



ROBS NEWSLETTER

ISSUE 49

RETIRES OF BRENTWOOD SCHOOLS

MAY 2003

Brentwood Loses School Board Members Felicio and Cannon



Anthony F. Felicio



Frank J. Cannon



Anthony Felicio, Brentwood School Board president and community leader, passed away at home on March 29. He was 72. All four of his children, Brentwood graduates Debbie, Donna, Doreen and Anthony Jr., are teachers. In his eulogy at the St. Luke's mass, his son, a special Ed teacher in Connetquot, spoke about how Tony felt about the schools and community he was so much a part of for the better part of his life. "It was all about giving something back."

Outside the St. Luke's Church, Brentwood's ROTC stood guard. Inside, the casket was wheeled to the front of the church between a row of ROTC students at attention. The high school choir sang and members of the orchestra played. The packed church was filled with family and school personnel, as well as retired staff members.

Tony was first elected to the school board in 1967. He served 12 consecutive terms. And in 1991, with other property-poor districts, founded, and was president of, Reform Educational Financing Inequities Today (REFIT) which sued the state on educational formulas. Though unsuccessful, the group continued its lobbying for

property-poor districts.

Among many messages ROBS had, Rich Edwards, a retired English teacher said this about Tony: "I always felt his heart was in the right place and therefore he was a good friend to education in Brentwood and to teachers in general. The fact that our careers were not affected by the labor strife found in other districts can be attributed to him. He never saw teachers as the enemy. Other school districts were not so fortunate." Lynn Evans Mand wrote that Tony was always a good friend to Special Education as well.

During his last few months at home with hospice care, Tony took great comfort in the many cards and letters he received from so many. He read every one of them, his son said. He leaves Marie, his wife of 49 years. The address is: 905 New Hampshire Ave., Bay Shore, NY 11706.

On March 13 Brentwood also lost **Frank Cannon**, a member of the school board for 20 years. According to records he held the fourth longest tenure in school district history. Southeast Elementary School was renamed for him in 1997. He was 65. His son, Frank Jr. is Band Director at North Middle School.

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FORMER TEACHER FILES SUIT AGAINST BRENTWOOD

Gloria Graves Holmes, a 30 year English teacher at a Brentwood Middle School and now director of the master of arts in teaching program for middle grades and secondary education at Quinnipac University, filed a \$46.2 million federal lawsuit claiming that race and sex discrimination blocked her repeated applications for promotion into the Brentwood district's administrative ranks. This was reported in *NEWSDAY* on March 17, 2003.

Hired in 1968, & earning a doctorate, she applied 11 times for promotion. The lawsuit claims that in the 15 years before she complained to the EEOC, every teacher who applied from her department was promoted to a position outside of the classroom. The last time she was denied a promotion was during the '96-'97 school year, when a staff member was chosen as an assistant principal. He has since retired.

The EEOC reported in '98 that it appeared that Brentwood officials had "orchestrated" that person's career - promoting him to assistant principal at his elementary school so he would appear more qualified than Holmes for the middle school post. During that school year, 28.8% of the students were white, but 90.6% of principals, 86.1% of assistant principals, 94.9% of teachers & 92.2% of professional staff were white. Based on the EEOC's findings, the U.S. Justice Dept issued Holmes a "right to sue" letter in December, which it does in unresolved cases where it believes discrimination has occurred.



Gloria Graves Holmes

PHYLLIS'S FORUM

Phyllis Goodwin, President - (631-673-2971)



Dear Colleagues:

Another year is almost completed. It has been a truly eventful year. We have had some informative programs to present to you. I visited with ROBS members at the Boca Raton luncheon for a day. Next year, I hope that more of you will choose to attend. It is great fun seeing everyone. On April 4, 2003, Chris Veech and I journeyed to Washington to accept three awards from New York State Teacher Journalism Competition. We had a great time and met some wonderful people. The largest number of awards was presented to the RC 21 groups. I hope that more of you will continue to make this a worthwhile endeavor. We are now listed on the RC 21 web site. Please take a moment to peruse the information. We will update as often as we can. The address is www.NYSUT.org/Retiree21. Check out the great pictures NYSUT and Kathy Lyons took of Chris Veech and me, as well as the articles that appeared in our newsletter.

On May 21, 2003, ROBS will present three scholarships to graduating seniors to further their college education. The recipients are **Haicher Asencio, Josuha Fritz and Mary Osorio**. They plan to enter the field of education. Congratulations to all the members who helped these students obtain their education and point them toward a rewarding career.

Periodically I will send out emails with the latest information from NYSUT. Notify me by email (below) if you do not want to receive this information. **The New York Legislature has changed the School Budget Vote Day to June 3.** We ask that you make the effort to get out and vote on these very critical issues.

Now for the finale. We tried very hard to make our mailings more efficient by having Albany send them out for us. It seems that our last few mailings were a disaster. We will continue to have Albany print the newsletter but beginning in the Fall, we will send them out to you. I sincerely hope that this will alleviate so many of the problems encountered this past year.

In Harmony,
Phyllis

AL SHANKER INDUCTED INTO LABOR'S HALL OF FAME: The former AFT president (1974-his death in '97) was inducted in a New York City ceremony in April. Labor's International Hall of Fame was formed in 1973 to honor the founders and heroes of the union movement. Shanker's widow, Eadie, accepted the award.

AFT WEST VIRGINIA LAUNCHES FUND FOR JESSICA LYNCH: The fund is to help the former POW, rescued on April 1, to fulfill her dream of becoming a kindergarten teacher. Lynch joined the army to achieve this goal. A number of institutions have offered her scholarships, but **AFT is raising money to cover other education-related expenses, such as books, supplies, travel, and other living expenses.** AFT WV is asking school employees for a \$5 donation to the fund and inviting others to donate as well. Checks may be sent to: Tomorrow's Teacher: The Fund for Jessica Lynch, c/o BB&T, 300 Summers St., Charleston, WV 25301.

WORLD WAR II NOTE: LITTLE KNOWN FACTS

In 1942 occupied Norway, teachers refused to sign a declaration of loyalty to the Nazi authorities in which they were supposed to instruct their pupils in "the new spirit." On March 20, more than 1,000 of them were arrested, and half were deported to a Norwegian hard labor camp.

When a decree was issued by the Nazis in February 1942, aimed at enforcing a national service for youth, a mass protest was launched by the parents. "More than 200,000 letters, with the same wording, were posted on the same day to the ministry of church and education," according to Arnfinn Moland, director of the Norwegian Resistance Museum in Oslo.

10,000 Norwegian citizens lost their lives in occupied Norway during that war.

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**Maya Angelou's words of wisdom on reaching 70+**

- No matter what happens, or how bad it seems today, **life does go on**, and it will be better tomorrow.
- Making a "living" is not the same as **making a "life."**
- Sometimes life gives you a **second chance**.
- Whenever I decide something with an **open heart**, I usually **make the right decision**.
- **Even when I have pains, I don't have to be one.**

ROBS Newsletter NYSUT 3x Award Winner in 2003



Deb Ward, Editor-in-Chief,
New York Teacher

Surprises abounded when ROBS president, Phyllis Goodwin and *ROBS Newsletter* editor Chris Veech attended the NYSUT Journalism Award Luncheon at the Representative Assembly April 4 in Washington D.C. The Journalism Competition is sponsored by *The New York Teacher*.

ROBS had been notified that its newsletter was a winner, but not in which category. This was the first year categories other than Newsletter Excellence were opened to retirees. It turned out that this newsletter won in each of the three categories it had entered.

- **Award of Merit** for Best Feature Story: "Remember the Chordettes' 'Mr. Sandman'?" (A longer version appeared in the 11/25/02 *New York Teacher*).
- **Award of Merit** for Best Editorial or Column: "Brentwood: A Unique Place."
- **General Excellence:** ROBS Newsletter

As winners in Retiree Council 21, *ROBS Newsletter* was joined by West Islip *WIRTA Retiree News*, Central Islip Retirees *CIRTation*, and RC 21 *Spotlight*.



RC 21 president, Dan Garcia and Kathy Lyons, editor *Spotlight* and *WIRTA Retiree News*

Pictured below: NYSUT 1st VP Antonia Cortese, ROBS president Phyllis Goodwin, ROBS Editor Chris Veech, Thomas Hobart, NYSUT President



Chris Veech, who authored both winning articles was ecstatic about the honor. "This kind of recognition makes all the work worth it in the end!" she said.

Phyllis Goodwin was equally pleased. "We have a unique group of people in this retiree chapter. They make for interesting copy for our readers, and consistently pique the interest of the Journalism Award judges."

The ROBS Newsletter has been a winner more times than not since the competition was begun in the early '90s.



Paul Lachine

PAT MOYNIHAN WILL BE MISSED

A Former Student Writes About His Teacher/Mentor...

Chester E. Finn Jr., a former assistant secretary of education, who is now president of the Thomas B. Fordham Foundation and a senior fellow at Stanford's Hoover Institution, was a graduate student of Sen. Patrick Moynihan (D-NY). He also served with him at the White House during the Nixon term, in New Delhi where he was our ambassador, and on his Senate staff. Finn remembered his former mentor in a *Christian Science Monitor* article, "An Honest Intellect Remembered," on March 31, the day Sen. Moynihan was laid to rest at Arlington National Cemetery.

All of us in New York State have had our lives impacted by the our four term senator. And all of us, working in education ourselves, appreciated the fact that he was an educator.

According to Finn's article, "Michael Barone once termed Pat the nation's best thinker among politicians since Lincoln and its best politician among thinkers since Jefferson. What's more, he was a gifted teacher, a man who nurtured the careers of hundreds ..."

To an old friend, "He could stand off to the side of society, and see it as it really was, putting aside all the pretense."

And to Finn: "Perhaps more than anything else, he was a man of intellectual strength and integrity, who lived and breathed the maxim that 'ideas have consequences' and who was unafraid to speak the truth as he saw it, even to those who didn't want to hear it."

The fact that he had lots of critics from all sides of the aisle didn't deter Sen. Moynihan from explaining the data he was so fond of and the world he saw around him "in vivid language so that the rest of us could begin to picture it." This kind of eulogy from a former student is a wonderful testament to the man and to the teacher/mentor he was..

NEWS NOTES

Pat Hucke (Sond/Ross Eng. '95) and husband Richard are in the process of selling their house in Brightwaters & relocate to Massachusetts. She sends greetings to all. **Elmon Kazandjian** (Sond. '91) and husband George are well and still babysitting grandchildren and enjoying every minute of it! We hear **Rhoda Oser** (Sond. Eng. '91) is still teaching in a private school.

Congratulations to brand new grandparents, **Chico** and **Bobbe** (elem. Guidance) **Framkel**. Daughter Jennifer (Brentwood elem. guidance) and husband Gabe Torres presented them with Skylar Spring in Feb. **Chico** (Sond. Guidance '01) babysits every day & loves it!



One of our Brentwood retirees (and the first Video interviewee) has relocated to South Carolina. **Florence Koehler**, who turned 90 on September 11th, is moving to be near her daughter in the sunny state where son Conrad Jr. will also be relocating upon retirement. Florence has 6 grandchildren and 8 great grandchildren. She reports that she feels just fine. She still drives, but is giving up her car upon moving. According to **Shirley Walker-Lloyd** who spoke with her before the move, Florence has stayed in touch with one of her first grade students from the 1930's era. Her student lives in Bay Shore and is now 74 years old! Her new address at the assisted living residence is: **Florence Koehler, Hawthorne Inn, 15 Main Street, Hilton Head, South Carolina 29926.**

Another 50th anniversary is happening in May. **Dot & Jack Zuckerman** met at Queens College, and will return to celebrate their 50th class reunion. So many memories...They also just got back from a week in Paris.

Marilyn DePlaza forwarded the following email to us from **Dot Janin** (Loretta Park '84), "a cancer survivor and above all an inspiration": Sorry I missed the luncheon. Would you believe I'm working full time!? Am teaching in St. Lucie County Centennial High School. Actually I'm enjoying it very much. Am the senior (in age) on campus. They are so desperate for teachers, they hired a 75 year old. Hope to work one more year, if they will have me again. Luckily, am being paid for ALL my experience, otherwise it would hardly be worth it. Hopefully will make next year's luncheon. I always enjoy seeing my old friends. Am afraid to take time off unless absolutely necessary, because at my age, and my health history, might need every day they can give me. Hope to see you all next year!

We're glad to hear that **Don Kubiesko** (Sond. Business '95) recovered nicely from gallbladder surgery in the fall. He and wife Barbara just got back from a week in Florida visiting their kids. It's usually the other way around. They are off again on a cruise to San Juan and Aruba. Happy sailing!



Get well wishes to **Bill Heran** (Sonderling Guidance '90) who is recuperating from surgery.



We just learned from *NEWSDAY's* April 19 Act 11, that Saul Friedman, author of "Gray Matters" had a stroke. The news is good, however. He is doing well in rehab, and says, "I'll be back as soon as possible and I'll write about how to deal with a stroke." His email is: saulfriedman@comcast.net

In the last issue of the ROBS Newsletter, we wished Stan Yankowski get well wishes. We continue to wish him well. He was admitted to North Shore Hospital in serious condition at the end of March. We will keep everyone updated on his condition as we hear about it. Suffice it to say that Stan was a unique administrator. Many of us have fond and funny, sometimes hair pulling, memories of him. (See Letters). But he had integrity, and compassion. Keep him in your thoughts and prayers.

March was a bad month for losing good people!  Our thoughts and prayers go out to family and friends.

Selma Berkowitz (Loretta Park '85) passed away suddenly in the hospital on March 28. She worked in the library at Loretta, and after retirement called substitute teachers for a number of years. Most of us knew that voice well ... She leaves three children all of whom attended the Brentwood schools. Some of you may remember Jackie, Susan and Marty. The family may be reached at: Martin Berkowitz, 26 Layton Lane, Centereach, NY 11720; 631-471-0135.



Bill Leonard (No. Jr. Hi. '91) lost his wife in March. His address is 35 Corsa Street, Dix Hills, NY 11746-6626; 631-667-1367.

HEALTH BEAT

Another Reason to be Helpful...

Older people who were helpful to others reduced their risk of dying by 60% compared to those who provided neither practical nor emotional support. This study by the University of Michigan Institute for Social Research controlled for factors such as age, gender and physical and emotional health.

(Research Alert 12/6/02)

Generic vs. New & Expensive...

As of March 1, less than 1% of eligible Medicare beneficiaries are participating in a Bush administration pilot program that allows them to enroll in preferred-provider organizations according to the *Chicago Tribune*. Only 57,000 of an eligible 11 million have enrolled in its first three months., apparently for lack of enthusiasm that stems in part from the fact that PPOs do not cover the newest and most expensive prescription drugs. Most cover generic drugs. (www.kaisernetwork.org/daily_reports/rep_index.cfm?DR_16762)

A Good Track Record...

Medicare has been thrifter than private insurance over the past few decades according to a new study. (http://atsh.org/news/medicare_exp.html)

Doctors Still Over-Prescribing Powerful Antibiotics

According to a study published in the April 1 issue of the "Annals of Internal Medicine," while doctors are prescribing fewer antibiotics, the antibiotics they do prescribe often are too powerful for the ailment. Examining Centers for Disease Control and Prevention data from out-patient clinics between 1991- '99, they found that the overall number of antibiotics

doctors wrote decreased by 17% over the study period. The frequency of prescriptions for powerful antibiotics, however, roughly doubled from 24% to 48% for adults and from 24% to 40% for children.

The study notes that use of powerful drugs for bronchitis and respiratory infections increased during the study period, even though such medicines are almost always useless against such infections. Dr. Michael Steinman, Univ. of Calif. at San Francisco, the study's lead author said: "The more we use [antibiotics] now for conditions that do not require them, the more quickly bacteria will become [resistant] to these drugs, and when we really do need them for serious and complicated conditions, they won't be there anymore."

In an accompanying editorial, Dr. Richard Besser of the CDC said that doctors might be prescribing powerful antibiotics more often because they mistakenly believe that the newer drugs work better or because the drugs are heavily advertised and distributed to doctors in free samples.

Medicare to Cap Therapy Benefits...

As of July 1, there will be an annual cap of \$1,590 on physical & speech therapy, and a separate \$1,590 annual limit for occupational therapy. This would affect up to 13% of all seniors.

Assistive Computer Hardware...

For those with disabilities that include tremors, paralysis or other problems check out computer input devices at www.makoa.org/computers.htm. Lists everything from a pedal operated mouse to systems that recognize voice commands. Poor eyesight? Check out a bigger keyboard called BigKeys.

(Lynn O'Shaughnessy, author "Retirement Bible.")



LETTERS TO THE EDITOR

Editor:

I know NYSUT is a big democratic supporter, but aren't we Americans first? Your latest newsletter bashes our President and his Administration in various articles. "Your Rights at Risk" by a Dem-Ohio, "The Beltway Boys Do it Again" (Anonymous), and "Bush Lite." In the AFT Council Report pg 3, you try to have it both ways, condemn Sadaam Hussein while being critical of our President in his handling of the war. And the idea of an international program to rebuild Iraq sounds like more United Nations garbage. Just once I would like to see our President Bush praised by your newsletter. You may be a totally liberal organization but I think some of your members like myself, not only support the war, but support our President who is doing in my humble opinion a "hell of a job," one that was left miserably undone by former President Clinton.

George Roth (Hemlock Pines, '98), East Setauket

Marilyn DePlaza wrote the following to **John Sherin** on hearing of Stan Yankowski's condition: "it's all too much in such a short time. Because I am so far away (Florida) I feel so impotent here and so alone with all this sadness. Stan is particularly dear to me because in September of 1962, when I first moved to Brentwood, I called North Jr. High and he answered. I asked if they needed subs and told him that I had never taught, but that I had a degree in Textile Design and spoke Spanish fluently. I said that perhaps I could handle Home Ec or Spanish. In his always cheerful voice, he said that he would certainly call me and the very next day he did - for 8th grade Math! I subbed that year in North for over 80 days and fell in love with teaching. Subsequently I went for my Master's in Education and you know the rest of the story. I share this with you because I feel that maybe you are the one person who will appreciate what Stan Yankowski means to me. That phone call changed and influenced my entire life. Thanks for listening, John. I'm grateful."

FAIR TAXES FOR ALL COALITION: The Coalition, made up of national membership and advocacy organizations, is engaged in a coast to coast organizing blitz to educate Americans about the real impact of President Bush's tax cut plan. 47% of the tax cut would go to the wealthiest 5% of taxpayers. According to George Kourpias, Alliance for Retired Americans president, "30% of the 134 million people who file tax returns – primarily low-income workers – would not receive any benefit." Other facts: America lost 2.6 million private sector jobs in the past 2 years. 75 million people had no health insurance for some time during the past two years. Schools are cutting preschool, after-school and school repair programs because the economy has wrecked state budgets. More info: www.unionvoice.org/ct/CpzizeY1sdaJ/ara. (Friday Alert 4/25/03. Alliance Retired Americans)

To dust or not to dust:

A HOUSE BECOMES A HOME WHEN YOU CAN WRITE "I LOVE YOU" ON THE FURNITURE



"Snapshots," the History Project's April 4th presentation at the ROBS meeting was very well received, as usual. John Sherin and Carmela Criscione do an excellent job of giving our chapter a thumbnail interview of all those who have been in the camera's eye during the year. Kudos to you....! Anyone who would like to purchase any of the composite interviews, or complete interviews, contact John at: 516-931-2971.

ROBS FLOWN TO THE MOON AND BACK IN MARCH

Anyone who missed the ROBS March 14th Cradle day, the museum was wonderful and chockfull of

Ruth McCalla and husband Mac made everything his contacts were invaluable for access and for a won-have been amassed in this one place. They hung from nequins inside...! This editor has a husband (we shall pressed with much. WHN was ecstatic the moment he drove her own car and got home much before he did. In fact, WHN joined Friends of the Museum, and bought a model airplane.



of Aviation trip, really missed out! It was a beautiful everything related to Long Island aviation.

so easy. Mac is a former Grumman administrator and derful guided tour through the historic airplanes that the ceilings, were poised for flight, had real life man-fer to him as "what's-his-name) who is not im-walked into the museum. Fortunately this editor

The I-Max presentation of "The Magic of Flight" (there are 3 different film shows) was one of the best WHN (and this editor) have seen in the way of large screen presentations. We highly recommend the museum to chapter members who missed it. There is a Children's Museum next door. (Meadowbrook Pkwy. To exit M4. Follow signs to Nassau Coliseum, then Charles Lindbergh Blvd. At second light, make right turn in free parking lot. **Try the Cradle of Aviation this summer!**

UPDATE FROM NYSUT RETIREE OFFICE

All of the NYSUT Constitutional and By-Law amendments on retiree representation were passed at the 2003 RA. Retiree Councils may now have three NYSUT delegates to the NYSUT Board of Directors. RCs are now in the process of electing the extra delegate positions. The three NYSUT Retiree Director positions will be voted on by retiree council delegates at the Retiree Leadership Conference in October 2003. The NYSUT Board of Directors will probably establish a special election for the At-Large Director some time in December 2003.

A massive march sponsored by a broad coalition of groups was scheduled for Saturday, May 3 in Albany. The reason – state budget cuts. "Education is something worth demonstrating for," said Alan Lubin, NYSUT executive vice President. "We will not stand by and watch it be dismantled because of budget cuts." www.marchforpubliceducation.org

The Founding Convention of NYS Alliance for Retired Americans was held on 4/15 in Albany. 129 delegates and 34 guests attended. It was called to elect officers: Fred Naumann, NYSUT retirees, president; Paul Schuh, UAW retirees, Labor VP; Lani Sanjek, NYC Statewide Senior Action Council, Community VP; Nancy B. True, Teamsters Retirees, Sec'y.; Charles Peritore, CSEA/AFSCME Retirees, Treasurer.

Sudden Collapse – Miraculous Response-Sat. 4/5/03

A retired teacher collapsed at NYSUT's convention. It just so happened that four off-duty nurses were in the room, attending as union delegates. They were able to provide expert emergency care. Even more remarkably, NYSUT had a defibrillator on hand – a gift from a mother grateful for her union's efforts to put the heart-reviving devices in every school. Just as the nurses realized UFT retiree Herb Yules had flat-lined, a quick thinking NYSUT staffer had the wisdom to know the nurses needed that defibrillator – fast.

Read the whole story: www.nysut.org/ra

ROBS
RETIREES OF BRENTWOOD SCHOOLS

- *Event:** ROBS LUNCHEON
***Date:** Friday, June 13, 2003 12.00 noon to 4:00 p.m.
***Place:** San Marco Ristorante , 658 Motor Parkway, Hauppauge, NY
Tele: (631) 273-0088
***Cost:** ROBS Members \$24.00 (tax & gratuities paid by ROBS)
Non Members \$26.00

Menu

Appetizer: Caesar Salad

- Entrees:** 1. Veal & Chicken Rialto (Artichoke, Mushroom & Pepper)
2. Chicken Breast Stuffed with Spinach and Ricotta Cheese
3. Baked Salmon with Lobster Sauce

(All entrees served with 2 vegetables and one potato)

Dessert: Dessert Cart with wide assortment available

Coffee, Tea, Capuccino and/or Espresso

(Cash Bar Available)

Clip and Return by Friday, May 17th with a check made out to ROBS

Send to: Ruth McCalla, 100 Columbus Avenue, Central Islip, NY 11722, Ph.# (631) 234-8013

Name _____ No. of People _____
Address _____ Amt. Encl. _____
_____ Phone _____

NYSUT Accidental Death & Dismemberment Insurance includes special benefits

All members and agency fee payers of New York State United Teachers are automatically insured at no cost for up to \$1,500 coverage for accidental death and dismemberment.

If you'd like additional coverage, NYSUT Member Benefits offers an AD&D insurance policy at very affordable rates. The plan is through First Unum Life Insurance Company. It provides 24-hour-a-day coverage against any type of accident in the course of business or pleasure that results in death or loss of a limb or other extremity.

The insurance provides your full benefit amount in the event of accidental death and reduced benefits in the event of dismemberment or paralysis. You may select a coverage amount of \$25,000; \$50,000; or \$100,000.

Individual or family coverage may be purchased. Family coverage extends to the spouse or domestic partner who is living with the member and unmarried dependent children under age 19 or under age 25 if enrolled as full-time students. Family coverage provides dependents with a benefit equal to a percentage of your benefit level.

All NYSUT members and agency fee payers may enroll. No evidence of insurability is required to purchase this coverage.

The AD&D plan includes **Assist America®**, which provides worldwide medical and travel emergency services to the insured and his or her dependents when they travel 100 miles or more from home or in a foreign country.

Assist America does not replace your medical coverage, nor does it pay for medical bills. It makes referrals to qualified

English-speaking physicians or medical facilities in other countries; secures hospital admission in other countries; returns seriously ill, injured or deceased insureds to the U.S.; assists with lost luggage, and provides many other services. The service is staffed 24 hours a day with multi-lingual personnel, including physicians, for consultation and assistance. Assist America services are provided at no cost.



The AD&D plan also includes an **education benefit** that provides five percent of an insured's AD&D benefit, up to \$5,000 per year for up to four years, for a qualified child under age 25 who enrolls within 365 days of the accident causing your death or is already enrolled in an accredited post-secondary institution of higher learning on a full-time basis.

For more information, contact NYSUT Member Benefits at 1-800-626-8101, e-mail benefits@nysutmail.org, or visit www.memberbenefits.nysut.org.