**United University Professions** 

# BEACON

Volume 42, Issue 1

October 2013

# **President's Note**

Gary Owens, President Brockport Chapter UUP

### **Opening**

Several weeks ago we ushered in a brand new academic year with a very well attended Academic Convocation. We also welcomed over 1,085 entering freshmen and approximately 1,000 transfers engaged in a Grand Academic Celebration and a brand new welcome weekend agenda. We even had positive press to acknowledge our wonderful community service efforts by our student body throughout the Rochester area, particularly the wonderful team building efforts with members of our own local community of Brockport.

What a grand start to what should be a very successful year. There is so much to look forward to and a challenge to each of us to make it a year to be proud of. Now I know what you are saying, "What about the new contract?" I am the first to admit it has some very sour points and my pocket is feeling it just as yours are but there are some very good points also and we will continue to work on and review them with you as we proceed into its implementation. For now, let's try to remain optimistic and upbeat that this can still be a very successful year, particularly for those of you who have made our students your priority.

# **Knowledge** is Power

During the next couple of months, there will be several activities designed to provide very important information for assisting anyone and everyone who attends in areas of great important to each of you. I will never stop repeating the old saying, "What you don't know CAN HURT YOU." Now I must chide, scold many of you because when given these opportunities you, for whatever reason, just seem to pass them by or ignore them. We seek times when you can come. If these are not good times, we can change them. By the way you can't be prevented from attending; therefore, I beseech you (now that means I am begging you) to please attend. If the times are not good, please let us know when a good time is. We tell our students, "knowledge is power," especially in your own life, so now let's practice what we preach. It's for our own good.

Listed below are the workshops scheduled for Fall 2013:

Title	Date	Time	Place
Creating Civility in the Workplace	October 29, 2013	11:30-1pm	119 Seymour
Seamless Transfer Professionals:	November 4, 2013 November 7, 2013	12:30pm-1:30pm 11:30-1pm	119 Seymour 119 Seymour
Performance Pro	gram		

# **Pay Attention**Gary Owens, President

One of the most important things I was told over and over by my mother was to pay attention to everyone and everything around you. As a husband, a father, a supervisor, an educator, and as your UUP President, this has proven to be a very valuable practice.

While paying attention, I have noticed a number of trends developing over the past few years on our campus. One of these observations is that people on our campus are working harder and harder, and the expectation that they will work harder and harder seems to have continued to increase. Now there is nothing wrong with hard work, but the concept of "more with less," is not acceptable and an overbearing workload is a danger to the ultimate success of any organization. There is a reasonable, or what is considered to be, a level or workload that when you go over that level or beyond that level, and especially when you push or force people past that level, there is generally a very negative result for both the individual and the organization. This can happen with an academic department, in the student service sector, with a faculty member, a professional, clerical staff or any other individual that makes up our college workforce. I've witnessed this development from several angles. First there is the employee who has not acquired tenure. A faculty or

## BROCKPORT CHAPTER OFFICERS 2013-2015

President	Gary Owens	
VP Academics	Herbert Fink	
VP Professionals	Sharon Belle-Render	
VP Membership	Shannon Sauro	
VP Retiree Concerns	Vacant	
VP Part-time Concerns	TBD	
VP Publishing	Laurie Smith	
VP REOC (Academics)		
VP REOC (Professionals).	Lisa Gerst	
Treasurer		

UUP Field Representative Patrick Domaratz, NYSUT 30 North Union Street, Suite 302 Rochester, NY 14607 (585) 454-5550

The UUP Office is located in B4G Cooper Hall.
Phone: (585) 395-2208
Fax: (585) 395-2138

professional who feels pressed to do more, whether of their own accord or by an aggressive supervisor (intentional or not) who feels the same pressure to get more done. It may also be the result of personal anguish or drive that results from setting goals that are not attainable in the time period established. Also when individuals are forced, as a result of monetary or other constraints/hindrances, they continue to press on and press others beyond a reasonable level of effort. All of these scenarios or occurrences ultimately lead to unacceptable consequences.

Now I submit this observation simply as information for each and every one of you to stop and take notice. Are you someone who fits any of these descriptions or one of many other variations? Then I must say please, just stop for a moment and PAY ATTENTION. Now I know as I have heard and said myself, "we have a job to do," but we need to pay very close attention to how we are approaching this job or shall I say task, goal, objective, problem, etc. Those of you who are supervisors like myself, we must especially pay attention. We are held responsible for the goals, tasks, objectives, etc. but how we approach them and the workload of each of our reports is our responsibility and the level of morale in the workplace should be included, even if it means saying to others stop and pay attention. So, as the UUP President, I can say it for each of you, faculty, professional, administrators and supervisors (Vice Presidents, Provost, and even the President) no matter what your role, please, "Pay Attention."

#### **Important Upcoming Events**

October 29: Workshop: Conquering Bullying & Creating Civility in the Workplace

11:30-1:00, 119 Seymour

November 4: Seamless Transfer Meeting 12:30, 119 Seymour RSVP by Oct 28 to Brittany

Profit-Rheinwald via email <a href="mailto:bprofitr@brockport.edu">bprofitr@brockport.edu</a>
November 7: Professionals Workshop: Performance

11:30-1:00, 119 Seymour

November 13: Executive Committee Meeting 4:30, 220 Seymour

#### THE BEACON

Published by the Brockport Chapter of the University Professions (UUP), SUNY Brockport, Brockport, New York 14420. The opinions expressed in articles in the newsletter are those of the author or the Brockport Chapter of UUP and are not necessarily the opinions of the University Professions.

# **Seamless Transfer Meeting**

"The Seamless Transfer process has restrained faculty oversight of curriculum. It has developed in the context of a narrow focus on more rapid degree completion, without acknowledging the full set of factors that affect student completion patterns. It is connected to a broader agenda to streamline, increasingly privatize, and drain substantive content from public higher education programs"

All UUP members are urged to access a brief summary of Seamless Transfer at <a href="http://uupinfo.org/reports/guides/SeamlessTransfer913.pdf">http://uupinfo.org/reports/guides/SeamlessTransfer913.pdf</a>

**Guest Speakers:** 

Fred Kowal-UUP President
Jamie Dangler-UUP Vice President for Academics
J. Philippe Abraham –UUP Vice President for Professionals
Eileen Landy- UUP Secretary

Monday, November 4, 2013 119 Seymour 12:30 p.m. – 1:30 p.m.

Please contact Brittany Profit-Rheinwald via email at britprofitr@brockport.edu by October 28, 2013 to RSVP.

# A Note for Professionals

Sharon Belle Render, Chapter VP for Professionals

Sisters and Brothers

Thank you to those of you who responded to our notice last semester requesting names of professionals who are representing their departments. To inform you, our next meeting will be October 9<sup>th</sup>, 2013 at 12 noon. We are good at staying on task. As was discussed at our last meeting, I encourage you to attend and share your ideas, suggestions, issues for discussion, etc. I would like to incorporate them in our future agenda and to inform our Professionals on the current issues that affect our campus. In addition to our monthly meetings, there are a number of workshops that will be offered fall semester, and, as a representative, I would like to encourage your leadership and involvement at those sessions and then share this information with new and returning staff in your department. If you are a new professional, please join us on Monday, October 21st for the New Member Luncheon. This is your opportunity to meet our executive officers and ask any questions you may have about joining UUP and what benefit it has to you. Please make the choice to be active in your union starting today.

In Solidarity, Sharon Belle Render

# **Welcome Back UUP Members!**

Shannon R. Sauro RTPM, PMP, MPA

Can you believe summer is over? I would like to send a special shout-out to all returning UUP members. On behalf of all the UUP officers, we are happy to see you all return for another year of adventure here at Brockport! Our union membership is extremely important and I encourage you to seek out those new peers that are joining our Brockport family to encourage their active participation in UUP.

As a reminder to all of those returning, here are some links that may help you in kicking off your Fall semester:

Have you moved? If so, please complete this form: <a href="http://uupinfo.org/membership/forms/movingform.pdf">http://uupinfo.org/membership/forms/movingform.pdf</a>
Become more active in your union — join a committee!

<a href="http://uupinfo.org/committees/committee.php">http://uupinfo.org/committees/committee.php</a>
Know about UUP Scholarships?

<a href="http://uupinfo.org/scholarships/scholarship.php">http://uupinfo.org/scholarships/scholarship.php</a>

#### Threats to Academic Freedom

Herbert Fink, Chapter VP for Academics

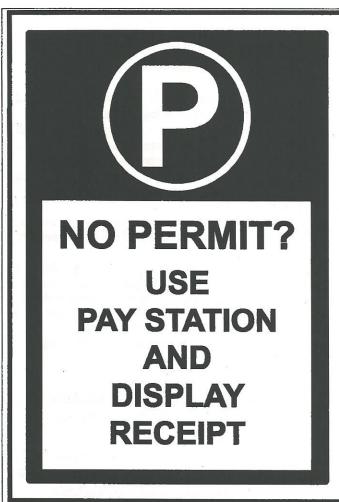
Two recent directives from the Chancellor (with some good intentions) have raised grave concerns in UUP. These concerns center upon violations of academic freedom, particularly faculty governance of the curriculum. There is also a possible threat to future job loss to SUNY professionals and academics. These two directives are 1. Seamless Transfer and 2. Open University. All UUP members are urged to access a brief summary of Seamless Transfer at

http://uupinfo.org/reports/guides/SeamlessTransfer913.pdf
. In the forthcoming issue of The Voice, there will be valuable information on "Open University."

The UUP Statewide President, Vice-President for Academics, Vice-President for Professionals, and Secretary will hold an open meeting for <u>ALL</u> faculty and professionals on these two issues. It is a chance to learn about these two directives, as well as meet your UUP leadership.

Meeting will be held on Monday, November 4th 12:30am, Seymour 119

Please RSVP to Brittany Profit-Rheinwald via email at bprofit@brockport.edu



# Visitor Parking

# How It Works:

- Pay at a station located in Lot V using exact coins or bills
- 2. Display receipt face up on dash board
- Park in Lots T, V, or V1 during the day or in Lots V1 or X if parking overnight

# Easy & Convenient

- Pay Stations are available even when the Conrad Welcome Center is closed
- Ability to purchase two day permits
- Departments wishing to cover the cost of parking for their guests, can request to do so via the 'Visitor Request Form' found online
- Great option for occasional parkers including part-time and evening students
- · Only pay for actual time used



Parking and Transportation Services

Learn more at www.brockport.edu/parking or call 395-PARK(7275)

# A Message from the Statewide President

SUNY has begun to implement the Deficit Reduction Program. The first DRP extraction was in this past Wednesday's paycheck. The first two days of the DRP are days that all UUP members are permanently losing pay. All members must be given two days off as a result. The remaining seven days will be paid back at the end of the contract period.

Please keep this in mind: The Deficit Reduction Program was imposed on UUP members, and all other state employees, by the state. SUNY, and not UUP, is responsible for its implementation. UUP will monitor campus plans and do everything possible to make sure that our members' rights are protected.

Campus administrations must come up with campus-specific plans that allow our members to get two days off. Chapter leaders have been instructed to work with our Labor Relations Specialists to review campus plans and address problems and questions with campus administrations at Labor-Management meetings. Problems that are not satisfactorily resolved at the campus level will be brought to SUNY Central by UUP's statewide office.

If members have questions about the Deficit Reduction Program, please refer them to the Contract Q & A posted on the UUP website at the following link: <a href="http://uupinfo.org/negotiations/index.php">http://uupinfo.org/negotiations/index.php</a>

Below is a section on the DRP from UUP's Contract O & A.

In Solidarity,

Fred

## **Deficit Reduction Program**

#### What is the Deficit Reduction Program and how will it affect UUP members?

Gov. Cuomo demanded that every NYS employee bargaining unit have nine days of "deficit reduction" that takes pay from employees over a two-year period in order to yield savings for the state agencies employees work for. UUP members will have their salaries reduced by the value of a total of nine days' pay over the course of fiscal years

2013-2014 and 2014-2015. The cash value of seven days will be repaid to employees at the end of the contract period or at separation from service from the University, if that occurs before the end of the contract period. For the two other days, two Deficit Reduction Leave days will be given in lieu of pay. Members must be given two days off.

#### How much will be deducted from my paycheck and over what total period of time?

In fiscal year 2013-2014, there will be deductions from pay to cover five days of Deficit Reduction. A total of 2.5% of the salary earned over 20 pay periods will be deducted over those 20 pay periods, beginning in September 2013 and ending in June 2014. There will be no deductions from pay periods in July and August.

In fiscal year 2014-2015, there will be deductions from pay to cover four days of Deficit Reduction. A total of 2% of salary will be deducted over 20 pay periods beginning in September 2014 and ending in June 2015.

There will be no deductions from pay periods in July and August.

#### Why are the deductions occurring over 20 pay periods and not the entire calendar year (26 pay periods)?

The decision to do it this way was initially made to avoid having the Deficit Reduction extraction levied on extra service pay during the summer months. This is a substantial issue for our bargaining unit given the amount of extra service earned by members for summer school, new student advisement/orientation, and other activities that fall outside of the normal professional obligation of many members. Other bargaining units had the deficit reduction extraction levied on their full annual salaries, so all extra service activities were included. All extra service pay will be exempt from the DRP extraction for UUP members.

#### How will the DRP affect extra service pay, overtime pay, and clinical practice income?

Extra service pay, overtime pay, and clinical practice income will not be included in the DRP extraction.

How does the amount extracted for nine days of Deficit Reduction for UUP members compare to the amounts extracted from state employees in other bargaining units?

It's the same. For all other bargaining units, an extraction of 1.9% of annual salary occurred in the first year to cover five days and an extraction of 1.6% of annual salary occurred in the second year to cover four days. Since UUP's extraction does not cover annual salary and is limited to salary over 20 pay periods only, a higher percentage will be extracted over a shorter period. The end result is the same with regard to impact on annual salary, having a higher percentage extracted over a shorter period of time (20 pay periods instead of 26 pay periods).

#### I understand that seven out of nine DRP days will be repaid to me. How will this occur?

Pay back of seven Deficit Reduction Days will occur in equal installments over 39 payroll periods beginning with the final payroll period of fiscal year 2015-2016 (June 2016) at the rate at which it was taken. Employees who separate from service prior to full repayment of the Deficit Reduction days will be paid the balance of money owed at the time of their separation, up to seven days.

#### Does the DRP pay loss affect my base salary?

No. Your base pay will not be affected by the loss of pay under the Deficit Reduction Program.

Since seven days will be returned at the end of the contract period, but two will not be repaid, what total percentage of my salary will I lose from the two days that are not repaid?

The two leave days will result in a loss of .38% of your annual salary for each day. You will lose that money, but you will not work for two days in exchange. Technically, you will not earn the money for those two days.

#### Why do we have to work seven days and get only two days off?

This was the only way UUP could get the State to agree to pay seven days back, which amounts to substantial money for our members. The State was willing to pay only four days back, which was its standard provision for all other state employee unions. The only other way to get additional days paid back would have been to give up other monetary provisions in the contract. UUP did not want to sacrifice salary increases on base, which was the only option the State would consider to cover the "cost" of the Deficit Reduction day repayment. They insisted on yielding savings for SUNY through the Deficit Reduction Program. We understand that two unpaid leave days are painful to our members and the Negotiations Team took this hardship very seriously. To obtain more than seven days paid back would have required us to trade on-base raises that reoccur year after year, which are much more valuable for our members. UUP's priority was to get as much money as possible back to our members and the Deficit Reduction Program we ended up with was the best option in order to retain other, more valuable, monetary provisions in our contract.

#### Who will decide what two days I will get off under the Deficit Reduction Program?

Each campus president will determine how the two days off will be handled. UUP chapter leaders will be asked to request each campus plan at a chapter Labor-Management meeting and to ask that all employees be notified of their campus plan. Potential problems will be addressed with help from the statewide UUP leadership once we know what each campus plan is.

#### How will DRP be applied to part-time employees?

The DRP extraction will be pro-rated for part-time employees. Details about how this will be done will be provided by each campus.

I am a per diem employee who works intermittently on an "as needed" basis. How does the DRL reduction apply to me?

Similar groups were affected in other bargaining units. Details about how this will be done will be provided by each campus.

#### All or part of my salary comes from federal funds. Am I still subject to DRP?

Similar pay categories were affected in other bargaining units. Questions about this should be directed to your campus administration.

Will the DRP days affect my health insurance eligibility or whether I am in the "lower income" or "higher income" group with regard to the premium share?

No. The DRP will not affect your health care premium share.

Will the DRP days affect my eligibility to participate in the Productivity Enhancement Program and whether I am in the "lower income" or "higher income" group with regard to the number of vacation days I can trade for a credit toward my health insurance premium?

No. The DRP will not affect your eligibility to participate in the Productivity Enhancement Program or your annual salary on which eligibility is based.

#### How will the DRP affect my retirement contributions if I am in the Optional Retirement Program?

If you participate in the ORP, the effect is minimal and is related to the two DRP days that will not be repaid. The dollar amount contributed to your ORP is based on a percentage of your paid salary. For 2013-2014 and 2014-2015, there will be a reduction in the contribution to your ORP because there is a reduction in the salary you are paid. However, beginning with the last paycheck of the 2015-2016 SUNY Fiscal Year (June 2016), when seven days will begin to be returned to you, there will be an increase in the contribution to the ORP.

#### How will the DRP affect my retirement service credit if I am in ERS or TRS?

There will be no effect. For the seven days that will be repaid, since the DRP salary reduction for fiscal years 2013–2014 and 2014–2015 will be repaid starting in June 2016 (or upon separation of service from SUNY). Days worked will not be reduced when reported and there will be no impact on service credit.

If the DRP reduction or repayment periods fall within a Final Average Salary (FAS) calculation, the repaid salary will be attributed to the appropriate time period. This means the repaid salary will be counted in the year it was extracted and there will be no impact on the Final Average Salary.

What happens if I leave State service before nine days of pay for DRP have been collected from my pay?

You will be paid for the amount deducted minus the two leave days. For example, if you leave after the first year and five days were extracted, you will be reimbursed for three days.

If I retire or leave state service for other reasons during the first year of the Deficit Reduction Program, how much money will I get back at retirement?

You will be paid for the amount deducted minus the two leave days. For example, if you leave after the first year and five days were extracted, you will be reimbursed for three days.

If I retire or leave state service for other reasons during the second year of the Deficit Reduction Program, how much money will I get back at retirement?

You will be paid for the amount deducted minus the two leave days.

How will the DRP be applied to me if I am on an unpaid or partially paid leave during the DRP period?

You are not affected by the DRP if you are on an unpaid leave. If you are on a partially paid leave, the deduction is based on the daily rate of the amount you are being paid.

Does the DRP pay loss reduce my taxable income?

Yes. Since it will reduce your earnings for the year, it can reduce your tax liability, and when it is returned, it may increase your tax liability. We suggest you consult with a qualified tax consultant.

Is there a difference in the way the DRP is applied to people on academic year appointments compared to people on calendar year (12 month) or college year (less than 12 months but more than academic year) appointments?

The DRP is based on a formula for your daily rate of pay derived from your annual salary, so there is no difference based on the type of appointment employees have.

Will the DRP affect overtime pay, on-call/recall pay, and inconvenience pay?

With the exception of overtime, all similar pay categories were affected in all bargaining units. Overtime pay will not be affected.

Will new hires in 2013 and 2014 be subject to the Deficit Reduction Plan? If so, how will their salary extraction occur? Will they lose one or both of the two days that are not paid back at the end of the contract period?

Yes, new hires are subject to the DRP. The salary extraction will be based on when they are hired into the system. For example, if someone is hired after five days were extracted from existing employees, new hires would have the remaining four days extracted over whatever period of time is remaining in the DRP. They would be repaid for those four days extracted.

Will the DRP pay reductions affect the union dues I pay?

You only pay union dues on money that is earned, so your dues assessment will decrease when the Deficit Reduction payments are taken from your pay. It will increase when the money for seven days is returned to you at the end of the contract period.

# Contract Pay Dates and Other New Provisions FAST FACTS

#### **ON-BASE SALARY INCREASE**

Pay date: Nov. 6, 2013: \$500 on base, pro-rated for part-time employees.

For all UUP members on payroll as of June 30, 2013; employees whose employment expired prior to July 2013 will also receive this increase if reemployed and on payroll on effective date and at time of payment.

#### **DISCRETIONARY SALARY AWARDS** (not on base)

Pay Date: Dec. 4, 2013, or Dec. 18, 2013 (campus choice)

Chapters will receive total DSA allocations, including specific amounts that must be distributed to part-time employees.

#### **SERVICE AWARDS**

Pay Date: Nov. 20, 2013

Full-Time Employees: One-time \$500 payment added to base annual salary at:

- Continuing appointment (tenure for academics)
- Permanent appointment (permanency for professionals)
- Second five-year term appointment for Appendix A professionals

Those who attained these milestones between July 1, 2011, and Dec. 31, 2012, will receive the increase retroactive to Jan. 1, 2013. Anyone who attained these milestones after Jan. 1, 2013, will receive this increase as of the date the milestone was attained. Employees in the above three categories who reached these career milestones before July 1, 2011, received a \$500 on-base salary increase under the 2003-2007 or the 2007-2011 contracts.

A one-time \$500 payment added to base salary upon completion of seven years in:

Appendix C Fundraising, Lecturer, and Appendix B-4 Division III athletic titles.

Retro to Jan. 1, 2013, for those who completed seven years prior to 1/1/13; retro to date the seven years was reached for those who reached it after 1/1/13.

#### Part-Time Employees

A \$500 lump-sum bonus payment (not added to base salary) for those who reached eight years of service since July 1, 2011.

Part-time employees who reached eight years before 7/1/11 received \$500 under the last contract. Award recurs every eight years of consecutive service.

#### ALL OTHER NEW CONTRACT PROVISIONS ARE IN EFFECT. THESE INCLUDE:

- Class Action Grievance
- Expansion of "no discrimination" protections to all veterans
- 15 family sick days can be used for adoption and foster care
- Employee right to see unsolicited, signed letters in official Personnel file
- Procedural steps for evaluation of Professionals put into Article 7 (Grievance Procedure) and clarifying language added to Appendix A-28
- Time to term appointment for PT employees reduced to four semesters
- Eligibility for early Permanent Appointment for all six salary levels
- UUP Grant programs in process: e.g., IDA and Drescher
- Executive Level Committees (Professionals & Librarians Issues)
- Additional vacation day added Jan. 2—Triboroughed



# Joint Labor Management Committees Immediate Implementation

#### 1. Individual Development Awards:

- a. Award money to cover period from July 1, 2013 through June 30, 2014.
- b. Campus allocations based on a funding formula: Each UUP chapter receives a base allocation of \$5,000 plus a per capita allocation consisting of a full per cap for each full timer and ½ the per cap amount for each part timer. (This is the same formula as that used in the last contract.)
- c. Chapters should immediately set up a Joint Labor Management Committee (equal numbers of UUP and Management) to set the criteria and process for awarding IDAs. You may decide to use half the allocation for the first 6 months of the award period and the second for the last 6 months or you may decide on one round.
- d. Actual allocation amounts will be disseminated in late October (when the most people are in the bargaining unit). Money should be available in late November.

#### 2. Affirmative Action Awards:

- Money will be allocated for Drescher Awards to be used in the Spring 2014 semester.
- b. Each Chapter will be notified about process and time lines.

# 3. Employment Committee:

- a. Allocation to the Retraining Fellowship increased to \$200,000; allocation to Reemployment Coaching and Placement was increased to \$50,000.
- 4. Other JLMC Programs will be rolled out later in the Fall semester after the committees have met and agreed upon procedures.
- 5. Please email or call Secretary Eileen Landy with any questions and concerns. Email: elandy@uupmail.org Phone: 800-342-4206

# The benefits of an online bank

Have you heard of online banks? These are banking institutions that do not utilize actual "brick and mortar" branches; instead, they offer banking services that are predominantly done online.

So why consider using one of these types of banks? Online banks are often able to offer superior rates and incentives since they don't have physical locations -- thereby passing these savings along to their customers.

Many people decide to utilize online banks in conjunction with their current traditional bank to secure higher rates for supplemental accounts, such as term-based certificates of deposits (CDs), savings accounts or IRAs.

The Member Benefits Corporation endorses the GE Capital Retail Bank Deposit Program, which is an online banking service that allows NYSUT members and their families to take advantage of some of today's most competitive interest rates.



# **GE Capital Retail Bank**

4 reasons to use the GE Capital Retail Bank Deposit Program:

- Earn preferred interest rates on Money Market Accounts, High-Yield Savings Accounts, CDs, and IRAs.
- 2. Access your money and account information 24/7 by phone or online.
- 3. Grow your funds, finance a vacation, save for retirement, and much more!
- 4. All GE Capital Retail Bank Deposit Program customers receive free identity theft resolution services.

Learn how the GE Capital Retail Bank Deposit Program can help you save by calling toll-free 866-226-5638 or visiting *gecrbatwork.com* (enter "NYSUT" in the company or association name box).

# Financial expertise customized for your situation



Looking to learn how to properly invest your assets to build a college savings or retirement fund; what to look for when purchasing or financing a home; or maybe tips for getting your credit under control?

The NYSUT Member Benefits Corporation-endorsed Financial Counseling Program – provided by Stacey Braun Associates, Inc. – offers unbiased, objective advice customized to your specific financial situation.

# The program offers:

- Up to six hours of objective toll-free telephone consultations with a certified financial planner or registered investment advisor.
- In-person consultations at least once per calendar year at your NYSUT Regional Office or Stacey Braun's New York City office
- Access to Stacey Braun's password-protected website and a 24-hour email helpdesk for basic financial questions.
- NYSUT members can purchase the Financial Counseling Program for an annual fee of \$260; a 403(b) Limited Plan is available for an annual fee of \$185.

For more information, call **800-626-8101** or visit *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.

