

# Information for Laid-off YCT Members

May 2011

## 1. Unemployment

- a. Unemployment Insurance Division: <https://ui.labor.state.ny.us/UBC/home.do>  
Frequently asked questions: <http://www.labor.state.ny.us/ui/faq.shtm>  
General inquiries <http://www.labor.state.ny.us/ui/disclosure.shtm>  
888-209-8124
- b. See page 21 of *NYSUT Handbook for Laid-Off and Retrenched Employees*  
[http://www.nysut.org/files/careers\\_1004\\_LayoffHandbook.pdf](http://www.nysut.org/files/careers_1004_LayoffHandbook.pdf)
- c. The amount of your benefit is usually about one-half of your average weekly gross wages, up to a maximum benefit of \$405 per week.

## 2. COBRA Health Benefits

- a. You have the right to continue your health benefits plan for up to 36 months if you were using district health benefits while you were employed.
- b. You have 60 days from the date your benefits are terminated (June 30) to elect COBRA coverage. Call Enza Woska at 243-8000 ext 18015 to elect COBRA benefits by Aug 27.
- c. See page 7 of *NYSUT Handbook for Laid-Off and Retrenched Employees*  
[http://www.nysut.org/files/careers\\_1004\\_LayoffHandbook.pdf](http://www.nysut.org/files/careers_1004_LayoffHandbook.pdf)

## 3. COBRA Welfare Fund Benefits

- a. You have 60 days from the date your benefits are terminated (June 30) to elect COBRA coverage for Welfare Fund benefits. COBRA entitles you to full Welfare Fund benefits, uninterrupted, even if you were not using the district health benefits and even if are not electing COBRA health benefits. Call Mary Toub by Aug 27 at 962-7442.
- b. Family coverage - \$169.50 per month Individual coverage - \$105.25 per month (expected increase of 5% in July 2011)
- c. When you elect COBRA, you must pay retroactively to the date your benefits were terminated. (In other words, you don't save a month's cost by waiting until the 2<sup>nd</sup> month to have your COBRA benefit instated.)
- d. See page 8 of the *Yorktown Congress of Teachers Welfare Fund booklet*  
[http://www.yctunion.com/Welfare%20Fund%20Files/YCTW\\_08BookletR4.pdf](http://www.yctunion.com/Welfare%20Fund%20Files/YCTW_08BookletR4.pdf)

## 4. Professional Certification

- a. It is your responsibility to maintain your professional development hours, whether you are employed or not, if you want to maintain your certificate.
- b. If you are not employed by a NYS public school, or BOCES, you are to report your hours in your TEACH account: <http://www.highered.nysed.gov/tcert/teach/login.html>
- c. You have a bit more freedom as to what will constitute hours as your school does not have to approve them since you are unemployed.  
<http://www.highered.nysed.gov/tcert/certificate/maintaincert-prof.html>  
<http://www.highered.nysed.gov/tcert/pdf/pdiguide.pdf>

## 5. Welfare Fund

- a. Be sure to take full advantage of all your Welfare Fund medical benefits before the end of the school year if you are not electing COBRA Welfare Fund benefits.
  - See the dentist (as long as your last visit was not within 6 months)
  - See the optometrist/ophthalmologist
  - Submit co-pay claims up to June 30, 2011. These must be postmarked by July 30.
  - Consult the Welfare Fund Booklet for details and to see if there are other medical services to which you are entitled while you are a YCT member.  
[http://www.yctunion.com/Welfare%20Fund%20Files/YCTW\\_08BookletR4.pdf](http://www.yctunion.com/Welfare%20Fund%20Files/YCTW_08BookletR4.pdf)
- b. Be sure to take full advantage of all your Welfare Fund legal benefits.
  - Have your Will, Living Will, Power of Attorney, and Health Care Proxy written and filed by Mirkin and Gordon (remember this benefit applies to you, your spouse, your parents, and your parents-in-law)
  - Consult the *Legal Services Fund Booklet* to see if there are other legal services to which you are entitled while you are a YCT member.
  - Call Mary Toub at 962- 7442 to make an appointment with the legal benefits attorney for June 6.  
<http://www.teacherslegalfund.com/FundBooklet.pdf>  
<http://www.teacherslegalfund.com/>

## 6. TRS

- a. If you have less than 5 years of credited service, your membership will remain active for 7 years from the time you last earned one month of credit. Twenty days of service, or its equivalent, reported in a single school year equates to one month of credit. The Retirement System will continue to pay interest on your contributions until your membership terminates.
- b. If you have 5 or more years of credited service and you leave your contributions on deposit, you are eligible to vest your membership and collect a benefit beginning at age 55.
- c. If you withdraw your membership and then return to New York State public teaching outside New York City, you would rejoin NYS TRS based on the laws in effect at that time unless you apply for a tier reinstatement.
- d. If you are a member of another New York State public retirement system, you may transfer your membership, service, and contributions from one system to another. You must initiate a transfer while you have active memberships in both systems.

<http://www.nystrs.org/main/forms/ref181.pdf> NYSTRS (800) 348 -7298 ext 6250

## 7. NYSUT

- a. As a NYSUT member, if you are laid off, your membership in the statewide union will be continued for free. That membership ensures your eligibility to participate in NYSUT Member Benefits-endorsed programs and NYSUT Social Services.

[http://www.nysut.org/cps/rde/xchg/nysut/hs.xsl/49\\_14749.htm](http://www.nysut.org/cps/rde/xchg/nysut/hs.xsl/49_14749.htm)

- b. The law firm of Feldman, Kramer & Monaco, P.C., the provider of the Member Benefits Trust-endorsed Legal Service Plan, will waive the usual annual fee for laid-off NYSUT members. Numerous benefits are included in the plan. Contact Member Benefits at 800-626-8101

[http://www.nysut.org/cps/rde/xchg/nysut/hs.xsl/3455\\_3013.htm](http://www.nysut.org/cps/rde/xchg/nysut/hs.xsl/3455_3013.htm)

## 8. Employee Assistance Program

- a. EAP provides assistance in resolving personal and family problems by offering assessment, referrals, education and/or consultation.
- b. Services include career counseling, financial advice, and stress management as well as support with many other issues that laid-off workers may face.
- c. You are entitled to take advantage of EAP through August 31, 2011.

<http://www.problemshavesolutions.com/> 1-800-666-5327