



THE UNION SOUND

THE VOICE OF A SOUND UNION



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Rondout Valley Federation of Teachers and School-Related Professionals

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Ready for Recess



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Marbletown Retirees

DARLENE WHALEN

I am honored to write about Mrs. Darlene Whalen. Darlene has been a Kindergarten teacher for over 34 years in the Rondout Valley Central School District. She has dedicated her life to instructing young children and significantly impacted their lives. She has always been passionate about her job and has always gone above and beyond to ensure that her students receive the best education possible. Her patience, kindness, and love for her students have made her a beloved teacher in the community.



Mrs. Whalen has not only been a colleague of mine for the past 27 years, but she is also my sister. As her sibling, I have seen firsthand the amount of hard work and effort she has put into her career, her students, and their families. She's spent countless hours preparing lesson plans, cutting, laminating, recruiting her own children to help, and creating a safe and nurturing environment for her students. My sister has dedicated her life to instructing young children, and it is evident that she lives and breathes her career. Her passion for teaching is contagious, and her love for her students is unwavering. She has always been a role model to me, and I am in awe of her dedication to her job.

Darlene has significantly impacted the lives of all that have come into her life. She has dedicated her life to her career, and her passion and commitment is truly inspiring! As we celebrate her achievements, I want to thank her for all that she has done for the countless lives that have been touched. She is an incredible woman who has made a difference in the world!

Congratulations, Darlene. I couldn't be more proud of all your hard work throughout the years, the honor and privilege of calling you my sister, and wish you the absolute best in retirement!!

Love you!

~ Maria Dunham



There once were two wonderful teachers at MES.

Darlene O'Donnell... a kind and engaging Kindergarten teacher who resided in an enchanting room at the far end of the K-1 Wing. She captivated her students with her joyful approach to learning and teaching. Her classroom was always full of joy, laughter, and children who adored her. Her pet guinea pigs were loved by all as was she. Darlene is an absolutely amazing teacher and friend. Her

bright beautiful smile will be missed here at Marbletown and by each and every young person who was lucky enough to have her as a teacher. Our lives have been changed for the better.

Far away at the end of the 2-3 Wing there was another amazing teacher enriching the lives of our students. Tim Whalen brought math to life for us all. While he was an incredible teacher and was loved by all of his students, he didn't stop there. Tim shared his gift with all of us. There were math games in the cafeteria, jokes in the hall, and music everywhere he went. On top of being an amazing teacher, he was a great musician and songwriter. He wrote many songs for us over the years and led us in many assemblies. Tim wrote our school song which we cherish and will continue to sing for years to come. He always had a good morning greeting for every student and teacher he passed.

A long time passed and the Kindergarten teacher from the K-1 Wing and the Math teacher from the 2-3 Wing became Mr. and Mrs. Whalen. Everyone in the MES family sang and danced with joy.

Darlene and Tim, we wish you a very happy retirement and more importantly, a happily ever after.

~ Your MES family

TIM WHALEN

"If $8+8=16$, then $8+7=15$ and $8+9=17$. Remember, if you know your doubles, then you can easily do plus one and minus one." As you walked down the hall, past Mr. Whalen's math classroom, you would definitely hear this as he was instructing a small group of second grade students. Mr. Whalen would also push into numerous classrooms and model high-quality math lessons for both students and teachers.

At 12:36pm, it was either lunch or recess for the second and third grade students. As you were walking your class to either destination, you could also hear him working with a group of "at risk" students beating bongo drums. Having those children with him, during this time, was Mr. Whalen's strategy to make a close connection to each student. As educators, we all know that positive teacher-student relationships change student behaviors, build trust, have huge academic benefits, and improve students' executive functioning. This was exactly the reason why Mr. Whalen spent time with this group of students!

For many, many years Mr. Whalen would donate his time after school, with another very talented musician and community member, Robin Baker, and together they would write a school musical for the entire Marbletown

School. Each classroom would be assigned a song from the play. Mr. Whalen would make a recording of each grade level's song, so the classroom teachers could practice with their students. As the play performance drew closer, Mr. Whalen would practice with each grade level. The final culmination would be held in the High School auditorium, complete with live musicians, for all to enjoy. Community members, parents, students, and staff all looked forward to this yearly highlight.

Mr. Whalen has worn numerous "hats" at Marbletown Elementary School. He has been a planning room specialist, a third grade teacher, an AIS math specialist, our assembly leader and performer, our musical play co-director, a friend, and a colleague.

You are now on to your next phase in life, Tim. Always remember, "There are far better things ahead than we ever leave behind." Happy Retirement, my friend!

~ Laurie Knapp



Junior High Retirees

KATRINA RUBINO

Katrina and I have worked together for my entire career. For over 20 years, we have been colleagues, teammates, a solid math/science duo, and friends. We even raised our girls at the same time (I guess we are still working on that 😊). There is no one more passionate about teaching a love for math than Katrina, but her relationship with her students has always been the most important. These relationships are life-long; she is often mentioning a text exchange from past students with birthday wishes or wedding announcements. To Katrina, her job was personal, in the best way. I will miss her, but am so, so excited for her. I look forward to all of the flower posts and will continue to send her urgent questions like... Remind me again - how do you find the m in $y = mx + b$? Or - is this a plant or a weed?

Love you, Katrina!

~ Kate Rice



Flowers for Katrina, Math Teacher Extraordinaire

Katrina Rubino, many of us have been the lucky recipients of your bouquets, but now it's my turn to give YOU a bouquet of flowers. Each of these flowers blooms in June in the Hudson Valley and carries symbolic significance.

Balloon flower (*Platycodon grandiflorus*): You have lifted countless kids up and helped to launch them into adulthood as better math students and people.

Rose Campion (*Silene coronaria*): You keep blooming. Sometimes you may need to step back and get deadheaded



(aka reflect for a bit), but you just keep at it. Year after year, you have been there for your colleagues and students.

Purple Coneflower (*Echinacea purpurea*): You are strong and beautiful—with a nurturing heart and soul.

Daisy (*Bellis perennis*): You have a youthful persona. You're silly in the sweetest possible way. And you don't seem to physically age. What's up with that?!

Poppy (*Papaver somniferum*): You are tender and delicate and feel so freely and deeply. It's what makes you so incredibly lovable.

I am excited for what lies ahead for you, Katrina. Surely it will involve something special because that is what you do.

Love,

~ Colleen Vitti

JOE CATALFOMO

Coming to Rondout Valley Junior High in 2000, 12 years into my teaching career, I became a member of the awesome 7th grade team of Robyn Greger (McDonough), Tom Sheldon, and Joe Catalfomo. How fortunate for me! Yes, I got to teach with the legendary Joseph Catalfomo for 13 years!

Joe Cat, you have touched so many students' lives. The love they have for you is truly unequalled! Your dedication to your profession is unmatched. I became a better teacher because of you. Thank you for all the support you have given me over the past 23 years. You hold a very special

place in my heart.

Wishing you all the very best in your retirement!
Bittersweet.

~Katrina Rubino

Though Joe Cat has been in the middle school since the beginning of time, not all of us have had the opportunity to work with him. He simply came to one classroom and stayed there! I have been one of the fortunate ones to have worked on a team with Joe for about 10 years of my career. I could go on about the professional person that Joe is... he's certainly punctual (if you call 6 a.m. on time for work?), he's a rule-follower, he's dependable, and, of course, the students simply love him. But—I'd love to make sure that everyone knows the kind of FRIEND Joe is to those of us that know him. Joe is a caring person who puts up with my daily "coffee talks" in the morning. While I'm sure he had more than enough papers to grade, Joe let me come into his room to shoot the breeze nearly everyday. (Trust me... that was no easy task for him!) I often came in to find little presents on my desk; a Far Side cartoon, cookies at Christmas, and scratch-off's for my birthday. Joe has always been a fantastic coworker and an even better friend. Joe—I'll miss you here at the Junior High. The talks, laughs, and advice you gave were simply invaluable. There will be big shoes to fill for the next person who takes your place. Congratulations, my friend...and let's turn those coffee talks into happy hours next year!

~ Allison DuBois

Joe is the captain of the "A-Wing Team," setting the bar for professionalism and encouraging teamwork. He is a wizard at lesson preparation and classroom organization. Joe is generous with his time and wisdom. Whenever any of us have a "chucklehead" moment, he is there with support and advice. Joe's lasting legacy however, is his light. Every morning as we walk into school, we see his classroom brightly illuminated. Joe has probably been there for two hours before we arrive, grading papers and fine-tuning lessons. That light is comforting as it gently reminds us to reset and refresh our energy to teach each day. We will miss your light, Joe!

~Barb Davenport

September 1998: it was the end of my first day teaching at the Middle School. I had successfully placed every one of my 5th graders on their buses and was waiting with colleagues by the flagpole. Out of a window on the second floor came excited voices chanting that social studies was the best. I was told that that was Mr. Catalfomo's room and that students loved being in his class. It took almost 20 years before I moved next door to the infamous Mr. Cat. Sure I had heard all the stories from both students and

colleagues, but now I had firsthand knowledge of Cat's Kingdom. Joe shows up day in and day out, tie on, ready to inspire his students. In tough times, Joe is there whether it is with words of support or dancing by my classroom door just to make me laugh. He is a team player, even willing to keep name tags on desks to ward off indoor recess. If you know about his videos and documentaries, then you know how he looks out for his colleagues.



There will be a new face in A210 next September, but no one will replace you, Joe. You are truly one of a kind. I am thankful for my time as your teammate. I laugh remembering our practice runs on zoom and smile fondly because we did it together. Thank you for every moment, Joe.

~ Karen Vertucci

Goodbye, Joe Cat!

A definite silver lining of my transfer to the Junior High School was landing next door to my steadfast colleague and teammate, Joe Catalfomo. On a particularly dark day this winter, I came into my room to find a colored printout of the lyrics from The Beatles "Good Day Sunshine" on my desk (accompanied by a cheerful note from Joe). This is just a tiny testament to the positive difference he makes on the lives of those around him, so here is a small tribute to this dear individual.

Goodbye Joe Cat

(Sung to the tune of "Good Day Sunshine" by The Beatles)

Goodbye Joe Cat
Goodbye Joe Cat
Goodbye Joe Cat

I need to laugh, and so I go next door
He's on his stool and he's been there since 4
With sporty socks and a playful tie
He shares his light cuz he's that kind of guy

Goodbye Joe Cat
 Goodbye Joe Cat
 Goodbye Joe Cat

For 30 years, he's taught the 7th grade
 The kids love him and his iconic ways

Goodbye Joe Cat
 Goodbye Joe Cat
 Goodbye Joe Cat

And now it's June, Cat's Kingdom's coming down
 But the Senate House has a new guide in town
 So with heavy heart, we now must say goodbye
 You'll be dearly missed at the Junior High

Goodbye Joe Cat
 Goodbye Joe Cat
 Goodbye Joe Cat

~ Alison Abbruzzi

My first introduction to Joe Catalfomo was watching him give a very energetic and passionate opening day speech in the HS auditorium several years ago. I recall appreciating his enthusiasm and being in awe of how he captured the attention of all who were present. No easy task with a room full of teachers...we are a tough crowd! I knew he taught social studies at the JH and I knew he made me smile and laugh alongside my peers, but that was pretty much all I knew about "Mr. Cat" . . . until he became my neighbor. My first day at the middle school four years ago was a mix of emotions. I was feeling both nervous and excited about my decision to move from KES to this new adventure at the IS. I remember feeling frustrated that because I was upstairs in the 7th grade wing, I might feel removed from my IS students and co-workers. Well, the universe must have known what it was doing. I was given a room upstairs across from the legendary Mr. Cat. Within minutes of entering my new classroom, there was Joe welcoming me and letting me know that he would happily be my lifeline to all things Junior High. Joe then introduced me to the "videos" (if you know, you know!) and then promptly added "documentaries" to his collection because I mentioned I was more of a salty snacks kinda gal. He has reminded me on several harder than usual days, "Looks like it might be a documentary kind of day...they're there if you need them." Joe is that kind of friend, steadfast and always ready to jump in if you need him. I don't know exactly when it happened but one day, he went from being "Joe" to "Neighbor" and that's all I've called him since. I feel so fortunate to have had him as my neighbor during some of the hardest years of teaching and living. Everytime I ask my neighbor how he's doing, he promptly responds, "Living



the dream everyday." Although this is usually spoken with an air of sarcasm, I know in my heart that my neighbor is, and has been, truly living his dream. Just like that first day I saw him in the HS auditorium, I can honestly say that Joe gives all of that same energy and enthusiasm to his students. I have witnessed the catchy songs he teaches them, the laughter and excitement coming from his classroom, and the disappointed voices when he is absent (which thankfully for all of us, is very seldom). I will miss you, neighbor! I am so very grateful to have been included within your circle of kindness and have been witness to your dedication and passion for teaching. You have made the A-Wing a place so many have loved coming to every day. Although you won't be just across the hall living the dream, I know you still have many new dreams to live and pursue. Cheers to you, my friend!

~ Kim Gorney (aka Neighbor)

We are so jealous that Joe is retiring, leaving us here at the Junior High to continue to fight the battles without him. He is the rock of our team, the one who knows everything on the calendar and probably has everything written down in about 5 different places. Joe is reliable and prepared. He is always ready for the day, the first one here. You can find

Joe at his desk probably when most of us are just waking up, even on two-hour delay days because he was sometimes here before the call was made. I think he actually may have slept here a few times, but he denies this. Joe writes extensive lesson plans, not just for subs, not just for admins, for himself...every-single-day. Anyone could come into his class, read his plans, and teach his class, but definitely not like him though. Joe is definitely a team player, helping his co-workers out. He shares "videos" (aka candy) to appease all the females in Joe's work life. The salty "videos" (aka chips) eventually showed up, too, since Joe was sure to have fresh new videos for all. I will miss Joe but am happy for him in his next chapter. Go ATC (Attack This Chapter) in life. You have earned it.

~ Kim Mahoskey

It is impossible to separate Joe the person from Joe the teacher...a teacher is who Joe is. I met Joe the day I interviewed at the Junior High School. He was setting up his room for a new school year and I was being given a tour. Joe found time to help me with curriculum questions, as I'd never taught this grade level before. He was kind and giving of his time and knowledge and never made me feel like a burden.

Joe has always given his all to his career; his students matter to him. He shows up between 4:30 and 5:00am to prepare and settle into his space for the day—even though he hasn't had a first period class in 20 years! Even now, in his final year, Joe writes lesson plans for each day. Not just a topic, but a full lesson plan! He was doing his form of check-in/check-out long before PBIS. He saw the kids who needed the personal connection and was there for them. He has been able to pull out effort from the most resistant of students and has helped them to grow as students and as people. He can count on one hand how many students in his career that he has had to send out of his room.

For his colleagues, Joe is a source of calmness and can be counted on to give objective advice. Joe has also been the source of laughter throughout these years. He can find humor in any situation.

In the almost 30 years since first meeting him, Joe has been a model of professionalism, a fun and passionate teacher, and most importantly, my friend.

~ Lynda DuBois

District Office Retiree

SHARLENE NEKOS

After 15 years of dedicated service to the school district, our friend and coworker Sharlene Nekos has closed this chapter in her life. She started her career in the Technology Department and later moved to Buildings & Grounds. She was an amazing team player in both departments. Her infectious sense of humor, hard work, and love for chocolate brightened our days. She reveled in every cocoa-infused indulgence that came her way!

Our lunch dates with Sharlene were always something to look forward to; you never knew what kind of stories she

was going to tell! Sometimes it was about heartfelt times with her family, other times it was about the cats at the Birdhouse, and oh the stories about the dodgeball tournament that she and her husband Ed participated in! We will miss these fun times with Sharlene.

We wish her a joyful retirement filled with laughter, chocolatey delights, time with the grandbabies, and endless outdoor adventures.

Sharlene, we hope to see you soon for lunch!

~ Joan Sobm and Randi Chase

The graphic consists of a dark blue background. On the left, the word "Retirees" is written in large, white, bold, sans-serif font. Above it, the "nysut" logo is written in a white, stylized script font. To the right of the "Retirees" text, there are three stacked rectangular boxes. The top box is light blue and contains the word "Experienced" in white, bold, sans-serif font. The middle box is purple and contains the word "Resourceful" in white, bold, sans-serif font. The bottom box is green and contains the word "Engaged" in white, bold, sans-serif font.

Intermediate Retirees

COLLEEN MCGARRIL

Throughout her 30+ years of service to the Rondout Valley Central School District and community, Colleen McGarril has exemplified an unwavering support and commitment to her students, colleagues, district, and her Rondout community. Colleen's warmth, authentic friendliness, and wisdom has gifted so many of her students and colleagues over the years with the support, guidance, and strength to prosper and persevere in the field of education. The district will truly feel the loss of her energy, warmth, wisdom, and dedication.

~ Lora Kishel

This song is written to the tune of Tom Jones "She's A Lady" - it sums up how so many of us feel about our dear Colleen and how we'll miss her.

She's a Teacher

Well she's all you'd ever want
She's the kind that likes to dance and go to dinner
She's got style, she's got grace
She's a winner!

CHORUS:

She's a teacher
Whoa, whoa, whoa, she's a teacher
Talkin' bout that fab teacher
And she's retired!

Well, she was never in the way
always something nice to say,
oh what a blessing!
We could leave her on her own
and students knew there will be no messing!

CHORUS

Oh, she never asked for much
and who could refuse her?
We treated her with respect and never would abuse her
What's she's got is hard to find
and we sure hate to lose her
She helped to make this school
to what it is today.
Hey, hey, hey

CHORUS



Kids knew what she's about
and she could take what they dished out
and that's not easy
She knows our school through and through
She knew just what to do
And we'll sure miss her

CHORUS

~ Liz Harrington, Colleen Vitti,
Nadine Mondini and Dawn Delamater

DEBRA STORRS

September of 2020 brought many changes to how teachers had to deliver instruction to students. At the Junior High, we were moving from class to class via carts, teaching students live and via zoom at the same time, lessons were shortened, masks were worn, desks were constantly sanitized...what a crazy time for Deb Storrs to have to switch roles and become the 8th grade team inclusion teacher! But finally, after so many changes at this position, our team had someone we knew we could rely on for the next several years.

Deb has organized, supported, and encouraged her students. She has a heart for understanding her students' struggles and implements strategies to help them succeed. Even during the difficult past two years with Kevin's health declining, Deb managed to continue her teaching duties showing great strength and courage in doing so.

Over this past year, our "colleagues" status has turned into a friendship. I've come to admire Deb for her positive life outlook amongst life's hardships thrown her way.

Wishing you all the best in your retirement, Deb! Looking forward to meeting up for some lunches, walks, etc.

~ Katrina Rubino

When I first met Deb Storrs back in 2005, it was when she was Rebecca Litchfield's roommate in one of those teeny tiny spaces in the 300 wing at the high school. For many of us now middle-aged women, life was about our kids, so really I knew Deb as Mackenzie's mom. Over the next 15 years, Deb sort of snuck in and out of my school life. She moved to the middle school before me and transitioned to working as an art teacher, and then she returned to special education and for a while taught in the Intermediate School Life Skills and co-taught programs. I didn't see her much. She then surfaced again – this time in the JHS – as our new co-teacher on our Grade 8 team. Mackenzie by this point was all grown up and in college, but I still received lots of updates about how and what she was doing. During this time, I also learned so much more about Deb: her family is her number one priority. She is unbelievably talented with knitting and design. She decorates a mean Christmas tree. She is very humble about her many creative talents and never boasts. And she has remarkable fortitude. I mean remarkable. I am truly inspired by her inner strength. I know this strength will serve you well in your retirement, Deb, as you move on from Rondout. I wish you the absolute best.

~ Colleen Vitti

KRISTINA FLICK

Kris Flick began her career in Rondout Valley at MES. She taught Young Kindergarten, 1st Grade, 2nd Grade, 3rd Grade, 4th Grade, and 5th Grade, where she ends her career. Kris was a technology pioneer at Rondout. She was one of the first to pilot iPads in the classroom and has continued to innovate their use ever since.

Many people have remarked to me that Kris is one of the most sought-out teachers by former students. If there was a 6th/7th/8th grader, high schooler, or even grown adult in the Intermediate School who had Kris as a teacher, you can be sure that they were on their way to stop by for a hug or to just say hello.

Here's a little of what Kris' kids say about her:

I love how you always make learning fun.

You are so sassy and always help me.

I love Mrs. Flick's humor.

She is so thoughtful and giving.

She goes out of her way for us.

I will remember all the memories we had together.

You always make me smile.

This year was too much fun!

I love her jokes and she makes me happy!

She is a kind, caring, and good person.

I couldn't have said it better myself. Kris is an avid traveler,

dancer, singer, workout warrior, and friend. She will be missed, and we wish her well on her next chapter in life. I'm sure it will include cruises, laughter, great food and drink, killer workouts, and spending time with her family.

Best wishes and enjoy!

~ Andrew Gillis



SUE GANTZ

Sue Gantz has taught in Rondout for 28 years. She started her career at Rosendale Elementary as a teaching assistant in Heidi Racioppo's Kindergarten class. After that, the rest of her time was spent in the 4th grade. Sue is an avid Green Bay Packers fan, as she grew up in Wisconsin before following her husband to the Hudson Valley.

Sue is an extremely dedicated teacher with a passion for teaching reading. Her professionalism, organizational skills, crafty bulletin boards, and curriculum displays were an envy of all of her colleagues. She understands nine and ten-year-olds better than anyone we know. Sue knows the curriculum inside and out and where students need to be by the end of the year. We have learned so many things from Sue and often go to her for advice. One thing that sticks out about Sue is her enormous dedication to her work. She rarely takes days off and when she does, it usually is because someone forced her to! We will miss Sue's humor, kindness, directness, and opinions at our grade-level meetings. These meetings will simply not be the same without her! Little does she know that we will be inviting her to make guest appearances at these in the future.

Her students say that she is super nice, an amazing teacher, and fun. Victoria says, "I really enjoy all the care Mrs. Gantz gives everyone and that she makes everyone laugh. She does really fun things which makes everyone happy or excited." Walter reports that he enjoys Mrs. Gantz's class and that when you are with her you get to learn really fun stuff. Evelyn wants to thank Mrs. Gantz for making her do the best in school and tell her that she enjoyed this school year a lot.

In her retirement, Sue will enjoy spending time with her several grandchildren and she will most likely travel to many places (other than Wisconsin)! If you ever want to find Sue after retirement, look for her on her daily walk through the streets of Rosendale (with her RED pants on).

~ Jill Grasso, Fran Staccio, Cheri Simmons,
Cassidy O'Connor, Paul Giordano, and Christine Kurlander

High School Retiree

RON KUBART

We would like to extend our most sincere congratulations to Ron Kubart on his retirement! A career spanning 30 years, we have benefited from Ron's presence at Rondout Valley for the latter two-thirds of that time, first at the JHS and then at the HS. A true professional, Ron has always done what is best for his students, continually advocating for equity in their education. He is a lifetime learner who applied his continuing education credits to his classes, thinking critically about how he could make improvements and implement updated techniques each time he learned something new. Whenever any of us needed to brainstorm best practices or methods, Ron has always been available to lend his expertise, thoughts, and experiences into the mix. If you know him well, you'll probably find yourself missing the tell-tale sign of Ron coming down the hall; an ear squeak that carries farther than you'd think possible, even if it normally drove you a little crazy. You might also find yourself missing his dry sense of humor that sometimes left you wondering if he was joking or not, and that hidden bag of Jolly Ranchers in



Members of the HS Math Department dressed up as Ron for Twin Day in 2019

his desk drawer. Ron, now that you'll be retired, we hope you can spend your time enjoying all of your other favorite pastimes including golfing, tennis, hiking, and spending time with your family. We'll be over here, only slightly jealous, wishing you all the best in this next chapter! Now it's someone else's turn to say, "I'm new here!"

Congratulations!

~ Your fellow HS Math Department members

2023 RVF Retirement Picnic



This year's 10 RVF Retirees have given a combined total of 257 years of service to the Rondout Valley CSD!

That's a Wrap!

by Robyn McDonough

To my team: thank you for another amazing year of working together to share our messages and keep our union family informed. No matter what life threw at us, we always rallied around each other to get the work done. I appreciate each and every one of you and look forward to what next year brings. To the rest of the RVF: I wish you all a happy, restful summer of fun and many laughs with family and friends. Take some time for yourself by checking out the premium [Calm subscription](#) for all in-service members.

Cheers!



NEW PROGRAM ANNOUNCEMENT!

Universal Life Insurance with Convalescent Care Benefit

provided by:

Trustmark®
benefits beyond benefits

- Innovative universal life insurance product provided by Trustmark®, combining life insurance coverage with a convalescent care benefit that can be used to pay for long-term care services.
- **Limited time offer!** In-service members ages 18-64 who enroll between May 1 and June 16, 2023 may qualify for guaranteed coverage (no medical questions) up to \$50,000.
- Retiree members up to age 70 may elect coverage up to \$100,000 by answering some medical questions.

LIVING BENEFITS FOR LONG-TERM CARE

You could require long-term care services at any point in your life, which could cost hundreds of dollars per day. This universal life insurance program includes a convalescent care benefit that can help pay for these services at any age. Policyholders with a qualifying claim can collect up to 4% of their universal life death benefit per month for up to 25 months -- helping to cover the cost of long-term care services such as an in-home health aide, assisted living facility, or nursing home care.

LIFE INSURANCE

Protecting your loved ones is one of life's greatest responsibilities. Along with the grief that comes with losing a family member, survivors may suddenly be faced with costly expenses, debts, and a loss of income. Your death benefit can be used to help pay these expenses or for other items such as tuition or savings.

YOURCARE360 ONLINE RESOURCE GUIDE

This program includes access to YourCare360, providing an online resource that can help to guide you and your family through the caregiving journey.



Learn more by scanning the QR code to the left,
visiting memberbenefits.nysut.org
or calling 800-626-8101.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.

May-Jun 2023