

U S A INFORMATION

LOCAL 15-175 NYSUT; LOCAL 3072 AFT

APRIL 2009



Next General Membership Meeting:
May 12, 2009
 3:15 p.m.
 TBA

Calendars for 2009

Lists of important dates. Phone numbers
 Page 6
News from Retirees
Read what's happening with retirees
 Page 2-3

The VOTE-COPE Campaign is Scheduled to Begin April 20th
Pages 1,4,5
A Letter from the First Vice President
Pages 4

From the Welfare Fund
Important Updates from the Welfare Fund



*The
 VOTE-COPE
 Campaign is
 Scheduled to
 Begin April 20th*

As we return from Spring break we will begin our VOTE-COPE campaign. Your building representatives will be distributing the VOTE-COPE information to you. If you have any questions or do not receive your VOTE-COPE information by April 24th please see your building representative listed below:

Supervisor	Building Representative
Lowery	Monika Biscoglio
Hardesty	Robert Angiello
Kelderhouse	Elisa Longo
Louis Jeune	Michael Tomaseski
Spaulding	Judy Gillet

VOTE-COPE (Voice Of Teachers in Education - Committee On Political Education) is NYSUT's non-partisan political action fund. It pools the voluntary contributions of members from across the state to make contributions to pro-education candidates and to support political action that aims to protect our incomes and careers, health and

safety, retirement changes, and health care.

Your contribution will help protect your own profession and the institution in which our members work. As public employees, almost all conditions affecting our professional environment, working conditions and pension rights are determined by the actions of the New York State Legislature, the Governor, and the U.S. Congress. If we wish to have a positive influence on our professional future, we must take an active part in the political process. You can make your voice heard, and at the same time make an investment in your future, by contributing to **VOTE-COPE**; NYSUT's political action fund.

(Continued on page 4)

Supervisor	Building Representative
Bellucci	Rick O'Keefe
Sowul	Darci Esposito

News from Retirees

The BOCES retirees are really into communication via the internet. Everyday we seem to hear from another retiree on FACEBOOK...social networking has reached another generation as has the newest internet pastime Tweeting. I am sure many are using Skype instead of the telephone, it is free. We want to send you this newsletter via the internet...please help us.

Dick and Theresa Donahue are doing well. Dick is still involved volunteering with other social workers on mental health issues at the United Nations in NYC. They are busy helping their daughter Elizabeth plan her wedding this summer in Maine. Dick also plans to email **Joel Shapiro**.

Joel Shapiro is at the University of Presov in Presov, Slovakia. He received a Fulbright Scholarship to lecture there on special education to undergraduates who're pursuing degrees in Special Ed. "Many of the younger ones speak English, which is really good. My Slovak is quite primitive, despite the Fulbright folks having sent me to the capital city, Bratislava, for a 3-week crash course last summer. "

"I've been teaching and traveling. Some of these Central European cities are magnificent. Budapest was really impressive, Bratislava is beautiful and we'll be going to Prague in a few weeks. As the economies have declined in Europe, people in Hungary have gotten pretty upset. We were there when thousands demonstrated/rioted against the government. The Prime Minister resigned, and no one else wants the job. The Slovaks are somewhat insulated from this, as they're members of the EU. Still, the very right-wing candidate here didn't lose the presidential election last week as expected; no one got a majority, so there'll be a runoff this week."

"The countryside is rather like upstate NY - no surprise, as the latitude is similar. They have the High Tatras, about 90 minutes from us. Very much like the Alps. The cities go back to the 1200's and 1300's in many cases - lots of old restored buildings and a very different look from

anything in the US!"

"I've visited several schools for the disabled - the ones I've seen are well-staffed and equipped. They have a setup with a graduated system of services. The more disabled you are, the less integrated you're likely to be. One difference: the parent makes the decision as to where the child will be placed, and that's that."

"I was invited to have lunch with the US ambassador last week. He was in Kosice (20 miles south) for the 5th anniversary of the USA Information Agency installation in town. I've made friends with several of the US Embassy personnel in Bratislava, but this was the first time I've had the opportunity to meet the big cheese. Fascinating program - the school children sang old Negro spirituals, performed a short play on the Amistad and recited quotes from Lincoln, ML King and others.

Well, that's all the news I have for now ..."

"I'd love to hear from anybody who's interested in being in contact - just give 'em my email address."

U S A I N F O R M A T I O N

IS AN OFFICIAL PUBLICATION OF THE
UNITED STAFF ASSOCIATION
 of
PUTNAM/NORTHERN WESTCHESTER BOCES
LOCAL 15-175 NYSUT; LOCAL 3072 AFT
YORKTOWN HEIGHTS, NEW YORK 10598
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News from Retirees

(Continued from page 2)

Ron and Susie Logan are doing well in Colorado Springs, Colorado. They both have had wonderful opportunities to enjoy the outdoors and this is where Susie grew up. Their children are all grown and spread out: a son in Queens, a daughter in Manhattan and a married daughter in Utah. They will be east later this year for a family wedding. We send our sympathy to **Susie** on the death of her mother.

Jerry and Ida Blotcky are doing well in Spring Hill, Florida. They took the long trip to Australia last December and according to Jerry... "It was a rough trip and we have to get in shape for any other trips". They were up to see **Ida's** daughter and granddaughters in Rochester in March and remembered what "NY winters are like". Jerry's son has moved to Florida and lives nearby/

Liz Poinsette-Fisher... "We are spending all of the winter here in Lauderhill, Florida. We have not moved and are still spending our summers in Katonah. Son, Steven now lives in Orlando with his wife and two children. Everything else is fine. Healthwise good."

John Keck and Wynnie McCarthy traveled to the Far East during January. They visited St. Paul's University in Iloilo, Philippines and stopped to see John's godson, Joe and his family in Japan.

The luncheon group from Pines Bridge continues to meet the last Friday of the month. If you are interested in joining the group in April, contact **Evelyn Kness**. For May, contact **Roz Hurley**

Maureen Dominique wants to thank any of our members who have helped the MAKE A WISH FOUNDATION. Her granddaughter "is going to see Criss Angel in Las Vegas at the Luxor Hotel. He is a

magician. They will not only see the show but will go back stage to meet him. Make A Wish is sending mom and dad also. They are going May 10th. Maureen's granddaughter was adopted from Guatemala and has a chronic illness

Once again, it was great to hear from retirees again! Keep your emails coming. Send *News for Retirees* to Wynnie McCarthy at Wam48@aol.com.

If you are interested in the NYSUT Retiree Group contact them at: www.westputretiree.com

It links to many sites: NYSUT, AARP, local and state legislators

To join any of these activities, send your deposit check made out to NYSUT Retirees-Westchester/Putnam and send it to:

Evelyn Partalis
NYSUT, 520 White Plains Road,
Tarrytown, NY 10591
or call for specifics 914-328-076

* Culinary Institute of America, lunch at the Escoffier Room, followed by trip to Rhinebeck to visit the Wildenstein Historic Site, Queen Anne mansion incl. a docent led tour.
 May 13, 2009; \$98

* Westchester Broadway Theatre Matinee,
 May 21, 2009, \$60

* Long Island sites, visiting the Garden City Cradle of Aviation Museum; followed by lunch at the historic (1672) Milleridge Inn, then on to a tour of the Coe Hall and Planting Fields Arboretum in Oyster Bay; home via the Port Jeff-Bridgeport Ferry to CT. June 11, 2009, \$102; menu choices upon sign-up

* Vermont, Von Trapp Family lodge & Stowe: ; October 27-29, depart 7AM, visiting Quechee Gorge, Woodstock, VT, Rock of Ages Granite Quarry, in Barre, Montpelier, state capital, Morse Farm Sugarhouse, Ben & Jerry's, Calvin Coolidge birthplace; 5 meals

* YELLOWSTONE, TETONS & SALT LAKE CITY:
 Aug. 20-28, lv NYC flgt to Salt Lake, visit Mormon Tabernacle rehearsal, float trip thru Grand Teton, Yellowstone Nat. Pk, Buffalo Bill Hist. Ctr, pass by Devil's Tower on way to Deadwood, the Badlands and Mt. Rushmore; flgt home from Rapid City. \$2,500(incl. tax, tips & insurance); PAY DEPOSIT OF \$600 BY 2/23/09 AND TOUR PRICE IS REDUCED BY \$100!
 10 meals, 4 dinner, 6 breakfast

*A Letter from the
First Vice President*

It was great to meet many of you at the union membership meeting. My wish would be to meet more of our members at our next meeting on May 12th.

I was eager to let you all know that our new Executive Board is looking forward to serving our union members in one of the most challenging economic climates in history.

We should be under no illusions that our futures are secure. The Executive Board has a goal to ensure as a union that we can navigate through these tough times. We need to not only protect but strengthen our futures. We have the tools and resources to accomplish this. As we steer our way through, we need to strengthen and move forward as a union. In unity there is strength.

We all need to learn the facts about what's happening in our economy and plan to address the issues as they become clear. One way is to come to union meetings and not only listen but participate in constructive discussions about our future. You can play a meaningful role and contribute to the decision making process. We need to move forward and have one clear voice as a union. Together we can accomplish this. Remember: "In unity there is strength."

The next required union meeting is May 12th. Hope to see more of you there. As things develop we may need to call additional meetings. Keep an eye out for any e-mails.

*Respectfully
Larry Marino
First Vice President*

*VOTE-COPE Campaign is
Scheduled to Begin
April 20th*

(Continued from page 1)

The United Staff Association Of Putnam/Northern Westchester BOCES will conduct its **VOTE-COPE** drive beginning April 20th. Your building representative will distribute campaign information and contributor cards. A **\$35.00** contribution is recommended. Our collective goal is to achieve **100% membership participation**, your contribution is needed to help us meet our goal. You are welcome to contribute more or less than **\$35.00**. That amount is merely a suggestion. You have the right not to contribute without any reprisal and will not be favored or disadvantaged because you have exercised this right.

There are two ways to contribute to the VOTE-COPE campaign:

1. The easiest way is to fill out the payroll deduction authorization card, which your building representative will be giving to you. Many of our members choose this way and a onetime deduction of your elected amount will be deducted from your **May 29th** paycheck. Those of you who have already signed up for payroll deduction will not have to sign up again as the amount you previously signed up for will be deducted from your **May 29th** paycheck. (You will not receive a payroll deduction card from your building representative.)

2. The second way to contribute is to fill out the top portion of the contribution card and attach a check made payable to: **VOTE-COPE**.

PLEASE RETURN THE CONTRIBUTION CARD TO YOUR BUILDING REPRESENTATIVE BY MAY 7th.

(Continued on page 5)

(Continued from page 4)

PLEASE HELP US REACH OUR GOAL OF 100% MEMBERSHIP PARTICIPATION. THE SUGGESTED DONATION IS \$35.00; HOWEVER, FEEL FREE TO CONTRIBUTE WHATEVER AMOUNT YOU WOULD LIKE.

NOW MORE THEN EVER, WE NEED OUR VOICES TO BE HEARD.

Sincerely,
Carolyn Schneider
 VOTE-COPE Coordinator

From the Welfare Fund

To all Members of the Welfare Fund
 Active and Retirees

First: Please be reminded that you must obtain a pre-authorization from Cook Associates if you will be having dental work that could be over \$600 . We also ask that you inform your dentist if you don't have family dental coverage. We encounter a huge amount of paper work – just to inform you – that you do not have family dental. You must choose to sign up for it. There is a yearly charge of \$950 for family coverage.

Second: To all retirees: When filing a claim, please indicate on the claim form that your status is **retired**. It will reduce the waiting time for your reimbursements.

Third: Please copy all your claim forms; we do understand that it is difficult to obtain additional ones.

**New drug cards were issued in
 December 2008.**
 The new drug plan is
 Express Scripts www.express-scripts.com
 or 866 790 8282 as of 1/1/09
 New AETNA cards were also issued January
 2009.

United Staff Association Welfare Fund
 253 West 35th Street
 12th Floor
 New York, NY 10001
 914-250-0700

M E M O R A N D U M

To: All United Staff Association
Welfare Fund Members

From: Board of Trustees

Date: 3/10/2009

Re: **BENEFIT IMPROVEMENTS !!!!**
 (Look for it in the mail)

BENEFIT IMPROVEMENTS Effective 1/1/2009

- **Variable Benefit :**
 Increased to \$300.00 per year and expanded to include:
 Premium reimbursement for catastrophic insurance (member only)
 Hearing-Aid (member only)
 Orthotics (member only)
- **Optical Benefit:**
 Member reimbursement: \$250.00 per year
 Dependent reimbursement : \$150.00 per year
- **Dental Plan :**
 New lifetime allowance of \$1,000.00 for Implants
 - **NOT** included in the annual dental maximum.
 New improved dental Fee schedule (enclosed)

*Look for it in the mail and add them to your
 Welfare Fund binder!!!!*

To look up claims online; go to:
DHCLAIMS.com

DO YOU QUALIFY FOR REFINANCING OR OTHER ASSISTANCE UNDER THE NEW HOMEOWNER AFFORDABILITY AND STABILITY PLAN?

BY MIRKIN & GORDON, P.C

President Obama recently unveiled his Homeowner Affordability and Stability Plan as part of a comprehensive strategy to get the economy back on track. The Plan states that it will “help up to 7 to 9 million families restructure or refinance their mortgages to avoid foreclosure.” The key components of the Plan are:

Enable up to 4 to 5 Million Responsible Homeowners to Refinance and Reduce Their Monthly Payments

Under current rules, most families who owe more than 80 percent of their homes have a difficult time securing refinancing (For example, if a borrower’s home was worth \$200,000, he or she would have limited options if he or she owed more than \$160,000.) Under the Obama Plan, 4 to 5 million homeowners who took out conforming loans* owned or guaranteed by Freddie Mac or Fannie Mae will be provided the opportunity to refinance through the two institutions over time. The Treasury Department has provided the following two examples to illustrate how refinancing through Freddie Mac and Fannie Mae would work:

Family A: Access to Refinancing

- **In 2006:** Family A took a 30-year fixed rate mortgage of \$207,000 on a house worth \$260,000 at the time. (The family put just over 20% down.) They received a Fannie Mae conforming loan with an interest rate of 6.50%.
- **Today:** Family A has about \$200,000 remaining on their mortgage but their home value has fallen 15% to \$221,000. - Their “loan-to-value” ratio is now 90% **making them ineligible for a Fannie Mae refinancing.**
- **Under the Refinancing Plan:** Family A can refinance and obtain a rate of 5.16%. **This would reduce their annual payments by nearly \$2,350.**

	Existing Mortgage	Refinancing
Balance	\$199,584	\$203,575
Remaining Years	27	30
Interest Rate	6.50%	5.16%
Monthly Payment	\$1,308	\$1,113
Savings	\$196 per month, \$2,347 per year	

*A “conforming loan” is a mortgage that is equal to or less than the dollar amount established by the conforming loan limit set by Fannie Mae and Freddie Mac’s Federal regulator, the Office of Federal Housing Enterprise Oversight (OFHEO) and meets the funding criteria of Freddie Mac and Fannie Mae. Mortgages that exceed the conforming loan limit are classified as non-conforming or “jumbo” mortgages.

Family B: Access to Refinancing

- **In 2006:** Family B took a 30-year fixed rate mortgage of \$350,000 on a house worth \$475,000 at the time. (The family put just over 26% down). They received a Fannie Mae conforming loan with an interest rate of 6.50%.
- **Today:** Family B has about \$337,460 remaining on their mortgage but their home value has fallen to \$400,000. - Their “loan-to-value” ratio is now 84%, **making them ineligible for a Fannie Mae refinancing.**
- **Under the Refinancing Plan:** Family B can refinance and obtain a rate of 5.16%. **This would reduce their annual payments by nearly \$4,000.**

EXECUTIVE BOARD & GENERAL MEETING

DATES 2008-2009

4/14	Executive Board
5/5	Executive Board
5/12	General Membership Meeting
6/2	Executive Board



To schedule an appointment with the lawyer members should call (914) 997-1576.

IMPORTANT!

Please Note:

Mary Ann Alvord is the Grievance Chairperson. She can be reached at extension **764**, or from the outside at **(914) 248-2764**.

Welfare Fund Calendar

The Welfare Fund meets the 3rd Tuesday of each month. The dates for 2009 are:

April 21

May 19

June 16

**United Staff Association
Welfare Fund**

**c/o Daniel H. Cook Associates
253 West 35th Street, 12th Floor
New York, New York 10001**

Chairperson: Monika Biscoglio

Secretary: Nancy Finsmith

Treasurer: Janine deGrouchy Hraska

Trustees: Jennifer Guiffre
Steve Simpson
Lola Smerdon
Irene Snow

Administrator: Daniel Cook Associates
253 West 35th Street, 12th Floor
New York, New York 10001
(914) 250-0700
(212) 505-5050
1-800-DHCOOK1
(1-800-342-6651)
FAX # (212) 714-1454

Legal Fund: (914) 997-1576

IMPORTANT!!!

PLEASE NOTE:

The (914) telephone number for
DANIEL H. COOK
has changed from (914) 381-2399 to:

(914) 250-0700

The (212) NYC telephone number remains the
same:

(212) 505-5050

USA PHONE NUMBER: (914) 962-9579

Keep this page for future reference!!

DO YOU QUALIFY FOR REFINANCING OR OTHER ASSISTANCE UNDER THE NEW HOMEOWNER AFFORDABILITY AND STABILITY PLAN?

(Continued from page 6)

	Existing Mortgage	Refinancing
Balance	\$337,460	\$344,210
Remaining Years	27	30
Interest Rate	6.50%	5.16%
Monthly Payment	\$2,212	\$1,882
Savings	\$331 per month, \$3,968 per year	

Create a \$75 Billion Homeowner Stability Initiative to Reach Up to 3 to 4 Million At-Risk Homeowners

The Treasury Department, working with other federal agencies, will undertake a comprehensive strategy to prevent millions of foreclosures and help families stay in their homes. This initiative is intended to reach millions of responsible homeowners who are struggling to afford their mortgage payments because of the current recession, yet cannot sell their homes because prices have fallen so significantly. The initiative helps those who commit to make reasonable monthly mortgage payments to stay in their homes-providing families with security and neighborhoods with stability. The Treasury Department has provided the following example to illustrate how this initiative would work:

Family C: Eligible for Homeowner Stability Initiative

•**In 2006:** Family C took out a 30-year subprime mortgage of \$220,000, on a house worth \$230,000 at the time (they put less than 5% down). Their mortgage broker- Mom & Pop Mortgage sold their loan to Investment Bank. The interest rate on their mortgage is 7.5%.

•**Today:** Family C has \$\$214,016 remaining on their mortgage but their home has fallen -18%% to \$189,000. Also, in November, one parent in Family C was moved from full-time to part-time work, causing a significant shock to their income. *Their loan is now 113% the value of their home*, making them “underwater” and unable to sell their house. Meanwhile, their monthly mortgage payment is \$1,538 and their monthly income has fallen to \$3,650, meaning *the ratio of their monthly mortgage debt to income is 42%*.

•**Under the Homeowner Stability Initiative:** Family C can get a government sponsored modification that - for five years - will reduce their mortgage payment by \$406 a month. After those five years, Family C’s mortgage payment will adjust upward at a moderate, phased in level.

	Existing Mortgage	Refinancing
Balance	\$213,431	\$213,431
Remaining Years	27	27
Interest Rate	7.50%	4.42%
Monthly Payment	\$1,538	\$1,132
Savings	\$406 per month, \$4,870 per year	

DO YOU QUALIFY FOR REFINANCING OR OTHER ASSISTANCE UNDER THE NEW HOMEOWNER AFFORDABILITY AND STABILITY PLAN?

(Continued from page 8)

Treasury Department Guidelines

On March 4, 2009, the U.S. Treasury Department amplified the Plan by issuing Guidelines to enable lenders/loan servicers to encourage modifications of eligible mortgages. The Guidelines and other useful materials in connection with the Plan can be obtained at "FinancialStability.gov."

Among other things, the Guidelines provide information on eligibility criteria for loan modifications and the terms and procedures participating lenders/loaner servicers must follow under the Plan. Under the Plan, lenders/loan servicers are eligible for "Servicer Incentive Payments" for each eligible mortgage modification meeting the Plan's standards. To be eligible for these incentives, loan servicers must enter into program agreements with the Treasury Department. Homeowners may contact their lender/loan servicer to find out if the homeowner is eligible to participate in the program.

Where You Can Get Further Assistance

This article provides a preliminary and brief overview of President Obama's Plan. As you know, assistance in connection with refinancing a home is available from attorneys under the Fund's Legal Services Plan.

FYI - IT IS VERY IMPORTANT THAT THE UNION, WELFARE FUND AND DISTRICT have your current correct address

2009/2010 Health Insurance Rates	
based upon the 13% increase authorized by the Trustees, results in the following:	
Single	\$568
Family	\$1,420
Single, Medicare	\$511
Family, Medicare	\$1,136

HEALTH INSURANCE NEWS

Look for and **save** the next issue of the HEALTH INSURANCE NEWSLETTER as there are some very important changes it will be posted on the PNWBOCES web site after it is distributed.

Check out the United Staff Association website and links on the AFT website:

<http://ny.aft.org/pnwb/>

" Will " Document Introduction

The following article on the importance of having a will has been prepared for you by the law firm of Mirkin&Gordon, PC through the Westchester Putnam Teachers Legal Services Fund. This is the firm that provides the panel attorneys for your prepaid legal plan. The drafting of a simple will is a benefit for which you pay no out of pocket expense. In addition to the will there are other important documents; for example a Living Will/ Health Care Proxy.

There are also available to you spouse, domestic partner and your parents and parents in law. All of the above benefits are available to you at no cost.

To learn more about these benefits, please refer to the plan booklet. You may also want to visit the WPTLSF website at:

www.teacherslegalfund.com/title-page.htm .

This new site includes the benefit booklet as well as all updates to the plan since the booklet was last printed in hard copy. To schedule n appointment with a panel attorney call 914-997-1576. An attorney comes to BOCES campus on a monthly basis.

Flo Laicher

To all Members of the United Staff Association Welfare Fund.

Everyone should have received in the mail the option to continue there coverage for Catastrophic Insurance. **This is just another reminder.** If you are interested to sign up – Please respond **immediately** Should you have any question call the given Telephone number below.

RE: Termination of Your Group Catastrophe Major Medical Coverage through the United Staff Association Welfare Fund

Dear Member:

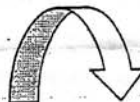
Your Local Benefit Fund has informed us they intend to discontinue this group plan as of 3/1/09. The Trustees of your Benefit Fund are concerned that you have the ability to continue your coverage, and they have made provisions for you to continue this valuable coverage on a premium-pay basis without having to qualify for the plan through medical underwriting. You must, however, maintain your NYSUT membership.

A brochure for the NYSUT individual Catastrophe Major Medical Plan is enclosed and contains rates for continuing coverage. **You do not have to apply for coverage using the application enclosed in the brochure.** Simply complete the form below to continue coverage. Please note the voluntary plan does not offer the group Critical Illness benefit or access to Health Advocate. All other plan features are the same as you currently have through your benefit Fund.

Please complete the form at the bottom of this letter and return it to **The Preferred Group**. We urge you to respond within **45** days from the date of termination of the group policy. If you do not respond by that date, your coverage will automatically terminate when your Local Benefit Fund terminates the group coverage.

If you are not a member of NYSUT please call the Preferred Group at 800-573-7474 for further information.

Sincerely,
The Preferred Group
P.O. Box 15136
Albany, NY 12212-5136



CUT HERE and return to the above address.

[] I elect to continue my NYSUT Catastrophe Major Medical coverage, and I am a NYSUT member. Please ask Marsh Affinity Group Services; the plan administrator, to send me my new certificate of insurance and a direct bill to the address noted below. Payment of the direct bill within the time requested will maintain my uninterrupted coverage.

Name (please print): _____ Group: United Staff

SS#: _____ Date of Birth: _____

Address: _____

City: _____ State: _____ ZIP Code: _____

Signature: _____ Date: _____

TWO METHODS OF PREMIUM PAYMENT PAYROLL DEDUCTION OR INDIVIDUAL BILLING

Payroll Deduction

Based on 20 Deductions (NYSUT, UFT, UUP)

Member's Age	Member Only	Member & Spouse	Member & Child(ren)	Member, Spouse & Child(ren)
Under 40	\$2.30	\$4.60	\$5.04	\$7.34
40-49	\$4.60	\$9.21	\$7.35	\$11.95
50-59	\$7.45	\$14.91	\$10.20	\$17.65
60-64	\$11.35	\$22.69	\$14.09	\$25.43
65-69	\$12.61	\$25.21	\$15.38	\$27.99
70-74	\$13.93	\$27.86	\$16.85	\$30.78
75-79	\$15.71	\$31.42	\$18.74	\$34.44
80-84*	\$17.63	\$35.25	\$20.89	\$38.51
85-89*	\$17.81	\$35.62	\$21.11	\$38.92
90-94*	\$18.00	\$36.00	\$21.33	\$39.32
95 +*	\$18.19	\$36.48	\$21.55	\$39.84

*For renewal purposes only.

Payroll deduction amounts are approximate due to rounding.

Based on 26 Deductions (UUP)

Member's Age	Member Only	Member & Spouse	Member & Child(ren)	Member, Spouse & Child(ren)
Under 40	\$1.77	\$3.54	\$3.88	\$5.65
40-49	\$3.54	\$7.08	\$5.65	\$9.19
50-59	\$5.73	\$11.47	\$7.84	\$13.58
60-64	\$8.73	\$17.45	\$10.84	\$19.56
65-69	\$9.70	\$19.39	\$11.83	\$21.53
70-74	\$10.72	\$21.43	\$12.96	\$23.67
75-79	\$12.09	\$24.17	\$14.41	\$26.49
80-84*	\$13.56	\$27.12	\$16.07	\$29.62
85-89*	\$13.70	\$27.40	\$16.24	\$29.94
90-94*	\$13.85	\$27.69	\$16.41	\$30.25
95 +*	\$13.99	\$28.06	\$16.58	\$30.65

*For renewal purposes only.

Payroll deduction amounts are approximate due to rounding.

Marsh Affinity Group Services, a service of Seabury & Smith, receives compensation for services to provide this program; these services may include enrollments, ongoing servicing, billing, marketing, brokerage, customer administrative & claim servicing and communications. Refer to <https://www.personal-plans.com/disclosure> and enter in the security code E75360414056 or call us at 1-888-206-5088 for specific details.

Individual Billing Rates

Semiannual Premiums

Member's Age	Member Only	Member & Spouse	Member & Child(ren)	Member, Spouse & Child(ren)
Under 40	\$25.58	\$51.15	\$56.01	\$81.58
40-49	\$51.15	\$102.30	\$81.62	\$132.77
50-59	\$82.83	\$165.65	\$113.30	\$196.12
60-64	\$126.08	\$252.10	\$156.51	\$282.53
65-69	\$140.08	\$280.14	\$170.93	\$310.99
70-74	\$154.80	\$309.58	\$187.18	\$341.96
75-79	\$174.59	\$349.07	\$208.17	\$382.65
80-84*	\$195.84	\$391.67	\$232.06	\$427.89
85-89*	\$197.92	\$395.82	\$234.51	\$432.41
90-94*	\$199.99	\$399.96	\$236.97	\$436.94
95 +*	\$202.06	\$405.33	\$239.42	\$442.69

*For renewal purposes only.

Note: Premiums are based on member's age when insurance becomes effective and on member's attained age on renewal dates. Premiums increase when member enters a new age category. You will never be singled out for an increase in premium, although the insurance company reserves the right to increase premiums on a group basis. For premium information for parent coverage, call the plan administrator.

30-Day Free Look

When you receive your Certificate of Insurance, read it over carefully . . . show it to a trusted advisor or friend. If the Catastrophe Major Medical Insurance Plan is less than what you had expected, just mail it back to the plan administrator within 30 days of receipt and your money will be promptly refunded and your insurance will be void. No questions asked. Your satisfaction is assured.

A Bouquet from Us

*Get Well Wishes to . Al Gotoia, Tech Carpentry teacher,
recovering from surgery.*

Send items for *A Bouquet from Us* to Elizabeth Bowler at:
ebowler@pnwboces.org

United Staff Association of Putnam/Northern Westchester BOCES

April 2009

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