BI-WEEKLY

FOCUS



Farmingdale Federation of Teachers 100 Broadhollow Rd. Suite 104 Farmingdale, NY 11735 (631) 249-0773

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> Office Hours: Mon.-Fri. 12:30 pm- 4:30 pm

FFT OFFICERS:

<u>President:</u> Cordelia Anthony

<u>Vice Presidents:</u>
Brian Reilly
Kathleen Gaghan
Esther HernandezKramer

Treasurer: Janet Dieso

<u>Secretary:</u> Jared Duchin

Office Administrator Tracie Mosher

FFT FOCUS Edited by Kathleen Gaghan

Making Strides Against Breast Cancer

Date: October 20, 2024

Location: Jones Beach State Park, Field 5

Time: 7:30 AM (Row L) Team Picture: 8:00 AM

Walk with us or donate to our FFT Team page:

https://secure.acsevents.org/site/STR?fr_id=108733&pg=team&team_id=2748336



BENEFIT INFO

ALL VISION AND DENTAL claim forms must be mailed to:

Administrative Services Only, Inc. 303 Merrick Rd. Suite 300 Dept. 32 Lynbrook, NY 11563

Claim forms can be found on the FFT website:

www.farmingdaleteachers.org www.asonet.com Remember to wear FFT apparel on TUESDAYS!



MATERNITY/PATERNITY LEAVE

Members are entitled to use up to six weeks of their accrued sick time for a normal delivery, or eight weeks of your accrued sick time for a caesarian birth. It is customary to notify the district of the impending birth of your child shortly before the birth is expected. After the birth, a written request for leave needs to be submitted to the Personnel Office. After you have used all your allowable sick leave, you may request an unpaid leave of up to two years. Such a leave guarantees you a position in the district when you return, although not necessarily the same position you held previously.





LIFE INSURANCE:

Crucial for protecting your loved ones

Life insurance is a topic many people find confusing, complicated, and uncomfortable to think about. It is undoubtedly one of the most vital types of insurance

products you can purchase, though. Whether you're looking into your first policy or to upgrade existing coverage, it's important to determine how much life insurance you need and which type is right for you.

One key fact about life insurance you may not be aware of is premiums are likely to be less expensive if you purchase it earlier in life. For those of you who currently have policies, what you purchased 10 years ago, five years ago, or even last year may not be enough to replace your income and all you provide for your family. And if you are part of the 30% of Americans who don't have any life insurance at all,* you could be putting your family at great financial risk.

There are a variety of options to consider when it comes to life insurance, including:

- Term Life this product pays a benefit in the event of the death of the insured during a specific timeframe but offers no cash value.
- Level Term Life this insurance is similar to term life but is normally for a set period of time such as 10, 15, or 20 years; it also offers no cash value.
- Universal Life this option offers a way to protect your family while building tax-deferred cash value; policyholders can usually access a portion of the balance without impacting the guaranteed death benefit.
- Source: USA Today https://www.usatoday.com/money/ blueprint/life-insurance/life-insurance-statistics

NYSUT Member Benefits endorses a number of competitive life insurance programs (those listed to the left and others) available to NYSUT members and their spouse/certified domestic partner. Many of these plans offer reduced rates not available to the general public along with additional convenience and savings opportunities through payroll or pension deduction.

Learn more about Member Benefitsendorsed life insurance programs by scanning the QR code, visiting memberbenefits.nysut.org, or calling 800-626-8101.



