

UNION BENEFITS AT A GLANCE

UUP BENEFITS

Phone: 800-887-3863

- Dental Plan*
- Vision Care Plan*
- Benefit Fund Scholarship Program*
- Group Life Insurance
- Retiree Dental Programs
- Retiree Vision Discount Program
- 403(b) Tax-Deferred Investments with ING Opportunity Plus
- Free \$1,500 Accidental Death & Dismemberment Insurance
- Six Flags Theme Park Discounts

* Employee must be eligible for enrollment in the New York State Health Insurance Program. (Bargaining Agreement Articles 39 and 40)

NYSUT BENEFITS

Phone: 800-626-8101

May require purchase by member; available to all bargaining unit members. Payroll and pension deduction may be available for some benefits.

- Term Life Insurance/Senior Term Life
- WrapPlan® Term Life Program
- Disability Insurance
- Catastrophe Major Medical Insurance
- Long-Term Care Insurance
- Automobile Insurance/Boat Insurance
- Homeowner/Renter Insurance
- Personal Excess Liability Insurance
- Financial Counseling Program
- Active & Retiree Legal Service Plans
- Accidental Death & Dismemberment Ins.
- Car Rental Discounts
- Defensive Driving Program
- Discount Buying Service
- Financial Building Blocks®
- Consumer's Guides
- Heat USA
- Consumer Credit Counseling Service
- Simply Certificates
- Lifeline Personal Response & Support
- Preferred Savings Plussm
- MetDESK (Division of Estate Planning Special Needs Kids)
- Working Advantage (Discounts on movie tickets, theme parks, museums & attractions)
- The Buyer's Edge

AFT-PLUS BENEFITS

Phone: 800-238-1133 ext. 8643

May require purchase by member; available to all bargaining unit members

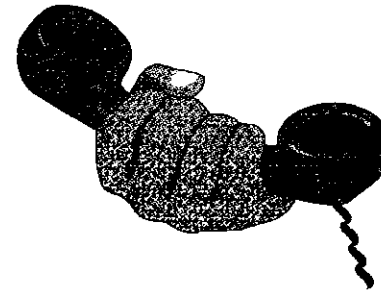
- Credit Card
- Loan Program
- Educational Loans
- Mortgage/Real Estate Program
- Union Member Flower Service
- Magazine Discounts
- Hotel Discounts
- E.F. Educational Tours & Go Ahead Vacations
- Theme Park Package
- Pet Insurance
- Pet Discount (veterinarian discounts)
- iDine *Prime* Dining Discounts
- GlobalFit Health Club Discount
- Student Loan Consolidations

UNION NEGOTIATED BENEFITS

- Contractual Benefits Related to Leaves:
 - Vacation Leave
 - Sick Leave
 - Holiday Leave
 - Sabbatical Leave
 - Disability Leave
- Retirement Systems (TIAA-CREF, ING, Metropolitan, VALIC, TRS, ERS)
- State Health Insurance Plan (Empire Plan)
- Flex Spending Account (DependentCare/HealthCare)
- Pre-Tax Contribution Program (Health Insurance)
- Group Long-Term Disability Insurance Program
- Public Officers Law (Professional Liability Insurance)
- 403(b) Tax-sheltered Investments with TIAA-CREF
- Survivor's Benefit Program
- Staff Relocation Expenses
- Statewide Employee Assistance Program (EAP)
- State Employees Federated Appeal (SEFA)
- Direct Deposit
- Credit Union
- Tuition Waiver/Reimbursement Program
- Free Tuition on "Space-Available" Basis
- Use of Campus Facilities

UUP/NYS LABOR-MANAGEMENT AWARDS

- Retraining Fellowship Program
- Nuala McGann Drescher Affirmative Action Leave Program
- Individual Development Awards Program
- Grants for Employees with Disabilities
- Herbert N. Wright Memorial Safety and Health Training Award Program
- Technology Development Awards



For More Information Please Call:

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| UUP Benefits | 800-887-3863 |
| NYSUT Benefits | 800-626-8101 |
| AFT Benefits | 800-452-9425 |