



NYSUT Member Benefits
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Dear NYSUT Member:

In 1983, New York State United Teachers created NYSUT Member Benefits Trust as a tax-exempt, not-for-profit trust fund for the purpose of providing members and agency fee payers with access to quality, competitive insurance plans and benefit programs.

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

Today, Member Benefits endorses a number of programs and services, including discounted travel and shopping programs, as well as various insurance products. We also provide educational opportunities such as online and in-person defensive driving courses.

No NYSUT dues dollars are used to support the operation of the Member Benefits Trust or Corporation. Member Benefits receives funds to cover expenses from negotiated endorsement arrangements (including, in some cases, a percentage of premium paid) with some of the providers of Member Benefits-endorsed programs.

The United States Life's Term Life Plan is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 7.61% of earned premium for this program. These funds are used solely to defray the costs of operating Member Benefits including compensation; rent; office expenses; and the cost of retaining consultants, auditors, and attorneys to advise the trustees, directors and their staff. Where appropriate, Member Benefits' revenue is also used to enhance the benefit programs for participants and to develop new programs and services. No monies are paid to NYSUT except reimbursement for use of facilities and for services and personnel provided by NYSUT to, and at the request of, Member Benefits (the reasonableness of which amounts are certified annually to the trustees and directors by the Fund's and Corporation's independent auditors).

In efforts to provide only quality programs for members, proposals from reputable vendors are reviewed and evaluated before an endorsement is given. Once a program is granted the Member Benefits endorsement, staff and consultants regularly monitor the programs for participation, member satisfaction, utilization, financial health and product competitiveness. Because of this process, members can be assured Member Benefits works every day to oversee and monitor each endorsed program.

One advantage of endorsement is Member Benefits' advocacy role. If you ever encounter a problem with any of our endorsed programs, please notify Member Benefits. Our involvement in this type of situation assures your needs are addressed in a timely manner.

Member Benefits does not represent that our endorsed programs are the lowest-cost products. Member Benefits'

(over, please)

NYSUT Member Benefits Trust Board of Trustees: Lee Cutler, Chairperson; Roderick P. Sherman, Secretary; Kathleen M. Donahue; Robert W. Lesniewski; William J. McAuliffe; Joseph P. McLaughlin; Arthur Pepper; Ellen Schuler Mauk; Barbara Shapiro; Gary Terwilliger.

NYSUT Member Benefits Corporation Board of Directors: Robert W. Lesniewski, Chairperson; Margie Brumfield; Paul Pecorale; Arthur Pepper; Andrew Sako; Roderick P. Sherman; Kristin Sterling

NYSUT Member Benefits Representatives: Lynette A. Metz, Trust Director, Corporation Chief Executive Officer; Betsy L. Porter, Trust Manager, Corporation Chief Operating Officer/Secretary; Jeffrey J. Lockwood, Corporation Chief Financial Officer

trustees, directors, staff, consultants and advisers endeavor continuously, however, to obtain and maintain quality benefit programs at competitive prices. We encourage you to shop and compare before purchasing any benefit program.

Many plans come with a “free look” trial period. This gives you ample time to review your new plan. If you’re not completely satisfied, you can return your certificate of coverage within the allotted time frame and any money you’ve paid or had deducted will be refunded in full – no questions asked.

Although some of the Member Benefits’ programs may provide legal or financial advice, Member Benefits itself does not offer investment, legal or tax advice. Participants are urged to consult their own investment, financial, tax and legal advisers to help them with an evaluation of the benefit programs.

We encourage you to review the Member Benefits-endorsed programs and services and consider them when making purchasing decisions. To assist you, Member Benefits produces several consumers’ guides that provide objective information about various types of insurance, legal services and 403(b) plans. To see all of the endorsed programs and services available through Member Benefits, go to www.memberbenefits.nysut.org.

We hope that you’ll make full use of these benefits, and we look forward to serving you now and in years to come.

In solidarity,



Lee Cutler
NYSUT Member Benefits Trust Chairperson



Lynette A. Metz
Director of NYSUT Member Benefits Trust
CEO of NYSUT Member Benefits Corporation