



WFL Association of School Support Personnel

The Supporter

March 2017

Officers

President: Donna Arno

1st Vice President: Susan

Cristantello

2nd Vice President: Amy Owens

Secretary: Gail Gligora

Treasurer: Diane Smith

President's Notes

Hello Everyone,

I hope this edition of our newsletter finds everyone in good health.

We have gathered all the surveys and the suggestions that were put in the box at the building meetings. I was pleasantly surprised at the response. I believe we had around 2/3s of our members respond. The negotiation team has met a couple of times and we have put together our proposal. We will have our first meeting soon with Quinn and her team. Remember if you want information sent to you we will need your home email. I will not be sending any info through BOCES email. Please see your building rep and they will get the info to me.

We are now busy making plans for some upcoming events that we will be participating in.

- * On April 29th we will be participating in the Animal Science Program at FLTCC it is Tails on the Trail. It is a 5K walk and the proceeds will go to the Ontario County Humane Society or Back the blue, for the canine unit who the Criminal Justice program has been raising money for. We will support this with a raffle and trail mix sales. Half of the proceeds will go to the event and the other half will go to the Union Angel Fund.
- * The other event is the annual car show also at FLTCC on May 21st. We hope to have a booth at this event. We look forward to seeing you there.

The Association will also be sending Delegates and Alternates to the Representative Assembly in NYC on April 6th. We will update you about that trip after we get back. There could be a lot of changes coming in the near future. We may be planning on more building meetings so that we can keep everyone informed.

If you have anything going on at your site and would like to share the news please give me a call and we can put it on our webpage.

Stay safe in this crazy weather,

Donna Arno



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Being in a Union, what it does for you!

Contract protection

You are protected by a contract. You have peace of mind knowing your salary, benefits and working conditions are established and defended.

Salaries are higher when you're union

The median weekly earnings of union workers are nearly 30 percent higher than non-union workers.



Greater access to affordable health care

As a union member, you have considerably better access to health care coverage - including dental care, vision care and prescription drug benefits - than do non-union workers. You also pay less out of pocket for your insurance.

From insurance to discounts

NYSUT members can take advantage of approximately 50 endorsed programs and services, ranging from insurance plans to shopping and travel benefits, offered by NYSUT Member Benefits. Member benefits monitors all of its programs, plans and services for quality and competitive pricing. Some of the Member Benefits' offerings are also available to or cover spouses/ domestic partners of members, dependent children, dependent parents and grandparents.

A more secure retirement

Union workers are more likely to have employer-provided pensions than non-union workers. Meanwhile, in 2012, 77 percent of union members were covered by defined-benefit pensions, as compared to less than 20 percent of non-union workers.

Information provided by the Center for American Progress, the Bureau of Labor Statistics, UC Berkeley Labor Center, Labor Project for Working Families, the Center for Economic and Policy Research and Employee Benefits Research Institute.

WE HAVE A WEBPAGE



We now have a webpage for our Association. The link is: <http://wflassp.ny.aft.org/>

We have been working very hard at communicating with our members and have listened to your

suggestions. You can now find the Executive Items from our monthly meetings on our webpage under "Publications and Reports" on the "News" tab.

Our webpage is constantly being

updated and we welcome any suggestions you may have. Contact your Building Representative with any pertinent suggestions and information.

Know Your Contract

On page 19 of the contract you will see the Health Insurance Waiver. Eligible unit members (.75 FTE or More) who elect not to participate in any of the BOCES health insurance plans, are not covered under another BOCES employee's dependent family plan provide written proof, in the form required by the BOCES, of alternative coverage and who complete the BOCES health insurance waiver form, shall be annually paid \$1,250. The amount paid will be pro-rated by month if hired after September 1st in any given school year.

The payment will be made into the employee's Section 403(b) retirement savings account in two equal payments in January and June of each year. The employee must establish a Section 403(b) retirement savings account with a BOCES approved vendor.

In the event the unit member, due to unforeseen circumstances resulting in the loss of coverage or any other qualifying event must rejoin the BOCES health insurance plan, the stipend will be prorated accordingly.

It is your responsibility to follow through with the implementation of this section of the contract, it is not automatic.



Retirement Presentations

You should have all received an email from Carrie Spelman about the following retirement presentations. Please contact her if you plan on attending any of these presentations. Her phone number is 315-332-7291 or email at cspelman@wflboces.org.

NYSLRS, April 26th at 3 pm.

NYSTRS, April 12th at 3 pm.

Medicare, April 24th at 3 pm.



Building Representatives:

Cheryl Shields - FLTCC
 Amber Wiebeld - RSC
 Cindy Lee - NEC
 Bea Knowlton—RJEC
 Dean Ginder - LeRoy
 Donna King - NEC
 Penny Vanderlinde - MEC
 Billie Brinkerhoff - Edutech Shared Staff
 Dawn Goda - FLSS
 Carol Wright - MEC
 Joe Benincasa—WEC
 Ken Faso - WTCC

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.

#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.

“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.”

For more information about these plans, visit the Member Benefits website at 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.