



# Long Beach Classroom Teachers Association

239 Lido Blvd., Long Beach, NY 11561 • 516-897-2175 • [www.lbcta.com](http://www.lbcta.com)

Executive Board Minutes

March 27, 2017

The meeting was called to order at 4:09pm by Keith Harvey.

## I. President's Report – Keith Harvey

### A. Executive Board Meeting Dates

4/24/17, 5/8/17, 5/22/17, and 6/12/17

### B. LBCTA Spring Bowling Fundraiser

Thank you so much to everyone that came out to roll and support the event. Together we collected over \$3200 for Camp Sunrise. A very special thank you to Amy Powers and the Public Relations committee for organizing the CTA Spring Fundraiser.



### C. State of the Union Speech

Good afternoon my fellow Executive Board members and distinguished CTA sisters and brothers. I have had the opportunity of being your president for the past two years and today I have the privilege to deliver my second state of the union.



I was extremely proud to be part of a team that brought you a 5 year contract last month. A contract that was overwhelmingly supported by you, the general membership. This contract represents an improvement in our standing and maintains all of its amazing provisions. Provisions we did not give up, but so many other locals have given up to receive less. This agreement also represents the start of something new for our association; an extended period of time in which we will have an active agreement, an extended period of time when the provisions of our contract will not be under attack, and an extended period of time when the district has shown a commitment to you. But if anyone expects this address to be a list of our accomplishments, I ask that you please leave that to our past, because we are not done yet. There are still many challenges that we face.

One of the biggest challenges we face is the Tax Cap. As you know the Tax Cap is 2% or the CPI whichever is lower. Unfortunately this year once again it was the CPI, which is less than 2%. This means the district for the fifth consecutive year will be extremely limited in how they can raise revenue to increase their operational budget. This has a major impact

Keith Harvey

*President*

Karen Bloom

*Executive Vice-President*

Amy Powers

*Vice-President for Secondary Schools*

Beth Prostick

*Vice-President for*

*Elementary Schools*

Patricia Van Loon

*Recording Secretary*

Elleen Parks

*Corresponding Secretary*

James Fiola

*Treasurer*

## Table of Contents

I. President's Report

II. Committees

III. Executive Vice President

IV. VP for Elementary Schools

V. VP for Secondary Schools

VI. Treasurer's Report

VII. Building Reports

A. West

B. Lindell

C. East

D. Lido

E. Pre-K

F. Middle School

G. High School

VIII. Appendix A

Appendix B

not only on how the district funds our contract but also how it maintains and enhances our instructional program. Luckily the district has healthy reserve funds and areas of revenue which gives them the ability to navigate through these difficult times. Unfortunately those reserves cannot and will not last forever. The 2% tax cap is crippling public education as we know it and that is why it is so important that we oppose it.

To help our efforts NYSUT has a website and an app <https://mac.nysut.org/> called the Member Action Center or “MAC.” The MAC is a central location where you can find information on how to contact your legislators to let them know what is important to you. It is also a place where you can find information on how to fight against the special interest groups that are spending billions of dollars to divert public education tax dollars to private companies and organizations. These groups are not only working hard to divert money from public education but also to cut funding altogether. We have seen this most recently in President Trump’s budget proposal, which calls for cutting nine billion dollars from the U.S. Department of Education. These cuts would remove federal support for teachers’ professional development, district curriculum development, after-school programs, summer programs, and programs designed to help students prepare for college. These attacks are coming from every level and every direction. Another great challenge we face is the possibility of opening the New York State Constitutional Convention.

Every 20 years the people of the Empire State are asked a seemingly simple ballot question, “Shall there be a convention to revise the constitution and amend the same?” The Constitution Convention would have a tremendous impact on you as a teacher and also as a citizen of the state. If voters approve the convention, it would allow for wide changes including a complete rewrite of our State Constitution. The constitution establishes the fundamental rights you enjoy as a citizen of New York State and as a public employee, including: Guaranteeing the right to public education, prohibiting reductions in public pension benefits, rights to workers compensation, and rights to be a member of a union and bargain collectively. The constitution also guarantees protection for our environment, energy conservation, and the expansion of casinos and gaming. All of this is at stake if the constitution is opened. On Tuesday, November 7, 2017, I urge you all to vote NO on the Constitutional Convention. We will not be fighting this battle alone. There are many groups who we will be aligning with such as; public organized labor, private organized labor, environmentalist, public education advocates, conservationist, fiscal conservatives, and government watchdog groups. We will be working with these groups to keep the constitution closed not only to protect our rights but also to prevent the government from wasting millions of dollars on holding the convention. Yes the constitution can be amended with a convention but it can also be amended simply by passing a bill, which does not cost millions.

At a time in education when so much is going wrong, it’s important that we focus on all the good here in Long Beach. It is important that we focus on our working conditions, our benefits, the camaraderie we have with one another, and the opportunities we have to work with our students in and out of the classroom. It is important that we rally together to make the changes in education that we know will have a positive impact on our children and their future. I look forward to working with all of you as overcome the challenges we face.

In closing, I would like to say thank you to the Executive Board and our membership as a whole for all that you do to make Long Beach Public Schools a better place for our children and its workers.

**D. CTA Sick Bank**

Thank you very much to all who have donated so far. Unfortunately the number of requests has exceeded the number of donations and the bank is currently at zero with requests waiting in the queue. Please consider donating to the bank to ensure its accessibility and continuance.

**E. CTA Scholarships**

I am pleased to announce the following association members' children are this year's scholarship winners: Megan Sofield, daughter of Jeanine Sofield (East School) and Amos Wu, son of Michael Glasstein (LBMS). Thank you to Pat Fallon for serving as the chair of the scholarship committee and to Karen Bloom, Lisa Casey, Michael Corrigan, Jay Spitz, Lorraine DeFilippis, Anna Pace, David Prince, Jim Fiola and Frank Volpe for volunteering their time to review the applications.

**F. Pre-Retirement Workshop**

Member Benefits is hosting a no cost Pre-Retirement Workshop for **All Members** at the Nassau Regional Office. Members can register for **only one** of these dates: Wednesday, May 17, 2017, 4:40 – 6:45 pm **OR** Thursday, May 18, 2017, 4:30 – 6:45 pm. Please see the attached [flyer](#) at the end of the minutes for more details.

**G. Member Benefits- Life Insurance**

Attached is an ad that describes the three main types of life insurance from [NYSUT Members Benefits](#).

**H. Summer Study Money**

There is one more opportunity to participate in the Study Program, Summer- May 12, 2017. Members with permanent or professional certification may apply for up to \$1,750 in study money per semester. Request for [Participation in Study Program Group A](#)

**I. Continuing Teacher and Leader Education (CTLE) Registration**

All members who hold a permanent or professional certificate in classroom teaching, educational leadership service or a Level III Teaching Assistant certificate must apply for initial registration during the 2016-2017 school year during his/her month of birth and must renew every five years through the [TEACH](#) system.

**J. Coach Pay Dates**

**High School Spring:** 4/17 and 5/12

**Middle School Spring:** 4/28 and 6/9

**K. Credit Swap**

Debra Cupani—1.5 credits for Long Island University

**II. Committees**

**A. Grievance Committee—Karen Bloom**

1. We received a date for arbitration, scheduled for May 10, for our Pre-K grievance, allowing their children to attend school here.

2. Please contact me if you have any issues that you feel are a violation of our contract.

**B. Negotiation Committee—Chief Negotiator's Report—Keith Harvey**

*CTA*—We are currently reviewing ways to improve the availability and sustainability of days in the sick bank. If we have a solution it will first need to be accepted by the district and then it will be presented to the executive board and the general membership.

*Permanent Substitutes*—We are currently reviewing and exchanging proposals with the district.

**C. New Member Committee—James Fiola**

1. If you have ANY questions or concerns, please email Jim Fiola at [jfiola@lbeach.org](mailto:jfiola@lbeach.org) or Alison Katulka at [akatulka@lbeach.org](mailto:akatulka@lbeach.org). Please contact us if you don't have a buddy or mentor.
2. We will also be attending the mentor meetings to speak to the new members about various issues. The next meeting is at 3:45 pm on April 25<sup>th</sup> in the Lido School Library. We hope you are enjoying your career here at Long Beach. Please do not be afraid to ask for help if you need it. We (and many others) are here for you.
3. The Spring Buddy/Mentor party will be held on April 21<sup>st</sup> after school at the Ale House in Point Lookout. We would love to see **all** of you there.

**D. Political Action Committee—Beth Prostick**

1. Please email me at [LBCTAPAC@gmail.com](mailto:LBCTAPAC@gmail.com) if you are interested in joining our PAC meetings.
2. Please look out for the article, "How Could a NYS Constitutional Convention affect your family and you?" Your reps will be handing it out at your next building meeting.
3. Please use the attached link to watch a short video on the Constitutional Convention Vote on Nov. 7, 2017. The video explains why we want to vote "NO".  
[https://www.youtube.com/watch?v=-rZEL\\_WFznw&feature=youtu.be](https://www.youtube.com/watch?v=-rZEL_WFznw&feature=youtu.be)
4. If you haven't already, please download the NYSUT MAC (Member Action Center) app to your phone. You can find it at the following link: <https://mac.nysut.org/get-the-nysut-mac-smartphone-app>
5. Please let us know if you would like to become a friend of our LBCTA Facebook page.
6. Our next PAC meeting is to be determined.

**E. Public Relations—Amy Powers**

1. Our LBCTA Spring Fundraiser was a huge success. Together we raised \$3200 to donate towards Camp Sunrise. The PR committee is truly grateful for the team work and collaboration by our members. We had an amazing turn out. Your spirit and participation was overwhelming. Thank you to our amazing building reps for taking the lead encouraging our members to create bowling teams and to donate to our awesome raffle baskets. Thank you to Ali Katulka for creating our beautiful bowling trophies and taking professional pictures during the event. Thank you to our LBCTA retirees, BOE members and our brothers/sisters from Group B and C for donating and/or participating in our fundraiser. Finally, thank you to the PR committee, Jenn Garrett, Beth Prostick, Elleen Parks and Stacy Rice for taking the time to meet, discuss and implement this wonderful event. As I always say...Together we are stronger. Thank you for the love.
2. If you have a Facebook account and you are not a member of our LBCTA private group, please email me your FB screen name at [amylo609@aol.com](mailto:amylo609@aol.com) so that we can add you to our group. We currently do not have all of our members in our private group.

**F. Social Committee—Elleen Parks**

1. Thank you to Amy Powers and the Public Relations Committee for putting together a fantastic fundraiser to benefit Sunrise Day Camps.
2. The end of the year party honoring retirees will take place Wednesday, May 17, 2017.
3. If you have a retiree in your building, please find someone to begin writing their bio for our year end celebration booklet.
4. Our Social Committee meeting will take place on Monday, April 3<sup>rd</sup> at 3:45 in the Middle School Library.

**G. Teacher Center—John Marr**

1. The Teacher Center is in the process of posting the five remaining classes of the year.
2. Due to the overwhelming interest in the National Board Certification program the Teacher Center will be holding an open house towards the end of April/beginning of May to set-up a cohort for the fall. Dates will be e-mailed when they become available.

**III. Executive Vice President's Report—Karen Bloom**

**A.** We would like to thank everyone who contributed to or attended our Spring Fundraiser for Sunrise Day Camp. It was a huge success! A big thank you to Amy Powers and the PR committee for organizing the event!

**B. APPR**

1. You should have received a document letting you know who your evaluators are. If you have not, please ask your immediate supervisor. Some of these have changed, but you should receive notification of any changes made to your observer schedule.
2. Please be sure to remain actively engaged in the APPR process. Your SLOs should be completed or at least in the process of being completed. Be sure to discuss your targets with your lead evaluator. Remember, you should not see opinions from your evaluation team when classroom observations take place. Be sure to address issues in your post observation conferences.
3. Our APPR handbook is on our website. You can find all conversion charts and percentages [here](#).
4. Feel free to contact me if you have specific concerns regarding APPR.

**C. Health & Safety Committee**

1. We have still not had our meeting rescheduled, as was promised to us, to discuss the details of the HVAC system cleaning and maintenance, with the architect. We are hoping that this will happen before we need to put the AC units back on.
2. We are also waiting to hear when the Health & Safety meeting will be rescheduled.
3. If you have any Health & Safety issues that you are unable to resolve at the building level, please email me at [kbloom@lbeach.org](mailto:kbloom@lbeach.org).

**D. District Safety Team**

1. We are waiting for the meeting to be rescheduled.
2. If you have any safety issues that you are unable to resolve at the building level, please email me at [kbloom@lbeach.org](mailto:kbloom@lbeach.org).

**E. Other**

1. Please remember to attend School Board meetings whenever possible.
2. Please consider donating days to our District Sick Bank. The form is on our website at [www.lbcta.com](http://www.lbcta.com).

**IV. Vice President for Elementary Schools' Report—Beth Prostick**

- A.** Thank you so much to all who supported our Bowling fundraiser. I loved all the team spirit that was shown by the schools in attendance.
- B.** Elementary Council met on March 20. Our next meeting will be determined at a later time.
- C.** Please consider donating one or more sick days to your colleagues in need.
- D.** If you have any questions I can be reached at [bprostick@gmail.com](mailto:bprostick@gmail.com).

**V. Vice President for Secondary Schools' Report—Amy Powers**

- A.** At a recent BOE meeting, Ms. Cantore assured the BOE that we were meeting the need of all our mandated students and that there was not a need to increase the support staff (Social Workers and Psychologists) at the MS/HS for next year. There was no mention of how our

non-mandated students can receive such services as the need continues to grow each day. The current model has our Psychologist inundated with testing students and running meetings and our Social Worker addressing all mandated counseling. We would appreciate it if the district would further consider the mental health needs of our non-mandated students and families and provide them the opportunity to seek professional opinions and interventions allowing for proper outside placements/referrals.

- B. Please take the time to read and educate yourself about the 2017 Constitution Vote. We will continue to share important information about the risks of opening the state constitution. Please spread the word to your family and friends to vote NO on November 7, 2017. Building reps, please continue to discuss this issue at every CTA meeting moving forward.
- C. Our next Secondary meeting will be on **Tuesday, April 4th at 3:15 PM** in HS Guidance Suite. Please send me any items that are not currently being addressed at the building level. Please let me know if you can or cannot make this meeting.

## VI. Treasurer's Report—Jim Fiola

- A. As the month has not yet ended, the March Financial results will be reported in the minutes of the April 24<sup>th</sup> Executive Board meeting.
- B. Thank you to all participated in the Spring Bowling fundraiser. It was a fantastic event. Food, fun, sport and comradery made for a wonderful time. Kudos to Amy Powers and all the members of the Public Relations Committee for your efforts. Also \$3,200 was raised for the Sunrise Day Camp. I wish everyone an enjoyable Spring Break. Have a Happy Easter and Passover.

Please consider donating a sick day to the Sick Day Bank. In addition, please try to attend some additional board meetings through the end of the school year. Thank you for reading the minutes and please encourage your fellow members to do the same.

**If you have any changes to your personal file (address, name, etc.), please email them to me at [jfiola@lbeach.org](mailto:jfiola@lbeach.org).**

- C. Union dues for 2016/2017 for full-time members will be \$998.36. The break-out is \$384 local, \$378 NYSUT, \$228.36 AFT dues and \$8 PTA. \$98.54 will be taken from your first check of the month and will show up under the column "MDED-03." We are determined to keep your dues as low as possible while still meeting our local obligations and making charitable contributions to the Long Beach community.

**The 2016 union dues for tax purposes was \$990.60**

## VII. Building Reports

### A. West School

1. Congratulations to June Schecter on the marriage of her daughter Aimee.
2. Thank you to Amy Powers and our staff members who supported our Spring Fundraiser to raise money for Sunrise Summer Camp. We raised over \$3,200.00.
3. Thank you to our PTA for another successful Book Fair. Your generosity and hard work are so appreciated.
4. Our Spring Luncheon, also provided by our amazing PTA, was a delightful way to start off the spring season.
5. We are hoping the District's Capital Improvement Plan will include fixing the leaks on the north side of the building. The kindergarten classrooms, technology room, and a 3<sup>rd</sup> grade classroom seem to take on water when we have a significant rainstorm. These leaks damage

materials, rugs, and equipment.

6. Condolences to Edenia Aristy on the loss of her nephew.

7. Staff parking continues to be an issue with regards to the new construction of driveways in the West End of Long Beach.

8. Thank you to those who have donated sick days to our bank. We encourage anyone who has not done so to consider donating a day.

**B. Lindell School**

1. Our Multicultural week was fun and informative culminating with spectacular display of song, dance and sign language featuring the countries of the world. Thank you and congratulations to Leslie Ling and her committee for an outstanding learning experience.

2. Thank you to our PTA for providing the Scholastic Book Fair which encourages the joy of reading in our students.

3. Delicious and Appreciated! Thank you PTA for a wonderful Spring Luncheon.

4. Once again our custodians effectively and quickly cleared our walkways, making them safe for all.

5. Thank you to the Lindell staff for your contributions to the "Let's Get Cooking" raffle basket. It was an awesome collection.

6. Kudos to Amy Powers for coordinating the highly successful Bowling Fundraiser. Lindell's representation on 6 teams are eagerly awaiting a rematch!

7. Please consider donating to our sick bank.

**C. East School**

1. Thank you to Amy Powers, and all who donated to the annual Spring Bowling Fundraiser for Camp Sunrise.

2. Thank you to the PTA for a wonderful Book Fair. It was a great success and the children enjoyed their books.

3. The staff enjoyed an amazing luncheon for Teacher Appreciation Day, thank you to the PTA.

4. Thanks to members who have donated sick days to the LBCTA sick bank. Please consider donating a day.

**D. Lido School**

1. Congratulations to Pat Anajovich who has announced her retirement at the end of the 2016-2017 school year. She will be missed.

2. Congratulations to BethAnn and Billy Snow on the birth of their daughter Elowyn.

3. Many thanks to Lido PTA for their delicious and much appreciated Staff Luncheon during Parent Teacher Conferences.

4. Kudos to all those members who contributed to the LBCTA Spring Bowling Fundraiser for Camp Sunrise.

5. To meet the health needs of our students in *Pre K- 5<sup>th</sup>* grade, we would greatly benefit from having an additional Nurse at Lido. It continues to be difficult to manage the demands of students in *Pre K - 5<sup>th</sup>* grade with just one Nurse on duty.

6. Thanks to members who have donated sick days to the LBCTA District Sick Bank. Please consider donating a day.

**E. Pre-K**

1. Congratulations to BethAnn and Billy Snow on the birth of their daughter, Elowyn, 8lbs. 14 oz.

2. Thank you to all who participated in the Spring Fundraiser. A fun time was had by all. A special thank you to Amy Powers and the Public Relations committee for organizing an

amazing event.

3. Thank you to the PTA for the Teacher Appreciation luncheon.

4. Please consider donating days to the district sick bank.

**F. Middle School**

1. Condolences to Stacey Rice on the passing of her grandfather.

2. Get well wishes to Darlene Glasser.

3. A warm welcome to our new full time nurse Mary Callaghan.

4. Security after school still remains an issue. Mr. Romanelli is looking into having a security guard in the hallways after school.

5. The 2017 Joe Farrell Memorial Scholarship Basketball Tournament was a tremendous success with over \$3,200.00 raised. Kudos to Keith Beisma and Melanie Scott for organizing this wonderful event and thank you to everyone that participated.

6. We have been waiting to hear an update from Building and Grounds on classroom window repairs for 269A, 269B, and 265.

7. Thank you to everyone who participated in the LBCTA Spring Bowling Fundraiser! Together we raised \$3,200.00 for Camp Sunrise.

8. Congratulations to Chef Romanelli on his first place win in the Long Beach Iron Chef Competition.

9. Please consider donating a day to the LBCTA Sick Bank.

**G. High School**

1. Thank you to Amy Powers, the LBCTA public relations committee, and all those who donated to the spring fundraiser at the RVC lanes. A great job was done for a worthwhile cause. We are looking forward to next year's Spring fundraiser and Mr. Myers attempt to bowl a perfect game.

2. Welcome back to Elena Frishman from her recent surgery.

3. The state of technology continues to be a problem-

a) With the arrival of the chromebooks, there is a need to increase the number of in-house techs devoted to handling the many issues that have and will continue to arise.

b) The district needs to hire a person to take charge of developing and implementing a technology plan for the district.

4. We are disappointed to see that the district has failed to properly outfit Classroom 215 as promised by the end of January. We have been assured that it will be now be done by the end of the Spring recess...

5. We would still like to see the cleanliness of the building addressed and a new checklist for building cleaners be developed and implemented.

6. We still would like to see the district investigate the weird smells on the pond side of the third floor. We would like for our entire ventilation system to be thoroughly examined.

7. With the spring coming we would like to see the necessary steps be taken now in order to conduct a proper traffic pattern study to be finally held.

8. We are hopeful that building administration can develop a plan to improve student attendance in detention. Students who miss detention will eventually be issued an in-school suspension. We would like to take steps to ensure that students avoid this and do not miss class unnecessarily.

9. Please consider donating a sick day to the LBCTA sick day bank. Donation forms are available in the main office.

At 5:02pm, a motion was made by Alison Katulka to adjourn the meeting. It was seconded by Jennifer Garrett .

**In Attendance:**

West: Cheryleann Fontenot and June Schecter

Lindell: Jane Quinton, Heather Puckhaber and Susan Simons

East: Jeanne Richards

Lido: Dorothy Lopez, Dana Monti and Marilyn Pilo

Pre-K: Elizabeth Fichtelman

LBMS: Alison Katulka, Camila Gamboa, Jennifer Garrett and Stacey Rice

LBHS: Jonathan Bloom, Anthony Balsamo and Erik Heck

Retiree: Frank Volpe

Officers: Keith Harvey, Karen Bloom, Beth Prostick, Amy Powers, Jim Fiola, Elleen Parks, and Patricia Van Loon

Respectfully submitted by Patricia Van Loon, Recording Secretary.

## Is retirement around the corner?

If you are retiring or considering retirement in the next three years, you are invited to attend the NYSUT Member Benefits **Pre-Retirement Workshop**.

This no-cost workshop held exclusively for NYSUT members is designed to highlight many of the subjects you will face in retirement. Please note that this is **NOT** a TRS or ERS-sponsored presentation, and neither retirement system will be in attendance at this workshop.

### Topics include:

- 403(b)/IRA Options
- Social Security Basics
- Tax-Related Tips
- Asset Preservation
- Popular Member Benefits-endorsed programs & services for retirees

**Where:** NYSUT Nassau Regional Office  
1000 Woodbury Road -Suite 214  
Woodbury, NY 11797

**When:** May 17, 2017, 4:30 – 6:45pm  
OR  
May 18, 2017, 4:30 – 6:45pm  
Pizza and beverages will be served

**Presenters:** Derek Clement, CFP®  
NYSUT Member Benefits

Brian Johnson, Director of New Business  
New York Long-Term Care Brokers

**There is no cost to enroll in this workshop,  
but seats are limited!**

To reserve your seat, please click on the registration link below:

<http://www.cvent.com/d/s5q7ht>

# 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](http://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.

