



Long Beach Classroom Teachers Association

239 Lido Blvd., Long Beach, NY 11561 • 516-897-2175 • www.lbcta.com

Executive Board Minutes

October 28, 2019

The meeting was called to order at 4:10pm by Keith Harvey.

I. President's Report – Keith Harvey

A. Executive Board Meeting Dates

11/25/19, 12/16/19, 1/13/20, 1/27/20, 2/10/20, 3/9/20, 3/23/20, 4/27/20, 5/11/20, and 6/8/20

B. School Board Recognition Week

In honor of School Board Recognition Week (10/21-10/25) I would like to say thank you to the past and present Long Beach Board of Education members for the countless hours they have volunteered to help formulate goals consistent with the needs of children.

C. PTA

Once again, I am proud to announce the LBCTA has 100% teacher participation in the PTA. While all of our teachers are members it is also important that we actively participate in the PTA. It is extremely important that the CTA and PTA have an open and working relationship. On behalf of the Long Beach Classroom Teachers Association, I want to thank the PTA for all they do to help support and advance the quality of education in the Long Beach Public Schools.



D. Making Strides Against Breast Cancer

LBCTA membership has generated support, awareness, volunteers and more than \$7600 for the American Cancer Society's "Making Strides Against Breast Cancer." Thank you very much to everyone that donated and who came out for the walk. A very special thank you to Amy Leder, Beth Prostick, and the PR committee for organizing this event.

E. Mustaches for Kids- Long Island Chapter



Once again, a group of Long Beach teachers will be participating in "Mustaches for Kids" charity event. Mustaches for Kids-Long Island is a month-long event that supports pediatric patient care at Memorial Sloan Kettering Cancer Center (MSK), the world's premier institution for cancer care. More

than a decade after the group was formed, they have raised over \$700,000 for the children and we are looking forward to another month of fuzzy upper lips this year. [Click here to donate.](#)

Keith Harvey

President

Karen Bloom

Executive Vice-President

Amy Leder

Vice-President for Secondary Schools

Beth Prostick

Vice-President for

Elementary Schools

Patricia Van Loon

Recording Secretary

Elleen Parks

Corresponding Secretary

James Fiola

Treasurer

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F. FLEX Spending

If you wish to participate, you need to submit the forms by November 1st. Just as a reminder, for the 2020 year, you may incur expenses for an additional 2 ½ months and have 90 days to submit your claims. Please keep this in mind as you complete the application as this is a “use it or lose it” plan.

G. Excess Major Medical

This is a reminder that as part of your NYSHIP Individual or Family plan you also have a supplemental Excess Major Medical plan that covers many out-of-network coinsurance reimbursements, deductibles, nursing and so much more. Please see [Appendix A](#) for more information.

H. Study Money Dates

Those who applied were approved for Fall Study Money on the October 10th Board of Education agenda. There was about \$3,766 not used in the fall that will carry over to the winter. There are two more opportunities to participate in the Study Program: **Winter-** Dec 6, 2019 **Summer-** May 8, 2020. Members with permanent or professional certification may apply for up to \$1,750 in study money per semester. The application is available online at [Request for Participation in Study Program - Group A](#).



I. Conference Procedures

If you plan on attending a conference or training outside of the district please note the procedure. To simplify the process, if the reimbursement is less than \$200 a requisition is not necessary. When completing your conference request on MLP be sure to accurately estimate your expenses as the district will not reimburse you more than the amount approved on MLP. School Board policy allots \$20 for breakfast, \$20 for lunch and \$40 for dinner plus tax and tip of 15 to 18%. For one day conferences the only meal which will normally be reimbursed is lunch. Travel is reimbursed at 58 cents per mile round trip plus parking and tolls or the actual cost of public transportation. Once your request is approved, you must ask your school secretary to encumber the funds by creating a purchase order for the amounts indicated on your MLP request. If the personal reimbursement is less than \$200, no requisition is necessary. Employees must submit completed claim forms (which can be found on the “G” drive of the district network) in order to receive reimbursement of expenses incurred while attending a conference, workshop, seminar, or out of-town meeting. If you need a purchase order for the registration or hotel fees, you must also ask.

J. Annual Turn-In of Sick Days

If you have accumulated at least 75 sick days and wish to exercise your option of selling back unused sick days earned this year (up to 12 or 14 if you worked at Summer School) you must submit a “Request for Payment in Exchange for Accumulated Unused Sick Days” form to the HR Department. The teacher must not have been absent more than 6 days during the school year for which he/she shall claim eligibility for this payment.

K. NYSUT Pocket Calendars

If you would like a 2019-20 NYSUT pocket calendar please contact your Senior Building Rep.

L. Coaching Pay Dates

Fall Season	Winter Season	Spring Season
Middle School: 11/8	Middle School Winter I: 12/6 and 1/17 High School: 12/20 and 1/31 Middle School Winter II: 2/14 and 3/13	High School: 4/8 and 5/8 Middle School: 4/24 and 6/5

M. NYSUT Leadership Training

NYSUT will be holding workshops and conferences throughout the 2019-2020 school year. The workshop and conference calendar and descriptions were distributed at the first meeting of the year. If you would like another copy, please contact Keith Harvey.

N. Sexual Harassment Training

On April 12, 2018, Governor Cuomo signed into law the 2019 New York State Budget, updating the State's sexual harassment laws. The mandates and requirements under the law, as they pertain to the LBCTA Executive Board were explained and reviewed. For more information please visit- <https://www.ny.gov/programs/combating-sexual-harassment-workplace>

II. Committees

A. Grievance Committee—Karen Bloom

1. There are no grievances to report at this time.
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

The committee will be meeting to discuss the potential tools and timeline to allow members the opportunity to present their requests and suggestions for our proposal. It is my goal to open that process prior to the 11/25/19 Executive Board meeting so that if there are any questions we can address them there. This information will be used to create the LBCTA proposal. Once the proposal is finalized, we will request to open negotiations with the Board of Education and follow the procedures outlined within our contract. It is my sincere hope that the District will come to the table and try to secure an equitable contractual bargaining agreement in a timely fashion.

C. New Member Committee—Jim Fiola

1. A reminder for the returning new member teachers, if you had a mentor, he/she will now become your union buddy as you are guided toward tenure. **If you don't know your union Buddy**, please get in touch with either Alison or Jim. If you have any questions or concerns, please email Jim Fiola at jfiola@lbeach.org or Alison Katulka at akatulka@lbeach.org.
2. Please note that the **official Fall New Member/Mentor party** will be on Friday, Nov 1st at the Ale House in Point Lookout. An email invitation was sent out. If you did not receive one, let Alison or Jim know. Don't be afraid to ask questions. There are **many** people here who will help you.

D. Political Action Committee

1. After interviewing all candidates whom applied for the position, it is my recommendation that you appoint Jenn Garrett as the new LBCTA PAC Coordinator. I hope I can count on your support for her appointment. The motion was made by Karen Bloom and seconded by Beth Prostick. It passed unanimously.

E. Public Relations—Amy Leder and Beth Prostick

1. The outpouring of love and support we have received from our union members, community members, family, and friends towards raising money for breast cancer has been incredible. The Making Strides Against Breast Cancer walk at Jones Beach was a truly special and memorable day. To date, Team LBCTA 11561 has raised \$7600 and over \$25,000 these past four years. Thank you to everyone who donated, bought a shirt, wore pink, and/or walked with us. Your commitment and dedication to this cause has been truly heartwarming. It means the world to us!
2. Check out our LBCTA ad in the special edition of the Herald welcoming our kindergarten families to the community.

3. Please join us at the first Buddy Party of the year on Friday, November 1st. All members are welcome (new and “old”).
4. Our annual Bowling fundraiser will be held on February 13, 2020. More details to follow soon.
5. We are always looking for new faces to join our PR committee. Please let us know if you are interested in joining us.

F. Social Committee—Elleen Parks

1. Thank you to Amy Leder and Beth Prostick on a very successful year of fundraising for the Making Stride’s Against Breast Cancer walk.
2. Our end of the year celebration will take place on Wednesday, May 20, 2020 at Bridgeview Yacht Club in Island Park. Please save the date! If you are celebrating your retirement, please feel free to reach out to me with any questions.

G. Teacher Center—John Marr

1. The Long Beach Teacher Center is currently looking for instructors. Please contact the center at lbtc@lbeach.org for more information!
2. Just a reminder that the Teacher Center has the following equipment available for use: a postermaker, a laminating machine, a Cricut machine and an Ellison machine with an extensive collection of dies. Teacher Center hours are Mondays and Tuesdays, 3:30—6:00pm.
3. If you learn of any PD opportunities please contact the center and I will share it out with the rest of the district.

III. Executive Vice President’s Report—Karen Bloom

- A.** A huge thank you to Amy Leder and Beth Prostick for another successful year of fundraising for Breast Cancer! We are currently over \$7500!

B. APPR

1. At this point, you should have received and acknowledged your composite scores. Remember you can only appeal an Ineffective or Developing rating. If you have not received this, please ask your supervisor first. If they cannot help you, please contact me or Keith.
2. In addition, you should have received something stating who your evaluators will be for this school year. If you have not, please contact your immediate supervisor and let them know.
3. Please take an active role in the observation process. Keep in mind that the Danielson framework that we use is based on best practice and observable measures. You should not see opinions from your evaluation team. Be sure to address issues in your post observation conferences.
4. This plan is what we will be working under until we negotiate our new contract. Although things have changed with the State, we will still use these guidelines until a new plan is in effect.
5. Our APPR handbook is on our website. You can find all timelines, conversion charts and percentages here.
6. Feel free to contact me if you have specific concerns regarding APPR.

C. Health & Safety Committee

1. I will be serving as the association’s representative again this year. The first meeting will be this Thursday at 11:00 am in the Administration Building.
2. We are hoping for updates on summer work as well as the progress of the Traffic Study.
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.

D. District Safety Team

1. I will be serving as the association’s representative to the team again this year. The first meeting will be this Thursday at 11:00 am in the Administration Building.
2. We are hoping to get an update on the status of the locks and doors project throughout the district. We were under the impression that this would be completed when we returned in September.
3. If you have any Safety issues that you are unable to resolve at the building level, please email me at 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.

IV. Vice President for Elementary Schools’ Report—Beth Prostick

- A. Thank you to all who donated and/or walked for Making Strides Against Breast Cancer. It was a beautiful day to come out for an important cause.
- B. Please join us at the first Buddy Party of the year on Friday, November 1st. All members are welcome (new and “old”).
- C. Elementary Council will meet on November 19, at 3:45 in Lido room L25.
- D. If you have any questions or concerns I can be reached at bprostick@lbeach.org.

V. Vice President for Secondary Schools’ Report—Amy Leder

- A. Condolences to Arnie Epstein on the loss of his father.
- B. Congratulations to Lorie Beard on receiving the Rookie of the Year award from LB Aware.

VI. Treasurer’s Report—Jim Fiola

- A. Thank you to all who donated and participated in the Making Strides walk. We raised a record amount of money for this important cause. Kudos to Amy Leder and Beth Prostick on their leadership of this effort. I hope that your school year is off to a great start. Please consider donating a sick day to the Sick Day Bank. Mark your calendars for the Bowling Event fundraiser on Feb 13th. I would encourage you to attend a few School Board meetings during the year. Your presence is always noted.

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

B. September Financial Results

<u>Expenditures</u>		<u>Revenues</u>	
NYSUT	\$15,314	Union Dues	\$39,331
AFT	9,414	Arbitration Reimb.	1,125
PTA Dues	3,384	Making Strides T-Shirts	600
Taxes and Ins	696	NYSUT Ad Placement	500
Meeting Exp	122	Vending Machine	165
Donations	100	Retiree Dues	207
Telephone	70	Total	<hr/> \$41,928
Dues	250		
Total	<hr/> \$29,350		

- C. Union dues for 2019/2020 for full-time members will be \$1,017.96. The break-out is \$397 local, \$378 NYSUT, \$234.36 AFT dues and \$8 PTA. \$101.80 will be taken from your first check of the month (except September when it will be taken out of the second check on Sept 27th) 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.

VII. Building Reports

A. West School

1. Thank you to Amy Leder, Beth Prostick, and to ALL those who donated, gave of their time, money, bought shirts, or walked for the Making Strides Breast Cancer walk. Thank you to LBCTA for the extra prizes donated to be raffled off in our quest to raise more money.
2. Welcome to Miss Ann Hangle to the West School Staff. Miss Hangle is now the permanent substitute for West School.
3. Thank you to all participated in the Parent Academy last week.
4. Red Ribbon Week was a huge success. Students enjoyed dressing up each day and contributing food to the food drive.
5. Please consider donating a sick day to the bank.

B. Lindell School

1. Lindell Walked it Forward as a kick-off to Red Ribbon Week.
2. Students were engaged in daily Red Ribbon Week activities which encouraged making healthy, positive life choices.
3. Our Social Emotional Learning Families had their first meeting. Lessons this year will center around having a healthy and mindful attitude. Safety Patrol recorded a video reading of “The Energy Bus” for all students to view.
4. A special thank you to Amy Leder and Beth Prostick for all their work in organizing the “Making Strides Against Breast Cancer Awareness Campaign.”
Thank you to everyone who walked, donated, wore pink or participated in the many fundraising and awareness events. Your efforts and generosity toward the search for a cure are greatly appreciated.
5. Teachers, parents and students participated in S.A.F.E. Night (School and Family Education) where teachers volunteered to assist families in the use of FlipGrid.
6. Congratulations to Rachel and Brian Lonergan on the birth of their baby boy, Luke Daniel.
7. Wishing Lindsey Smith a speedy recovery.
8. Congratulations to Dr. Jeanine Sorensen, for being honored by Long Beach Aware. Jeanine is the Co-Founder of Skudin Surf For All-An Integrated Adaptive Surf Camp.
9. Mini busses 11 and 42 are consistently late. Two teaching assistants are staying with the students for at least 10 minutes daily.
10. The telephones have been updated in the building, including the one in the third floor faculty room. Thank you.
11. Our LBCTA Fall Buddy Party will be on Friday, November 1st at 4:00 at the Point Lookout Ale House. All new members and “buddies” are encouraged to attend!
12. Please consider donating a sick day to the LBCTA sick bank.

C. East School

1. Thank you to Amy Leder, Beth Prostick and everyone who helped to make Making Strides such a huge success. Thank you to the entire East School Staff for participating in our Pink Out Day.

2. We are saddened by the sudden passing of Mary Wiemann, a long time lunch aide at East School. Mary always had a smile on her face and a “hello” to anyone who walked by. Our students will miss her care and concern. Our deepest condolences to the entire Wiemann family and friends.

D. Lido School

1. Welcome Back to Lido, Lori Niloff!
2. Thank you to Amy Leder and Beth Prostick for organizing the Making Strides Against Breast Cancer walk at Jones Beach. Also, thank you to all those who participated and donated.
3. Condolences to Anne Wiemann on the loss of her mother-in-law, Mary Wiemann.
4. Condolences to Arnie Epstein on the loss of his father.
5. First grade teachers, parents, and students enjoyed participating in Fun with Fiction.
6. Students participated in Red Ribbon Week activities which encourage making healthy, positive life choices.
7. Kindness Week was a great success! The students enjoyed participating in Kindness activities including decorating rocks with kind words for our rock garden.
8. Please consider donating a day to the LBCTA Sick Bank.

E. Pre-K

1. Welcome back to Beth Ann Snow and congratulations on the birth of her son, Liam.
2. Congratulations to Rosemary Antonik on the engagement of her son, Kris.
3. We are still experiencing transportation delays during the arrival of the PM students and the dismissal of the AM students.
4. Thank you to Amy Leder and Beth Prostick for their hard work and dedication to the success of the Making Strides against Breast Cancer walk.
5. Thank you to all that contributed their time and/or money to the wonderful cause.
6. Our students enjoyed the Red Ribbon Week festivities last week.

F. Middle School

1. A special thank you to Amy Leder and Beth Prostick for all of their hard work and fundraising efforts for the American Cancer Society’s Making Strides Against Breast Cancer campaign. A heartfelt thank you to everyone who walked, donated, wore pink or participated in the many fundraising and awareness events. Your continued efforts and generosity toward the search for a cure are greatly appreciated.
2. The security guard in the back of the building remains posted outside the building. More of a presence within the building is necessary especially after school. Back hallways do not have enough supervision after the release from extra-help especially with the elimination of the 3:30 bus.
3. Thank you to all club advisors for a successful Club Fair. There was a great turnout. It was a great way to introduce and welcome students to the many clubs offered at LBMS.
4. Thank you to Miss Obidienzo, Mrs. Hinke and their students for making and distributing new phone extension lists and first aid kits for each classroom. They are much appreciated.
5. Once again, the 6th grade trip to Frost Valley was a tremendous success. All students thoroughly themselves. Kudos to Keith Biesma, Liz Chimienti, Stacy Goodwin, and Tricia Henry for the hard work and dedication they put into planning this great trip. Also, a special thank you to all chaperones that attended.
6. Thank you to our PTA for a successful Book Fair.
7. Get well wishes to Alyssa Schramm.
8. Congratulations to Melissa Lyons on her recent engagement to Patrick Delaney.
9. Congratulations to Theresa Scudiero on being granted tenure as the Director of Social Studies and World Languages.

10. Congratulations to Lorie Beard on receiving the Rookie of the Year award from LB Aware.
11. Thank you to members who have donated sick days to the LBCTA District Sick Bank. Please consider donating if you have not done so already.

G. High School

1. Condolences to Arnie Epstein on the loss of his father.
2. Condolences to Lori Devivio on the loss of her mother.
3. Condolences to Richard Pelligrini on the loss of his grandfather.
4. Congratulations and welcome to Camila Gamboa to the building committee as an alternate.
5. Thank you to Amy Leder, Beth Prostick, The LBCTA Public Relations Committee, and all staff who supported the Making Strides Against Breast Cancer fundraiser.
6. Congratulations to Theresa Scudiero on being granted tenure as the Director of Social Studies and World Languages.
7. Thank you to Dr. Morand, Mr. Bragino, Mr. Marks, and all of the club advisors, coaches, and students for hosting a wonderful pep rally and Homecoming Carnival.
8. We are still looking forward to the installation of uniform door locks (exterior and interior) and keys at the HS. This is a very important and necessary safety measure. Currently there are substitute teachers and teachers covering classes who often do not possess the proper key to lock the classroom door, and many of the doors cannot be locked from the inside. Both of these situations pose a serious safety concern, particularly during lockdowns.
9. Staff would like to see the District and Building Administration move towards requiring students to wear their ID cards throughout the building so that security and staff can properly identify if an individual belongs in the building.
10. HS Staff is concerned about the impact of the district's decision to eliminate the midterm exam week in January. This week was instrumental in allowing for the students to have longer exams that served as valuable practice in preparing students for their Regents and IB Exams. It is impossible to provide these exams during the regular school day.
11. We have asked the district to provide greater clarity regarding the new field trip policy. There are many questions regarding the implementation of this policy.
12. Please consider serving on a district committee.
13. Please consider donating a sick day to the LBCTA Sick Day Bank.

At 5:40pm, a motion was made by Karen Bloom to adjourn the meeting. It was seconded by Stacey Mason.

In Attendance:

West: Cheryleann Fontenot, June Schecter

Lindell: Heather Puckhaber, Lisa Rundo, Susan Simon s

East: Jennifer Diamond, Jennifer Maggio

Lido: Dana Monti, Dorothy Lopez, Marilyn Pilo

Pre-K: Molly Drake

LBMS: Jennifer Garrett, Stacey Mason, Kaitlin Smith

LBHS: Jonathan Bloom, Lisa Casey, Matthew Hartmann, Greg Milone, Jay Spitz

Retiree: Frank Volpe

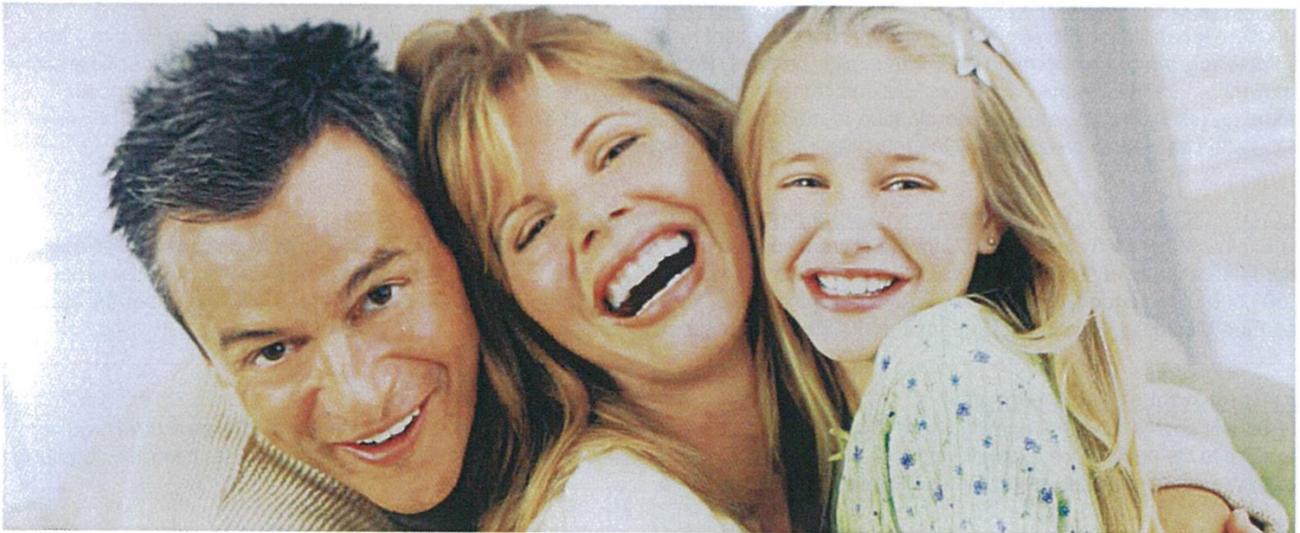
Officers: Keith Harvey, Karen Bloom, Beth Prostick, Patricia Van Loon, Jim Fiola,
Elleen Parks

Respectfully submitted by Patricia Van Loon, Recording Secretary.



\$1,000,000 ANNUAL EXCESS MAJOR MEDICAL

for school districts, municipalities and subdivisions that participate in the Empire Plan or an approved similar plan



\$1,425 COINSURANCE REIMBURSEMENT
DEDUCTIBLE REIMBURSEMENT
IN-HOSPITAL PRIVATE DUTY NURSING
OUTPATIENT REHABILITATION
UP TO 30 DAYS CARE IN A NURSING HOME
\$15,000 AD&D BENEFIT FOR EMPLOYEES ONLY

**YOUR PLAN
COORDINATOR IS:**

J.J. Stanis and Company, Inc.
100 Jericho Quadrangle, Ste. 101
Jericho, NY 11753
Phone 877-470-3715

FIRST REHAB LIFE

rated A- (excellent)  by A.M. Best Company

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Home Office (claims, licensing & customer service): 600 NORTHERN BLVD. • GREAT NECK • NY 11021 • 800-365-4999 (516-829-8100) • FAX 516-829-8212

\$1,425 COINSURANCE REIMBURSEMENT

This benefit will reimburse the coinsurance for covered expenses for you and your covered dependents if covered expenses reach or exceed \$1,125. Should covered expenses reach or exceed \$8,250 within a calendar year, you would be reimbursed a maximum of \$1,425. Covered expenses equal the "amount allowed" under any approved plan with similar benefits. Coinsurance for **psychiatric expenses** is included in the maximum coinsurance benefit.

DEDUCTIBLE REIMBURSEMENT

When you or a covered family member incur \$100 in covered expenses, all deductibles on a dollar-for-dollar basis up to \$388 per individual are covered. When covered expenses reach \$250 for a family, all deductibles on a dollar-for-dollar basis up to \$1164 are covered.

IN-HOSPITAL PRIVATE DUTY NURSING BENEFIT

This benefit provides 50% of the Reasonable and Customary Charge for the first 48 hours of private duty nursing while hospitalized.

UNLIMITED OUTPATIENT REHABILITATION BENEFIT

Outpatient rehabilitation therapy in a comprehensive outpatient rehabilitation facility is coordinated with the underlying Empire Plan's Medical Program or an approved plan with similar benefits. Reimbursement is provided on a dollar-for-dollar basis. Specific areas of outpatient rehabilitation services are: occupational therapy, physical therapy, speech therapy, inhalation therapy, psychodiagnostic evaluation (excluding treatment), coordination of medical services (Medical Social Services), audiological evaluation, and loan of rehabilitation equipment prescribed by the rehabilitation center physician.

\$1,000,000 ANNUAL EXCESS MAJOR MEDICAL EXPENSE BENEFIT

The Excess Major Medical Expense Benefit Program covers items in excess of items payable by your underlying Empire Plan's Major Medical or an approved similar plan to a maximum of \$1,000,000 per calendar year. If you or a covered family member exhausts \$1,000,000 of the underlying Major Medical benefits in a calendar year, this program covers most charges payable under the "Empire Plan Plus Medical & Psychiatric Enhancements Plan" or an approved similar plan.

CARE IN A NURSING HOME

This benefit covers care in a nursing home if you are under the treatment of a physician, for a maximum of 30 consecutive days from admission to the nursing home, only if further hospitalization would otherwise be necessary and the covered person has been in a hospital for at least three days immediately preceding admittance to the nursing home.

REASONABLE AND CUSTOMARY REIMBURSEMENT

If First Rehab Life's reasonable and customary allowance for a covered procedure is greater than that of the Empire Plan or an approved plan with similar benefits, First Rehab Life will reimburse you or your covered family member for the difference between First Rehab Life's allowance and your underlying Plan's allowance.

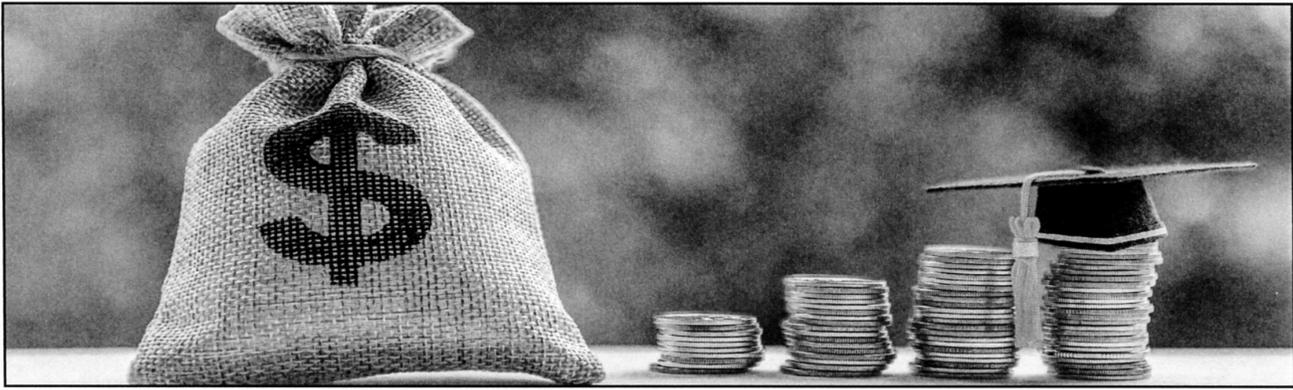
SPECIAL EMPLOYEE-ONLY BENEFIT

\$15,000 AD&D BENEFIT

Accidental death and dismemberment coverage is provided to you for accidental bodily injury causing a covered loss.

The following copayments are not covered under the Excess Plan: copayments for Empire participating providers, Blue Cross hospital outpatient care, outpatient care incurred with a network provider, and prescription drug program.

Please refer to the policy for a complete list of policy provisions, conditions and exclusions. This brochure is for illustrative purposes only, providing a general overview of the services described. It is not a contract. All coverage extends up to policy limits. Expenses not covered by the underlying Empire Plan are not covered under the program described above. Insurance evidenced by this brochure provides limited health insurance benefits. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. :: Mktg# 11-142 · XM-B2-NY-Pa1-#1197-G1a 08/06 rev. 07/11 :: Policy Form# XGMMP-NY 01/01



Your Union-Endorsed Benefits: Debt Consolidation & Mortgage Savings

NYSUT Member Benefits understands the challenges that the hardworking women and men of this labor union face when it comes to financial issues such as student loan re-payment options, credit card consolidation or debt management, or saving on purchasing or refinancing a home.

Student Loan & Debt Counseling Program

Your union membership allows you to receive a no-obligation debt and/or student loan consultation at no cost with a certified counselor through the Member Benefits Corporation-endorsed **Cambridge Credit Counseling** program. Cambridge provides individualized student loan counseling along with a unique web portal available at a reduced rate to help explain the various options when paying student debt; debt relief services are also offered.

UnionDirect Mortgage Discount Program

The Member Benefits Corporation-endorsed **UnionDirect Mortgage Discount Program presented by Mid-Island Mortgage Corp.** offers union members and their families savings of up to \$2,700 on lender fees and closing costs. Your union membership also entitles you to no application or processing fees; no commitment fees; no underwriting fees; no lender or broker fees; and reduced attorney and title fees.

The Power of the Union

Regardless of whether you are participating in either of the programs mentioned above; one of our endorsed insurance, financial or legal programs; or our many shopping, entertainment or travel offerings, NYSUT members receive a quality product and enjoy the "**Power of the Union**" behind them. Unlike when purchasing products available to the general public, Member Benefits is here as your advocate if you ever have any issues or concerns with our endorsed programs.

To learn more about Member Benefits-endorsed programs, visit memberbenefits.nysut.org or call **800-626-8101**.



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

Sept./Oct '19