

## An online planning guide

**WYSU**  
A Union of Professionals



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Dear NYSUT Member:

On behalf of the NYSUT officers and Board of Directors, we are proud to provide you with this publication, "Your Blueprint for a Successful Retirement: An online planning guide," as a resource for planning the next chapter in your life — retirement! We hope this publication helps make your transition from work to retirement as easy as possible.

NYSUT provides you with tools and resources that benefit your quality of life as a new professional in education or health care and throughout your career with professional development, legislative advocacy and benefits as a union member. This guide continues that longstanding tradition of offering services to members at each stage of their career. It will assist you in preparing for the financial, social and psychological adjustments in retirement and provide ways for you to continue to engage in the work of the union.

This is one of many excellent resources that are available to you in pre- and post-retirement, all designed to be easily accessible online. Whether you are 40, 50 or 60 plus years of age, you will find this guide contains information that is concise and reader-friendly. We hope you refer to it often.

We are proud of your service to the professions and to this union. Your knowledge, skills and experiences are valuable to all of us — current and future NYSUT members! We hope you will stay active in your former local and participate in the network of NYSUT Retiree Councils throughout New York as a way to continue being engaged in labor union work.

In Solidarity,

**Paul Pecorale**  
Vice President

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## I. THINKING ABOUT RETIREMENT

Throughout your professional life, NYSUT has been your partner and your advocate. From your first professional position in New York State, your union has helped you with political lobbying, negotiating contracts, providing legal safeguards, holding educational conferences, engaging in social justice, and supplying other services such as NYSUT Member Benefits.

Now, as you contemplate retirement, the union continues to serve you. NYSUT's commitment to you is lifelong. What follows is an attempt to guide you through this transition so you secure all you earned from your life of service to others. This is your "Blueprint to Retirement."

This guide is designed to steer you through the process of evaluating, assessing and determining the course of your future. You will face many concerns and considerations as you contemplate retirement. Your own personal motivation can help you focus on developing a retirement plan best suited for your personal situation. Why are you thinking about retirement? Health issues? Workplace stress? Ready for a change of pace? Family obligations? Are you ready to tackle a new vocation?

### Am I Financially Ready?

A significant concern many people have is whether they are ready to retire. As you move forward, you will spend time reviewing the pathways of your life that brought you to this point. Before you decide to make this transition into the next phase of your life, NYSUT is here to help guide you through successful planning, goal setting, implementation and revisions, as necessary. Hopefully, you will be able to formulate and design a blueprint for a successful, rewarding and well-deserved retirement!

Now is the time to reach out to your respective retirement system or optional retirement program (see Section II for more information). Many helpful resources are also available online from your statewide union, NYSUT, [www.nysut.org/members/member-guide/retirement](http://www.nysut.org/members/member-guide/retirement); your national affiliates, AFT, <http://www.aft.org/retirement/resources>, and NEA, [www.nea.org](http://www.nea.org); the United Federation of Teachers, [www.uft.org](http://www.uft.org); and the union-supported Alliance for Retired Americans, <http://retiredamericans.org/>.

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Your local association and/or school district may schedule its own workshops and seminars. Review your district's dates, deadlines and incentives, if any, for retirement; decide which date is best for your situation and investigate why a particular date may be important to you. Remember, family issues and considerations will have an impact on your financial readiness.

What follows are two quick exercises to help you assess your "retirement readiness" — a checklist and the "Estimating Finances in Retirement" worksheet. Doing both will lead you to many questions and may point to the need for a more formal process of research and review in this venture.

## **CHECKLIST FOR RETIREMENT READINESS**

### ▪ **Financial Planning:**

- Experts suggest you will need at least 70% of your current income, annually, to retire comfortably.
- Get estimates of pension and Social Security.
- Decide if you want to live locally, out of state or out of the country.
- Examine savings and/or tax shelters for inflation and unexpected expenses.
- See a financial adviser, if you have one. (See Section VI).

### ▪ **Time Concerns:**

- Am I emotionally ready to leave my position?
- What will I do with my time? Second career? Travel? Volunteer? Take courses?
- Do I have family obligations that might limit my time?

### ▪ **Health Care Concerns:**

- Do you qualify for retiree health insurance? If not, you may investigate coverage through the Affordable Care Act marketplace. If you are eligible for Medicare, contact [www.Medicare.gov](http://www.Medicare.gov).
- Do you need long-term care insurance? If so, can you afford it?
- Contact your local county Office of Aging for information on programs that may be available to you (for example, "Aging in Place" programs.)
- If you plan to relocate, check out medical facilities and certification requirements for medical personnel. Make sure your health insurance plan will cover you wherever you decide to move and that hospitals and other health care providers participate in your plan.

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<b>Estimating Finances in Retirement</b>			
<b>Monthly Expenses</b>		<b>Yearly Expenses</b>	
Mortgage/Rent:		Property Taxes:	
Telephones:		Water Tax:	
Computer/E-Mail:		Utility Tax:	
Cable:		NYS Sales Tax:	
Electricity:		Contributions:	
Heat/AC:		Other:	
Car Payments:		Monthly Total x 12:	
Gas/Car Maintenance:		<b>Total Expenses:</b>	
Food:			
Insurances:			
Entertainment:		<b>Income:</b>	
Medical:		Estimated Pension:	
Loan Payments:		Social Security:	
Credit Card:		Spouse/Domestic Partner's Income:	
Other:		Other Misc.:	
Monthly Total:		<b>Total Income:</b>	
	<b>Your bottom line→</b>	<b>Income-Expenses (+/-):</b>	

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## II. I HAVE DECIDED TO RETIRE

So, you've decided to retire. Many excellent resources can help you navigate through the waters of retirement, including your local association, local retiree chapter or NYSUT retiree council president. They have intimate knowledge of your local's policies and practices and can help you with questions such as: How do I write a retirement letter? What are the dates for submission? To whom should I address it? Does it need to be certified or notarized?

Your local president should provide you with a copy of the current contract. **IMPORTANT: Keep it in a safe place forever!** Issues might come up that are addressed in that specific contract. For example, you will need to know your health benefit rights and how they are spelled out in the contract language in effect at the time of your retirement.

If you have not already done so, please make an appointment with your retirement system to discuss your specific case, including pension payment options.

- New York State Teachers' Retirement System (NYSTRS)  
[www.nystrs.org/](http://www.nystrs.org/)  
800-348-7298
- New York State & Local Retirement System (NYSERS)  
[www.osc.state.ny.us/retire/](http://www.osc.state.ny.us/retire/)  
866-805-0990 or 518-474-7736
- Teachers' Retirement System of the City of New York (TRSNYC)  
[www.trsnyc.org](http://www.trsnyc.org)  
888-8-NYC-TRS (888-869-2877)
- Teachers Insurance and Annuity Association of America (TIAA)
  - [www.tiaa.org](http://www.tiaa.org)
  - 800-842-2252

The following checklist will assist you with compiling documents and keeping track of your relevant retirement-related documents. Blank spaces are included so you can add information not noted on the list.

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## RETIREMENT CHECKLIST

### **HAVE YOU:**

- ☐ Consulted with your appropriate retirement system?

*Tier III members are subject to the Social Security offset. If a Tier III member takes no action to remain a Tier III retiree s/he will automatically be retired as a Tier IV member and not be subject to the Social Security offset. Should a member retire as a Tier III retiree, s/he will have his/her pension reduced in accordance with the offset when s/he becomes eligible for Social Security.*

- ☐ Claimed and purchased all allowable prior service before your effective date of retirement?
- ☐ Submitted satisfactory proof of your birth (for yourself and your beneficiary, if you have chosen a joint-life option)?
- ☐ Asked your local union for information on medical insurance and life insurance?
- ☐ Made a will? Health care proxy? Power of attorney?
- ☐ Reviewed your Social Security status with your local Social Security office? (This is especially important if you are near your eligibility age.)
- ☐ Tallied your assets, liabilities, net worth and considered the need to provide for dependents?
- ☐ Discussed your health insurance coverage in retirement with your employer's health benefits administrator?
- ☐ Arranged for the continuation of health insurance? (If you wish to change health insurance coverage to a different plan, any changes must be in accordance with plan deadlines, which may be before you retire. If you are eligible for Medicare, do you need to sign up for Medicare Part B if you are not already enrolled?)
- ☐ Reviewed state tax structure if you plan to move to another state? Your pension may be subject to a state income tax if you move out of New York.

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- ☐ Written a letter of resignation for the purpose of retirement to the superintendent with a copy to personnel, your immediate supervisor and your local teachers' association? (Be sure to check the language in the letter with your local union before submitting.)
- ☐ Submitted your retirement application to the system prior to your effective retirement date? (Be sure to check with your retirement system regarding any timeline issues before submitting.)
- ☐ Filed the form for federal withholding tax, if desired?
- ☐ Filed a bank depository agreement if you desire direct deposit of your pension check?
- ☐ Notified the retirement system, NYSUT, your local teachers' association and your school district of any change in your address?
- ☐ Investigated the insurances available to NYSUT, AFT and NEA retired members?
- ☐ Kept a copy of your employees' contract in effect the year you retire?
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### III. MAINTAINING YOUR UNION CONNECTION IN RETIREMENT

Throughout your working life, you enjoyed countless benefits as a NYSUT member. Those benefits do not end with your retirement. In fact, as a NYSUT retiree member you:

- Maintain your eligibility to participate in the various endorsed programs and services offered by NYSUT Member Benefits. Visit <http://memberbenefits.nysut.org/> for more information.
- Will remain informed of NYSUT activities through the *NYSUT United* publication.
- Can create an account and sign into the member section of the NYSUT website, [www.nysut.org/log-in-landing](http://www.nysut.org/log-in-landing). (You will need your Member ID to create an account).
- Have access to the weekly *NYSUT Member Briefing* electronic publication. Contact NYSUT IT for assistance in signing up for the *Member Briefing*. You will need the NYSUT ID number found on your NYSUT ID card. You can sign up to receive the publication online after logging into [www.nysut.org](http://www.nysut.org); there you can edit your profile and check the box to receive the *Member Briefing*.
- Will be eligible to vote for NYSUT-endorsed candidates and run for retiree delegate for the NYSUT Representative Assembly.
- Have access to a regional NYSUT Retiree Services Consultant. Visit [www.nysut.org/retireeconsultants](http://www.nysut.org/retireeconsultants) to find the consultant in your area.
- Will continue to have access to the NYSUT Social Services Department. Call 800-342-9810, ext. 6206, or visit [www.nysut.org/socialservices](http://www.nysut.org/socialservices).
- Can continue to participate in the annual VOTE-COPE Political Action member participation fund drive with direct contributions or through convenient monthly pension deductions. Visit [www.nysut.org/votecope](http://www.nysut.org/votecope).

NYSUT helps ensure retirees have a voice through their local union, local retiree chapters (where they exist), and/or through regional retiree councils across the state. This is only possible if you maintain your membership status as a retiree.

Upon retirement, any member of a NYSUT local automatically becomes a NYSUT and AFT retiree member. If your local provides for a retiree membership, you must remain a member of your local to maintain your membership in NYSUT and AFT. If your local requires retiree dues, payment of those dues is a requirement for local, NYSUT and AFT retiree membership.

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As a retiree you will maintain your NEA membership and can participate in NEA Member Benefits programs you purchase individually. NEA also offers an "NEA Retired" membership with the purchase of a lifetime NEA-Retired Life membership (currently \$250). With an NEA Retired membership you are eligible to vote and run for office in the NEA Retired group. For more information, please contact *NYSUT Retiree Services* at 800-342-9810 or visit [www.nysut.org/members/retirees/about-nysut-retirees-and-retirement](http://www.nysut.org/members/retirees/about-nysut-retirees-and-retirement).

Contact your local union officers for further information on how to maintain your membership as a retiree. Contact *NYSUT Retiree Services* if you are unclear or need further guidance.

To ensure you are in NYSUT's membership records, be sure to maintain current contact information with your local and/or your regional office. Contact NYSUT's Member Records Department at 800-342-9810, ext. 6224.

### **Your Union is There to Support You in Retirement.**

At the local level: Protecting your rights for your health insurance and other benefits.

At the state level:

- Working with the retirement systems to safeguard the funds for your future.
- Working through the Legislative and Political Department to protect your pension and advocate for new legislation that will meet future situations.
- Working through NYSUT Member Benefits to provide you with options to save on important insurance programs, legal and financial programs, travel and shopping options, and much more. Visit <http://memberbenefits.nysut.org/> to learn more.
- Using NYSUT Social Services to help you and your family navigate the confusion of hospital and elder care as the need arises. Contact NYSUT Social Services for more information at 800-342-9810, ext. 6206 or visit [www.nysut.org/socialservices](http://www.nysut.org/socialservices).

At the national level: Protecting and enhancing Social Security and Medicare.

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## **Your Union Still Needs You to Remain Strong.**

### **At the local level:**

- To support your union brothers and sisters in crisis situations.
- To cast your votes on school budgets, board candidates and bond issues.
- To continue VOTE-COPE contributions that allow your local to have the funds to meet its local political needs.
- To maintain relationships with in-service colleagues to understand and support their agenda.
- To educate those who follow about the struggles of our early days and the legacy of continuing service to our members.

### **At the state level:**

- To support our Legislative and Political Department with a few minutes of your time at critical moments to lobby for (or against) new legislation through the Member Action Center network (<https://mac.nysut.org/>).
- To donate through VOTE-COPE to enable NYSUT to create a political climate that will support candidates and programs for our benefit.
- To vote in each election to make sure your rights and benefits are protected.

### **At the national level:**

- To aid the AFT and NEA in advancing the cause of public education across the country.
- To ensure the federal benefits each retiree receives will be there for the future.

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## IV. PENSION

Generally, NYSUT members may receive two types of pensions, a defined benefit or a defined contribution. It's important to know the retirement system in which you are a member. Visit the website of the system to which you belong, create an online personal account, read the newsletters, and become familiar with the services and information available to you. This is important information for you to know and update *while you are working*, just prior to retirement and in retirement.

### Public Pension Systems

The three major public pension systems that are used by our members are all defined benefit pension systems. These benefits can be estimated in most cases after you have been a member for a certain number of years. Contact the appropriate pension system for the specific information that pertains to your retirement.

☐ NYSTRS (New York State Teachers' Retirement System)

[www.nystrs.org/](http://www.nystrs.org/)

800-348-7298

Three members of the TRS Board are in-service teachers. Your teacher-board representatives are available to answer questions and discuss NYSUT's efforts to improve your pension. Your TRS teacher-members are Paul Farfaglia, 315-431-4040, [pfarfagl@nysutmail.org](mailto:pfarfagl@nysutmail.org); Jolene DiBrango, 585-267-3420, [jdibrang@nysutmail.org](mailto:jdibrang@nysutmail.org); and Tim Southerton, 631-273-8822, [tsouther@nysutmail.org](mailto:tsouther@nysutmail.org). The retiree representative on the TRS Board is David Keefe, 516-7471-1241.

☐ NYSLRS (New York State and Local Employees' Retirement System)

[www.osc.state.ny.us/retire/](http://www.osc.state.ny.us/retire/)

866-805-0990 or 518-474-7736

NYSUT ERS consultants are available to help SRP members navigate through the retirement system. Consultants can answer questions, provide forms and help members contact the ERS. Your ERS consultants are Trudi Davis, 914-592-4411, [troers@nysutmail.org](mailto:troers@nysutmail.org); Kathy Hine, 585-454-5550, ext. 144, [rochers@nysutmail.org](mailto:rochers@nysutmail.org); and Patti Lennon • 516-496-2035, ext. 324, [nroers@nysutmail.org](mailto:nroers@nysutmail.org).

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☐ TRSNYC (Teachers' Retirement System of the City of New York)

[www.trsnyc.org](http://www.trsnyc.org)

888-8-NYC-TRS (888-869-2877)

In New York City, teachers and paraprofessionals who have questions about retirement can call a pension representative in the borough offices of the United Federation of Teachers. The borough office numbers are: Bronx, 718-379-6200; Brooklyn, 718-852-4900; Manhattan, 212-598-6800; Queens, 718-275-4400; and Staten Island, 718-605-1400.

A member's pension benefit is calculated using the following:

- Service credit (the number of years a member has worked).
- Final average salary (usually the last three or five years of work) prior to retirement.
- Retirement option chosen at the time of retirement.

In addition to pension benefits, each of the three systems may offer disability retirement and death benefit provisions. Check with your system and make sure you know what those benefits are and how they are calculated. Due to the death benefit option, you need to have a beneficiary designated and on record with the retirement system. It's crucial to keep that information up to date.

- **An important note on death benefit:** If a member is in life-threatening critical condition or terminally ill and at or close to retirement age, it is imperative that the appropriate retirement system be notified. Ask for guidance on options available for retirement. Often, choosing the right option can mean a significant difference in death benefit. As a member, you need to make your family aware of this option.

**Prior Service:** Many of the pension systems offer opportunities for members to get service credit for public service work performed or military service prior to teaching. Search your records of employment and consult with the appropriate system to see if you qualify for prior service credit. Do this as early as possible in your career.

### **Optional Retirement Program**

Some NYSUT members working in higher education receive pension benefits through a defined contribution plan. Pension benefits for these members are based on contributions made by the member and the employer, and the interest earned over time. The most popular optional

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retirement program for educators is TIAA (Teachers Insurance and Annuity Association of America), [www.tiaa.org](http://www.tiaa.org), 800-842-2252.

- You must consult with representatives at TIAA as well as your own financial adviser on how to best manage your account and receive a monthly benefit over your lifetime (along with that of any spouse/domestic partner or beneficiaries you need to consider in this decision).
- Check over your history of teaching and public work to see if you are entitled to benefits from any other teacher or state retirement system.

**Prior Service:** There is no option to receive prior service credit in TIAA. Your contributions and those of your current and former employers have been deposited into your portable account.

### **In-service, Pre-retirement & Retirement Workshops**

NYSUT, retiree councils, retiree chapters and each of the retirement systems offer a variety of workshops for members in each stage of their careers: in-service, pre-retirement and during retirement. Take advantage of as many of these workshops as possible and include your spouse/domestic partner. You will learn something new and important at each session you attend.

In the end, you will make final decisions about your retirement so you need to be informed. Take every opportunity to get the accurate information you need so your retirement decisions allow you to lead a happy and enjoyable retirement.

- Make use of financial planning services to assist you in making the best decisions about your retirement options. The services of Stacey Braun Associates are available through NYSUT Member Benefits as part of the Member Benefits Corporation-endorsed Financial Counseling Program (fees may apply) – <http://memberbenefits.nysut.org/program-service/legal-and-financial/financial-counseling-program>.
- Consult with legal services that specialize in elder law to make important legal decisions and have your legal documents best fit your needs in retirement and for your family at the time of your death. The services of Feldman, Kramer & Monaco,

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P.C are available through NYSUT Member Benefits as part of the Member Benefits Trust-endorsed Legal Service Plan (fees may apply) – <http://memberbenefits.nysut.org/program-service/legal-and-financial/legal-service-plan>.

- Your retirement system will send you mailings and newsletters on a regular basis. Read them and pay attention to actions they ask you to consider, such as keeping beneficiaries and contact information accurate and tax deductions for federal income tax in line with your owed income tax calculations.
- Take advantage of online options to set up an account with the appropriate pension system and review it on a regular basis.

### **Death of Pensioner or Beneficiary**

It is important to report the death of the pensioner and/or a listed beneficiary to the appropriate system as soon as possible to avoid overpayments.

In the event of the death of the pensioner:

- The retirement system needs to know to stop sending pension payments to avoid the survivor having to pay back overpaid pension distributions.
- Sometimes the pensioner (member of the retirement system) may have chosen a retirement option that leaves a fixed monthly pension to a beneficiary to be paid out over the lifetime of the beneficiary. This notification can start that process.
- In the TIAA system, there may be a lump sum payout to a beneficiary or estate.

In the event of the death of the beneficiary:

- If the pensioner chose an option to give the beneficiary an option upon the death of the pensioner and the beneficiary predeceases the pensioner, there may be a pop-up option that would increase the pensioner's monthly benefit.

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## V. HEALTH INSURANCE BENEFITS

The health insurance benefits you have enjoyed throughout your career are generally part of the collective bargaining agreement that you have with your employer. Any benefits you and your spouse or domestic partner will receive in retirement are usually spelled out in this contract as well. It is very important that you keep a copy of the contract that was/is in effect on the day you retire. If your contract appears to be silent on the issue of health insurance benefits for retirees, check with your local president as there may be a contractual practice governing this benefit. You should always consult with a representative of your union about these benefits.

### Contractual Health Benefits in Retirement

The contract may cover such issues as:

- ☐ Providing the name of your insurance plan and easy access to the contact information for the plan administrator.
- ☐ Giving a clear understanding of who is covered under the plan.
  - Dependents, spouse or domestic partner
  - Any provisions to change spouse/domestic partner if there is a change of spouse/domestic partner in retirement
  - Surviving spouse coverage, if any
- ☐ Explaining the premiums you will need to pay into the insurance plan as a retiree and how those premiums may or may not change during your retirement years.
- ☐ Coverage options for retirees not yet eligible for Medicare.
- ☐ Other issues, such as the reimbursement of some Medicare premiums, health reimbursement arrangements or health insurance buyouts.

Be aware of all deadlines and necessary filing of documents to take advantage of the benefits you have earned.

Again, it is important to reach out to your local president as there may be more clarity based on past practice and there may be negotiations or litigation pending to address your questions. Your local union is an important resource; contact it with any questions you may have.

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## Union Health Insurance/Benefit Trust

- ☐ Some locals administer a health benefit trust. Check with your local union's benefit trust administrator before retirement and become aware of any programs you currently have (such as vision care, dental or other medical insurance) and how you might continue them into retirement.
- ☐ NYSUT Member Benefits has a Catastrophic Major Medical Plan for some local trusts. Check with Member Benefits or your local benefits trust, to see if this is a program that you may already have and might be able to continue into retirement. The possibility of opening the Voluntary CMM Plan to new enrollments is currently being explored. A variety of other endorsed programs are also available. Visit [www.memberbenefits.nysut.org](http://www.memberbenefits.nysut.org) or call 800-626-8101. Fees may apply for these programs.

If you or your dependents are not eligible for retiree health insurance or eligible only for a certain time period, you might need to explore other options. Sometimes the employer may allow you to stay on their plan, but pay 100% of the total premium.

COBRA may be an option, but it may be too expensive. Retirees would need to pay 102% of the total premium. If you elect COBRA prior to Medicare eligibility, it will terminate when you reach age 65 and become eligible for Medicare.

If you and your spouse are not yet eligible for Medicare, you might be able to purchase health insurance in the Affordable Care Act marketplace. Based on your income, you may qualify for premium or benefit subsidies from the government.

If you or your spouse is eligible for Medicare, you may wish to purchase a non-group Medigap or Medicare Advantage plan with a Medicare Part D prescription drug plan. Based on your income you may also qualify for Medicaid as well as Medicare. Contact NYSUT Social Services for assistance at 800-342-9810, ext. 6206 or visit [www.nysut.org/socialservices](http://www.nysut.org/socialservices).

## Your Health Insurance and Medicare Parts A, B, C & D

Medicare is health insurance for people 65 or older or those younger than 65 with End Stage Renal Disorder or Social Security disability. If you are eligible due to age, you generally enroll *three months prior to your 65<sup>th</sup> birthday*. Medicare has four parts that cover different services.

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Medicare only partially pays for these services so most people enroll in either retiree health insurance coverage through their employer or purchase it directly from insurance companies. For more information, please refer to the *Medicare and You* handbook sent to all Medicare beneficiaries annually, or visit [www.medicare.gov](http://www.medicare.gov).

- ☐ Medicare Part A — Hospital insurance
  - Inpatient care in hospital
  - Skilled nursing facility
  - Hospice
  - Home health care
- ☐ Medicare Part B — Medical insurance
  - Services from doctors and other health care providers
  - Outpatient care
  - Home health care
  - Durable medical equipment
  - Preventive care
  - Some prescription drugs
- ☐ Medicare Part C — Medicare Advantage Plans
  - A supplemental coverage to Medicare Parts A and B, and often includes Part D coverage.
- ☐ Medicare Part D — Prescription drug coverage

Special rules concerning enrollment in Part B are in place if you or your spouse/domestic partner are still working for a large employer and obtaining that employer's health insurance. Depending on the type of retiree health insurance offered by your employer, you may not need to enroll in Medicare Part D for prescription drugs. In most other circumstances you will need to enroll in both Medicare Parts A and B or the benefits of your employer-sponsored retiree coverage can be drastically reduced. There can be financial penalties and waiting periods for those people who do not sign up for Medicare Part B and D when initially eligible. Check with your employer and your local Social Security office for details or visit [www.medicare.gov/sign-up-change-plans/index.html](http://www.medicare.gov/sign-up-change-plans/index.html).

Payment for your Medicare premiums are deducted from your Social Security benefits on a monthly basis or billed to you quarterly if you are not yet receiving Social Security. Medicare beneficiaries who have higher incomes (currently \$85,000 single/ \$170,000 joint tax filing) may

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pay an Income Related Monthly Adjustment Amount (IRMAA) in addition to their Part B and Part D premium.

Once you are Medicare-eligible you must notify your former employer if they provide health insurance for you, as enrollment in Medicare affects your retiree health benefits and often the premium. Retiree health insurance, if available, varies significantly based on the collective bargaining agreement but generally involves one of the options below:

- Same plan as in-services employees but coordinates benefits with Medicare. May offer a Part D prescription drug.
- Medicare Advantage with Part D prescription drug.
- Medigap with Part D prescription drug.

Some employers reimburse retirees for some, or all, of the Medicare and IRMAA premium. Check your collective bargaining agreement.

#### **Additional Information**

- Your red, white and blue Medicare card, which shows the effective date of your Medicare Part A and B insurance, also contains your Social Security number. To prevent identity theft, give this information only to hospital and medical staff when necessary.
- Maintain files for your Medicare Summary Notices, which explain claims and payments made to providers. In addition, file all Explanation of Benefits you receive from any other health care insurance you may have. These records are very important if you ever need to appeal a denied claim.
- When traveling out of the country, check with your insurance administrator about coverage you may (or may not) have and how you would use the insurance if you require medical services on your trip. Medicare does not cover services outside of the U.S.
- Keep a copy of the union contract that was in effect when you retired.
- The Medicare Rights Center (MRC) is a non-profit consumer service organization that advocates for older adults and people with disabilities. The MRC is a good

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resource for NYSUT members regarding Medicare questions. Visit [www.medicarerights.org](http://www.medicarerights.org) for more information.

### **Important Information for Individuals in Same-sex Marriages**

On June 26, 2013, in United States v. Windsor, the Supreme Court ruled that Section 3 of the Defense of Marriage Act (DOMA) is unconstitutional. Medicare is no longer prevented by DOMA from recognizing same-sex marriages for determining entitlement to, or eligibility for, Medicare. Social Security is now processing some Medicare enrollments for same-sex spouses, including:

- Enrollments for free Medicare Part A for uninsured spouses age 65 or older based on the work history of a current or former spouse.
- Enrollments for people with End Stage Renal Disease based on the work history of a current or former spouse.
- Reductions in Part A premiums based on the work history of a current or former spouse.
- Requests for Special Enrollment Periods based on group health plan coverage from current employment of a same-sex spouse.
- Reductions in late-enrollment penalties based on group health plan coverage from current employment of a same-sex spouse.

For more information, visit [www.medicare.gov/sign-up-change-plans/same-sex-marriage.html](http://www.medicare.gov/sign-up-change-plans/same-sex-marriage.html).

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## VI. NYSUT MEMBER BENEFITS & LOCAL BENEFIT TRUSTS

As a NYSUT retiree, you already know how important it is to keep our union strong in order to continue providing the valuable services NYSUT offers to its members. NYSUT Member Benefits offers many pre-retirement and other important financial planning workshops throughout the state. Contact NYSUT Member Benefits or your NYSUT Regional Office to find out when and where a workshop will be held.

### NYSUT Member Benefits Programs and Services

Membership in NYSUT also allows you to participate in the more than 40 programs and services endorsed by NYSUT Member Benefits. If you currently participate in Member Benefits-endorsed programs, you may be able to continue those programs in retirement. The following is just a small sample of the endorsed programs offered by Member Benefits, including crucial products that the majority of NYSUT members already purchase. Visit the NYSUT Member Benefits website at [www.memberbenefits.nysut.org](http://www.memberbenefits.nysut.org) to learn more.

- Homeowners Insurance
- Auto Insurance
- Life Insurance
- Legal & Financial Services
- Vision Care
- Dental Care
- Catastrophic Major Medical Insurance
- Shopping/Travel/Personal Programs

### Current Program Participants

Consider all of the programs you now have through NYSUT Member Benefits; if your local has a benefit trust, identify those programs as well. For each program, you will need to:

- ☐ Determine if the program is through NYSUT Member Benefits or your local trust.
- ☐ Contact the appropriate group (NYSUT Member Benefits or your local union trust fund) to see if you're eligible to continue the program into retirement. Some plans are group plans while others are voluntary plans so it's important to know the difference.

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- ☐ Determine the programs you wish to continue or want to apply for in retirement.
- ☐ Contact your local trust about their programs you wish to continue.

### **NYSUT Member Benefits Programs in Retirement**

- ☐ Many of the endorsed programs you participate in with NYSUT Member Benefits may be paid through pension deduction and yield additional savings opportunities.
- ☐ Contact NYSUT Member Benefits at 800-626-8101 about the endorsed programs you want to continue or begin in retirement. The helpful team at Member Benefits will assist you with the application and pension deduction process. It is important to do this as soon as you make the decision to retire.
- ☐ Pension Deduction of NYSUT Member Benefits-endorsed programs is available to retirees collecting a monthly pension benefit from the New York State Teachers' Retirement System, New York City Teachers' Retirement System, New York State Employees' Retirement System or New York City Board of Education Retirement System; it's also an option for retirees who receive income from a monthly lifetime annuity from TIAA.

### **Learn More**

Contact NYSUT Member Benefits with any questions you may have at 800-626-8101 weekdays from 9 a.m. to 5 p.m. (EST) or visit <http://memberbenefits.nysut.org>.

If you would like more information about endorsed voluntary benefit programs for individual members or group benefit plans available to locals, benefit funds and employers of NYSUT members, please contact:

**NYSUT Member Benefits**  
 800 Troy-Schenectady Road  
 Latham, NY 12110-2455  
 800-626-8101

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## VII. SOCIAL SECURITY

The Social Security Act, signed into law in 1935, continues to serve as one of the longest running social insurance programs. Throughout your working years, you contributed to the program. Now that you are ready to retire, make sure you receive this valuable earned benefit.

Financial experts advise retirees to plan on having an annual retirement income of 70–80% of their final year's earnings to maintain their standard of living; Social Security is part of that equation. Before you retire, contact Social Security for an estimate of your benefit. Visit [www.socialsecurity.gov/estimate](http://www.socialsecurity.gov/estimate).

### To Be Eligible for Social Security Benefits

- ☐ You must have 10 years of work history.
- ☐ You must be at least 62 years of age.
  - The size of your benefit depends on your age. The longer you delay payments, the higher your income.
  - If you retire at age at age \*62, your benefit will be about 25% less than the full retirement benefit at the maximum age.

### Age to Receive full Social Security Benefits

** Year of birth	Full retirement age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

\*Retiring at age 62 yields 75% of the full retirement age (FRA) benefit; age 63 yields 80% of FRA benefit; age 64 yields 86.6% of FRA benefit and age 65 yields 93.3 % of FRA benefit.

\*\* People who were born on Jan. 1 of any year should refer to the previous year.

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### **Ways to increase Social Security payments**

- ☐ Keep working past the full retirement age (FRA) and paying into Social Security.
- ☐ You will increase your benefit for each year you work past FRA by 8% as long as you make no claims. (Social Security benefits are subject to yearly COLAs).

### **Consequences of Delayed Retirement**

- ☐ Consider the amount of benefit you do not receive by delaying your benefit. For example:
  - If you are eligible to receive \$1,500 a month for four years at age 62 and you wait until age 66 to retire, the benefits you do not collect over the four years is about \$72,000.
  - It will take 12 years to recoup that amount after age 66 and you will be 78 years of age.

### **Other Claims on Your Account**

- ☐ If a spouse does not qualify for Social Security on his/her employment history or if he/she had a low-paying job, it might be wiser to claim dependent status whereby he/she could claim up to 50% of your payment.
- ☐ Widows and widowers can receive Social Security benefits at your rate at age 60 or 50 (if disabled).
- ☐ A divorced spouse may be eligible for benefits at your rate if the marriage lasted 10 years or more and he/she did not remarry. He/she should be at least 62 years of age.
- ☐ Children who are 18 or 19 years of age and still attending high school may qualify for benefits.
- ☐ Disabled children of any age may also qualify.

### **Disability Retirement**

- ☐ If you are permanently disabled and cannot work, you can retire at age 62 and receive the full retirement benefit as though you are at the maximum age.
- ☐ You cannot qualify for disability retirement if you are able to do any substantial gainful work.

### **Working in Retirement**

- ☐ If you are younger than full retirement age, \$1 in benefits will be reduced for each \$2 you earn over \$15,720.

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- ☐ In the year you reach your full retirement age, \$1 will be reduced for each \$3 you earn over \$15,720.
  - Once you reach full retirement age, there is no reduction regardless of earnings.
  - Further information is available from [www.socialsecurity.gov](http://www.socialsecurity.gov). Ask for "How Work Affects Your Benefits," Publication No.05-10068.

#### **Applying for Social Security:**

- ☐ Inform Social Security three months prior to claiming benefits.
- ☐ Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 800-772-1213.
- ☐ You can also make an appointment at a local Social Security office.
- ☐ Information needed:
  - Your Social Security number;
  - Your birth certificate;
  - Your W-2 forms or self-employment tax returns from the prior year;
  - Your military discharge papers, if applicable;
  - Your spouse's birth certificate and Social Security number if applying for dependent benefits;
  - Children's birth certificates and Social Security numbers if applying for children's benefits;
  - Proof of U.S. citizenship or lawful alien status if you or a dependent(s) are applying for benefits and were not born in the United States; and
  - The Treasury Department requires federal benefit payments to be made electronically. To apply, you need the name of your financial institution, the routing number and your account number for direct deposit (if you do not have such an account, visit [www.GoDirect.org](http://www.GoDirect.org)).

#### **Remember to Inform Social Security if You:**

- Relocate;
- Change marital status;
- Change banks for direct deposit;
- Are convicted of a crime;
- Are unable to handle financial matters and have given someone power of attorney;
- Lose a spouse. (The death benefit is \$255.)
- If you move outside the United States, contact the local American Embassy and Social Security.

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**References:**

Social Security Retirement Benefits

AFT's 2016 Guide to Social Security

Social Security Website [www.socialsecurity.gov](http://www.socialsecurity.gov)**To Apply for Benefits**

Apply for Social Security retirement/spouse or domestic partner's benefits.	<a href="http://www.socialsecurity.gov/applyforbenefits">www.socialsecurity.gov/applyforbenefits</a>
Apply for Social Security disability benefits.	<a href="http://www.socialsecurity.gov/applyfordisability">www.socialsecurity.gov/applyfordisability</a>
Apply for extra help with your Medicare prescription drug costs.	<a href="http://www.socialsecurity.gov/i1020">www.socialsecurity.gov/i1020</a>
Check the status of your online application.	<a href="http://www.socialsecurity.gov/applyforbenefits">www.socialsecurity.gov/applyforbenefits</a>

**To See if You Qualify for Benefits**

Find out what benefits you can apply for.	<a href="http://www.socialsecurity.gov/best">www.socialsecurity.gov/best</a>
Find out if you can get extra help with your Medicare prescription drug costs.	<a href="http://www.socialsecurity.gov/i1020">www.socialsecurity.gov/i1020</a>

**To Estimate Your Future Benefits**

Get a personalized retirement benefit estimate.	<a href="http://www.socialsecurity.gov/estimator">www.socialsecurity.gov/estimator</a>
Use our benefit planners to calculate your retirement, disability and survivors benefits.	<a href="http://www.socialsecurity.gov/planners">www.socialsecurity.gov/planners</a>
Request a Social Security Statement.	<a href="http://www.socialsecurity.gov/statement">www.socialsecurity.gov/statement</a>

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**If You Receive Benefits**

Change your address or telephone number.	<a href="http://www.socialsecurity.gov/coa">www.socialsecurity.gov/coa</a>
Get a replacement Medicare card.	<a href="http://www.socialsecurity.gov/medicarecard">www.socialsecurity.gov/medicarecard</a>
Request a Proof of Income letter.	<a href="http://www.socialsecurity.gov/beve">www.socialsecurity.gov/beve</a>
Get a form 1099/1042S. -Social Security Benefit Statement.	<a href="http://www.socialsecurity.gov/1099">www.socialsecurity.gov/1099</a>
Get password.	<a href="http://www.socialsecurity.gov/password">www.socialsecurity.gov/password</a>

**If you have a password**

Check your information and benefits	<a href="http://www.socialsecurity.gov/pcyb">www.socialsecurity.gov/pcyb</a>
Change your address or telephone number	<a href="http://www.socialsecurity.gov/coa">www.socialsecurity.gov/coa</a>
Start or change direct deposit	<a href="http://www.socialsecurity.gov/pdd">www.socialsecurity.gov/pdd</a>

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## VIII. RELOCATION CONSIDERATIONS

One of the primary anchors to where you live is your job. Once you retire, that anchor no longer exists and you have options as to where you want to live. Eighty percent of retirees who receive a pension from the state retirement systems choose to stay in New York State. A large contingent of NYSUT members who live in Florida are organized and participate in union activities. Other retirees move out west, down south or even up north. Still, others prefer to live near their children or grandchildren. Whatever option you choose, be sure to plan well and take time in deciding and exploring.

Some retirees choose to “age in place” or remain in the homes they have come to love. With this option, retirees remain in a familiar community and maintain ties to friends and organizations.

Consider:

- ☐ Medicaid provides aides when necessary
- ☐ Local provisions, such as Meals on Wheels

Another option is to downsize, options include:

- ☐ Smaller house
- ☐ Condo or co-op
- ☐ Senior citizen community
- ☐ Independent living quarters
  - 24-hour nurse on duty
  - Meals
  - Maintenance of facilities

Yet another option is to spend summers in New York State and winters elsewhere. Some particulars to consider:

- ☐ Examine rent options
- ☐ Establish second home
- ☐ Consequences of split existence
  - Cost of relocation
  - Lack of community involvement

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**Note:** Some states charge state taxes on pensions. Check with your pension system for a current listing of states that do not charge taxes on pensions.

Further information is available from the NYS Office of Aging at <http://aging.ny.gov/>.

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## IX. FINANCIAL PLANNING

A major factor in considering retirement might be called the *financial facts of life*. To be sure, having enough money to fund a happy and complete retirement is of paramount importance, right up there with having good health. Having your finances in order isn't something that happens because you are contemplating retirement. You must do some very important homework.

**Benefits:** Be sure you understand how your benefits will work in retirement.

- ☐ Read your contract and check with your local union leaders to determine which benefits carry over into retirement and how they are paid for.
- ☐ Check with NYSUT Member Benefits to see if financial counseling or other benefit programs are available: 800-342-9810. <http://memberbenefits.nysut.org/financial-planning-center>

**Investments:** If you have a 403b/457b plan, IRAs or other investments, check to see how and when you can access them.

- ☐ Structure your nest egg as an additional stream of income to help combat inflation by speaking with your financial planner.
- ☐ Determine whether you can work out a "catch-up" on any or all of your investments to maximize your savings.
- ☐ Review your asset allocation as you enter another phase of your financial life.

**Debts:** Make sure your debt is under control or paid off.

- ☐ Check your credit with the main credit reporting agencies and order a credit report.
  - Equifax — [www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374-0241  
800-685-1111
  - Experian — [www.experian.com](http://www.experian.com)  
P.O. Box 2104  
Allen, TX 75013-0949  
888-EXPERIAN (397-3742)
  - TransUnion — [www.transunion.com](http://www.transunion.com)  
P.O. Box 1000

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Chester, PA 19022  
800-916-8800

**Retirement system benefits:** Understand your pension system and how options work.

- ☐ Avail yourself of pre-retirement counseling provided by your local, NYSUT or by the appropriate retirement system, either in person or online.
  - NYSTRS: 800-348-7298
  - NYSERS: 866-805-0990
  - TRSNYC: 888-869-2877
  - TIAA: 800-842-2252
- ☐ Social Security: 800-772-1213
- ☐ Medicare: 800-MEDICARE

**Budgeting:** Construct a projected budget so you are able to maintain at least the same standard of living you enjoyed while working.

- ☐ Remember that your money can be spent in three ways: taxes, savings and spending.
- ☐ Maintain an emergency fund.

#### Some general hints

- ☐ Be sure you have listed an up-to-date beneficiary wherever one is requested. This is especially vital at the passing of a spouse or domestic partner.
- ☐ Make sure your supporting cast (your attorney, your accountant and your financial planner, if you have been working with one) is strong and fully understands your goals and expectations.
- ☐ Address the issue of long-term care and possible solutions to help mitigate the cost.
- ☐ Review your insurance needs to determine whether life and/or disability insurance is/are still needed.
- ☐ Consider prepaid funeral arrangements, cemetery plot, etc.
- ☐ Consider gifting a certain amount of your assets. At present, each person (member and spouse) may gift up to \$14,000 each per person, per year, tax-free for the recipient. This, of course, may change, so it would be best to check with your tax preparer.
- ☐ Be sure children/next of kin know where wills are kept.
- ☐ Be sure to have a clear file with all your financial information in it, so your next of kin can access it when the time comes.

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## X. ESTATE PLANNING AND LONG-TERM CARE

*The general information contained in this section was provided by Feldman, Kramer & Monaco, P.C. — the NYSUT Member Benefits Trust-endorsed Legal Service Plan attorneys — and does not constitute legal advice. You may wish to consult with an attorney regarding your particular estate planning and long-term care needs.*

The most important thing to remember is: **It is never too late to do something!** You can always protect some assets. First and foremost: **Get your paperwork in order!**

Too many retirees have no idea what assets they actually have and where their documents are. Information about the house, the car, the investments, the 403b, the bank and brokerage accounts and life insurances all need to be in **one place**.

- ☐ What about the NY 529 college savings accounts for the children/grandchildren? Or the shares issued as part of older insurance policies?
  - Spend the time to really research while you are well. It will be much harder for someone else to do this work if you become unable.
- ☐ Seek the advice of an elder law attorney. You would not go to an eye doctor when you have a problem with your foot, so, be sure to see an expert in estate planning. The NYSUT Legal Plan is available to assist. It is both easy and reasonably priced to obtain the best advice and help.
- ☐ No two plans are alike. Each person will have specific concerns they will need to address. For example, you might need to consider provisions for a spouse or incapacitated child, your desire to become Medicaid eligible, other family members' needs, how to treat jointly held property, how to distribute property and when property should be gifted.

### Illness and long-term care

For those who qualify and can afford the premiums, long-term care insurance is an option. Unless you have sufficient assets or income to privately pay the cost of your care, you will want to look to the Medicaid program to assist with or cover the cost of long-term care. The rules to qualify for Medicaid benefits are complex. There are different rules depending on whether you need community-based Medicaid or nursing home Medicaid. The best way to preserve your assets in the event a long-term care issue arises is with advance planning.

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- ☐ Some illnesses can be managed short term in your home. Medicare and/or any other insurance coverage should be contacted for coverage information.
- ☐ Other illnesses or conditions require long-term care. Although it might seem wise to research skilled care facilities while you are well, this may be a waste of time since you will not know ahead of time which type of care you will require and you will not know which facilities are still available.
- ☐ Where will you be cared for? How will your long-term care be paid? Will you use long-term insurance payments, pay out of pocket, or via Medicaid?
- ☐ In consultation with your family/advisors, you will decide if you will have assistance in your home or in a skilled-care facility.

It is important to note that Medicaid eligibility for care in a skilled nursing facility requires the review of the applicant's financial records for the prior five (5) years. This is generally referred to as the Look-Back Period. If an applicant for Medicaid made gifts or transferred assets during the Look-Back Period, Medicaid will impose a Penalty Period based on the value of the assets gifted or transferred and will not pay the cost of the skilled nursing facility during the Penalty Period. There are certain gifts or transfers for which Medicaid does not impose a Penalty Period even if done within the Look-Back Period, such as transferring assets to a spouse or to a disabled child. It is also important to remember that when seeking Medicaid benefits for help at home, known as Community Medicaid, there is no Look-Back Period. Medicaid will not impose a Penalty Period for gifts or transfers that are made if the applicant is only seeking assistance from personal care aides in the applicant's home.

### **Power of Attorney**

This is a document everyone should have, now. The power of attorney allows you to appoint an agent to manage your financial affairs if you become incapacitated or are unable to handle specific matters. Everyone over the age of 18 should have a power of attorney. It is such an important, powerful and necessary planning tool because your agent can, among other things:

- Protect your assets
- Pay bills and taxes
- Apply for veterans benefits
- Set up a trust to protect income and assets
- Transfer money to protect it
- Apply for Medicaid

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- ☐ The power of attorney, also referred to as “POA,” allows you to appoint an agent (known as an “attorney-in fact”) to manage your financial affairs if you are unable to do so. This document prevents the need for a court-appointed guardian to manage your financial affairs if you become incapacitated.
- ☐ Get a power of attorney as soon as possible, even if you do not have any foreseeable health issues, as it is one of the most important preventive steps from a legal perspective you can take.
- ☐ Sign the POA in front of an attorney, and your witnesses and have all signatures notarized.
- ☐ Appoint a person whom you trust to act in your best wishes with respect to your finances.
- ☐ You may appoint multiple agents. If you appoint two or more agents, you must decide whether they must act together in making decisions involving your affairs, or whether each can act separately.
- ☐ There are advantages and disadvantages to both forms of appointment. Requiring your agents to act jointly can safeguard the soundness of their decisions. On the other hand, requiring agreement of all your agents can result in delay or inaction in the event of a disagreement among them, or the unavailability of one of them to sign legal documents.
- ☐ Allowing your agents to act separately may ensure that an agent is always available to act for you. But it may also result in confusion and disagreements if the agents do not communicate with one another, or if one of them believes the other is not acting in your best interests.
- ☐ Appoint a substitute agent who can act if the first agent is unable or unwilling to act for you.
- ☐ Have the original POA and copies readily accessible.
- ☐ Advantage of a durable POA is that it remains effective after the principal’s incapacity, so the agent can act immediately upon the principal’s incapacity to manage his assets or take various measures without initiating costly and time-consuming guardianship proceedings to obtain the court’s authorization for such transactions.
- ☐ Update your POA every five years.
- ☐ The POA can be revoked at any time by the principal who retains capacity. You should revoke your POA immediately in writing if you believe that your agent is not acting in your best interests. Inform all banking institutions of the revocation of the POA.
- ☐ If you do not have a POA and you become disabled or unable to manage your own financial decisions, someone may need to seek appointment as your guardian in the courts. Obtaining a court-appointed guardianship can be time consuming and costly. Also, the person who is ultimately appointed your guardian by the court may not be the person that you would have wanted to handle your financial affairs; the authorities the guardian will have is determined by the court.
- ☐ Review and update if you move out of state.
- ☐ Don’t choose an agent who is not completely trustworthy.

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- ☐ The POA is effective upon the signing of the POA. The POA document does not diminish the power of the principal; it simply provides power to the agent to act in addition to the principal. Furthermore, an agent's power can't be exercised until the agent has possession of an original document (most of the time).
- ☐ Don't keep the POA in a safety deposit box or in a locked safe to which only you know the combination.

## Health Care Proxy

This document allows you to appoint someone to carry out your directions about life support and all medical treatments, including hydration and feeding tubes. You may also express your preferences for organ donation. In New York State, your agent can be your representative under the Health Insurance Portability and Accountability Act (HIPAA). This document prevents the need for a court-appointed guardian to manage your health issues if you become incapacitated.

- ☐ Appoint someone you trust, such as a family member or close friend, as your health care agent.
- ☐ Keep a copy nearby and easily accessible in case of an emergency.
- ☐ Review and update the document at any time that you no longer want your health care agent to be the person making your health decisions.
- ☐ Discuss your health wishes with your healthcare agent so they can enact your wishes if you become unable to carry them out yourself.
- ☐ Give a copy to your agent, your doctor, your attorney and any other family members or close friends you want.
- ☐ Update as necessary or at least every five (5) years.
- ☐ Update if you move to another state.
- ☐ Appoint an agent who will follow your wishes.
- ☐ Have two (2) witnesses to your signing of the health care proxy.
- ☐ You should not appoint more than one person as your health care agent. You should have only one agent at a time.
- ☐ Don't keep the document in a safety deposit box or in a locked safe to which only you know the combination.
- ☐ Don't cross out a name and put in a new name.
- ☐ Don't have your health care agent be one of your witnesses to your signature.
- ☐ Don't write down what you would like your health care agent to do unless you are certain what you would like to be done.
- ☐ It is not necessary to notarize your health care proxy in New York State.

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## Living Will

This document allows you to express your directions concerning life support and other life sustaining treatment, including nutrition, hydration and feeding tubes.

### Key Considerations:

- ☐ Provide specific instructions about end-of-life decisions. This will be used as a directive for your wishes when you are determined to be unable to make end-of-life decisions for yourself.
- ☐ Refer to your health care agent for guidance with regard to questions on how to implement the wishes listed in the living will.
- ☐ Update at any time your wishes change regarding end-of-life decisions for yourself.
- ☐ Keep a copy close and easily accessible in case of an emergency and make sure your agent knows where it is stored.
- ☐ Review and update if you move out of state.
- ☐ Give a copy to your agent, your doctor, your attorney and any other family members or close friends you want.
- ☐ Have two (2) witnesses to your signing of the living will.
- ☐ Don't make any changes to the document unless you are formally updating it.
- ☐ Don't keep the document in a safety deposit box or in a locked safe to which only you know the combination.
- ☐ It is not necessary to notarize your living will in New York State.

### Last Will and Testament:

A Last Will and Testament directs the distribution of your assets upon your demise, determines how your debts will be paid, appoints the person or people who will manage your estate (executor), and appoints the person who will care for your minor children (guardian). The last will and testament involves a court proceeding, known as a probate proceeding, during which the court authorizes the executor to act on the behalf of your estate and then to marshal and distribute the assets that were in your sole name at the time of your demise.

- ☐ Complete a Last Will and Testament as soon as possible for yourself. If you don't choose how your assets should be disbursed when you pass away, your assets will pass to your next closest living relatives in accordance with New York State law.
- ☐ Appoint an executor to the LW&T; otherwise New York State will choose.
- ☐ Include trusts for disabled persons to protect their assets, and for minor children or pets.
- ☐ Review and update if you move out of state.

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- ☐ You should make an inventory of your assets and update or review it every few years. The value of your estate will determine if your estate is subject to Estate Taxes upon your demise. Keep in mind the assets that are in your probate estate (any asset in your sole name without a joint owner or beneficiary designation) and your non-probate estate (any asset with a joint owner or beneficiary designation). Assets that are part of both your probate and non-probate estate are part of your taxable estate (subject to estate taxes upon your demise if the value exceeds certain thresholds). You should include everything you own individually or jointly when making this inventory, such as real estate, cooperative apartments, land, timeshares, bank accounts, investment accounts, mutual funds, stocks, bonds, savings bonds, annuities, Individual Retirement Accounts (IRA), 401(k), 403(b), TDAs and life insurance policies owned by you.
- ☐ If your estate exceeds the threshold for a taxable estate in your state, you should consult with an attorney to discuss estate tax planning.
- ☐ **Do you have a family member with special needs?** Is this person receiving means-tested government benefits? Has this person been named as the beneficiary on any of your assets?
  - If the answer is yes to any of these questions, you should consult with an attorney to discuss a trust to protect the assets you wish to leave to your disabled family member and preserve his government benefits.
- ☐ You should sign the Last Will and Testament under the supervision and direction of an attorney. The attorney will ensure proper procedures are followed as to the execution of the Will. When you sign your Last Will and Testament, the following are generally the steps that will be followed by the attorney:
  - You will “publish” the Will by declaring to the witnesses that the instrument is your Last Will and Testament.
  - You will sign the Will in the presence of two (2) disinterested witnesses and a notary public. The witnesses to your Last Will and Testament should not be the person you named as executor in the Will or a beneficiary of your Will.
  - The witnesses will sign an Affidavit attesting to the procedures that were following when the Will was signed and attesting to your capacity at the time the Will was signed.
  - After you have signed your Last Will and Testament, you should destroy any prior Last Wills and Testaments you may have done.
- ☐ Do not make any alterations to the LW&T after it is signed in the presence of two witnesses.
- ☐ Do not remove staples!
- ☐ Execute a Will before there is a question as to your capacity.

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- ☐ If you disinherit your spouse, remember that a spouse is statutorily entitled to at least \$50,000 or one-third of the decedent spouse's net estate, including testamentary substitutes.
- ☐ Never keep your Will in a safety deposit box.
- ☐ If you keep your Will in a locked safe, make sure your agent or executor has the combination.

## Trust

Trusts can take on many different forms and are used for many different purposes. Trusts are essentially an agreement between you, as Grantor/Settlor of the Trust, and the Trustee, either you or someone you choose, which spells out what should be done with assets titled in the name of the Trust during your lifetime and upon your demise. Generally speaking Trusts are broken into two main categories, Revocable Trusts and Irrevocable Trusts.

**Revocable Trusts:** As the name implies, a Revocable Trust you establish can be amended or revoked by you at any time during your lifetime. You can serve as the Trustee of a Revocable Trust. Upon your demise, the distribution of the assets titled in the name of the Revocable Trust operates in a fashion similar to a Last Will and Testament, but does not require a Probate proceeding.

**Irrevocable Trusts:** As the name implies, an Irrevocable Trust you establish *cannot* be amended or revoked by you. You cannot serve as the Trustee of Irrevocable Trusts. Your assets, which are titled in the name of the Irrevocable Trust, can be protected from the cost of long-term care subject to the Medicaid transfer penalty rules. If appropriate, you can receive the income from the assets in the Irrevocable Trust during your lifetime. Just as a Revocable Trust, upon your demise, the distribution of the assets titled in the name of the Irrevocable Trust operates in a fashion similar to a Last Will and Testament, but does not require a Probate proceeding.

- ☐ Don't forego having a Last Will and Testament because a Trust was established. The Last Will and Testament is still useful in case you have any assets in your sole name that are not in the name of the Trust at the time of your demise. The Last Will and Testament can be established so that any assets in your sole name at the time of your demise are "poured over" to your Trust so the terms of the Trust control how your assets are distributed.
- ☐ You still need a Power of Attorney even if you have a Trust to handle your financial affairs for any assets outside of the Trust.

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- ☐ If appropriate, you can utilize a Trust to avoid the necessity of a Probate proceeding upon your demise. Probate proceedings can be time consuming and costly.
- ☐ The Trustee you designate in the Trust should be someone you believe will be responsible and will follow your instructions as written in the Trust.
- ☐ You should consider a Trust if you own property in multiple states to avoid the need for Probate proceedings needing to be commenced in multiple states.
- ☐ The Trust will control only assets that are titled in the name of the Trust.
- ☐ Trusts are not just for “wealthy” people.

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## XI. WHEN YOU LOSE A LOVED ONE

To appropriately plan for retirement, all eventualities must be considered, even the most unpleasant ones. As is too often the case, in the event that a spouse or significant other passes away, we must deal with helping the survivor to carry on. This is true whether it is the member or the member's loved one who has passed away. With that in mind, you will need to consider the following in this context:

- ☐ Locate all of your loved one's bank accounts and insurance policy statements.
- ☐ Cancel, as appropriate, or change the names on:
  - Driver's license
  - Vehicle registration(s) and insurance(s)
  - Your life insurance
  - Bank accounts. Consider making them TOD accounts (Transfer on Death) so that your survivor has access to the funds after your passing.
  - Magazine subscriptions
  - Social media accounts
  - Alarm codes
  - Deed to your house and other properties
  - Credit cards. You may have to cancel and reapply depending on your credit limit and income. Another option is to freeze the deceased's name on the account(s).
  - Cell phone account
  - Any frequent flyer/traveler accounts. Negotiate for the miles.
  - IRAs, TDAs
  - Power of attorney and health care proxy
- ☐ Update all beneficiaries on all accounts
- ☐ Update your will
- ☐ Apply for Social Security death benefit.
- ☐ Contact credit-reporting agencies. The three main ones are:
  - Equifax — [www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374-0241  
800-685-1111
  - Experian — [www.experian.com](http://www.experian.com)  
P.O. Box 2104  
Allen, TX 75013-0949  
888-EXPERIAN (888-397-3742)

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- **TransUnion** — [www.transunion.com](http://www.transunion.com)  
P.O. Box 1000  
Chester, PA 19022  
800-916-8800

- ☐ Update everything previously filled out as a couple.
- ☐ Long-term care: Are you entitled to anything back? There are lots of variables, but refunds depend on the age of the deceased and whether the insurance was ever used.
- ☐ List any online accounts: usernames, passwords, and give the list to two people. Keep this list updated and well secured.
- ☐ Look at the possessions inventory you filled out as a couple. Determine if anything needs to be retitled.
- ☐ Contact the member's local union.
- ☐ Contact the retirement system if you are either a beneficiary or if you must remove a beneficiary.
  - **NYSTRS (New York State Teachers Retirement System)**  
[www.nystrs.org/](http://www.nystrs.org/)  
800-348-7298
  - **NYSLRS (New York State & Local Retirement System)**  
[www.osc.state.ny.us/retire/](http://www.osc.state.ny.us/retire/)  
866-805-0990 or 518-474-7736
  - **TRSNYC (Teachers' Retirement System of the City of New York)**  
[www.trsnyc.org](http://www.trsnyc.org)  
888-8-NYC-TRS (888-869-2877)
  - **TIAA (Teachers Insurance and Annuity Association of America)**  
[www.tiaa.org](http://www.tiaa.org)  
(800) 842-2252
- ☐ Contact the school district from which the member retired.
- ☐ Contact the member's retiree chapter.
- ☐ Contact all insurance companies and past employers to see if any benefits exist.
- ☐ Contact any financial adviser the deceased may have had.
- ☐ Long before having to deal with the passing of a spouse or domestic partner, consider having him/her establish credit in his/her own name.
- ☐ Check the New York State website for lost and unclaimed property to which the deceased may have been entitled: [www.osc.state.ny.us/ouf/](http://www.osc.state.ny.us/ouf/)
- ☐ Contact NYSUT Social Services at 800-342-9810 with any questions or if you need further assistance.

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**Important documents checklist:**

In the event of a death, the following documents will need to be available.

- ☐ Death certificate (multiple copies)
- ☐ Social Security card
- ☐ Marriage certificate
- ☐ Birth certificate (for self and children)
- ☐ Insurance policies
- ☐ Deed and titles to property
- ☐ Automobile title and registration papers
- ☐ Honorable discharge papers
- ☐ Recent income tax forms: W2 statements
- ☐ Loan and installment payment book and contracts

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## **XII. RESOURCE DIRECTORY**

### **Health Concerns**

#### **Alcohol Abuse**

National Institute on Alcohol Abuse and Alcoholism

P.O. Box 10686

Rockville, MD 20849-0686

888-MY-NIAAA (888-696-4222; toll-free)

[www.niaaa.nih.gov](http://www.niaaa.nih.gov)

Substance Abuse and Mental Health Services Administration

P.O. Box 2345

Rockville, MD 20847-2345

877-SAMHSA-7 (877-726-4727; toll-free)

800-487-4889 (TTY/toll-free)

[www.samhsa.gov](http://www.samhsa.gov)

#### **Alzheimers**

Alzheimer's Foundation of America

322 8th Avenue, 6th Floor

New York, NY 10001

866-232-8484

[www.alzfdn.org](http://www.alzfdn.org)

Alzheimer's Association National Office

225 North Michigan Ave., Floor 17

Chicago, IL, 60601

800-272-3900

[www.alz.org](http://www.alz.org)

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Alzheimers Disease Education and Referral Center  
 P.O. Box 8250  
 Silver Spring, MD 20907  
 800-438-4380  
[www.alzheimers.org](http://www.alzheimers.org)

### **Anxiety**

Anxiety Disorders Association of America  
 8730 Georgia Ave., Suite 600  
 Silver Spring, MD 20910  
 800-922-8947  
[www.adaa.org](http://www.adaa.org)

National Mental Health Association  
 2001 North Beauregard Street, 12th Floor  
 Alexandria, VA 22311  
 800-969-6642  
[www.nmha.org](http://www.nmha.org)

### **Arthritis**

Arthritis Foundation (NY Chapter)  
 122 East 42nd St., 18th Floor  
 New York, NY 10168  
 800-568-4045  
[www.arthritis.org](http://www.arthritis.org)

National Institute of Arthritis and Musculoskeletal and Skin Diseases  
 Information Clearinghouse  
 National Institutes of Health  
 1 AMS Circle  
 Bethesda, MD 20892  
 877-22-NIAMS  
[www.niams.nih.gov](http://www.niams.nih.gov)

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American Chronic Pain Association  
P.O Box 850  
Rocklin, CA 95677  
800-533-3231  
[www.theacpa.org](http://www.theacpa.org)

### **Breast Cancer**

American Cancer Society  
800-ACS-2345

American Institute for Cancer Research  
1759 R Street NW  
Washington, DC 20009  
800-843-8114  
[www.aicr.org](http://www.aicr.org)

National Cancer Institute  
800-4-CANCER  
[www.cancer.gov](http://www.cancer.gov)

### **Cardiac Health**

National Heart, Lung, and Blood Institute  
Attn: Website  
P.O. Box 30105  
Bethesda, MD 20824  
301-592-8573  
[www.nhlbi.org](http://www.nhlbi.org)

Chronic Disease Prevention  
[www.cdc.gov](http://www.cdc.gov)

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## **Colorectal Cancer**

Cancer Research and Prevention Foundation  
1600 Duke St., Suite 500  
Alexandria, VA 22314  
800-227-2732  
[www.crfa.org](http://www.crfa.org)

## **Depression**

Depression and Bipolar Support Alliance  
55 E. Jackson Blvd., Suite 490  
Chicago, IL 60604  
800-826-3632  
[www.dbsalliance.org](http://www.dbsalliance.org)

National Alliance for the Mentally Ill  
3803 N. Fairfax Drive, Suite 100  
Arlington, VA 22203  
800-950-NAMI  
[www.nami.org](http://www.nami.org)

## **Exercise**

American Council on Exercise  
4851 Paramount Drive  
San Diego, CA 92123  
800-825-3636  
[www.acefitness.org](http://www.acefitness.org)

American College of Sports Medicine  
401 West Michigan St.  
Indianapolis, IN 46202-3233  
317-637-9200  
[www.acsm.org](http://www.acsm.org)

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**Go4Life®**

National Institute on Aging

P.O. Box 8057

Gaithersburg, MD 20898-8057

800-222-2225, 800-222-4225 (TTY)

[www.nia.nih.gov/Go4Life](http://www.nia.nih.gov/Go4Life)**President's Council on Fitness, Sports, and Nutrition**

1101 Wootton Parkway, Suite 560

Rockville, MD 20852

240-276-9567

[www.fitness.gov](http://www.fitness.gov)**National Heart, Lung, and Blood Institute**

P.O. Box 30105

Bethesda, MD 20824

301-592-8573

[www.nhlbi.org](http://www.nhlbi.org)**Hearing****Better Hearing Institute (Suite 420)**

1444 I Street, NW, Suite 700

Washington, DC 20005

800-EAR-WELL

[www.betterhearing.org](http://www.betterhearing.org)**American Association of the Deaf-Blind**

P.O. Box 24493

Federal Way, WA 98093

[www.aadb.org](http://www.aadb.org)

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Alexander Graham Bell Association for the Deaf and Hard of Hearing  
 3417 Volta Place, NW  
 Washington, DC 20007  
 866-337-5220  
[www.agbell.org](http://www.agbell.org)

### **Incontinence**

National Association for Continence  
 P.O. Box 1019  
 Charleston, SC 29402-1019  
 800-BLADDER, (800-252-3337)  
[www.nafc.org](http://www.nafc.org)

Simon Foundation for Continence  
 P.O. Box 815  
 Wilmette, IL 60091  
 800-23-SIMON (800-237-4666)  
[www.simonfoundation.org](http://www.simonfoundation.org)

### **Medication**

U.S. Food and Drug Administration Consumer Health Information  
 Room 5377, Building 32  
 10903 New Hampshire Ave.  
 Silver Spring, MD 20993  
 888-INFO-FDA (888-463-6332; toll-free)  
[www.fda.gov/ForConsumers](http://www.fda.gov/ForConsumers)

### **Memory/Sustaining Activities**

National Mental Health Association  
 500 Montgomery St., Suite 820  
 Alexandria, VA 22314  
 800-969-6642  
[www.nmha.org](http://www.nmha.org)

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## **Menopause**

National Women's Health Information Center  
200 Independence Ave. SW  
Washington, DC 20201  
800-994-9662  
[www.womenshealth.gov](http://www.womenshealth.gov)

The Hormone Foundation  
800-HORMONE  
[www.hormone.org](http://www.hormone.org)

The North American Menopause Society  
5900 Landerbrook Drive, Suite 390  
Mayfield Heights, OH 44124  
440-442-7550  
[www.menopause.org](http://www.menopause.org)

## **Mental Health**

National Mental Health Association  
500 Montgomery St., Suite 820  
Alexandria, VA 22314  
800-969-6642  
[www.mentalhealthamerica.net](http://www.mentalhealthamerica.net)

National Alliance for the Mentally Ill Colonial Place Three  
3803 N. Fairfax Drive, Suite 100  
Arlington, VA 22203  
800-950-NAMI  
[www.nami.org](http://www.nami.org)

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## Nutrition

Food and Nutrition Information Center Agricultural Research Service, USDA  
National Agricultural Library, Room 105  
10301 Baltimore Ave.  
Beltsville, MD 20705  
301-504-5755  
[fnic.nal.usda.gov](http://fnic.nal.usda.gov)

Office of Dietary Supplement  
National Institutes of Health  
6100 Executive Blvd., Room 3B01, MSC 7517  
Bethesda, MD 20892  
301-435-2920  
<http://ods.od.nih.gov>

U.S. Food and Drug Administration  
10903 New Hampshire Ave.  
Silver Spring, MD 20993  
888-463-6332  
[www.fda.gov](http://www.fda.gov)

## Osteoporosis

National Institute of Arthritis and Musculoskeletal and Skin Diseases  
Information Clearinghouse, National Institutes of Health  
1 AMS Circle  
Bethesda, MD 20892  
877-22-NIAMS  
[www.niams.nih.gov](http://www.niams.nih.gov)

National Institutes of Health-Osteoporosis and Related Bone Diseases  
National Resource Center  
2 AMS Circle  
Bethesda, MD 20892  
800-624-BONE  
[www.bones.nih.gov](http://www.bones.nih.gov)

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National Osteoporosis Foundation  
1232 22<sup>nd</sup> St., NW  
Washington, D.C. 20037  
800-231-4222  
[www.nof.org](http://www.nof.org)

### **Parkinsons**

National Institute of Neurological Disorders and Stroke  
NIH Neurological Institute  
P.O. Box 5801  
Bethesda, MD 20824  
800-352-9424  
[www.ninds.nih.gov](http://www.ninds.nih.gov)

National Parkinson Foundation, Inc.  
200 SE 1<sup>st</sup> St., Suite 800  
Miami, FL 33131  
800-473-4636  
[www.parkinson.org](http://www.parkinson.org)

The Parkinson's Disease Foundation  
1359 Broadway, Suite 1509  
New York, NY 10018  
800-457-6676  
[www.pdf.org](http://www.pdf.org)

### **Prescription Drugs**

U.S. Food and Drug Administration  
10903 New Hampshire Ave.  
Silver Spring, MD 20993  
888-463-6332  
[www.fda.gov](http://www.fda.gov)

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Partnership for a Drug-Free America  
 352 Park Ave. South, 9<sup>th</sup> Floor  
 New York, NY 10010  
 212-922-1560  
[www.drugfree.org](http://www.drugfree.org)

### **Prostate Cancer**

American Cancer Society  
 800-ACS-2345  
[www.cancer.org](http://www.cancer.org)

National Cancer Institute  
 800-4-CANCER  
[www.cancer.gov](http://www.cancer.gov)

Prostate Cancer Foundation  
 1250 Fourth St.  
 Santa Monica, CA 90401  
 800-757-CURE  
[www.pcf.org](http://www.pcf.org)

### **Seasonal Health Tips**

National Alliance for the Mentally Ill  
 Colonial Place Three  
 3803 N. Fairfax Drive, Suite 100  
 Arlington, VA 22201  
 800-950-NAMI  
[www.nami.org](http://www.nami.org)

National Mental Health Association  
 2001 North Beauregard St., 12<sup>th</sup> Floor  
 Alexandria, VA 22311  
 800-969-6642  
[www.nmha.org](http://www.nmha.org)

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## **Sleeping**

American Sleep Apnea Association  
1424 K St. NW, Suite 302  
Washington, D.C. 20005  
202-280-2052  
[www.sleepapnea.org](http://www.sleepapnea.org)

National Sleep Foundation  
703-243-1697  
[www.sleepfoundation.org](http://www.sleepfoundation.org)

## **Stroke**

American Heart Association National Center  
7272 Greenville Ave.  
Dallas, TX 75231  
800-AHA-USA-1  
[www.americanheart.org](http://www.americanheart.org)

American Stroke Association  
National Center  
7272 Greenville Ave.  
Dallas, TX 75231  
888-4-STROKE  
[www.strokeassociation.org](http://www.strokeassociation.org)

National Stroke Association  
9707 E. Easter Lane  
Englewood, CO 80112  
800-STROKES  
[www.stroke.org](http://www.stroke.org)

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## **Vision**

National Eye Institute  
Information Office  
31 Center Drive, MSC 2510  
Bethesda, MD 20892  
800-411-1222  
[www.nei.nih.gov/](http://www.nei.nih.gov/)

American Foundation for the Blind  
11 Penn Plaza, Suite 300  
New York, NY 10001  
800-AFB-LINE  
[www.afb.org](http://www.afb.org)

The Foundation Fighting Blindness  
11435 Cronhill Drive  
Owings Mills, MD 21117  
888-394-3937  
[www.blindness.org](http://www.blindness.org)

## **Quality of Life Concerns**

### **Advance Directives**

Making Your Wishes Known  
Health in Aging Foundation  
American Geriatrics Society  
40 Fulton St., 18<sup>th</sup> Floor  
New York, NY 10038  
800-563-4916 (toll-free)  
[www.healthinaging.org/](http://www.healthinaging.org/)

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## **Assisted Living**

Assisted Living Federation of America  
1650 King St., Suite 602  
Alexandria, VA 22314-2747  
703-894-1805  
[www.alfa.org](http://www.alfa.org)

National Center for Assisted Living  
1201 L St., NW  
Washington, DC 20005  
202-842-4444  
[www.ncal.org](http://www.ncal.org)

## **Bereavement**

The Compassionate Friends, Inc.  
P.O. Box 3696  
Oak Brook, IL 60522  
877-969-0010  
[www.compassionatefriends.org](http://www.compassionatefriends.org)

National Institute of Mental Health  
6001 Executive Blvd.  
Room 6200, MSC 9663  
Bethesda, MD 20892-9663  
866-615-6464 / 866-415-8051 (TTY/toll-free)  
[www.nimh.nih.gov](http://www.nimh.nih.gov)

## **Caregiving**

Family Caregiver Alliance  
180 Montgomery St., Suite 1100  
San Francisco, CA 94104  
800-445-8106  
[www.caregiver.org](http://www.caregiver.org)

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National Family Caregivers Association  
 10400 Connecticut Ave., Suite 500  
 Kensington, MD 20895  
 800-896-3650  
[www.thefamilycaregiver.org](http://www.thefamilycaregiver.org)

### **Driving Safety**

National Transportation Safety Board  
 490 L'Enfant Plaza, SW  
 Washington, DC 20594  
 800-887-6799  
[www.nts.gov](http://www.nts.gov)

National Safety Council  
 1121 Spring Lake Dr.  
 Itasca, IL 60143  
 800-621-7619  
[www.nsc.org](http://www.nsc.org)

National Highway Traffic Safety Administration  
 400 Seventh St., SW  
 Washington, DC 20590  
 888-327-4236  
[www.nhtsa.gov](http://www.nhtsa.gov)

### **Fitness**

American Council on Exercise  
 4851 Paramount Drive  
 San Diego, CA 92123  
 800-825-3636  
[www.acefitness.org](http://www.acefitness.org)

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National Heart, Lung, and Blood Institute  
 P.O. Box 30105  
 Bethesda, MD 20824  
 301-592-8573  
[www.nhlbi.org](http://www.nhlbi.org)

### **Hospice Care**

National Hospice and Palliative Care Organization  
 1731 King St.  
 Alexandria, VA 22314  
 800-658-8898 (toll-free)  
[www.nhpco.org](http://www.nhpco.org)

### **Medicare**

Centers for Medicare and Medicaid Services  
 7500 Security Blvd.  
 Baltimore, MD 21244  
 877-267-2323  
[www.cms.hhs.gov/](http://www.cms.hhs.gov/)

Families USA  
 1201 New York Ave., Suite 1100  
 Washington, DC 20005  
 202-628-3030  
[www.familiesusa.org](http://www.familiesusa.org)

Medicare  
 7500 Security Blvd.  
 Baltimore, MD 21244  
 877-267-2323  
[www.medicare.gov](http://www.medicare.gov)

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Medicare Rights Center  
1460 Broadway, 17<sup>th</sup> Floor  
New York, NY 10036  
212-869-3532  
<http://medicarerights.org/>

### **Retirement Living**

Guide to Retirement Living  
1919 Gallows Road, 2<sup>nd</sup> Floor  
Vienna, VA 22182  
800-394-9990  
[www.retirement-living.com](http://www.retirement-living.com)

Retirement Net  
[www.retirenet.com](http://www.retirenet.com)

Retirement Living Information Center, Inc.  
19 LedgeWood Road  
Redding, CT 06896  
203-938-0417  
[www.retirementliving.com](http://www.retirementliving.com)

### **Sexuality**

Gay and Lesbian Medical Association  
459 Fulton St., Suite 107  
San Francisco, CA 94102  
888-843-4564  
[www.glma.org](http://www.glma.org)

Sexuality Information and Education Council of the United States  
90 John St., Suite 402  
New York, NY 10038  
212-819-9770  
[www.siecus.org](http://www.siecus.org)

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## **Social Security**

Social Security Administration  
Office of Public Inquiries  
Windsor Park Building  
6401 Security Blvd.  
Baltimore, MD 21235  
800-772-1213  
[www.ssa.gov](http://www.ssa.gov)

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