A Note from the Interim Editor
Thank you for all of your contributions this month. Included is the retirement dinner invitation, important health insurance information, and news about a newly won grant (Way to go Jen!).

Terri Wagner
Committee Updates...

Retirement Dinner
Report by Beth Losito
Make sure to check out the invitation!

Vote/Cope
Report by Christine Renaldi
In the fall, seriously consider contributing something. Your total contribution is divided between four checks in November and December.

Insurance
Report by Beth Rice
Here are some reminders and updates regarding our district provided health insurance;

1) Prescriptions are provided at no cost when you use CanaRx. Visit their website at CanaRx.com for more information, and to see if your maintenance prescription is eligible.

2) New ID cards for Blue Shield of Northeastern NY members will be sent out soon. These new ID cards will not have copays listed on them.

3) Qualifying events for your insurance coverage (i.e. new child) will have to be disclosed within 30 days or you will have to wait until open enrollment

FYI: Although there will most likely be zero cost increase for dental and vision coverage, health insurance may see a cost increase of up to 8%. So, plan ahead.

Other News...
Jen Jaskolka (Fisk) applied for and won a 2017 Earth Day grant. The grant was offered by the Eastern New York Chapter of the Air & Waste Management Association. Jen submitted a proposal to build an outdoor classroom for use by the teachers and students of the Middle School. The plan is for the MS Garden Club (Jen is the advisor) to add picnic tables and benches on a gravel base as well as an outdoor chalkboard. The total award for the grant was $754. The hope is to have the outdoor classroom ready for use before the end of the school year. It will be located on the south side of the Middle School near the soccer field. Please congratulate Jen if you see her!

Submitted by Joe Jaskolka
**RCSTA**

**Presents**

**2016-2017**

**Retirement Banquet**

**June 9, 2017**

**To Honor:**

Laurie Abelson  
Marty Case  
Kerry DeLuca  
Mary Hayes  
Pam Hull  
Lesley Lopez  
Rocky Persico  
Ben Rau  
Karen Teale  
Cindy Tracey

At

**Shaker Ridge Country Club**

802 Albany-Shaker Road, Loudonville New York 12211

DJ entertainment by Billy Hardy

Cocktail Hour 6pm-7pm

Dinner & Program 7pm-11pm

$60/person

Name(s)_________________________________________________________________

Dinner Choice: Chicken Marsala______Roast Beef_____Stuffed Shrimp____________

Total $___________________

*Please send the bottom of this form along with a check made out to RCSTA to Bethany Losito or Kelly Racey @ RCS MS or, 2025 Rt. 9W, Ravena, NY 12143 by June 2nd.*
Simplifying your life insurance options

As an educated consumer, you realize the earlier in life that you purchase life insurance, the cheaper the premiums will likely be. You’re also aware that life insurance offers financial protection for your dependents upon your death, helping to cover the costs of funeral and burial expenses; assistance to help with your children’s education; and offering financial assistance with paying debts and other expenses.

It can be overwhelming, though, trying to determine the best type of life insurance policy. Let’s take a look at some of the different types of life insurance options available.

#1: Whole Life Insurance – This type of insurance is usually the most costly since policies are guaranteed to remain in force as long as premiums are paid. Whole life insurance offers permanent protection with premiums that never increase and builds cash value you can borrow against while you are living (like a loan). Important: Understand that you will reduce your death benefit if you don’t repay loans with interest and will no longer have coverage if you surrender the policy.

#2: Term Life Insurance – This type of insurance pays a benefit in the event of the death of the insured during a specified term, offering a fixed rate of payments during that time period. Once that period ends, coverage at the previous premium rate is not guaranteed and the insured would need to get further coverage. Term life insurance (and its level term life cousin) is designed only to protect your dependents if you were to die prematurely - offering NO cash value.

#3: Level Term Life Insurance – Like term life insurance, level term life insurance pays a benefit in the event of the death of the insured during a specific time period. Premiums may not be increased during the time period due to change in your age or health status.

#4: Universal Life Insurance – This type of insurance offers a way to protect your dependents while building tax-deferred cash value. While the cost of a universal life plan needs to be covered so the policy remains in force, the policyholder has the option to adjust how much he or she will pay in premiums each year. Policyholders can also access a portion of the balance without affecting the guaranteed death benefit as the cash value accumulates over time.

Keep in mind that NYSUT members & their spouses/certified domestic partners can help protect their dependents from life’s uncertainties with a variety of NYSUT Member Benefits-endorsed life insurance plans. Many of these plans offer group rates not available to the general public along with additional convenience and savings opportunity.

For more information about these plans, visit the Member Benefits website at memberbenefits.nysut.org or call 800-626-8101.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.