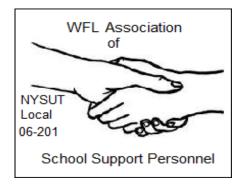
# The Supporter



## President's Notes:

Dear Brothers and Sisters,

It seems that Spring has finally arrived! As you all know we are required to hold two General Membership meetings per year, one in the Fall and one in the Spring. Our Spring Membership Meeting will be held on June 19, 2018 at our Conference Center in Newark. This year the terms are up for 2<sup>nd</sup> Vice President and Treasurer. Nomination forms have been handed out and must be returned by US mail by May 14<sup>th</sup>. Don't forget you must be a member to nominate someone or to run for an office.

Amy has been our 2<sup>nd</sup> Vice President for the past 6 years and several years before that as building rep. When I think of Amy in her role as 2<sup>nd</sup> Vice President a couple things stand out, her kindness and her helpfulness. Amy has always looked for ways to help our members and to give back to the community. A few years ago Amy brought us the idea of the "Angel fund" and she has helped make that a huge success. We have been able to help many of our members when they were going through some tough times. Also, through the Angel fund, we have been able to donate money to help food pantries and the last couple years we have donated to the Santa Hat Society. I am sad to say that Amy will not be seeking another term. Although she was torn she feels it is time to move on so that she is able to donate more of her time to taking care of her family. Diane Smith has served us very well as our Treasurer for the past 5 years, prior to that she served as Secretary for several years and FLTCC building rep prior to being Secretary. Diane has worked very hard on keeping our budget in the black so that we have not had to raise our dues every year. Not an easy feat! But she understands while it may be necessary at times to raise the dues, that it may be hard on some of our members. The one time that we did have to raise the dues she made a cut to her own stipend to help us out. She also has spent many hours keeping our membership up to date. And I think we all remember the baskets that Diane has put together over the years to help raise money for the Angel fund. Diane will not be seeking another term. She is going to continue on the next journey in her life, don't worry she will continue to work for a little while, she is just preparing herself.

I cannot begin to tell you all the other things these ladies have done to help our union grow stronger, and to help me as president. They will be missed.

So we have a job to do in filling these positions. If you or someone you know would be interested in either of these positions be sure to send in the nomination form by May 14<sup>th</sup> to the post office box on the form. If you have misplaced your form, please see your Building Rep for another one.

I want to thank everyone for filling out the commitment/confirmation forms. We should be hearing the results of the Janus case in the very near future. As soon as the results are known we will inform you of any impact it may have on our local. Jon Hickey always says we may not have gotten everything we wanted in our contract but we have to protect what we do have. We may not always agree with each other but together we are a strong union.

In Solidarity,

Donna Arno

## Save Your Sick Days – Part 2

Prior to our current contract being finalized there was an article about saving your sick days in the October newsletter. Now with the new contract there is a great additional benefit/reason to saving your sick days. Your family can use your accumulated sick time to continue your current health insurance coverage.

Prior to this contract if you passed away while in service and you carried health insurance for your family, coverage ended at midnight the day you passed away. Leaving your family uninsured at a very sad time in their lives. Now coverage will continue for 60 days and your sick time can be used to pay for your portion of the premium.

Here is an example why this is such a great benefit. Several years ago the family bread winner passed away suddenly and one of their children was on a very expensive medication. Knowing how expensive the medication was and the solo source of income had stopped, the Mom on the day her husband died, had to go down to the pharmacy and have all the prescriptions filled for her child before midnight. In a time of sudden loss of a loved one, health insurance should not be something the family should be concerned with. With the new contract this is no longer an immediate concern for your family.

Now, if you pass away while in service with WFL BOCES and are the health insurance provider for your family, your family will be covered under your current plan for 60 days. Plus, the sick days you accumulate will be used to pay the portion of the premium you are currently responsible for. So if you have accumulated sick time there will no immediate out of pocket expense for your family.

Example: To keep the math simple say you make \$100 a day and you have 150 sick days accumulated. Your sick time will be converted to cash using the same formula as retirement; this can be found in the contract Article IX Section L - i. With 150 days of accumulated sick time in this scenario each day is worth 75% of your daily salary, in this case is \$75 a day. \$75 multiplied by 150 days comes to

\$11,250. For this article we are using the health insurance rates covering 7-1-2017 to 6-30-2018. If you have the Blue Point 2 \$20 co-pay family plan, currently \$52.14 comes out of each paycheck for that plan. In a 60 day period that would be four paychecks or \$208.56; this is how much that would get deducted from the \$11,250 leaving \$11,041.44 for 60 days of continued health insurance coverage.

Another great part of this new benefit, the remaining \$11,041.44 can be used to continue with your plan even further. After 60 days you will be charged the full cost of the premium until the above amount runs out. Using Blue Point 2 \$20 co-pay family plan again as the example, currently the yearly premium is \$19,364.64. Dividing the yearly premium by 365 brings the cost per day to \$53.05. With \$11,041.44 left over at \$53.05 per day, your family will receive another 208 days of health insurance coverage!! That is a total of 268 days or just under nine months without a break in health insurance coverage; 268 days less your family has to wonder what do we do now. Giving them a very large window of opportunity to have other coverage in place, ready to go, once this money runs out. Once this money runs out WFL BOCES will offer your family the option to participate in the COBRA plan.

In the case where the person does not have any accumulated sick days, for example due to an extended illness. The family can pay WFL BOCES to continue the coverage for the 60 days. Using the example/plan from above the family would pay \$208.56 to continue with their existing plan for 60 days giving them time to find other coverage. Also know after 60 days WFL BOCES will offer your family the option to participate in the COBRA plan.

Last and certainly not least, for the employees who come to work at WFL BOCES later in their careers. Prior to this contract you had to work for WFL BOCES for 20 years to be eligible for the accumulated sick time buy out when you retire. Now that time has been cut in half to 10 years. For the exact details on calculating sick days to cash and how it can be used/distributed please refer to the contract, Article IX, Section L.

Saving your sick time is a huge benefit in two ways now, retirement or if something suddenly happens to you, your family is covered at least for the short term. Don't forget, the more sick days you save the higher the daily percentage will be at the buy-out. I hope all of you take advantage of this great benefit we have.

### Officers:

President – Donna Arno 1<sup>st</sup> Vice President – Susan Cristantello 2<sup>nd</sup> Vice President – Amy Owens Secretary – Gail Gligora Treasurer – Diane Smith

### **Building Reps:**

Edutech Shared Staff -

FLSS – Dawn Goda

FLTCC -

LeRoy – Dean Ginder

MEC – Penny Vanderlinde & Carol Wright

NEC – Holly Spelman, Cindy Lee & Donna King

Newark RSC Campus - Kim Maher

REC – Bea Knowlton

WEC -

WTCC – Devon Tunison

# Financial advice shouldn't be a one-size-fits-all approach!

Stacey Braun Associates, Inc. -- the program provider of the NYSUT Member Benefits Corporation-endorsed Financial Counseling Program -- understands the unique benefits and retirement options of NYSUT members and how to address your specific financial needs.

There are two types of services available: a Full-Service Program and a 403(b) Advisor Option.

#### **Financial Planning Center**

Member Benefits also offers NYSUT members access at no charge to an online Financial Planning Center. Choose from more than 100 modules on a variety of financial topics.

#### NEW! -- Student Loan & Debt Consolidation Services

The NYSUT Member Benefits Corporation is pleased to announce the endorsement of Cambridge Credit Counseling as a provider to assist NYSUT members and their loved ones with better understanding their student loan re-payment options and/or debt consolidation. Learn more about this new endorsed program by visiting *memberbenefits.nysut.org/cambridge*.

## Expert legal assistance for NYSUT members

#### The program offers:

- Low annual cost of just \$85 (\$55 for retirees)
- Unlimited toll-free legal advice
- Includes Simple Will, Power of Attorney, Health Care Proxy & Living Will
- Two, free, hour-long consultations with a plan attorney

Did you know NYSUT members have access to expert legal assistance for everything from preparing crucial estate planning documents to dealing with traffic violations?

Provided by Feldman, Kramer & Monaco, P.C., the NYSUT Member Benefits Trust-endorsed Legal Service Plan offers access to a national network of attorneys that deal with personal legal matters.

For an additional fee, Plan participants can add an Elder Law Rider and/or Business Protection Rider that provides access to attorneys who specialize in these areas.

#### MEMBER



Learn more by visiting *memberbenefits.nysut.org* or calling 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.

May./June '18