

# OATA Newsletter

March/April 2017



## Your Team:

**Wendy Bergman**  
**President**

**Jacob Hammond**  
**Vice President**

**Cindy Kowalik**  
**Secretary**

**Amy Sparrow Percy**  
**Treasurer**

**Don Peet**  
**MHS Building Rep**

**Heather Shadle**  
**MHS Building Rep**

**Adam Reeb**  
**Elementary Building Rep**

**Corinne Coffta**  
**Elementary Building Rep**

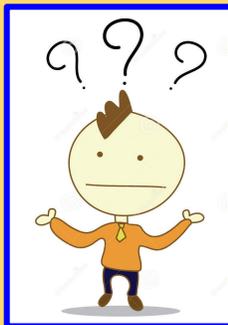
**Denise Glidden**  
**Retirement Rep**

**Corinne Coffta**  
**Teachers' Center Rep**

## Updates and Reminders:

- Check out our **OATA website** regularly for updates and upcoming events at <http://oakfieldalabamata.weebly.com/>
- For APPR Info, check out the OATA website!
- **Email** us at: [oakfieldalabamata@gmail.com](mailto:oakfieldalabamata@gmail.com)
- Look for **retirement Information** on Denise Glidden's [website](#).
- **TEACH ACCOUNT** - Reminder to log on to your TEACH account to register. It is recommended you do this during your birthday month. [TEACH Login](#)

## Think You're Experiencing a Problem



1. Take a look at the contract and locate the section that you believe is being violated.
2. Make an appointment with your building representative. Bring the contract to your appointment.

### Building Representatives:

Elementary Representatives: Adam Reeb & Corinne Coffta  
MHS Representatives: Don Peet & Heather Shadle

3. Point out the section that you believe is being violated. Your representative will work with you to determine whether or not the contract is being violated.

If the contract is not being violated but you don't agree with how it is written, keep this in mind for future negotiations! It is NEVER too early to think about negotiating a future contract!

## Upcoming Events

May 16th: School budget votes- Be sure to vote in your home district!

May 22nd: Membership Meeting at 3:40pm at the Elementary Building.

May 24th: Retirement Dinner honoring Renee Burns, Joan Cirillo, Sharon Kryman, and Marie Smith.

May 25th: Awards Dinner honoring Denise Glidden

June 15th: Corporate Challenge! Register [here!](#)

## Contract Negotiations

Yes, negotiations are still 2 years away....

However, it's never too early to familiarize yourself with our contract and think about any changes that you'd like to see. Be proactive!

If you need a new copy of the contract, please come see your OATA team!

# The **Con Con**?

## What's That?!?



This November, there will be a vote on whether or not to have a *Constitutional Convention* (the "Con Con").

This vote comes every 20 years. In 2017, it's time to vote NO to having a *Constitutional Convention*.

**Click On Any Of The Links Below To Learn Why We Should Vote NO to the Con Con!**

[\*\*A Multi-Million Dollar Boondoggle\*\*](#)

[\*\*Rights At Risk\*\*](#)

[\*\*Gutting Guarantees\*\*](#)

# Simplifying your life insurance options

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

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

## #1: Whole Life Insurance

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

**#2: Term Life Insurance** – This type of insurance pays a benefit in the event of the death of the insured during a specified term, offering a fixed rate of payments during that time period. Once that period ends, coverage at the previous premium rate is not guaranteed and the insured would need to get

further coverage. Term life insurance (and its level term life cousin) is designed only to protect your dependents if you were to die prematurely -- offering NO cash value.

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

## #4: Universal Life Insurance

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

guaranteed death benefit as the cash value accumulates over time.

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

“Term life and level term life policies are often popular options for those individuals with young families since there is a greater need for life insurance protection. They also tend to be much less expensive than their whole life counterparts. If you are considering a term or level term life policy, make sure to consider how long you would need the coverage.”

For more information about these plans, visit the Member Benefits website at [memberbenefits.nysut.org](http://memberbenefits.nysut.org) or call 800-626-8101.



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