

From NYSUT United March 2011

Retiring with benefits?

Take these steps for a smooth transition to membership and pension deduction

If you're retiring, you must maintain NYSUT membership as a retiree in order to continue participating in NYSUT Member Benefits-endorsed programs. You can accomplish this in a couple of ways.

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 one of its national affiliates, the American Federation of Teachers.

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 (RC) in your region. Again, this will afford you membership in your geographic retiree council and NYSUT as well as the AFT.

Note: 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 \$200.

At this time, current NYSUT retirees participating in NEA Member Benefits 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 if you would like further information on NYSUT retiree programs, contact the NYSUT Retiree Services Consultant serving your region:

- Buffalo area (RC 1-3): Jane Kauffman, 716-634-7132.
- Jamestown area (RC 4): Louise Ortman, 716-664-7425.
- Rochester area (RC 5-6): Peter Randazzo, 585-454-5550.
- Syracuse/Utica area (RC 7-8): Carole Gehrig, 315-431-4040.
- North Country/Capital District (RC 9-10): Barbara McCarthy, 518-783-7977.
- Southern Tier (RC 11): Meryl Sasnowitz, 607-786-5742.
- Greater Capital District/Mid-Hudson area (RC 12-13): To be announced.
- Orange, Rockland, Putnam and Westchester Counties (RC 14-16): Lillian Costa, 914-592-4411.
- Nassau region (RC 17-19): Kathleen Lyons, 516-938-4871.
- Suffolk region (RC 20-23): Dot Zuckerman, 631-273-8822.
- Florida (RC 43): Judith Kalb, 561-994-4929, ext. 129.

Transition to pension deduction

One common misconception concerning the transition from payroll deduction of NYSUT Member Benefits-endorsed programs to pension deduction is that the process is immediate and automatic. This is not the case.

If you follow the steps below, however, your transition should be smooth. Check off each step as it occurs:

- Call Member Benefits (800-626-8101) when you know your definite retirement date. Member Benefits will then communicate that information to the plan administrator(s).
- Call the plan administrator(s) to verify your address on record so they can bill you at home once your payroll deductions stop. Member Benefits can provide you with the necessary contact information.
- You should receive a bill for each program you had on payroll deduction. If you do not receive a bill, contact the 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.

- Pay each bill you receive. It is necessary to 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, it doesn't mean your permanent benefit has been finalized. Deductions can only be taken from the permanent benefit.

Note: To be eligible for pension deduction of Member Benefits-endorsed programs, you must be receiving your regular monthly pension benefit from New York State Teachers' Retirement System, New York State Employees' Retirement System or New York City Teachers' Retirement System, or income from a monthly lifetime annuity from TIAA-CREF.

- When you receive the bill for the next premium, it should include a pension deduction authorization card. Now is when you 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 transmits 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.

- Call Member Benefits if you have any questions along the way. The above is not a quick process, but it does work when the steps are followed.

Leaving the unit

If you are leaving the 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 if you want to continue participating in those programs. However, payroll deduction is not available for associate members.

For questions about continuing Member Benefits-endorsed programs or payroll or pension deduction, contact Member Benefits at 800-626-8101 or visit www.memberbenefits.nysut.org.

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.