



# Westchester Community College Federation of Teachers (WCCFT)

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ADJUNCT BENEFITS PER THE CBA & MOAS

PRESENTED BY THE ADJUNCT COMMITTEE

7:00PM, MAY 14<sup>TH</sup>, 2025



# What Are the CBA and MOAs?

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- CBA = collective bargaining agreement
  - the contract that was negotiated by the College and the WCCFT, and ratified by the Union membership, the WCC Board of Trustees, and the Westchester County Board of Legislators
- MOA = memorandum of agreement
  - an agreement on a limited number of items that were negotiated by the College and the WCCFT

A note on grievances: A grievance is a contractual violation. If you feel the contract is being violated, please reach out to the WCCFT Adjunct Representative.

A note on representation in an HR investigation: A disciplinary investigation can occur in different cases, including but not limited to an incident with a student, a complaint from a student, missing classes, showing up late, poor job performance, a DEI infraction, and not following department or college policies. In the event of a disciplinary investigation, you have the right to representation. Important: If you find yourself in any conversation with a supervisor that you suspect is headed toward discipline or that makes you uncomfortable, you should state, “If this conversation may result in a disciplinary action against me, I request Union representation.” The supervisor should then tell you their intention. If discipline is possible, the meeting should be stopped and rescheduled with a Union representative.



# Sick/Personal Leave (CBA 6.2b; 2017 MOA; 2024 MOA)

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- Teaching adjunct faculty:

- allowed to miss 1 class session in each course due to illness or for personal reasons without loss of pay provided that the classwork that would have been covered in the missed session is made up according to a plan submitted to and approved by the Department Chairperson.

Note: Leave cannot be paid out or carried over. It must be used during the life of the course contract.

- Non-teaching adjunct faculty:

- if worked an average of at least half of the full-time scheduled hours for their position, allowed 1 paid sick/personal day in the following semester worked as long as it's within 12 months.
  - e.g., If an adjunct works in the spring semester, they are eligible to take 1 sick/personal day the next semester they work, even if it's the following spring since it falls within 12 months.

Note: Leave cannot be paid out or carried over from the semester in which it is available for use. It must be used in the next semester the adjunct works.



# Class Coverage (2017 MOA)

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- All faculty have the right to ask a colleague to cover their class during an anticipated absence at no cost to the college and thereby eliminating the need to take a sick/personal day.
- Coverage may only be provided by a faculty member who has taught that course.
- Notification shall be given to the division secretary with as much notice as possible. The division secretary will keep the records in order to resolve disputes.
- Faculty may not exceed 4 hours of this coverage per semester.

## To get class coverage:

- Ask your supervisor for a list of qualified colleagues you could swap with or find a qualified colleague on your own.
- Complete the required form for your department.



# Bereavement Leave (CBA 6.15; 2017 MOA)

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- Adjunct faculty are entitled to bereavement leave upon the death of a spouse, parent, or child.
  - Personal leave may be used in conjunction with bereavement leave.

To take bereavement leave, notify your immediate supervisor.



# Military Leave (CBA 6.8)

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- Employees are granted a leave of absence to fulfill their ordered military duty as authorized by State law.



# Court Appearances (CBA 6.10)

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- Employees are granted a leave with pay for having to serve as a juror or for having to appear in court with regards to a subpoena or court order except when the personal interests of the employee are involved.
- Any fees received for court appearances must be paid to the County.
  - e.g., When you receive a check for your jury duty service, you must turn the check over to Payroll/HR.



# Tuition Waivers (CBA 6.12; 2017 MOA)

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- Senior adjuncts and their immediate family members qualify for 8 credits of tuition waiver per semester.
- Non-senior adjuncts qualify for a tuition waiver for 1 credit/non-credit course per semester after 1 year of employment.

Note: The tuition waiver does not cover certain non-credit courses, like the TESOL certificate or wine tasting.

To receive the tuition waiver:

- Register for the course(s).
- Go to or email the Bursar's Office and request a tuition waiver.
- The Bursar will confirm your employment status before applying the waiver.

Note: You must be teaching/working the semester in which you want to receive the tuition waiver.





# Professional Development Fund

(CBA 6.14; 2004-08 contract provisions; 2017 MOA; 2024 MOA)

- Adjunct faculty are eligible to apply for reimbursement for professional development activities, including attending conferences/workshops, taking courses, and doing research.

Note: Reimbursement cannot be made for membership fees or journal subscriptions.

- The fund is currently set at \$40,000 per year.
- Adjuncts can usually apply twice a year (fall and spring).
- Reimbursements may be up to \$2,000 (as funds permit).

## To be eligible to apply:

- Must have completed a minimum of 3 years with WCC, with at least 1 teaching/counseling/librarian/ASC assignment per academic year and have been employed at least 1 semester during the academic year for which you are applying.
- Must be a member of the WCCFT at the time of the activity.

## To apply for reimbursement:

- Complete the application when the Professional Development Fund Chair emails it out.
- Provide confirmation of the activity (e.g., brochure with full name of organization, location, dates; completion certificate).
- Provide documentation/receipts regarding travel, mileage verification, lodging, meals, registration fee, tuition, etc. Credit card bills are not sufficient.

Note: You do not need to apply the same semester in which the activity is completed.



# Direct Deposit (CBA 6.13; 2017 MOA)

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- The use of direct deposit is available to and required by all employees.
- To set up direct deposit, email [Payroll.Office@sunywc.edu](mailto:Payroll.Office@sunywc.edu) requesting access to ADP iPayStatements. Payroll will enter your set-up information into ADP, and you will receive an email to your WCC email address with a link and necessary information to self-register for ADP iPayStatements.
  - To access ADP iPayStatements, go to <https://ipay.adp.com/iPay/login>. You have access to pay stubs and W-2 forms for the last three years.



# Adjunct Bumping Credit (2024 MOA)

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- Bumping occurs when a course assigned to you has been given to someone higher on the priority list due to reasons such as course cancellations and scheduling changes.
- Adjuncts who get bumped without the option to teach any other classes at the time they are bumped and have worked for the College for at least 2 semesters at the time they are bumped shall earn seniority for that semester.
  - Seniority is used to determine course assignments and to determine part-time pay rate.
- No more than 2 semesters of credit can be earned through this process.

To receive credit, submit the appropriate form in your department.



# Adjunct Professional Status (2017 MOA)

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- The following titles will be available to adjunct faculty based upon the following:
  - satisfactory evaluations
  - service to the institution
  - certification of professional development and online assessment training

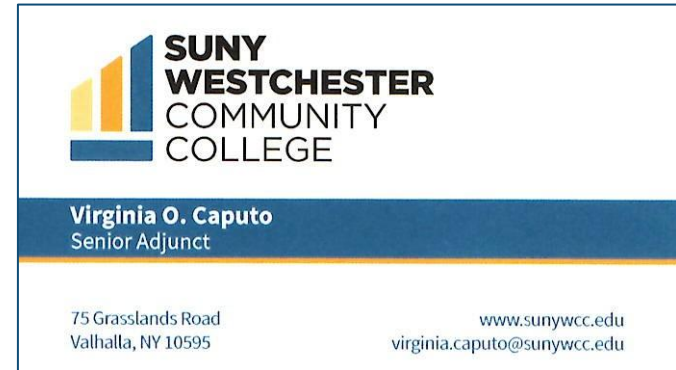
This portfolio will be detailed by the faculty personnel policies committee.

Title	Minimum Service Requirement
Assistant Adjunct Professor	5 years
Associate Adjunct Professor	8 years
Adjunct Professor	10 years



# Business Cards (2017 MOA)

- Senior adjuncts are eligible to receive business cards.



## Timeline:

- 4-week delivery for 500 business cards
- orders sent to printer on the 15<sup>th</sup> of each month; submit order at least 5 business days beforehand

## To request business cards:

- Option 1: Go to [www.sunywcc.edu](http://www.sunywcc.edu) > Main Menu > About > Strategic Marketing and Communications. Scroll down to the section on Business Cards.
- Option 2: Go to [https://form.asana.com/?k=HYBEs0m\\_l83eXq6OEvi9aw&d=1187118952612517](https://form.asana.com/?k=HYBEs0m_l83eXq6OEvi9aw&d=1187118952612517).



# Campus Emergency Notification

(2014 Report from Mel Bienenfeld)

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- construction for emergency notification systems
  - flat-screen monitors and public address systems
- notification system for e-mail, voice, text, and campus computers
- telephone extensions installed in all classrooms

To view/update your info, go to <https://mywcc.sunywcc.edu/> > WCC Employee Self Service.



# Westchester Community College Federation of Teachers (WCCFT)

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OTHER BENEFITS FROM THE COLLEGE  
PRESENTED BY THE ADJUNCT COMMITTEE  
7:00PM, MAY 14<sup>TH</sup>, 2025



# Faculty ID Cards

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- Your faculty ID card allows you to do different things, including:
  - accessing classrooms
  - accessing faculty offices
  - using the photocopiers
  - using the pool
  - taking out library materials
  - entering special events held at the College
- To get an ID card, visit the Security Office, located in Room 118 in the Student Center Building. Your first ID is free. Each card thereafter costs \$10. For more information, call 914-606-6730.

Note: Faculty ID cards should be worn at all times while on campus and at the extension sites.





# Adjunct Office Spaces

On-Campus Building	Room
Academic Arts	504 & 533
Classroom	304
Gateway	233 – Modern Languages 241 – English Language Institute 313 – Business
Library	faculty room
Health Science	?
Physical Education	faculty office
Science	215 – Biology 321 & 322 – Chemistry 328 – School of Health Careers, Technology & Applied Learning 345 & 354 – Physical Science
Technology	109 & 138

Off-Campus Location	Room
Mt. Vernon	1 <sup>st</sup> floor faculty office
Ossining	faculty offices behind reception
Peekskill	215
Yonkers	341
Yonkers EOC	709 & 813

Note: These spaces usually contain tables, chairs, computers, and printers. Some may have a microwave.



# Photocopier Locations

On-Campus Building	Room
Academic Arts	533
Classroom	304
Gateway	1 <sup>st</sup> floor Welcome Center 233 – Modern Languages 241 – English Language Institute 3 <sup>rd</sup> floor Business hallway
Health Science	near mailboxes
Library	faculty room
Physical Education	faculty office
Receiving/Deliveries	Reproduction Center
Science	215 & 235
Technology	109

Off-Campus Location	Room
Mt. Vernon	1 <sup>st</sup> floor faculty office 1 <sup>st</sup> floor near reception
Ossining	faculty office behind reception
Peekskill	1 <sup>st</sup> floor admin office 1 <sup>st</sup> floor hallway
Yonkers	341
Yonkers EOC	603 & 709

Note: With your faculty ID card, you are allowed to make 1,500 copies a month for free at any of these self-service copy machines.



# Repro (Reproduction Center)

- Repro is the central office for copy requests. It can make photocopies for you, such as syllabi, exams, class handouts, and lab manuals. It also has two self-service copiers.
- Submit copy requests at the Center's counter or by emailing [REPRO@sunywcc.edu](mailto:REPRO@sunywcc.edu).
  - Include a Repro Job Request form with each job request.
- Completed work can be picked up at the Center, returned through interoffice mail (small volume only) or delivered to your Division Office.
- Special requests can be made, such as requests for different sized paper, colored paper, hole punching, stapling, and color printing (\$0.12 per side).

Note: Turnaround time is 2-4 days.

Location:	Receiving/Deliveries Building (Parking Lot 7, by the Knollwood entrance) <a href="http://www.sunywcc.edu/CMS/wp-content/documents/Map-Valhalla.pdf">www.sunywcc.edu/CMS/wp-content/documents/Map-Valhalla.pdf</a>
Hours:	Monday-Friday, 8:00a-4:00p
Contact:	914-606-6822, 914-606-6006, 914-606-6610



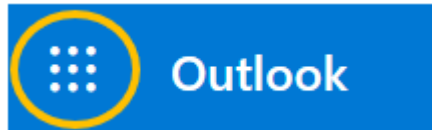
# Microsoft 365

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- As a WCC employee, you have free access to Microsoft 365, which includes:

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|------------------|------------|--------------|------------------|--------------|
| • Calendar       | • Learning | • Outlook    | • Reading Coach  | • To-Do      |
| • Class Notebook | • Lists    | • People     | • Staff Notebook | • Visio      |
| • Connections    | • Loop     | • Planner    | • Stream         | • Whiteboard |
| • Excel          | • OneDrive | • PowerPoint | • Sway           | • Word       |
| • Forms          | • OneNote  | • Project    | • Teams          |              |

- To access these apps, log in to your Outlook email. Then click on the waffle in the upper left-hand corner.





# NYSTRS (New York State Teachers' Retirement System)

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- As a WCC employee, you may elect membership in NYSTRS, a public pension fund.
  - NYSTRS administers retirement, disability and death benefits for members. Eligibility depends on factors such as tier of membership, age, earnings and service credit.
  - You may apply for prior service credit and even borrow against your contributions.
- For more information, visit <https://www.nystrs.org/>.
- To join NYSTRS:
  - Option 1: Go to <https://www.nystrs.org/> > Forms > Active Member Forms > Application for Membership.
  - Option 2: Complete the membership form at <https://www.nystrs.org/getmedia/15e8c2ba-5fd2-4f93-b8a7-32cc2aa91a89/net-2.pdf>.

Once completed, submit the form to HR.



# SUNY Volunteer Savings Plan

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- As a WCC employee, you are eligible to participate in SUNY's Voluntary 403(b) Savings Plan. This plan provides an opportunity to save for retirement on a Traditional (pre-tax) and Roth (after-tax) basis.
- For more information, visit <https://www.suny.edu/benefits/vsp/>.
- To join, complete the SUNY 403 (b)/ROTH 403 (b) Voluntary Savings Plan Salary Reduction Agreement and submit it to Payroll.



# New York's 529 College Savings Program

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- As a WCC employee, you are eligible to participate in NY's 529 College Savings Program. It's a type of investment account you can use for higher education savings.
- For more information, visit <https://www.nysaves.org/>.
- To participate, complete the form at MyWCC > Human Resources Information > Benefits Information > NY's 529 College Savings Program > Payroll Deduction Instruction Form. Once completed, submit the form to Payroll.



# SUNY Benefits Discounts

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- Members of the SUNY family may be eligible for group discounts and offers from a variety of vendors, merchants, and providers. Search through categories and eligibility for details.
- To view the benefits, go to <https://www.suny.edu/benefits/discounts/index.cfm>.





# SUNY Perks / Perks at Work / Corporate Perks

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- An online discount program with offers from nationally recognized merchants, vendors, and providers in categories including electronics, toys, apparel, flowers and gifts, and home. Each purchase earns “WOW Points,” which can be used towards future purchases.
- To sign up, go to <https://www.perksatwork.com/>. Use your WCC email address to sign up.
- Download the Perks at Work mobile app to your phone for employee discounts on the go.



# Plum Benefits

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- Offers exclusive discounts of up to 50% off tickets and 60% off hotels, with access to preferred seating and special offers for top shows, attractions, theme parks, sporting events, movie tickets, and more.
- Browse by choosing your preferred city and navigating different deals.
- To sign up, go to <https://www.plumbenefits.com/>. Use your WCC email address to register.



# My Better Benefits

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- Offers 5-45% local, regional, and national discounts on movie tickets, car washes, theatre, amusement parks, online shopping, skiing, sports, hotels, car rentals, and more.
- To view the discounts, go to <https://www.mybetterbenefits.org/>. Log in using SUNYBENEFITS as the ID#. If prompted for a passcode, use SUNYBENEFITS.



# Westchester Community College Federation of Teachers (WCCFT)

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NYSUT BENEFITS

PRESENTED BY THE ADJUNCT COMMITTEE

7:00PM, MAY 14<sup>TH</sup>, 2025



# What is NYSUT?

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- NYSUT = New York State United Teachers
  - a federation of more than 1,200 local unions, each representing its own members who work in, or are retired from, New York's schools, colleges, and healthcare facilities (classroom teachers, college and university faculty and professional staff, school bus drivers, custodians, secretaries, cafeteria workers, teacher assistants and aides, nurses and healthcare technicians)
- For more information, visit <https://www.nysut.org/>.
- To view NYSUT benefits, go to <https://www.nysut.org/members/benefits-and-services>.

Note: To receive NYSUT benefits, you must be a WCCFT member and have filled out the NYSUT membership form.



# Free Programs & Services

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- **Peer Support Line** (<https://memberbenefits.nysut.org/free-member-benefits/peer-support-line>)
  - Created in partnership with NYSUT Social Services and Rutgers University Behavioral Health Care, this confidential helpline can provide answers, resources, and empathetic support when you need it.
- **Premium Calm Service** (<https://memberbenefits.nysut.org/free-member-benefits/calm-app>)
  - Receive unlimited access to the full library of sleep, meditation, and relaxation content at **calm.com** and in the Calm app.
- **Student Loan Counseling** (<https://memberbenefits.nysut.org/free-member-benefits/student-loan-counseling>)
  - Speak with a Cambridge Credit Counseling loan counselor, attend a NYSUT Student Loan Workshop, or visit the Cambridge Student Loan Portal.
- **Financial Learning Center** (<https://memberbenefits.nysut.org/free-member-benefits/kiplingers-financial-learning-center>)
  - Powered by Kiplinger's Personal Finance, this platform offers numerous articles designed to assist you with achieving your personal financial goals and better understand the nuances of insurance, savings, investing, and more.



# Free Programs & Services

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- **Credit Counseling & Debt Management** (<https://memberbenefits.nysut.org/free-member-benefits/debt-counseling-new>)
  - Receive a free, no obligation debt consultation with a Cambridge Credit Counseling certified counselor.
- **New Member Life Insurance Policy** (<https://memberbenefits.nysut.org/free-member-benefits/new-member-life-insurance-policy>)
  - Receive a free term life insurance policy providing coverage for up to \$25,000 for one year, guaranteed renewable at the end of the year.
- **Accidental Death & Dismemberment Insurance** (<https://memberbenefits.nysut.org/free-member-benefits/adand-d>)
  - Automatically receive a \$5,000 accidental death & dismemberment insurance benefit.
- **Travel Assistance Services** (<https://memberbenefits.nysut.org/free-member-benefits/travel-assistance-services>)
  - Automatically receive travel assistance services from AXA Assistance that focus on providing coordination services to travelers.



# Free Programs & Services

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- **Legal Assistance Plan** (<https://memberbenefits.nysut.org/free-member-benefits/legal-assistance-plan>)
  - NYSUT members in a non-full dues or split dues category are eligible to participate in this benefit offering limited legal assistance from the law firm of Feldman, Kramer & Monaco, P.C.
- **National Affiliate Resources** (<https://memberbenefits.nysut.org/free-member-benefits/national-affiliate-resources>)
  - Access complimentary life insurance from the National Education Association, along with discounted access to therapy and mental health resources from Talkspace, an accidental death & dismemberment insurance benefit, and trauma counseling services from the American Federation of Teachers.





# Insurance

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- **Auto & Home Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/auto-home-insurance>)

- The Farmers Insurance Choice platform offered by Farmers GroupSelect<sup>SM</sup> allows you to choose from multiple highly-rated insurance carriers and features competitive prices and savings for stand-alone or bundled auto and home policies.
- Farmers GroupSelect offers a variety of insurance policies that may be able to meet your individual needs, including:
  - AUTO INSURANCE: Vehicle & Motorcycle
  - HOME INSURANCE: Homeowners, Renter's & Landlord's Rental Dwelling
  - SPECIALTY INSURANCE: Personal Excess Liability, Fire, Boat, Snowmobile & Recreational Vehicle



# Insurance

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- **Catastrophe Major Medical Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/catastrophe-major-medical>)
  - The Catastrophe Major Medical Plan, sponsored by the NYSUT Member Benefits Catastrophe Major Medical (CMM) Insurance Trust, is coverage that supplements a basic health plan.
  - Regardless of your age or the type of basic health insurance you have, you and your family members could still be left with extraordinary out-of-pocket medical expenses - especially if you have a serious medical issue, are confined to a convalescent or custodial care facility, or need home health care.
  - Once the out-of-pocket deductible is satisfied, this plan provides benefits for eligible expenses that your basic plan may not fully cover. Coverage includes but is not limited to:
    - Supplemental Medical Insurance Coverage - This coverage is designed to help pick up the expenses not fully covered by your basic major medical, prescription drug or hospitalization insurance, including Medicare.
    - Limited Nursing/Convalescent Home Benefits (up to \$72 per day) - \$80,000 lifetime maximum benefit
    - Home Health Care Benefits (up to 25 hours per week) - 6,000-hour lifetime maximum benefit
    - Critical Illness Benefit - This benefit provides a one-time lump sum payment of \$1,000 to help cover the costs of increased medical care.

*Note: This coverage is not long-term care or nursing home insurance.*



# Insurance

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- **Dental Plan** (<https://memberbenefits.nysut.org/program-service/insurance/dental-plan>)

- The NYSUT Member Benefits Trust-endorsed Dental Plan features the MetLife PDP Plus Network and offers easy-to-understand dental coverage that allows you to do the following:
  - Protect you and your family by providing competitively-priced dental coverage for most preventive and routine services that help promote long-term oral health.
  - Choose the dentist of your choice at the time of treatment. You do not have to select a primary dentist; there's no ID card to show or referrals needed for specialty care.
  - Save on out-of-pocket expenses by receiving services from thousands of participating dentist locations nationwide that agree to charge fees typically 30% to 45% lower than the average charges in your area.

- **Disability Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/disability-insurance>)

- The NYSUT Member Benefits Trust-endorsed Voluntary Disability Insurance Plan - provided by Metropolitan Life Insurance Company - offers valuable income replacement benefits to help meet your living expenses if you become partially or totally disabled and are unable to work.
- Disability insurance can be customized to fit within your budget and provide peace of mind until you are able to get back on your feet and return to work.



# Insurance

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- **Level Term Life Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/level-term-life-insurance>)

- The NYSUT Member Benefits Trust-endorsed Level Term Life Insurance Plan - provided by Metropolitan Life Insurance Company - offers level term life insurance coverage for you or your spouse/certified domestic partner.
- Life insurance is crucial income that allows your family to pay daily living expenses such as food, rent, gas, and utilities; mortgage and property taxes; college tuition and/or childcare expenses for children; outstanding debts such as credit cards or loans; and any final medical, burial or funeral expenses.
- Terms are available for 10-year, 15-year and 20-year periods. Applicants must be under age 55 to be eligible for the 20-year plan, under age 60 for the 15-year plan and under age 65 for the 10-year plan. You or your spouse or certified domestic partner can apply for coverage up to \$1 million.

- **Long-Term Care Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/long-term-care>)

- The NYSUT Members Benefits Trust-endorsed New York Long-Term Care Brokers program provides NYSUT members and their families with access to dedicated long-term care planning specialists ready to help them select the best long-term care coverage at the most competitive premium.
- New York Long-Term Care Brokers (also known as Advisors Insurance Brokers) is a nationally-recognized insurance intermediary that offers access to discounted long-term care insurance plans from highly-rated insurance companies (including the New York State Partnership for Long-Term Care) for eligible individuals from ages 30 to 74 for New York residents and ages 30 to 79 for non-New York residents.



# Insurance

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- **Pet Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/nationwide-pet-insurance>)

- The pet insurance program from Nationwide® can help manage the cost of veterinary care for dogs, cats, avian, and exotic pets - from annual preventive care to accidents and illnesses.
- Select from a variety of plan options from Nationwide, including its popular My Pet Protection 70% or My Pet Protection 50% reimbursement policies (available with or without an optional wellness component).

- **Term Life Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/term-life-insurance>)

- The NYSUT Member Benefits Trust-endorsed Term Life Insurance Plan - provided by Metropolitan Life Insurance Company - offers term life insurance coverage for you or your spouse/certified domestic partner.
- Apply for coverage up to \$1 million, if under age 65, at premiums negotiated especially for NYSUT members. Reduced coverage amounts are available for members between the ages of 65 and 84. At age 65, benefits decrease; at age 70, coverage is limited to \$20,000 or less. One low premium covers all of your dependent children under the age of 23.



# Insurance

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- **Vision Plan** (<https://memberbenefits.nysut.org/program-service/insurance/vision-plan>)
  - The NYSUT Member Benefits Trust-endorsed Vision Plan provides one complete eye exam (including glaucoma testing and, when professionally indicated, dilation) and one pair of eyeglasses (lenses and frames) or contact lenses per benefit period, paid-in-full according to plan specifications from participating providers.
- **WrapPlan II Universal Life Insurance** (<https://memberbenefits.nysut.org/program-service/insurance/wrapplan-ii-universal-life-insurance>)
  - The NYSUT Member Benefits Trust-endorsed WrapPlan® II Universal Life Insurance Plan underwritten by Transamerica Financial Life Insurance Company allows NYSUT members and their spouse/certified domestic partner to purchase life insurance coverage that increases as their term life coverage decreases or terminates.



# Legal & Financial

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- **Legal Service Plan** (<https://memberbenefits.nysut.org/program-service/legal-and-financial/legal-service-plan>)
  - The NYSUT Member Benefits Trust-endorsed Legal Service Plan offers expert legal advice along with access to a national network of attorneys that deal with personal legal matters.
  - Through this plan provided by the law firm of Feldman, Kramer & Monaco, P.C., you can receive legal assistance with everything from preparing crucial estate planning documents to dealing with traffic violations.
- **Financial Counseling Program** (<https://memberbenefits.nysut.org/program-service/legal-and-financial/financial-counseling-program>)
  - These financial services can assist younger NYSUT members with planning for retirement and older NYSUT members with enjoying the fruits of their labor after years of hard work.
  - The NYSUT Member Benefits Corporation-endorsed Financial Counseling Program offers access to a team of Certified Financial Planners® to provide you with fee-based financial counseling services.
- **Financial Learning Center** (<https://memberbenefits.nysut.org/free-member-benefits/kiplingers-financial-learning-center>)
  - Powered by Kiplinger's Personal Finance, this platform offers numerous articles designed to assist you with achieving your personal financial goals and better understand the nuances of insurance, savings, investing, and more.



# Legal & Financial

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- **Mortgage Discount Program** (<https://memberbenefits.nysut.org/program-service/legal-and-financial/mid-island-mortgage>)
  - Save up to \$2,700 on lender fees and closing costs with the UnionDirect Mortgage Discount Program presented by Mid-Island Mortgage, thanks to:
    - No Application or Processing Fees
    - No Commitment Fees
    - No Underwriting Fees
    - No Lender or Broker Fees
    - Reduced Attorney & Title Fees
- **Student Loan Counseling** (<https://memberbenefits.nysut.org/free-member-benefits/student-loan-counseling>)
  - Speak with a Cambridge Credit Counseling loan counselor, attend a NYSUT Student Loan Workshop, or visit the Cambridge Student Loan Portal.
- **Credit Counseling & Debt Management** (<https://memberbenefits.nysut.org/program-service/legal-and-financial/debt-counseling>)
  - Cambridge Credit Counseling (endorsed by the NYSUT Member Benefits Corporation) features nationally-certified counselors who can help with determining the most appropriate course of action for your specific situation.
  - NYSUT members are eligible to receive free, no-obligation, debt and student loan consultations with one of Cambridge's certified counselors.





# Legal & Financial

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- **Synchrony Bank Savings Program** (<https://memberbenefits.nysut.org/program-service/legal-and-financial/synchrony-bank>)
  - The NYSUT Member Benefits Corporation-endorsed Synchrony Bank Savings Program offers some of today's most competitive interest rates on certificates of deposit, money market, and savings accounts.
  - Access your money and account information 24/7 by phone, Internet, or the Synchrony Bank app. An ATM card is available for money market and savings accounts. Accounts are FDIC-insured for up to \$250,000 per depositor.
  - An optional automated savings program, which makes transfers from your checking account at another bank to your money market or savings account at Synchrony Bank, is a convenient and easy way to build your balances in higher-earning accounts.
- **403(b) Assistance** (<https://memberbenefits.nysut.org/program-service/legal-and-financial/403b-plan-assistance>)
  - View specific publications and programs to assist you with better understanding your 403(b) plans.



# Shopping (Dining, Event Tickets, School/Office Supplies, Electronics & More)

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- **MB Discounts & Deals** (<https://memberbenefits.nysut.org/program-service/shopping-travel/shopping/mb-deals-access-development>)
  - Save up to 50% at more than 1 million locations (including over 18,000 New York State deals) on restaurants, flowers & gift baskets, Bose products, concerts & sporting events, and much more.
- **ODP Business Solutions** (<https://memberbenefits.nysut.org/program-service/shopping-travel/shopping/odp-business-solutions>)
  - Save up to 75% on school or office supplies, ink & toner, paper, video game consoles, computers, televisions, cameras, and more with the ODP Business Solutions "Best Value List" of preferred products.
- **Buyer's Edge, Inc. Program** (<https://memberbenefits.nysut.org/program-service/shopping-travel/shopping/buyers-edge>)
  - Enjoy guaranteed low prices on major purchases such as new or used vehicles, appliances, televisions, furniture, mattresses, kitchen cabinets, and more.
- **Purchasing Power Member Shopping Program** (<https://memberbenefits.nysut.org/program-service/shopping-travel/shopping/purchasing-power>)
  - Purchase brand-name products such as computers, electronics, furniture, and appliances and pay over time through payroll deduction or ACH withdrawals. Receive 20% off your first Purchasing Power order and a 10% standing discount thereafter.



# Travel (International & Domestic, Car Rentals, Theme Parks & More)

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- **MB Discounts & Deals** (<https://memberbenefits.nysut.org/program-service/shopping-travel/travel/mb-deals-access-development>)
  - Enjoy exclusive access to savings at over 850,000 popular hotels and resorts worldwide along with flights, car rentals, theme parks and attractions, and more.
  - Save up to 50% at 300,000 locations through the nation's largest private discount network – including over 18,000 deals throughout New York State.
- **Grand Circle & Overseas Adventure Travel** (<https://memberbenefits.nysut.org/program-service/shopping-travel/travel/grand-circle-and-overseas-adventure-travel>)
  - Receive special pricing on published tours with Grand Circle Travel & Overseas Adventure Travel designed for travelers over 50 years old.



# Home Energy Services

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- **Heat USA (Heating Oil Savings)** (<https://memberbenefits.nysut.org/program-service/shopping-travel/home-energy-services/heat-usa>)
  - Save approximately \$300 to \$500 per year on heating oil, along with \$50 of free heating oil upon program sign-up, a \$100 upgrade certificate, and other benefits.
- **Tankfarm (Propane Savings)** (<https://memberbenefits.nysut.org/program-service/shopping-travel/home-energy-services/tankfarm>)
  - Save approximately \$300 to \$500 per year on propane, along with \$50 of free propane upon program sign-up, a \$100 upgrade certificate, and other benefits.



# Personal Services (Health & Safety)

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- **Connect America Medical Alert Systems** (<https://memberbenefits.nysut.org/program-service/shopping-travel/personal-services/connect-america>)
  - Save up to 40% on the standard monthly rates on a variety of in-home and mobile medical alert systems that utilize landline, cellular or GPS monitoring.
- **Online Defensive Driving** (<https://memberbenefits.nysut.org/program-service/shopping-travel/personal-services/defensive-driving>)
  - NYSUT members licensed in New York State can take this course sponsored through the National Safety Council at the reduced price of \$23.95 per person.

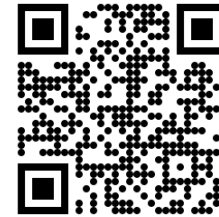


# Join the Union

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- To join the WCCFT:
  - Option 1: Go to <https://www.sunywccft.org/membership-form/> to complete the membership form.
  - Option 2: Scan the QR code to be taken directly to the membership form:

Not sure if you're a member? Contact the Membership Committee Chair, Chad Thompson, at [chadtwccft@gmail.com](mailto:chadtwccft@gmail.com).



- To join NYSUT, email Chad Thompson at [chadtwccft@gmail.com](mailto:chadtwccft@gmail.com) from your personal email for a NYSUT enrollment invitation.



# Questions/Concerns

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For any questions or concerns, contact the Adjunct Committee Chair:

Chair: Virginia Caputo

Email: [viriniacwccft@gmail.com](mailto:viriniacwccft@gmail.com)

Phone/Text/WhatsApp: 845-499-9664



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# Thank you!

Please join us in the fall for more Adjunct Information Sessions.