

NYSUT United Issue 6
Member Benefits column
Retiree membership

Retirees must maintain NYSUT membership!

Are you planning to retire soon? The transition from active employment to retirement brings with it a variety of challenges that must be carefully handled – so let NYSUT Member Benefits assist you during this important chapter in your life.

And remember that you **MUST** maintain NYSUT membership as a retiree in order to continue participating in NYSUT Member Benefits-endorsed programs & services.

Make sure to act now to ensure continuation of your NYSUT membership. You can accomplish this in one of two ways:

1. If your local offers retiree membership, you must continue membership within your local. Check with your local to see what, if any, retiree membership requirements are in place. Compliance with your local's retiree membership requirements is a prerequisite for pre-paid retiree membership in NYSUT and the American Federation of Teachers (one of NYSUT's national affiliates).
2. If your local does not provide some form of retiree membership, you will continue as an at-large retiree member of NYSUT through the Retiree Council in your region. To ensure continuation of NYSUT membership, check with your local to see if there are any requirements for retiree membership and make sure that the local reports your retirement and changes your member code to "3". Again, this will afford you membership in your geographic retiree council and NYSUT along with the AFT.

Retiree membership is not automatic for the National Education Association, NYSUT's other national affiliate. You may choose to join NEA as a Lifetime Retiree for a one-time fee of \$250.

At this time, as a current NYSUT member or retiree participating in NEA Member Benefits, you do not need to purchase retiree membership with NEA. For information on how to join NEA national and for an enrollment form, contact NYSUT Retiree Services at 800-342-9810, ext. 6291.

If you are a non-lifetime NEA retiree member or know someone who has been lost from the NEA/NY rolls, contact NYSUT Member Records at 800-342-9810, ext. 6224 for information on how to join NYSUT and NEA as a retiree.

For questions on establishing retiree membership, contact these membership departments:

NYSUT members: 800-342-9810, ext. 6224

United Federation of Teachers members: 212-598-6855

United University Professions members: 800-342-4206

Professional Staff Congress/CUNY members: 212-354-1252

If you have questions about maintaining your NYSUT membership or would like further information on NYSUT retiree programs, contact the NYSUT Retiree Services Consultant serving your region (RC refers to Retiree Council):

- Buffalo area (RC 1-3, 44): Tracy Beatty, 716-634-7132
- Jamestown area (RC 4, 46): Louise Ortman, 716-664-7425
- Rochester area (RC 5-6): Peter Randazzo, 585-454-5550
- Syracuse/Utica area (RC 7-8): Anne Marie Voutsinas, 315-431-4040
- North Country/Capital District (RC 9-10): Barbara McCarthy, 518-783-7977
- Southern Tier (RC 11, 45): Meryl Sasnowitz, 607-786-5742
- Greater Capital District/Mid-Hudson area (RC 12-13): Jennifer Shaad-Derby, 518-783-7977
- Orange, Rockland, Putnam & Westchester Counties (RC 14-16): David Cantor, 914-592-4411
- Nassau region (RC 17-19): Kathleen Lyons, 516-496-2035
- Suffolk region (RC 20-23): Joan Perrini, 631-273-8822

- Florida (RC 43): Judith Kalb, 561-994-4929, ext. 129

Payroll to pension deduction

The transition from payroll deduction of NYSUT Member Benefits-endorsed programs to pension deduction is NOT immediate and automatic. However, if you follow the steps below, your transition should be a smooth process. Check off each step as you move through the process.

1. Contact Member Benefits at 800-626-8101 when you know your definite retirement date; Member Benefits will then communicate that information to each of the plan administrators of programs that you participate in.
2. Call each plan administrator of programs that you participate in to verify your address so you can be billed at home once your payroll deductions stop; Member Benefits can provide you with the necessary contact information.
3. You should receive a bill for each program that you had on payroll deduction. If you do not receive a bill, contact the applicable program administrator to verify that a bill was mailed to your proper address. Any discounts you enjoyed with payroll deduction will continue for up to one year with your home billing. Pension deduction yields the same discounts and additional coverages as payroll deduction.
4. Make sure to pay each bill that you receive. You must be on home billing for one billing cycle so that your pension system has time to put your permanent monthly pension benefit in place. Even though you may be receiving a monthly pension benefit, this does not mean that your permanent benefit has been finalized; deductions can only be taken from the permanent benefit.

Please note that you must be receiving your regular monthly pension benefit from the New York State Teachers' Retirement System, New York City Teachers' Retirement System, New York

State Employees' Retirement System, or New York City Board of Education Retirement System, or receive income from a monthly lifetime annuity from TIAA-CREF, to be eligible for pension deduction of Member Benefits-endorsed programs.

5. When you receive the bill for the next premium, it should include a Pension Deduction Authorization Card. Complete and sign the card, and send it back with the bill to the plan administrator in lieu of payment. If you do not receive a Pension Deduction Authorization Card with your second bill, contact Member Benefits for one to be sent to you.

Upon receipt of your Pension Deduction Authorization Card, the plan administrator will transmit the details to Member Benefits regarding pension deduction of your program(s). Member Benefits then submits this information to your pension system to start the deductions with your next monthly benefit. This process must be done for each program that you participate in. Contact Member Benefits if you have any questions along the way.

Please allow time for each of the steps above to be completed.

Leaving your bargaining unit soon?

If you are leaving your bargaining unit at the end of the school year for any reason other than retirement and are participating in any Member Benefits-endorsed programs, you must join NYSUT as an Associate Member-Continuing NYSUT Member Benefits Coverage to continue participating in those programs. However, payroll deduction is not available for Associate Members.

If you have any questions about continuing Member Benefits-endorsed programs or pension deduction, please contact Member Benefits at 800-626-8101 or visit memberbenefits.nysut.org.