPLY to Kathy's Korner:

WIRTA83@HOTMAIL.COM Your reply will assist us in determining the amount of food to order. Kathy Lyons will be monitoring that email address. You may also call her at 516-481-7140.

On the Political Scene

By Kathleen Lyons



At the state level, the annual budget negotiations are being finalized. State aid figures are, as usual, among the items being hashed out.

State support of public education is always critical, but things like the state tax cap, which is only 0.12% this year, and more charter schools, which pull funds from traditional public schools, make it imperative that the state meets its constitutional responsibility to provide quality educational opportunities for all students.

At issue, besides state aid to public schools, are support for higher education (SUNY and CUNY have been operating with less and less funding from the state), BOCES aid, funding for Teacher Centers and more. Find further information and contact your state legislators at https://mac.nysut.org.

Betsy DeVos, the Federal Secretary of Education, is a proponent of charter schools and the use of public funds for vouchers for private and religious schools. The New York State Senate Republicans have introduced a budget that reflects much of her agenda. It would do the following:

would lose health insurance if the AHCA were passed. Medicare pays what are called "disproportionate share hospital" payments to hospitals with many uninsured patients. As the AHCA leads more people to become uninsured, the Medicare payments would increase by \$43 billion over the

- Remove ANY cap on the number of charters, allowing unchecked expansion by operators free from state oversight, local community control or the quality standards in place for neighborhood public schools;
 In 2018 and 2019, accordance fice, average premiums from the properties of the properties
- Divert millions more to corporate charters' coffers at the expense of public schools that serve all kids; and
- Balloon charter corporate coffers by letting them double dip through new subsidies for their payroll and building aid.

Federal Update

Health care and a federal budget are pending in Congress. Hearings on the Supreme Court nominee, Neil Gorsuch, have begun, but the news continues to center on these items: wire-tapping of the phones in Trump Tower; the president's travel ban, which for the second time met with opposition in the courts; the leak of a few pages of the president's 2004 tax forms that showed he paid \$38 million in taxes that year but still resulted in an angry tirade by the commander-in-chief.

President Trump's campaign was all about creating "something wonderful" to replace the Affordable Care Act, ensuring that Social Security and Medicare would be preserved; promising to create jobs; make America safe,

and much more. The campaign "spoke to the workers and families in the heartland," propelling him to victory.

In spite of those promises, the President seems to have allowed House speaker, Paul Ryan, draft a health care bill that has caused great opposition, not only from the Democrats, but from loyal Republicans as well. Some complain that the proposed bill is too stringent; others say that it does not go far enough. Predictions are that 14 million Americans could lose insurance coverage in 2017 and that drastic cuts in Medicaid would have devastating impact upon not only the less wealthy but also those whose long-term care plans depend on Medicare to cover nursing home care in the future.

The immediate impact of the bill would see things such as these: Denver Health would lose \$85 million if the bill is passed as currently written; 380,000 people in Arizona might lose Medicaid coverage. By 2026, 24 million people would lose health insurance if the AHCA were passed. Medicare pays what are called "disproportionate share hospital" payments to hospitals with many uninsured patients. As the AHCA leads more people to become uninsured, these Medicare payments would increase by \$43 billion over the coming decade. Like the tax cut, this would impact the long-term health of Medicare.

In 2018 and 2019, according to Congressional Budget Office, average premiums for single policyholders in the nongroup market would be 15 percent to 20 percent higher than under current law, mainly because the individual mandate penalties would be eliminated, inducing fewer comparatively healthy people to sign up. Predictions estimate that premiums would begin to decrease after 2020. However, the typical US citizen who is struggling to make ends meet or is currently unemployed most likely will not be able to sustain such an immediate increase.

That announcement was followed very quickly by the administration's proposed budget, one that increases funding for the military, begins funding the wall along the Mexican border (estimated to cost upwards of \$21 billion), for which, not surprisingly, Mexico has declined to pay.

In order to fund those two priorities, cuts to other programs are being proposed. Included are cuts to education, health, environment and homeland security.

18% decrease is proposed for (Health and Human Services (HHS), one of the largest, most sprawling departments within the government. That sum excludes funding for the insurance provided by Medicare and Medicaid, entitlement (continued on page 5)



On the Political Scene (from page 4)

programs for older and lower-income Americans. In a rare move, those programs were omitted from the brief budget description the Trump administration has released.

- ♦ While the proposal would increase funding to Department of Homeland Security (DHS) by 7%, it also cuts funding for many existing programs. The increase primarily goes toward big boosts in spending on border and immigration enforcement for a border wall, for 500 new Border Patrol agents, and 1,000 new Immigration and Customs Enforcement agents. The budget cuts \$667 million from grant programs to state and local agencies, including pre-disaster mitigation grants and counterterrorism funding. New York, which is the number one terrorist target in the nation, would stand to lose \$190 million, monies which essentially cover the antiterrorist protections that have foiled at least 20 terrorist attacks since 9/11.
- ♦ Eliminates the \$3 billion Community Development Block Grant program. This supports the Meals on Wheels program for the homebound.
- Cuts all funding for the National Endowment of the Arts and National Endowment of the Humanities.
- Eliminates funding for the 49 national historic sites.
- ◆ Trump's budget begins to dismantle the Environmental Protection Agency (EPA), shrinking its funding by 31 percent and eliminating a fifth of its workforce.

The above is only a part of the list. The last item calls for the reduction of the workforce, i.e. **elimination of jobs**. In fact, each of the cuts proposed comes with a decrease in the workforce, and most of the jobs in the public sector provide a sustainable living wage and benefits, the very kinds of jobs struggling Americans were demanding during the months of election campaigns.

*It cost New York City about \$24 million to provide security at Trump Tower, President Donald Trump's skyscraper home in Manhattan, from Election Day to Inauguration Day. Only about \$7 million of that was reimbursed by the Federal Government. At the current time, it costs about \$300,000 a day to protect the premises when the president is in residence and \$100,000 when he is not. It also diverts police personnel from other activities. Yet New York remains the safest big city in America. But it cannot withstand an additional cut in federal funds of \$190 million.

Walking Tour Planned

The walking tours of NYC are back. On Wednesday April 26th, we will go to the Cathedral of St. John the Divine, Columbia University and Morningside Heights. Space is limited to 15. Please RSVP to Mary Schlaikjer at 631 2704081 or Marsland18@aol.com

It is an enjoyable day if the weather is good.

Kathy's Korner

March is almost over, and spring has officially begun. However, March has brought some erratic weather patterns here on LI. High temperatures one day are followed by frigid cold and snow. That erratic behavior, however, has been undone by happenings in our nation's



capital. In November, a president was elected, promising better and more jobs, a safer, more secure country, and a "wonderful," better health care system. Yet, all the actions this past few weeks, seem to point to just the opposite.

Build a wall, ban immigrants and travels from selected countries, repeal Obamacare, yet the illegal immigrants who have crossed our southern border have not been the cause of mass shootings in this country. Most of those have been promulgated by home-grown and very sick individuals. Saudi Arabia is not on the travel ban list but was home to the vast majority of the young men who boarded planes that fateful day in September 2001.

The administration's proposed budget will decimate New York's Homeland Security funds. This department has protected New Yorkers from actual terrorists and their plots but will greatly impact the economy with the elimination of thousands of jobs, jobs that pay well, have benefits and are sorely needed. Yes, a wall on the Mexican border should provide jobs, but the crumbling infrastructure of the country would benefit from those funds, provide the same jobs and positive lasting results.

As each day passes, we keep waiting for a sense of stability to be achieved by the White House, but each day produces another turn of events. The prospect of another day, another week or even another month of this is daunting, and the prospect of four years is mind-boggling.

WIRTA however, is a stabilizing force in our lives. It continues on, providing news and valuable information. The upcoming vote on the call for a constitutional convention in New York will be the focus of future issues of the WIRTA News. It is important to all that the proposition is defeated.

One of the ways to do that is to support VOTE/COPE. Dan Garcia does a great job, and congratulations are in order for the success of the 2016 campaign. Also, thank you to those who responded by sending in a check. It takes a great deal of "reminding" people and if we sometimes sound like we are preaching to the choir, it is because it is very important. We have gotten about 60% of our members to respond. Good! But that means that 40% of you need further reminding. (continued on page 6)

Kathy's Korner (continued from page 5)

In February, we saw some of the "regular" faces but were pleased to see a few who have not been regularly attending meetings. Yes, there is a lot of business to address, but social contact with former colleagues is important too. Join us on March 27th for a light lunch at Gayle Haines' home. Email wirta83@hotmail.com if you are planning to attend.

Betty Zamarelli is a member of Suffolk County Women's Advisory Commission. She was appointed by Kara Holm, District 5 Legislator. Betty is also Assistant New York State Administrator for New York Seniors America, a non-profit 501-c-3 organization.

East meets west once again as Janet Loehr made presentations on China to the Udall Road Middle School International Club and to the third grade at Oquenock Elementary School.

Phyllis Beninati went to Hawaii after spending the Christmas holiday with family in California. In February, she and her sister spent four days visiting with each other in Phoenix.

Mary Schlaikjer and Kaya Lemmerman enjoyed a 15 day trip to Vietnam and Cambodia in January. The weather was balmy, the scenery spectacular, the food delicious. Mary climbed the highest point at the magnificent temple Angkor Wat, a serious achievement. "Go Mary!" says Kaja.

Mitsue Salador's story of the World War II internment of the Japanese Americans continues. She was aired on FOXnyTV at both 5pm and 10pm news broadcasts on Monday, February 20th. February 20th was the seventy-fifth anniversary of President Franklin D. Roosevelt's Executive Order 9066, signed on February 19, 1941, which gave the go-ahead for the military round-up of people of Japanese decent along the Pacific coast of the United States.

That was a very sad blemish on the history of American values, one that isolated a whole race of people. Many of them were American citizens, like Mitsue herself. The U.S. government subjected them to discrimination and hardship because they had a perceived relationship to those who committed the then unthinkable violent attack on Pearl Harbor. There is now a move to repeat the discrimination, based on the same perceived threat of terrorism, to a different ethnic and religious group of people. Have we forgotten so easily?

Keep us informed! Send us photos, family updates, short or long articles on trips taken, etc.

Help the Homeless

Jean and Pete Freeman support the homeless on an on-going basis and have done so for many years. Each week they prepare hygiene packets to be distributed to the homeless. The weekly packets typically include small bottles of shampoos, conditioner, skin lotion as well as a few bandaids, Q-tips and the like. At holiday time, they also include items like tubes of toothpaste, bars of soap, toothbrushes, a washcloth or even a razor.

WIRTA members have been collecting small toiletry items (such as those found in hotel rooms around the world), even the empty bottles and prescription bottles (small size). Empty containers are then filled with the necessary shampoos, etc.

Please bring those unused products and the empty bottles to WIRTA meetings, but full size containers of shampoo or lotion are also welcome. One box of bandaids, an extra toothbrush, or a few bars of soap go a long way to fill those packets! No contribution is too small.

Action Alert

Contact your state legislators and the governor regarding...



- State aid proposals. (See the Political Scene article and the DeVos influence on education in NY on page 4.)
- ◆ Medicare Part B rebates. The state budget deadline is April 1st. Currently the Assembly and State Senate have "rejected" the governor's proposal to freeze the Medicare Part B rebates to NYSHIP Empire enrollees at \$104.90 per month. NYSUT recommends that negotiations on the final budget are ongoing and that we need to keep the pressure on. Send the letters you received in the mail, but also use the NYSUT MAC to send the legislators a fax!

Find letters on both issues at https://mac.nysut.org

Contact your Federal House of Representatives member and Senator.

Use the AFT website at www.aft.org. On the first page there is a link to contact your congressional members in opposition to the provisions of the "repeal and replace Obamacare" law American Health Care Act. The current proposal includes drastic cuts to Medicaid and would result in many millions losing health care coverage they now have under the Affordable Care Act.



Do you want to save \$340 million in taxpayer money? THEN, VOTE "NO" ON NOVEMBER 7, 2017 TO THE NYS CONSTITUTION CONVENTION

YOUR PENSION IS PROTECTED BY A PROVISION IN THE EXISTING NYS CONSTITUTION. AS INTENDED, IT IS PROTECTED FROM MANIPULATION BY POLITICIANS AND SPECIAL INTEREST GROUPS.

A "YES" VOTE FOR THE CONSTITUTIONAL CONVENTION MEANS THAT POLITICIANS
AND SPECIAL INTEREST GROUPS
WHO SO DESPERATELY WANT TO REDUCE YOUR PENSION
WILL HAVE THE OPPORTUNITY TO DO SO.

Do you want to RISK a change in:

- A Free and Public Education
- The Right to Have a Union and Negotiate with your Employer
- Triborough Protection
- State Park Protections
- Workers' Compensation
- Environmental Protections
- Social Welfare Needs
- State Debt Limits

The delegates to a potential constitutional convention will assuredly be political party special interest appointees and/or current elected officials.

It is projected that the cost of the convention could be \$340 million dollars; finances that could be better used to fix our aging schools, roads, parks, and intra-structure. Finance a huge party for politicians and friends or use the money productively? You get to decide.

The New York electorate voted "NO" the last time this issue arose in 1997 and we encourage you to vote "NO" again!

The Risk Is Too Great and The Cost is Too Extreme!

Simplifying your life insurance options

As an educated consumer, you realize the earlier in life that you purchase life insurance, the cheaper the premiums will likely be. You're also aware that life insurance offers financial protection for your dependents upon your death, helping to cover the costs of funeral and burial expenses; assistance to help with your children's education; and offering financial assistance with paying debts and other expenses.

It can be overwhelming, though, trying to determine the best type of life insurance policy. Let's take a look at some of the different types of life insurance options available.

#1: Whole Life Insurance

- This type of insurance is usually the most costly since policies are guaranteed to remain in force as long as premiums are paid. Whole life insurance offers permanent protection with premiums that never increase and builds cash

value you can borrow against while you are living (like a loan). *Important*: Understand that you will reduce your death benefit if you don't repay loans with interest and will no longer have coverage if you surrender the policy.

#2: Term Life Insurance – This type of insurance pays a benefit in the event of the death of the insured during a specified term, offering a fixed rate of payments during that time period. Once that period ends, coverage at the previous premium rate is not guaranteed and the insured would need to get

further coverage. Term life insurance (and its level term life cousin) is designed only to protect your dependents if you were to die prematurely -- offering NO cash value.

#3: Level Term Life Insurance – Like term life insurance, level term life insurance pays a benefit in the event of the death of the insured during a specific time period. Premiums may not be

increased during the time period due to change in your age or health status.

"Term life and level term life policies are often popular options for those individuals with young families since there is a greater need for life insurance protection. They also tend to be much less expensive than their whole life counterparts. If you are considering a term or level term life policy, make sure to consider how long you would need the coverage."

#4: Universal Life

Insurance – This type of insurance offers a way to protect your dependents while building tax-deferred cash value. While the cost of a universal life plan needs to be covered so the policy remains in force, the policyholder has the option to adjust how much he or she will pay in premiums each year. Policyholders can also access a portion of the balance without affecting the

guaranteed death benefit as the cash value accumulates over time.

Keep in mind that NYSUT members & their spouses/certified domestic partners can help protect their dependents from life's uncertainties with a variety of NYSUT Member Benefits-endorsed life insurance plans. Many of these plans offer group rates not available to the general public along with additional convenience and savings opportunities.

For more information about these plans, visit the Member Benefits website at *memberbenefits.nysut.org* or call **800-626-8101**.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.