



We are so glad that so many of you were able to take advantage of the on-line seminars to help you prepare for your retirement. This is just one of the many items that are available to you as a member of your Union.

In retirement, the logo “Union for Life” takes on new meaning. When you are working, your local and NYSUT assists you in many phases of your work and the conditions of your work.

That does not end when you retire. We hope that you will recognize the opportunities that will become available to you as an active Union retiree. Whether you were super involved in your local or a supportive member, there are all levels of activities.

The best way to stay informed of what awaits you in retirement is to keep your contact information up to date with NYSUT and your local. We will be mailing and emailing you an invitation to join us in the fun when you retire.

We have put together a few items that might help you in this transition. If you have questions, please make sure to reach out. The contacts for the various Retiree Councils can be found at <https://www.nysut.org/members/retirees/retiree-council-websites>.

These seminars were sponsored by RC 10, 9, and 12

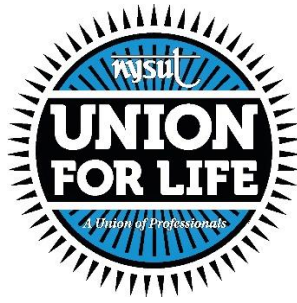


TABLE OF CONTENTS:

Page	ITEM/REFERENCE MATERIAL
3	WHILE YOU ARE PREPARING FOR RETIREMENT: ITEMS TO RESEARCH IN YOUR CONTRACT
4	NYSUT BLUEPRINT FOR RETIREMENT
5	RETIREMENT SYSTEM FOR NON-INSTRUCTIONAL EMPLOYEES (ERS) NOW KNOWN AS NYSLRS
6	NEW YORK STATE TEACHERS' RETIREMENT SYSTEM (NYSTRS)
8	TAKE ACTION WITH NYSUT
10	MEMBER BENEFITS
10	HEALTH CARE PROXY LINK
11	RC 10 MEMBERSHIP EXPLANATION



WHILE YOU ARE PREPARING FOR RETIREMENT: ITEMS TO RESEARCH IN YOUR CONTRACT

- Before you submit a notice of retirement
 - Let your local president know you are thinking about retiring. Your local leadership has knowledge based on the experiences of your colleagues who have already retired.
 - Some locals have a list of contract provisions members considering retirement should review.
 - Read your contract thoroughly.
 - Make sure you understand any contract provisions that impacts retirement.
 - Ask questions whenever you are unsure or don't understand the contract provision - don't assume, be sure.
- Does your local's contract have provisions on:
 - Payment for advance notification "x" months before retirement date?
 - An early retirement option or incentive?
 - Often a payment must be selected in the first year the employee is eligible to retire or the first year the employee is eligible to retire without a penalty under TRS or NYSLRS rules.
 - Some contracts may permit the payment to be used to defray retiree health premiums until exhausted.
 - Unused sick leave buyout?
 - Often structured as a direct payment by district to your 403(b) account
- Retirement is a two-step process: both must be completed.
 - Submit a letter to your employer resigning from your district for the purpose of retirement.
 - File a retirement application with NYSTRS or NYSLRS.
- Retiree Health Insurance
 - BEFORE YOU RETIRE:
 - Check with your Human Resources Department for a full explanation of retiree health insurance coverage.
 - This can be complicated so ask questions.
 - If something isn't covered by contract language, be sure to get any individual agreements or assurances by the district in writing before you retire.
 - What to expect AFTER you retire:
 - If more than one health plan option is offered, you should be able to switch plans during the district's annual open enrollment period.
 - Once you are retired, many plans require the retiree to pay the full difference in premium cost associated with adding a new dependent such as a new spouse.

Many thanks to CDRO Regional Staff Director Mike Rowan and the LRS's who compiled this list.

NYSUT BLUEPRINT FOR RETIREMENT

On behalf of the NYSUT officers and Board of Directors, we are proud to provide you with this publication, [“Your Blueprint for a Successful Retirement: An online planning guide.”](#) as a resource for planning the next chapter in your life – retirement! We hope this publication helps make your transition from work to retirement as easy as possible.

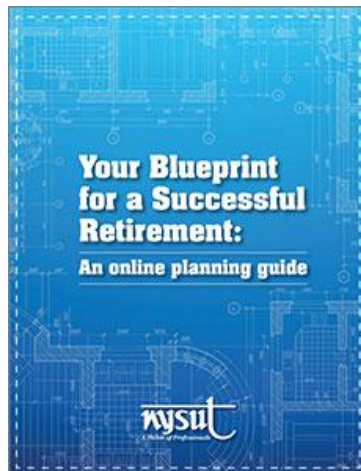
NYSUT provides you with tools and resources that benefit your quality of life as a new professional in education or health care and throughout your career with professional development, legislative advocacy and benefits as a union member. This guide continues that longstanding tradition of offering services to members at each stage of their career. It will assist you in preparing for the financial, social, and psychological adjustments in retirement and provide ways for you to continue to engage in the work of the union.

This is one of many excellent resources that are available to you in pre- and post-retirement, all designed to be easily accessible online. Whether you are 40-, 50- or 60-plus years of age, you will find this guide contains information that is concise and reader-friendly. We hope you refer to it often.

We are proud of your service to the professions and to this union. Your knowledge, skills and experiences are valuable to all of us – current and future NYSUT members! We hope you will stay active in your former local and participate in the network of NYSUT Retiree Councils throughout New York as a way to continue being engaged in labor union work.

In Solidarity,

Ron Gross
Second Vice President



RETIREMENT SYSTEM FOR NON-INSTRUCTIONAL EMPLOYEES ERS AND NYSLRS

Find this information at the following NYSUT.org website:

<https://www.nysut.org/members/retirees/retirement-system-for-non-instructional-employees>

About the New York State Employees' Retirement System:



The benefits available for non-instructional employees depend on the school board's decision to participate in the [New York State Employees' Retirement System \(ERS\)](#). There is no law that requires employees to do so, but if they elect to participate, the law precludes the establishment of any retirement system for a civil service employee other than the Employees' Retirement System (ERS). Permanent, 12-month, full-time employees must join the system.

- [Download NYSUT's ERS Consultant Program brochure](#)

ERS provides service and disability retirement benefits, as well as death benefits to employees of participating public employers in non-teaching positions, exclusive of New York City. This includes uniformed services personnel, such as correction officers and sheriffs. PFRS provides service and disability retirement benefits, as well as death benefits to police officers and firefighters who work for participating public employers, exclusive of New York City.

NEW YORK STATE TEACHERS' RETIREMENT SYSTEM



It may seem odd to ask someone just beginning a career to think about retirement. But it is never too early, and information is available to help you make informed decisions now and plan intelligently.

NYSTRS has several resources for you as you prepare to retire. Locate them at NYSUT.org by going to <https://www.nystrs.org/Active-Members/Ready-to-Retire>.

A few more TRS resources are:

Review these publications, web pages and videos early in the process.

- Looking to the Future Stage 3: Retirement is Within Reach <https://www.nystrs.org/NYSTRS/media/PDF/Library/Publications/Active%20Members/LookingToTheFuture-Stage3.pdf>
- Retirement Countdown Video Series <https://www.nystrs.org/Library/Videos/Member-Information>

Use the MyNYSTRS Pension Estimator to calculate estimates under various scenarios. The online estimator uses your most-recent earnings and service credit information to estimate your pension using various dates of retirement and earnings projections. Login to MyNYSTRS and visit the My Retirement > Pension Estimate page.

Your tier depends on when you first joined the retirement system. Under the existing Retirement & Social Security Law, all teachers and teaching assistants who joined on or after September 1, 1983, are in Tier 4. All teachers and teaching assistants who joined on or after January 1, 2010, are in Tier 5, and all teacher and teaching assistants who joined on or after April 1, 2012, are Tier 6.

The minimum criteria to retire with full pension for Tier 4 members is 55 years of age and 30 years of service; you can retire with less service at a reduced pension. Tier 4 members are eligible to collect a pension, or vested in the retirement system, after achieving 5 years of

service credit and are required to contribute 3 percent of their salaries until they have completed 10 years of service credit.

The minimum criteria to retiree with a full pension for Tier 5 members of TRS is 57 years of age and 30 years of service; you can retiree with less service at a reduced pension. Tier 5 members of TRS are vested in the retirement system after achieving 10 years of service credit and contribute 3.5 percent of their salaries for the life of their employment.

Tier 6 members can collect a full pension at age 63 and are vested in the retirement system after achieving 10 years of service credit. Tier 6 members contribute to the retirement system for the life of their employment.

The amount Tier 6 members contribute is based on their salary and ranges between 3 and 6 percent.

Your employer also contributes; the rate fluctuates from year to year and is set each year by the TRS Board of Directors. Three members of this board are teachers. Questions from TRS members about retirement are addressed in a column that appears in each issue of NYSUT's monthly membership newsmagazine, NYSUT United. Your teacher-board representatives are available to answer questions and discuss NYSUT's efforts to improve your pension. You may contact them as follows:

TRS publishes a Members' Handbook for all Tiers, 1-6. Copies are available from the NYSTRS at 800-348-7298.

Retired Member Representative:

David Keefe • 516-741-1241

In-Service Member Representatives:

Beth Chetney • 315-431-4040 Beth.Chetney@nysut.org

Eric Iberger • 518-376-4333 eric.iberger@nysut.org

Juliet Benaquisto • 518-807-7085 Juliet.Benaquisto@nysut.org

TAKE ACTION WITH NYSUT

Throughout our careers, we have had the opportunity to support our professionals, our working conditions, and social issues that impact our students and communities. ***THAT WORK CONTINUES IN RETIREMENT.*** Bookmark this section of NYSUT's webpage so you can stay informed. <https://www.nysut.org/resources>

The following are a few samples for you to



look at: <https://mac.nysut.org/>

<https://www.nysut.org/resources/special-resources-sites/womens-committee>



<https://www.nysut.org/resources/special-resources-sites/disaster-relief>



<https://www.nysut.org/resources/special-resources-sites/legislation/vote-cope> and the pension deduction form is https://drive.google.com/file/d/11BaeKikiDi7gRA-fZK_Zcf737I3CRWLt/view?usp=sharing

Make it easy on yourself to continue to support ourselves.

AND so many more resources for us.

MEMBER BENEFITS

Whether you have just retired or been retired for many years, thank you for your many years of dedicated service. As a NYSUT retiree, you are eligible to enjoy the benefits of dozens of endorsed programs and services offered by NYSUT Member Benefits.

Our mission is to make available important insurance, legal and financial programs along with real discount opportunities to help save on everyday purchases. Many of our endorsed programs include value-added benefits available exclusively to NYSUT retirees and in-service members.

Member Benefits offers crucial insurance programs, legal and financial services and numerous shopping/travel/personal programs -- including our MB Discounts & Deals program! Through MB Discounts & Deals, you can save up to 50% at more than 850,000 locations on restaurant dine-in or take-out, hotels, flights, car rentals, and much more.

Participation in our endorsed programs also offers the added protection of having a trusted advocate on your side. Member Benefits staff take great pride in supporting you with any questions or concerns that may arise.

Not Retired Yet but Considering Retiring Soon?

Taking the time to plan will help to make the stressful transition from active work to retirement an easier process. If you are currently enrolled in Member Benefits-endorsed programs and would like to continue participation, you must maintain your NYSUT membership as a retiree. This can be accomplished in one of two ways:

1. Continue membership within your local if retiree membership is offered. Contact your local to find out if any retiree membership requirements are in place. You must comply with these retiree membership requirements to continue your membership in NYSUT and our national affiliate American Federation of Teachers (AFT).
2. Continue as an at-large member of NYSUT through the Retiree Council in your region. Contact your local to ensure you will be reported as retired to NYSUT. This will provide you with membership in the Retiree Council in your region along with NYSUT and the AFT.

Part of the Legal Plan offered includes a **health care proxy** – obtain a copy here to make sure you and your loved ones are covered.

https://nyassembly.gov/member_files/006/20100809/proxy.pdf

RETIREE COUNCIL 10 MEMBERSHIPS
July 1, 2023-June 30, 2024

NYSUT retirees who retired from employment in **Albany, Rensselaer, Saratoga, or Washington Counties** are automatically members of Retiree Council 10. If your local association requires a retiree to pay dues, you must do that to join RC 10. Not sure? Ask an officer in your local.

This membership entitles you to:

- Receive the RC 10 SKYLINE NEWS that is published five times during the year. This newsletter is mailed by NYSUT using the United States Postal Service.
- Volunteer to be an officer, director, chair, or ambassador who represent retirees on the Executive Committee and the Board of Directors. The Board members speak to our legislators, attend rallies, represent retirees and their interests, and look for trends in changing health care as well as legislation that may hurt retirees. At the monthly meetings, ambassadors from each school district report on retiree activities and concerns at the local level.
- Assist the webmaster with the rc10.ny.aft.org website, which contains current, as well as archived, information.
- Join the Travel/Social Committee that provides numerous trips that travel one day to nearby locations and several days to national and/or Canadian locations.

Retiree Council 10 Activities:

- General meetings that have speakers of interest to retirees. Your Sustaining Membership fee subsidizes these meetings.
- Four \$1,000 scholarships each year to students planning on becoming teachers.
- Pre-Retirement workshops for future members.
- Volunteer opportunities at the Regional Food Bank. Additionally, members have donated thousands of dollars to the Regional Food Bank BackPack Program.

SUSTAINING MEMBERSHIP: This is a voluntary level where the member contributes a participation fee annually to help support the programming of the Retiree Council. Currently the full fee is \$20/year and is based on your pension level. A list of members who have paid the sustaining fee is sent to the email list several times during the year. While there are 11,000 members, there are only 500 sustaining (dues paying) members.

- Members who have paid the sustaining membership fee may receive a discount on the registration fee for trips.

PERMANENT SUSTAINING MEMBERS: Members who are retired for 21 years or more (since 2003) are Permanent Sustaining Members and have the sustaining membership fee waived. There are 1,700 permanent sustaining members.

SOCIAL MEMBERS: Members in good standing of other RCs may become non-voting social members of RC 10. Contact the RC 10 secretary for details at rc10secretary@hotmail.com.