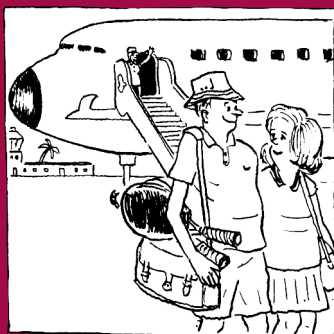


21

Reasons to Join the

RETIRED

TEACHERS CHAPTER



**Includes the essential
New Retiree Checklist**

THIRTEENTH EDITION

UNITED FEDERATION OF TEACHERS

52 BROADWAY, NEW YORK, NY 10004



Dear Retiree,

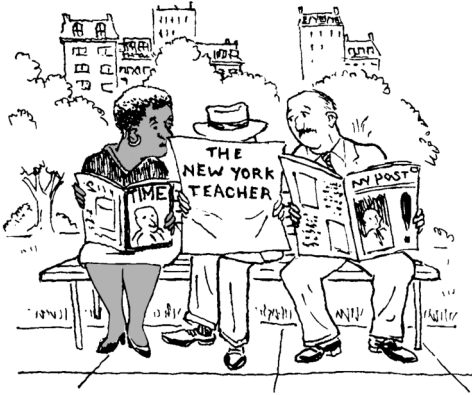
We want to welcome you to the world of retirement and wish you well on your new journey! We also want your association with the union to continue even though you have chosen to retire—and here's how you can do that.

This brochure briefly outlines 21 reasons to join the Retired Teachers Chapter when you retire and lists some of the benefits of membership. I urge you to read it carefully, for UFT-RTC membership entitles you to many union benefits and will, without doubt, enrich your years of retirement.

The union exists to serve each and every one of its members—and that includes retirees. So don't hesitate to call on us with questions, concerns or problems. And be sure to continue your involvement with us. We need your ideas and support and, in return, you can count on our commitment to your continued well being.

Michael Mulgrew

Michael Mulgrew
President



1. Want to keep informed?

You can do that by reading *The New York Teacher* carefully from cover to cover. You'll particularly want to read the Retired Teachers Chapter section, which has the latest news on your pension and benefits. SORRY! The newspaper is NOT mailed to non-members.



2. Want to enroll in SHIP?

The **Supplemental Health Insurance Program** provides unique health insurance coverage beyond that provided by the NYC Health Plans and is available only to UFT-RTC members. You must elect the optional rider or have comparable coverage from another source and apply to enroll in SHIP within one year after your retirement. You must pay retroactive to the month of your retirement. When you join you must complete a SHIP application advising them of your date of retirement and the health coverage you have elected. Payment is due when application is submitted. If you have any questions, call (212) 228-9060.

3. Want the *Retiree Handbook*?

The **Retiree Handbook** is an encyclopedia with information about your union, your pension, your health benefits and much more. It has a place to keep your *Retiree* newsletters and pockets to store your important pension and other papers! This handbook is given as a gift to retirees.



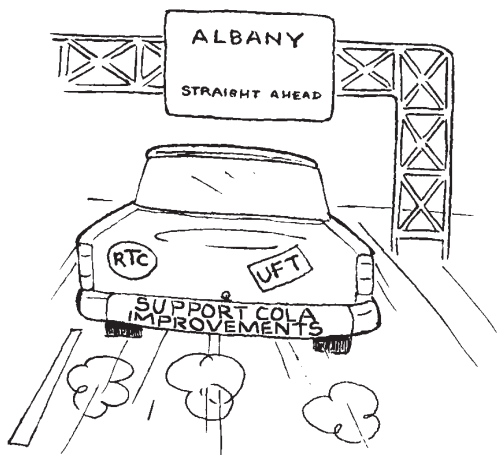
4. Want your voice to be heard in Congress?

The UFT-RTC works closely with the AFT and the AFL-CIO in promoting **federal legislation** in the areas of social security, health care and pension.



5. Want to be represented at the state legislature?

The UFT-RTC, along with NYSUT, lobbies actively for **benefits** in Albany, such as increasing the automatic cost-of-living adjustment (COLA) that was enacted in 2000.



6. Want to be represented at City Hall?

The UFT-RTC's vigilance at City Hall fights any legislation designed to decrease benefits while battling for **improvements** on your behalf, such as reimbursement for Medicare Part B.

7. Want to be part of senior citizen coalitions?

The UFT-RTC works with many other groups to **lobby** for and protect the interests of seniors. These groups include other NYSUT, AFT and NEA retiree groups, and the Alliance for Retired Americans, AFL-CIO.

8. Want to maintain all your UFT rights and privileges?

As a member of the UFT-RTC you can continue to **participate** in all UFT activities.

9. Have problems with your pension check?

Want to change your variable annuity election? Are you getting your COLA? The UFT-RTC has **pension consultants** ready and waiting to answer your questions. Just call (212) 598-9536.

10. Have a question about your health benefits?

We have **health consultants** who are trained to help you weave your way successfully through the bureaucratic maze. Call (212) 598-7726 Monday through Friday from 10 a.m. to 5 p.m.

11. Need social services?

If you or your family are facing difficult times, the union's **Retiree Social Services Program** may be able to help no matter where you live. Our staff, led by a geriatric social worker and a gerontologist, can offer guidance, information and references to services in your community. And, if you are in the New York area, we offer short-term counseling. All of our services are free and confidential to UFT-RTC members, so give us a call at (212) 598-6880.

12. Want to continue your education?



The **Si Beagle Learning Centers Program** offers a wide array of courses, day trips and seminars in the five boroughs, Nassau, Suffolk, Westchester, Putnam,

Rockland and New Jersey, through the UFT Retiree Learning Centers Program. You can participate in tai chi, art, opera, music, folk dance, computers, bridge classes, and defensive driving courses, to name a few. To continue your life-long learning, register through the Si Beagle bulletin mailed to you in July and January, or call (212) 598-6879.

13. Want to participate in a local UFT-RTC section?

We now offer services through **chapter sections** in Nassau and Suffolk;

Westchester,

Putnam and

Rockland

Counties; Arizona;

California;

Florida; Georgia;

New Jersey;

Nevada; North

Carolina;

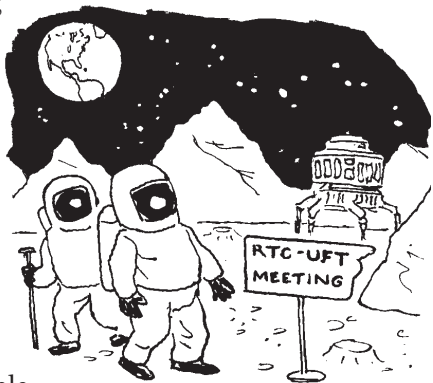
Washington DC;

Puerto Rico and

Israel. Knowledgeable

UFT retiree coordinators in each area arrange meetings, courses and activities. Each section participates in all union activities. Call the UFT Retiree Program for information (212) 598-6879.

Our Florida section offers extensive services and courses in the Florida office at: Potomac Trail Building, 3200 North Military Trail, Suite 100, Boca Raton, FL 33431. Call (561) 994-4929. The office is open 9 a.m. to 2 p.m., Monday to Friday.



14. Want to receive the *Retiree*?

The ***UFT-RTC Retiree*** — the Retired Teachers Chapter newsletter — is chock full of information for retirees and it is mailed to members quarterly. You'll want to save it in your *UFT-RTC Retiree Handbook* (see #3).

15. Want information about your legal plan?

You have a free prepaid legal plan which provides you and your spouse/domestic partner with three important documents: a simple will, a health care proxy and a power of attorney at no cost. You also are entitled to free legal advice and more. UFT approved elder law attorneys are available at a discounted rate of 20% from their normal fees. Call the legal plan at (800) 832-5182.

16. Want to join us for theater and other cultural events?



Register through the Si Beagle bulletin for our Theater Club Program. Enjoy on- and off-Broadway performances. Discounted tickets are available as well. Call (212) 598-6879 to reach a theater coordinator.

17. Need catastrophic illness coverage? Life insurance? Long-term care insurance?

UFT-RTC members are kept informed about all NYSUT and AFT **insurance** programs, as well as about all publications that they provide for retirees. Your UFT-RTC membership makes you an automatic member of NYSUT, AFT and the AFL-CIO.

18. Want to celebrate your retirement?

Sometime after you retire, the UFT will honor you at a **reception**. Please be sure to attend! You will meet the leaders of the UFT-RTC who want to welcome you into their ranks and share with you the benefits and services that the union provides to its retired members.

19. Have a question about union services or the Retired Teachers Chapter?

Dial the **Retired Teachers Chapter** at (212) 780-0127 for assistance with any questions other than health or pension.

20. Want to tell us what services and programs you would like?

Our retiree programs are constantly **expanding** to meet the needs of our members. Call us at (212) 598-6879 with any suggestions you may have.

21. Of course, there is one final reason to join the UFT-RTC.

Consider the alternative:



NEW RETIREE CHECKLIST

IMPORTANT:

Make copies of all your retirement papers and health forms and keep them in a safe place with your records. Mail all correspondence certified mail, return receipt requested.

- 1. I have had my final pension consultation.
- 2. I have filed my retirement application with: The NYC Teachers' Retirement System, 55 Water St. New York, NY 10041, AT LEAST one business day, but NOT MORE THAN 90 days before my retirement date. Forms should be hand-delivered or mailed certified, return receipt requested.
- 3. If I elected to take a loan at retirement, I filed an application with the NYC Teachers' Retirement System at least one business day before I retired. If I wish to directly roll over all or part of the taxable portion of my loan I have filed a QPP Loan Direct Rollover Election Form.
- 4. If I elected to remove my excess funds (for Tier I or II), I filed an application with the NYC Teachers' Retirement System at least one business day before I retired. If I wish to roll my excess funds over to an IRA rollover account, I have filed a QPP Direct Rollover Form.
- 5. a) If I elected to defer my TDA, I filed an application with the NYC Teachers' Retirement System at least one business day before I retired.
- b) If I elected to remove my TDA, I filed an application with the NYC Teachers' Retirement System at least one business day before I retired.
- c) If I elected to annuitize my TDA, I have filed a TDA Annuity Program Retirement Application.
- 6. I have filled out an ERB form to continue my health insurance or to waive it and I have checked yes for the Optional Benefits Rider. I have brought the ERB form to the DOE's Health and Welfare unit at 65 Court St. in

Brooklyn — with my receipt from TRS, and I have retained the member's copy for my records.

- 7. a) If I decide to use my sick days as terminal leave, I have filed OP40 with my school secretary one month prior to starting the leave (or if starting in September, by the previous June 1).
- b) I have filed OP44 for termination pay with my school secretary (which will be payable in three installments).
- 8. If I am eligible for Social Security, I have filed for it three months prior to retiring.
- 9. If I am eligible for Medicare, I have applied for Part A (hospitalization) and for Part B (medical coverage) at my local Social Security office three months prior to retiring.

10. Membership:

- a. I have filled out my UFT-RTC membership card and mailed it to the UFT.
- b. I have retired on deferred payability, and I have enclosed my check with my membership card for \$36 per year or \$3 per month, from the month I retired to the month of my payability date.
- c. I have vested, and I have enclosed my check for annual dues of \$25 with my membership card.
- 11. I have filled out the UFT-RTC Supplemental Health Insurance Plan (SHIP) application, which includes the pension deduction authorization section, and mailed it, along with my check, prorated for the year.
- 12. I have hand-delivered or mailed all of the forms certified, return receipt requested, and I have filed copies in a safe place.
- 13. If I am moving at retirement, I have sent my new address and telephone number to the UFT's Membership Department at 52 Broadway, New York, NY 10004. I included my Social Security number. I also have notified TRS, the Department of Education and Employee Health Benefits of my change of address.



**UNITED FEDERATION OF TEACHERS
RETIRED TEACHERS CHAPTER**

