



## PPSTA Bulletin Vol. #16 Issue #7 March 6, 2015

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**TBA**

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**THE PPSTA BULLETIN IS THE OFFICIAL  
NOTIFICATION FOR OUR MEMBERSHIP  
OF ALL MEDICAL AND DENTAL  
INSURANCE INFORMATION THROUGH POMCO.**

Marianne's office hours

**Mondays and Wednesdays from 9:00 AM – 11:00 AM  
Thursdays from 10:00 AM – 1:00 PM**

Call the PPSTA office if you have any questions 471-3376  
Or email at [benefittrust@ppsta.org](mailto:benefittrust@ppsta.org)

March 3	Curriculum Comm. Meeting 3:30 PM
March 4	Exec. Bd. Meeting 3:30 PM 40 Garden Street PPSTA Scholarship Mtng PHS 3:30PM Rm212
March 6	PPSTA Constitution Revision Vote in each building
March 11	Bd. Of Ed Workshop Meeting @ Morse School 7 PM
<b>March 12</b>	<b>Reclaiming Public Education Forum at Roy C. Ketcham High School 6:30 PM</b>
March 17	Curriculum Comm. Meeting 3:30 PM Admin. Bldg.
March 18	Rep. Bd. Meeting 3:30PM 40 Garden St.
March 24	In-Service Comm. Meeting 3:30 PM Admin. Bldg.
March 25	Bd. Of Ed Regular Meeting @ Clinton School 7PM
<b>March 26</b>	<b>Will Day / Meeting with elected officials @ PMS 3:30-4:30 PM</b>
<b>Mar. 30- Apr 3</b>	<b>Spring Recess</b>
April 7	Curriculum Comm. Meeting 3:30 PM Admin. Bldg
April 8	Exec Bd. 3:30PM 40 Garden St. PPSTA Scholarship Mtng PHS 3:30PM Rm212



### Calendar year information

**Medical calendar year: 1.1 - 12.31**

**Vision calendar year: 9.1 - 8.31**

**Dental calendar year: 7.1 - 6.30**

**Legal calendar year: 4.1 - 3.31**

## Coordination of Benefits: How to Maximize Your Available Health Coverage

If you or a member of your family is enrolled in more than one health benefit plan, or government sponsored benefit plan such as Medicare, you may have questions regarding how your plans will interact with one another. This practice of coordination between multiple benefit plans is guided by standard rules and regulations in the health benefits industry. POMCO, your health benefits administrator, can assist you in understanding how your specific health benefits will be applied to eligible services, and how your eligible claims will be paid. What follows are general guidelines as outlined in the PPSTA Benefit Trust Group (The PPSTA Plan) summary plan description (SPD).

Coordination of benefits (COB) is a standard health benefits practice relating to the order of payment of covered charges when two or more plans — including Medicare — are paying. According to industry standard COB rules, the plan that pays first will pay as if there were no other plan involved. The secondary and subsequent plans will pay the balance due up to 100 percent of the total allowable expenses. Therefore the financial benefit to you and your family of multiple plans coordinating payment on a claim is that it maximizes the amount of money that your eligible plans will contribute toward your claim, and helps to mitigate any out of pocket expense to you.

COB may apply in cases of employer-sponsored plans, or government sponsored plans, such as Medicare. For example, as an enrollee of the PPSTA Benefit Trust Group Health and Dental plan (The PPSTA Plan), you may also be enrolled under your spouse's employer's benefit plan, in which case your enrollment in your spouse's plan would be considered secondary, to The PPSTA Plan. In this scenario, any covered medical claims that you incur are first going to be sent to POMCO for payment per the terms of The PPSTA Plan before being considered by your spouse' plan.

### **What follows is an example of how COB may apply on a hypothetical claim:**

Your first incurred medical claim at the beginning of the plan year is for Allergy testing. You utilize an in-network provider. The total allowed amount of the claim is \$200. The applicable benefit is a \$25 copay after your deductible is met. The PPSTA plan will look at your claim as if it is the only plan that will be paying a contribution. You are enrolled in a family plan, and since this is the first claim of the benefit plan year, you will need to pay the full \$200 toward your outpatient family deductible of \$420.



The PPSTA Plan has paid nothing toward this claim, you have paid \$200, and there is \$220 left to be met on your family deductible.

If you are coordinating with your spouse's plan as secondary, that plan will also look at the claim as if it was the only plan contributing. This hypothetical scenario will assume that your spouses' plan would normally apply \$100 of your claim toward the plan's deductible, leaving the remaining \$100 of the cost of the claim to co-insurance. If your spouse's hypothetical plan would then pay 90% coinsurance, your spouse's plan would pay \$90 and you would be expected to pay the remaining \$10 plus the \$100 deductible.

As a result of these two plans coordinating, you ultimately pay \$110 out-of-pocket. You are credited \$200 toward The PPSTA plan's deductible and have met your spouse's plan's deductible. By coordinating with your spouse's plan, you only pay \$110 out-of-pocket, instead of the full \$200 for this claim.

Coordination of benefits rules may also apply to dependent children in the case where you and your spouse are each covered primarily under your employer's plan, and your children are both covered and enrolled as your dependent children. If your covered children are eligible and enrolled in both The PPSTA Plan, and your spouse's plan, the two plans will also coordinate on the payment of benefits for claims associated with covered services.

To determine which plan pays first in the case of parents who are not legally divorced or separated, The PPSTA plan follows the industry standard Birthday Rule to determine which employer's plan pays primary (first) and which pays secondary (second). The Birthday Rule states:

- The benefits of the benefit plan of the parent whose birthday falls earlier in a year are determined before those of the benefit plan of the parent whose birthday falls later in that year;
- If both parents have the same birthday, the benefits of the benefit plan which has covered the patient for the longer time are determined before those of the benefit plan which covers the other parent.

Different COB rules apply in cases where the parents are legally divorced or separated. If this situation applies to you and your children, review the PPSTA Plan SPD for more details (see page 97).

There are also federally regulated COB rules that apply relative to Medicare integration. If you or a covered dependent are also eligible for Medicare, be aware of the following:

- If you are actively working and enrolled in The PPSTA plan, but eligible for Medicare (because you are over 65 years of age for example); The PPSTA plan will pay primary and Medicare will pay secondary
- Medicare will pay primary, secondary or last to the extent stated in federal law
- You do not need to be enrolled in Medicare for COB to apply – only eligible for Medicare. When Medicare is to be the primary payer The PPSTA Plan will base its payment upon benefits that *would have been paid* by Medicare under Parts A and B, regardless of whether or not the person was enrolled under both of these parts.



Other types of applicable COB situations are as follows:

- **Automobile Limitations** - When medical payments are available under vehicle insurance, The PPSTA Plan will always be considered secondary to any applicable auto insurance. The PPSTA plan would pay the excess benefits and vehicle plan deductibles
- **Tricare** – The PPSTA plan will pay primary to Tricare to the extent required by federal law
- **State Child Health Plans** - The PPSTA Plan will pay primary to a state child health plan to the extent required by federal law

There are many more details and regulations that impact COB rules, so review the PPSTA Benefit Trust Group summary plan document for more details. This information is just a summary of some of the requirements regarding COB and payment for eligible claims. It is important that you follow the details outlined in your SPD. The COB section of your SPD begins on page 96. If you have any questions regarding coordination of benefits, contact the PPSTA POMCO customer service team at 1.866.227.9936 Monday through Friday from 8:00 am to 5:00 pm.



**We need all PPSTA members to attend the Mid-Hudson  
Regional forum on  
Reclaiming Public Education!**

**Roy C. Ketcham High School  
Thursday, March 12, 2015  
6:30-8:00 PM  
99 Myers Corners Road  
Wappingers Falls, NY 12590**

## **TURNING 65?**

If you are retired, when you turn age 65, you **MUST** enroll in Medicare. When you receive a Medicare card, please make 2 copies of both sides of it and mail one to the PPSTA Office so we can submit it to POMCO. Send the other copy to: Ellen Marble, Poughkeepsie City School District Business Office, 11 College Ave., Poughkeepsie, NY 12603. *This will enable you to receive a quarterly reimbursement for your monthly Medicare Part B contribution.*

## **NEWLY MARRIED?**

Send copies of marriage certificate and new spouse's social security card to PPSTA Office within 31 days or else you must wait until open enrollment period to add spouse.

## **LEGALLY SEPARATED / DIVORCED?**

A covered spouse loses coverage on the last day of the month due to loss of dependency status (legal separation or divorce). You are required to notify the PPSTA Office immediately, otherwise you are committing fraud.

## **HAVING A BABY?**

Pregnant Enrollees **must enroll in the Prenatal Program within the FIRST TRIMESTER** by calling the Claims Administrator (866-227-9936) and completing an enrollment form. You will lose out on important benefits if you fail to do so. Check on-line for the description of benefits of The Prenatal Program at [www.PPSTA.org](http://www.PPSTA.org), click on POMCO in the top menu bar, then click on PPSTA Plan.

## **NEW BIRTH?**

Send copies of birth certificate and social security card to PPSTA Office within 60 days.

## **DEPENDENT TURNING 26?**

Coverage ends on the last day of the Child's birthday month.

## **DIABETIC?**

You **must enroll in the Diabetic Program** by calling the Claims Administrator (866-227-9936). Check on-line for the description of benefits of the Diabetic Program at [www.PPSTA.org](http://www.PPSTA.org), click on POMCO in the top menu bar, then click on PPSTA Plan.

## **INFERTILITY & WEIGHT LOSS PROGRAMS**

Check our plan document on-line for the description of conditions and benefits at [www.PPSTA.org](http://www.PPSTA.org), click on POMCO in the top menu bar, then click on PPSTA Plan.





**PPSTA**  
**WILL DAY & WILL SIGNING DAY**  
**March 26, 2015**

As a benefit of the PPSTA Access Group Legal Service Plan, you are entitled to draft or update a Simple Will each year. The same holds true for your spouse or domestic partner. This is a service that is provided at no cost to PPSTA members.

On 3/26/15, a plan attorney will be at the PPSTA Office at 40 Garden Street beginning at 2:30 p.m., to meet with legal plan participants on an individual basis to assist in drafting or signing a Simple Will. Member, spouses, family members, or domestic partners are invited to attend the session. Please be sure to bring your completed Legal Security Packet or finished Will (for signing) to the scheduled appointment.

**Please call the PPSTA Office at 471-3376 and leave a message with your name, phone number, school and whether you need a Legal Security Packet.**

**Retirees, if you would like to avail yourself of this opportunity, for a \$55 annual fee you can likewise have these documents prepared (and receive more legal services) by enrolling in the Legal Service Plan at [www.nysut.org](http://www.nysut.org). You must buy the NYSUT Legal Plan before your appointment.**

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**(Please Print)**

**YES! Sign me up for Will Day.**

**Name:** \_\_\_\_\_

**Building:** \_\_\_\_\_ **Extension #** \_\_\_\_\_

**Please send me a questionnaire** yes \_\_\_\_\_ no \_\_\_\_\_

**Home Phone or Cell Phone:** \_\_\_\_\_

**Time Preference from 2:30- 6:00:** 1st \_\_\_\_\_ 2nd \_\_\_\_\_ 3rd \_\_\_\_\_  
**(the schedule may be extended if there is a need to include more people)**

**Return coupon to: Valerie Carlisle at the PPSTA Office via inter-office mail or call.**



**Friday March 20th 3:30 – 4:30 P.M.  
Poughkeepsie Middle School  
Auditorium**

PPSTA welcomes our elected officials for a meeting to discuss Governor Cuomo's budget and policy proposals.

NYS Senator Susan Serino – District 41

NYS Assemblyman Frank Skartados – District 104

NYS Assemblyman Kieran Michael Lalor – District 105

NYS Assemblywoman Didi Barrett – District 106

**STAND UP FOR WHAT'S RIGHT!**



## NYSUT Marches at the State Capitol to Oppose Governor Cuomo's Anti-Public Education Budget!

Over a thousand teachers, parents, and public school advocates assembled at the Empire State Plaza concourse to oppose the governor's budget. His anti-teacher rhetoric and "test and punish agenda" is harmful to students and our communities and those in attendance let it be known. The activists then moved into the capitol building congregating at the corridor with the winding staircase. There, NYSUT President, Karen Magee, held a press conference. Assembly Education Committee Chair Cathy Nolan, said we must speak out in our communities. She stands with us "in this cause of equity and fairness for all our children". AFL-CIO President, Mario Cilento, supported our efforts by saying, "You are not alone in this fight. Your fight is our fight. Your fight for the future of public education is everybody's fight"!



### The Committee of 100 marches into Albany

On March 3, 2014, more than 500 NYSUT political activists attended a day of lobbying in the Legislature in Albany, NY. We urged our local elected representatives to support public education citing for example, the need for fully funded public schools, full day universal Pre-k and K for every child, reducing the reliance and frequency of standardized testing, rejecting the governor's proposals that attack due process and tenure, amending the tax cap, making charter schools abide by the same rules as public schools by making them more accountable and transparent.







To my fellow PPSTA brothers and sisters,

My name is Claire Kane and I am running for re-election as your Treasurer in the upcoming elections.

I was appointed to the PPSTA Executive Council in the position of 2<sup>nd</sup> Vice President in 2008. In 2009, I was elected as the Treasurer and have held this position since then. The treasurer is not only responsible for the day to day financial operations of the PPSTA but also keeping the membership records of the unit accurate for both active and retiree members. Since being elected, the financial records are now all electronic and stored digitally off site. This allows easy access to data and protects this vital information. The annual internal audit is now conducted over a 12 month period instead of 9 months as was prior practice. All members of the executive council have “PPSTA” emails so that personal emails are no longer used, and this will facilitate transitions when new people are elected. I am the administrator for these emails, the PPSTA website and Facebook page.

In addition to my duties as Treasurer I have been the Chair of the Political Action Committee. In this role I have met with our state and local legislators to lobby on behalf of our students in Poughkeepsie at NYSUT Committee of 100 days as well as other events such as the legislative luncheon. I have coordinated phone banks around election and school budget votes. It has also been my responsibility to organize the PPSTA “Meet the Candidates” night to assist members in deciding whether to endorse a candidate for the school board elections.

I was a graduate of the Class of 2012 NYSUT Leadership Institute, and the experience and knowledge that I gained has been invaluable. Entrance to this program is done on a competitive basis.

At the local level I have attended Dutchess County United Teacher Council Meetings as well as being an active delegate to our NYSUT election district. I have attended the NYSUT Representative Assembly and the AFT Convention. I have experience working with the Negotiations Team and also representing unit members during meetings with administrators.

History and experience in the PPSTA leadership is critically important to the future success of this local. I have made sure that I have learned local PPSTA history and New York State Education Law.

Please vote for me, **Claire Kane PPSTA Treasurer**



# *You're Invited to the Annual PPSTA Retirement/Tenure Party*

*on*

## *Friday, June 19, 2015*

*at*

### *Dutchess Golf Club*

### *2628 South Road, Poughkeepsie*

*6:00 PM to 11:00 PM (Cash Bar)*

*(6:00 to 7:00 appetizers and 7:00-11:00 dinner and dancing)*

### *You will have a choice of three entrees:*

*Roasted Chicken with Lemon & Herbs*

*Red Chile Glazed Salmon*

*Grilled New York Strip loin with Mushroom Bordelaise*

*(also included is a salad, starch, and one vegetable)*

*The cost: \$35.00 for PPSTA*

*\$55.00 for Guests*

*Please make checks payable to PPSTA*

***RSVP by: June 5, 2015***

*To: Traci Cillis and/or Jasmine Davidson at Krieger*

\*\*\*\*\*

### *PPSTA Annual Retirement/Tenure Dinner Dance*

Name: \_\_\_\_\_

Amount: \_\_\_\_\_ School: \_\_\_\_\_

PPSTA \_\_\_\_\_ Retired \_\_\_\_\_ Guest \_\_\_\_\_

Office information: Check Number \_\_\_\_\_ Cash \_\_\_\_\_ Total Attending \_\_\_\_\_



*Christine Buckman (PHS) on the birth of her daughter.*

*Devon Esposito (PMS) on the birth of her daughter.*

*Pam Kaehler (PMS) on the birth of her daughter.*

*Melissa Martinetti (PMS) on the birth of her daughter.*

## Negotiations

**The PPSTA Negotiations Committee met on Friday, February 20<sup>th</sup> and Friday, February 27<sup>th</sup>.**

**The committee is working to put together a proposal.**

**The next scheduled date is Friday, March 6<sup>th</sup>.**

### PLEASE NOTE:

The NYSUT Member Benefits Trust endorsed Legal Service Plan provided to you by the PPSTA is a taxable benefit. The IRS reporting value of legal service plan premiums would be reported on a Form 1099-MISC, but because the premium value is under \$600 and does not reach the threshold for the use of such a form, we will not be preparing and filing that form. **However, we do advise you to report the value, \$35, on your personal income tax return.**

### PPSTA CONSTITUTION NEWS

**The committee has made revisions to the PPSTA constitution. These changes were presented to the Rep. Board on Wednesday, February 18, 2015 by the Committee chair, Lina Valdes.**

**The PPSTA members received a copy of the revisions and will vote on FRIDAY, MARCH 6, 2015 in their respective buildings. We will report the results in the April bulletin.**

### **For your financial records, please note:**

**Union dues paid for 2014 were \$813.49 for those employed from January 2014 – December 2014. For those hired September 2014, the dues paid for September 2014 – December 2014 were \$288.68.**

**Please contact the PPSTA treasurer Claire Kane, at PHS, if you have any questions or e-mail her at [treasurer@ppsta.org](mailto:treasurer@ppsta.org).**

## PPSTA Elections

In accordance with the PPSTA constitution, an Elections Committee has been formed to prepare a slate of officers and to oversee the PPSTA elections. The new term of office of all elected PPSTA officers, trustees, delegates and advisors begins on June 1, 2015.

The Elections Committee members are:

**Gail Larrabee- Clinton (Chairperson)**

Chris King - PMS

Cindy Slayton - Krieger

Danielle Saarma - PMS

Christine Pizer - PHS

Antoinette Santoro - Warring

Cynthia Nash - ELC

### Tentative Time Table for Nominations and Elections 2015

**March 20, 2015** – Deadline for Committee Chair to receive nominations for officer positions.

**\*Chief Building Rep** must establish a date for nominations in each building for building advisors and trustees no later than late March.

**\*April 8, 2015** – Slate of officers posted in each building

**\*April 15, 2015** – General Membership Meeting for nomination of delegates to NYSUT and AFT Conventions – PHS Cafeteria

**\*April 29, 2015** – Elections of officers, building advisors, and trustees in each building.

### Nomination and Elections Committee Meetings

**\*March 20, 2015 at 3:30 PM** – PPSTA Office – Slate of officers and plans for the April 15th General Membership Meeting

**\*April 15, 2015 at 3:30 PM** - PHS Cafeteria -General Membership Meeting

**\*April 29, 2015 at 3:15 PM** – PPSTA office – Ballot Counting



## The PPSTA's organizational structure is:

### **Executive Council:**

Officers (President, 1st Vice President, 2nd Vice President, Secretary and Treasurer), Grievance Chair (non-voting member), Delegates to the Representative Assembly of NYSUT and its affiliates, Immediate past president of PPSTA.

### **Representative Board:**

Executive Council Board of Trustees

### **\*Board of Trustees:**

1 Trustee from each elementary building, 4 Trustees from the High School, 3 Trustees from the Middle School

\* In addition to setting PPSTA policy and other duties outlined in the constitution, trustees are a vital link between the Executive Council and the membership. Trustees attend both Representative Board and Building Council meetings. Their knowledge of district wide matters is to be shared in the buildings. **TRUSTEES ARE ALSO AMONG THE ELECTED REPRESENTATIVES WHO SERVE ON BUILDING LEVEL TEAMS (BLT'S).**

\*\* **Building Advisory Councils:** One member for each ten PPSTA members or major fraction thereof.

\*\* Aside from cooperating with and advising the building principal in the establishment of building level policies and other duties outlined in the constitution, advisors address the needs and concerns of the entire faculty. All building advisors are elected union leaders and, as such, are responsible for contract enforcement. **ADVISORS ARE AMONG THE ELECTED REPRESENTATIVES WHO SERVE ON BUILDING LEVEL TEAMS (BLT'S).**

**At the General membership meeting on Wednesday, April 15, 2015, nominations will be taken for delegates to the NYSUT Representative Assembly and AFT Conventions as well as nominations from the floor for officers.**







The APPR  
Guidance Document is uploaded on  
the PPSTA website.

[www.ppsta.org](http://www.ppsta.org)

## Condolences

*The PPSTA would like to extend  
sincere condolences to:*

**Karen Bevan**, PPSTA Retiree, on the  
death of her husband, **Bruce Bevan**,  
also a PPSTA Retiree.\*

The family of **Lorraine Roberts**, PPSTA  
Retiree, (PHS), on her passing.

\*Please refer to an article about  
Bruce Bevan on the next page, sent in  
by his wife, Karen.

**The NYSUT Relief Fund is an  
on-going effort! Please help!**



Please help NYSUT help our  
sisters and brothers. The NYSUT Disaster  
Relief Fund relies on voluntary  
donations. You can make an online  
donation using PayPal at  
[NYSUT.org/disasterrelief](http://NYSUT.org/disasterrelief).

\*NYSUT assumes 100% of administration costs  
associated with the NYSUT Disaster Relief Fund.

### REGISTER NOW!

Go to [www.firstbook.org](http://www.firstbook.org) and sign  
up to receive new books at low- to  
no-cost through NYSUT's partnership  
with AFT and First Book for students  
in schools that are Title I or Title I  
eligible.

### PPSTA IS ON FACEBOOK!

FIND US UNDER  
"POUGHKEEPSIE PUBLIC SCHOOL  
TEACHERS' ASSOCIATION" THEN  
LIKE US!

Visit us at [ppsta.org](http://ppsta.org)



Keep current with up- to-date  
political action information from  
NYSUT with the Member Action  
Center App!

**FREE!**

**DOWNLOAD A NEW SMARTPHONE  
APP DESIGNED FOR THE NYSUT  
MAC.**

**\*FOR YOUR IPHONE/ IPOD TOUCH,  
VISIT YOUR APP STORE AND  
SEARCH FOR "NYSUT".**



**BRUCE CODNER BEVAN**, Poughkeepsie Public School Teachers Association, (PPSTA) retired member, passed away January 7, 2015 in Pinehurst, NC. Bruce taught in the Poughkeepsie City School District for 27 years until his retirement in 1989. His accomplishments and talents were diverse, as were the grades taught but his most significant contribution to teachers statewide was 4 years from 1970 to 1974 when he lost his vision and was denied employment by the district.

Bruce was granted paid and unpaid leave while he underwent several unsuccessful operations in an attempt to restore his sight and finally took training through Guiding Eyes. When he gave notice of his desire to return to the classroom in September 1972 the Board of Education denied his request and began processing his involuntary retirement.

The legal battles began.

In March 1973 the State Education Commissioner ruled that Bruce be reinstated pending an investigation of the case. The board chose to ignore that ruling. NYSUT lawyers filed suit on Bruce's behalf based on the denial of due process for a tenured teacher. This was supported by landmark New York State Supreme Court decisions in 1972. The Court also ordered a return to the classroom with all back pay ruling that there was no cause to deny tenure or due process according to state law. But the Board again refused to comply and twice appealed the decision. The last appeal by the Board was lost in June 1974. Compromise discussions began between Lloyd Rosenthal the board's attorney and Dominic Summa, field representative of NYSUT. Bruce had won his legal battle after 2 years of endless court hearings before 6 judges.

He acquired near-celebrity status through a torrent of press coverage from the Poughkeepsie Journal, the national media, and CBS News which brought added pressure to bear that helped turn around the board's perceptions. Bruce's case reinforced the courts' decisions of 1972 that constitutionally protect rights of liberty and property and require that due process must be afforded whenever such rights are to be altered. This is the protection that all teachers in NYS have today because of the tenacity and unique perseverance of Bruce Bevan in pursuing that right. It is also worth noting that NYSUT and the PPSTA backed his case 100% and provided all legal services.

In an interview for the NYSUT magazine the month he was reinstated, he was asked about the one thing he would advise teachers after his ordeal. Bruce said, *"I'd tell them not to be afraid to stand up when they know they're right and they've got a great organization to back them. The best insurance policy you'll ever take out in your entire life will be the dues you pay to your organization."* This is as true today as it was in 1974.

**-by Karen Bevan  
2.24.15**





# Read Across America Day

The PPSTA in partnership with NYSUT presented Pre-K and Kindergarten students in our district with a free book from FIRST BOOK. The students read the books for NEA's 18th annual "Read Across America Day". Thank you to the teachers at the ELC for making this event a success for the children!



# CONTRACT CORNER

**Question: If I am injured on the job, what about worker's compensation?**

**Answer:** When a teacher is absent as a result of injury or disability arising out of and in the course of duty, the teacher is entitled to salary payment under Workers' Compensation Insurance. The teacher is paid their salary as long as they have unused sick days. At the teacher's option, the district will receive Workers' compensation advanced salary reimbursement payments and the district shall then return the sick days on a pro rated basis. The teacher has the option of collecting the Workers' compensation advanced salary reimbursement themselves in addition to their salary if the teacher elects not to have their sick days returned.

**Question: I have been told that in order for me to get paid for credits beyond my Bachelors or my Masters degree that they must be graduate level credits. Is this true?**

**Answer:** No, according to Article XII Section 5.4 there is no stipulation in either section (a) (BA) or section (b) (MA) that the credits must be at a graduate level. All that is mentioned is that there is a maximum of seventy five (75) credit hours for pay beyond a Bachelors degree and sixty (60) credit hours beyond a Masters degree except for in-service course work which may be accumulated beyond the hours above. Credits are paid at a rate of \$95 per credit during this school year. (Either college credits or in-Service credits.)

**Question: Can I leave the building during my prep period?**

**Answer:** You may leave the building during your prep period as long as you follow procedure. You must sign out prior to leaving the building and then you must sign in. (Article XXIX, Maintenance of Standards, page 40.)





## ***FINANCIAL RESOURCES AT YOUR FINGERTIPS***

*NYSUT Member Benefits is excited to launch its newly created online Financial Planning Center to assist NYSUT members & their families with making a variety of important financial decisions.*



Whether you have questions about retirement planning, saving for college or considering purchasing a home, the Financial Planning Center offers valuable tools & resources to assist you. Take the time to check out everything this new section of our website has to offer and remember to bookmark it as we will continue to offer new items on a regular basis.

**This unique resource provides NYSUT members with free access to the following:**

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Financial calculators</li> <li>• An interactive planning module</li> <li>• Customized Kiplinger's retirement newsletter</li> </ul> | <ul style="list-style-type: none"> <li>• Kiplinger's Annual Retirement Guide</li> <li>• 403(b) Field Guide</li> <li>• Preventive Law Guides</li> <li>• And more to come</li> </ul> |
|---|--|

**To access the NYSUT Member Benefits Financial Planning Center, visit the Member Benefits website at [memberbenefits.nysut.org](http://memberbenefits.nysut.org) and click on "Financial Planning Center."**



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.



## Winter 2015 Member Benefits E-Direct now available!

MAP Alert members are the first to view the latest issue of our **Member Benefits E-Direct** electronic newsletter; it will be available on the Member Benefits website soon.

The feature story of the Winter 2015 issue of **Member Benefits E-Direct** takes a look at the pros and cons of owning a timeshare vacation property. There have been a number of changes when it comes to timeshares in recent years, everything from amenities included to destinations to points systems that allow you to cash in your points to visit locations throughout the world. So find out if a timeshare is right for you...

This issue of **MB E-Direct** also contains tips to help lower your energy costs (in light of the frigid winter we're experiencing); ways to protect your credit identity (always a hot topic); garage sale safety tips; and details on the new Member Benefits online Financial Planning Center.

[Click here](#) to view this e-newsletter!

### Your chance to win with PayCheck Direct!

Visit "Prizelandia" on the PayCheck Direct website for the chance to win a \$2,500 shopping spree and much more!

With the NYSUT Member Benefits Corporation-endorsed Member Shopping Program powered by PayCheck Direct, you can choose from thousands of name-brand products such as appliances, computers & tablets, electronics, furniture, recreation & fitness items, and much more.

#### When you shop with PayCheck Direct, you'll receive:

- Interest-free financing
- Low convenient payments over 12 months (choose 12 or 26 payments)
- No credit checks
- Thousands of name-brand product selections

#### You're eligible when you:

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