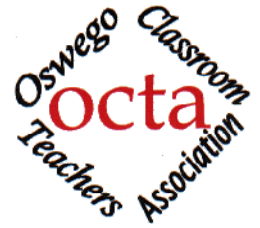


OCTA Advocate

A newsletter for members and friends of the Oswego Classroom Teachers Association



January 2021

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Meet your 2020-2021 OCTA Officers!



Carrie Patane
OCTA President



Kim LeRoy
VP Grievance



Gretchen Coakley
VP Negotiations



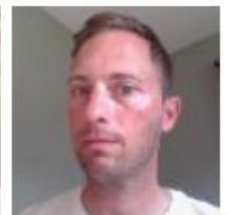
Jenn Cahill
VP Pol. Action



Mike Patane
Treasurer



Michelle McManus
Secretary



Dan Rose
VP Newsletter

CER Elementary Music Teacher in this month's OCTA Spotlight!!!



Riley Elementary music teacher **Ceara Windhausen** is this month's OCTA Spotlight nominee! According to the fellow OCTA member who nominated Ceara, "She has been an absolute angel despite the challenges of the pandemic. Ceara is always willing to share her amazing lessons, always willing to help me (I am a non-techy, older teacher) and is willing to spend hours walking me

through the process of creating online lessons. I never would have made it through last spring and this past fall without her never-ending help!" She is truly an Energizer Bunny." Thank you for all of your hard work and guidance during these difficult times, Ceara! You are truly an inspiration to all of your fellow OCTA Members! Keep up the great work!



Do you know an OCTA member who works hard at what they do? Someone whose efforts seem to go unnoticed? *Someone who always seems to have positive energy? Do you know an OCTA member who deserves to be in the SPOTLIGHT? Then nominate them to be cast in the monthly OCTA spotlight! This section of the newsletter and website will highlight one (or more) OCTA member(s) per month. Send the candidates name, along with a brief description of what makes them special to drose@oswego.org. All nominees and nominators will receive a SPECIAL GIFT from OCTA! Send your nomination today!*

How choir happens: singing in the pandemic

Author: Liza Frenette

Source: NYSUT Communications

Editor's Note — This article is part of an ongoing series spotlighting different methods, lessons and creative strategies that teachers are using to educate students during a pandemic.



Early last March, as Amsterdam choir students went into final rehearsals for their All-City Chorus Festival, there was news about something going on with a virus. Mid-month, costumed teens performed their songs with practiced choreography to a packed house on a Wednesday night, and two days later, all New York public schools shut down for the rest of the school year.

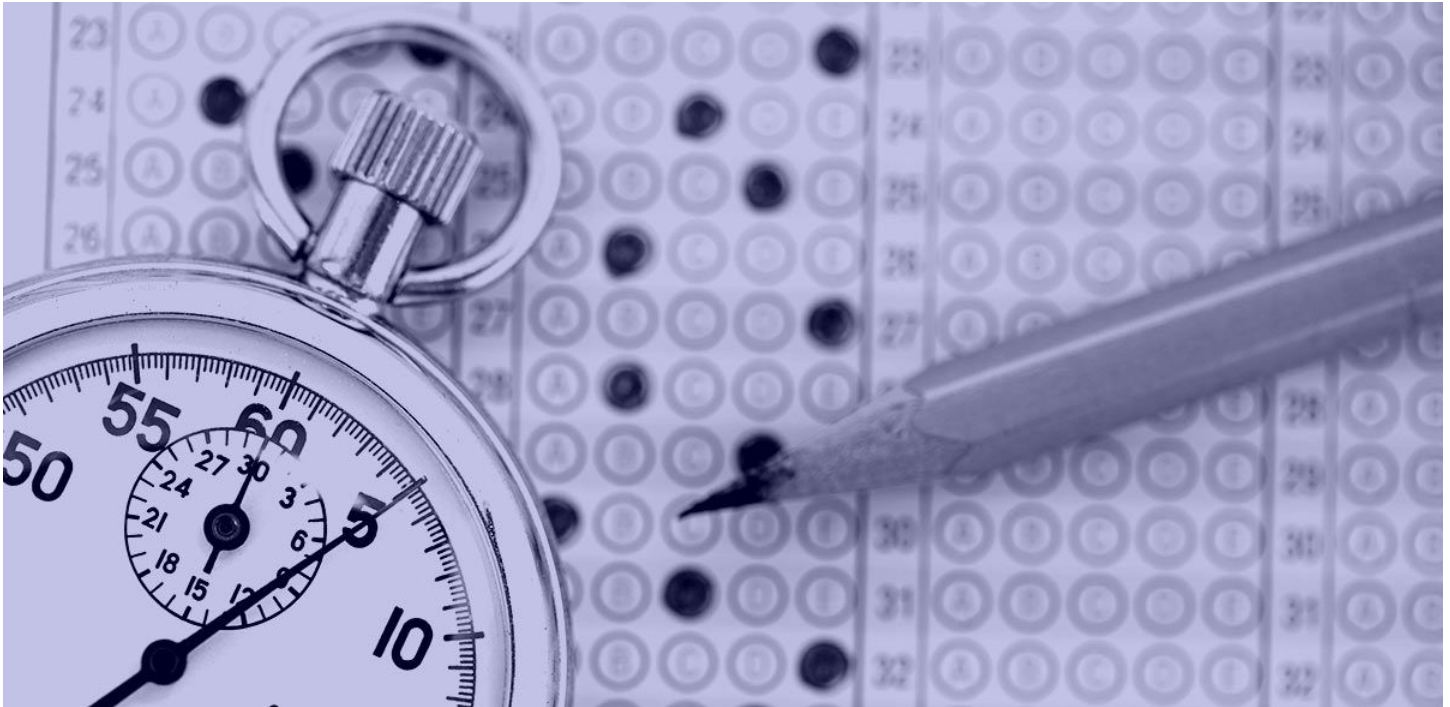
"We haven't sung together since," said choir teacher Dalisa Soto-Peruzzi.

So, then, how does she teach? And how are students continuing to learn singing when school is sometimes open, sometimes not?

There is no playbook for teaching in a pandemic. [READ THE REST: CLICK HERE!](#)

NYSUT statement on announcement that state will seek federal testing waiver

Source: NYSUT Media Relations



ALBANY, N.Y. Jan. 25, 2021 — New York State United Teachers today applauded the announcement that the state Education Department [will seek a federal waiver](#) of grades 3-8 and high school testing requirements amid the ongoing challenges students and educators statewide are facing related to the coronavirus pandemic.

“In a year that has been anything but standardized, it’s the right move to seek this waiver to cancel this spring’s standardized exams,” NYSUT President Andy Pallotta said. “Educators know their students’ needs and how to maximize their potential. We’re thankful that the Department and Regents are taking this step and we are here to work with them to ensure students can still showcase their hard work this spring in a safe and equitable manner.”

NYSUT released a letter last week to the Department and Board of Regents outlining concerns

with administering both the grades 3-8 and Regents exams during a tumultuous year for educators, students and their families. [More on the union’s advocacy can be found here.](#)

“Interim Commissioner Rosa, Regents Chancellor Young and the Board are putting students’ physical, social and emotional well-being first with this request,” NYSUT Executive Vice President Jolene T. DiBrango said. “We’ve heard from countless educators across the state who know that canceling this year’s exams is in the best interest of their students. We urge the federal government to hear their voices and grant this request.”

New York State United Teachers is a statewide union with more than 600,000 members in education, human services and health care. NYSUT is affiliated with the American Federation of Teachers, the National Education Association and the AFL-CIO.

Biden extends student loan freeze

Source: NYSUT Communications

On his first day in office, President Joe Biden directed the U.S. Department of Education to extend the break on repaying federal student loans until September 30.

The forbearance payment extension was among a series of executive actions signed by Biden. The payment holiday was set to expire on Jan. 31, under the COVID-19 response act approved last year.

This means that even though you won't be required to make payments on direct loans, you will be credited as having made a payment if you're a candidate for Public Service Loan Forgiveness, according to Todd Friedhaber, a student loan counseling manager who leads Cambridge Credit Counseling workshops for NYSUT members. He noted the payment suspension doesn't apply to commercially held Federal Family Education Loans, Perkins loans, or any private loans. Anyone holding these types of loans should contact their servicer or lender directly to see if any relief options are available.

This could be the first of several student loan relief measures under consideration. "Potential changes aren't set in stone, but it looks like we could see some significant changes," Friedhaber said.

What *could* be coming? Here's a quick summary of what has been discussed. Keep in mind these changes would have to be approved by Congress, and they could be changed significantly or dropped from any bill that makes it to the president's desk, Friedhaber noted.

- Members of the new administration have been outspoken about forgiving up to \$10,000 in student loan debt. The American Rescue Plan that was announced on Jan. 14 didn't include debt forgiveness, but that doesn't mean the option is off the table. Loan forgiveness would probably apply to undergrad loan balances only, not to loans used for grad school, and would likely phase out for people earning \$125,000 or more.
- Income-based repayment plans could be revised. Borrowers would pay 5 percent of discretionary income, rather than the current 10–20 percent.
- Forgiveness of undergrad loans for borrowers who provide a public service would be capped at \$50,000, with \$10,000 forgiven after each year of qualifying employment.
- PSLF is unlikely to be replaced, but it could be overhauled to include more loan types and repayment plans. Half of the borrower's debt would be wiped out after 5 years, and any remaining balance could be forgiven after 120 payments have been made.

Need assistance with your student loans? NYSUT can help.

If you need assistance with your student loan questions, visit StudentLoans.NYSUT.org. From that website, you can [contact a student loan counselor](#). You can also sign up for one of our [upcoming free student loan debt webinars](#). They are available to help members at no cost, and there are live Q and A sessions at the end of every webinar.



NYS Deferred Compensation Information

Want to know more about the savings vehicle called the 457 Plan?

1. You can enroll via the website: <https://www.nysdcp.com/iApp/tcm/nysdcp/enroll/index.jsp>
2. For help deciding which funds you would like to invest in, you can use this tool:
<https://www.nysdcp.com/iApp/rsc/myInvestmentPlannerDecisionEntry.x>
3. To evaluate how your contribution amount will affect your paycheck, you can use this tool:
https://www.nysdcp.com/iApp/tcm/nysdcp/learning/tools/paycheck_impact_calculator.jsp
4. If you'd like to meet with one of our local Account Executives to discuss all your options in person, you can find your rep here:
https://www.nysdcp.com/iApp/tcm/nysdcp/support/contact/meet_your_account_executives.jsp (Choose by the County you work in, not where you live)

If you need live assistance, please contact a HELPLINE Counselor at 1-800-422-8463 Monday through Friday, 8:00 A.M. to 11:00 P.M. or Saturdays, 9:00 A.M. to 6:00 P.M. (ET) and we will be happy to assist you.

Chris

Administrative Services Agency

OCTA Scholarship Committee

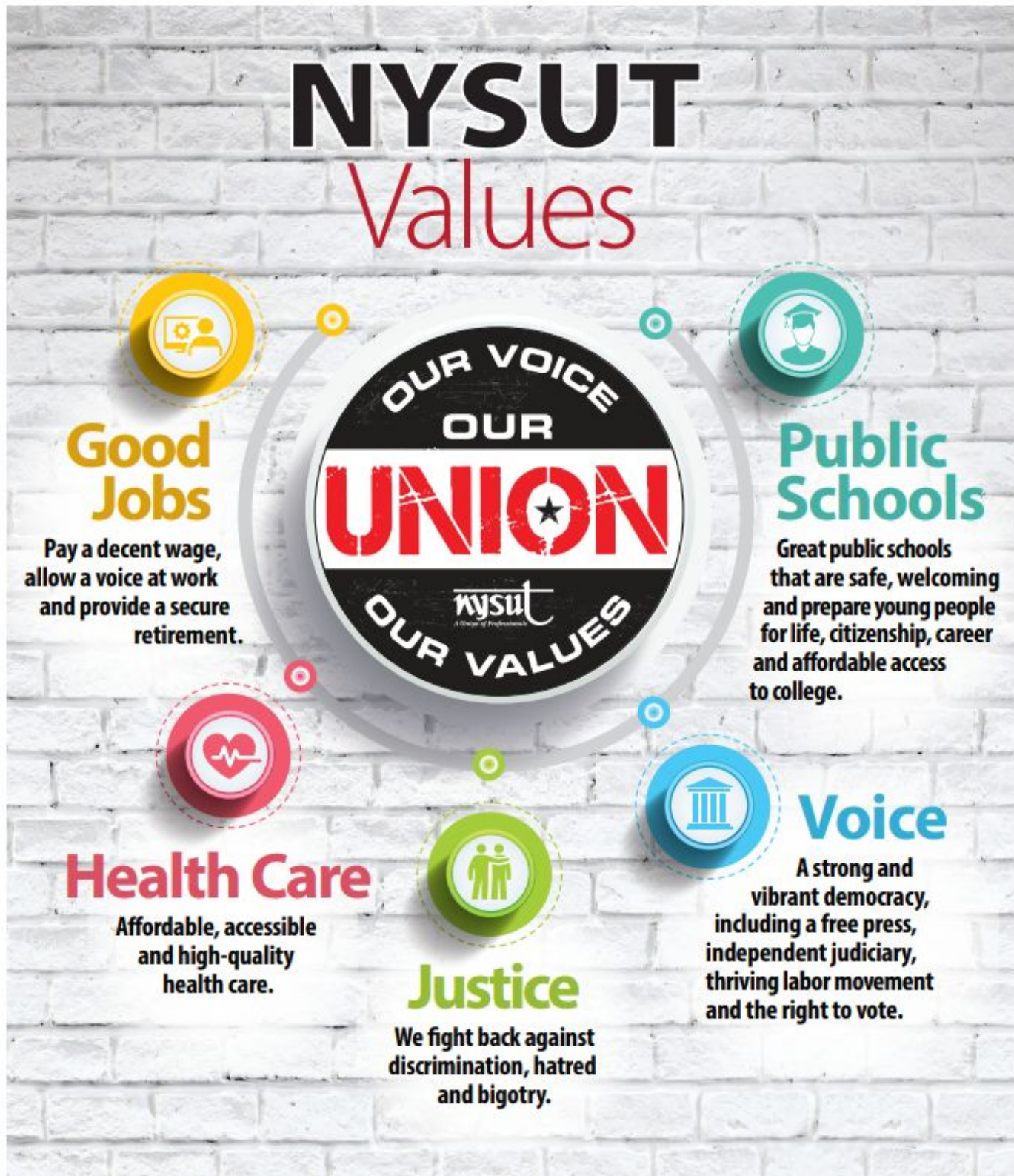
The OCTA Scholarship Committee is looking for new members! Every year, the scholarship committee organizes fundraisers (such as Jeans Week & payroll deduction) which allow the committee to award graduating OHS seniors with valuable scholarships in the spring. If you would like to participate in this year's committee, please email Korrine LaDuc & Meghan Donabella.



Jeans Week - Save the Dates:

February 8 - 12

WHAT'S THE VALUE OF YOUR UNION?



TAX TIME: Remember these deductions your union won for you

Source: NYSUT Communications

A reminder for tax season:

Thanks to union victories, the educator expense tax deduction has been renewed for 2020 returns - and there's a state deduction for your union dues, too.

Educator expense tax deduction renewed for 2020 tax returns

Eligible educators can deduct up to \$250 of qualified expenses you paid in 2020. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses.

An eligible educator is a K-12 teacher, instructor, counselor, principal, or aide who worked at least 900 hours in a school that provides elementary or secondary education as determined by state law.

Qualified expenses include ordinary and necessary expenses paid:

- In connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.
- For professional development courses you have taken related to the curriculum you teach or to the students you teach.

An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense doesn't have to be required to be considered necessary.

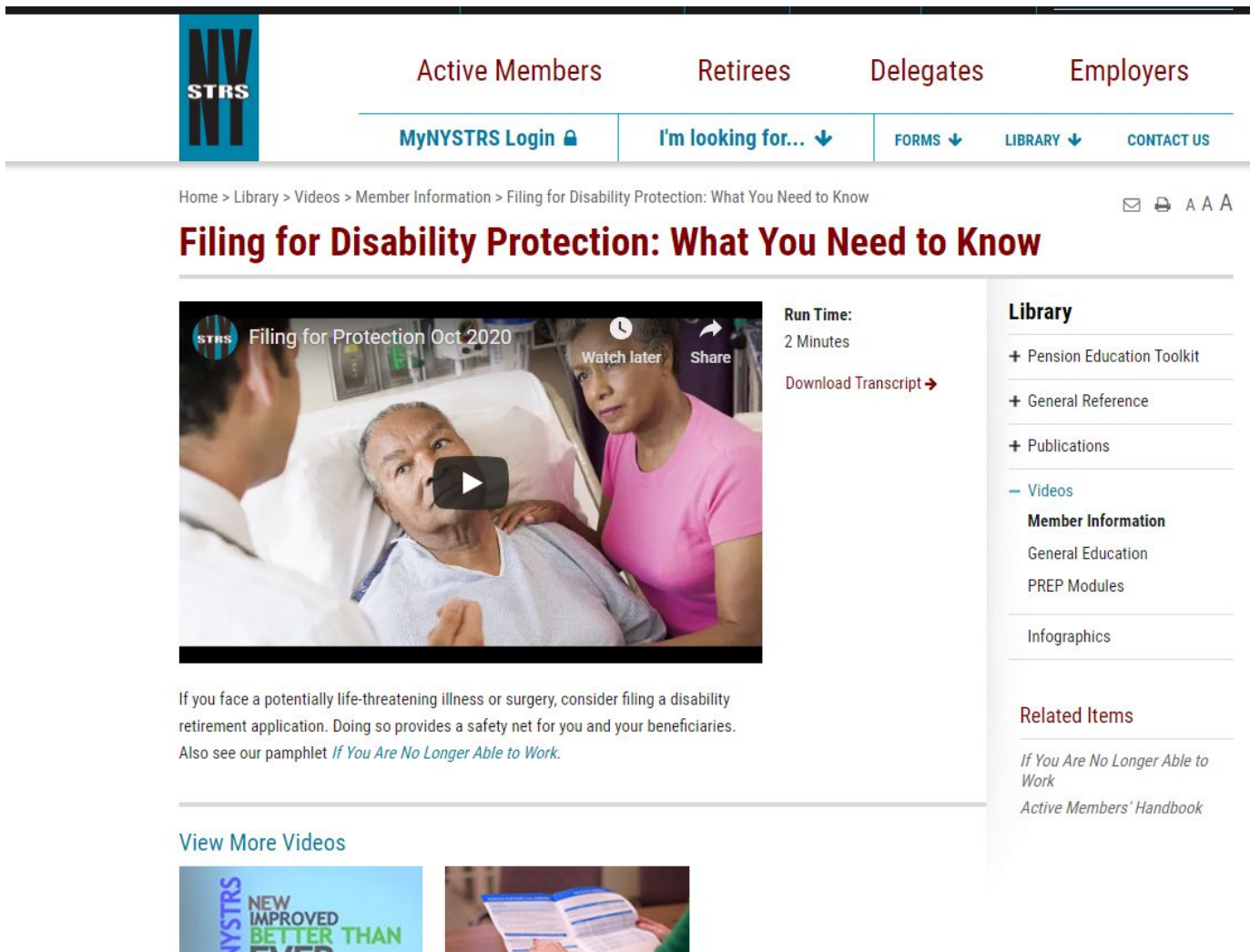
[READ THE REST OF THE ARTICLE: CLICK HERE!](#)



Filing for Disability Protection: What you need to know.

If you, or one of your members, face a potentially life-threatening illness or surgery, consider filing a disability retirement application. Doing this provides a safety net for you and your beneficiaries.

[CLICK ON THE IMAGE BELOW FOR A VIDEO WITH MORE INFORMATION!!](#)



The screenshot shows the NYSTRS website interface. At the top, there's a navigation bar with links for Active Members, Retirees, Delegates, and Employers. Below this is a secondary navigation bar with MyNYSTRS Login, I'm looking for..., FORMS, LIBRARY, and CONTACT US. The main content area displays a video titled 'Filing for Protection Oct 2020' with a play button overlay. To the right of the video, it indicates a run time of 2 minutes and a download transcript link. A sidebar on the right lists various resources under the 'Library' heading, including Pension Education Toolkit, General Reference, Publications, Videos, Member Information, General Education, PREP Modules, and Infographics. Below the video, there's a text block explaining the purpose of the video and a link to a pamphlet. At the bottom, there are two small thumbnail images: one for 'NEW IMPROVED BETTER THAN EVER' and another for a document titled 'If You Are No Longer Able to Work'.

NYSTRS

Active Members Retirees Delegates Employers

MyNYSTRS Login I'm looking for... FORMS LIBRARY CONTACT US

Home > Library > Videos > Member Information > Filing for Disability Protection: What You Need to Know

Filing for Disability Protection: What You Need to Know

Run Time: 2 Minutes

Download Transcript

Library

- + Pension Education Toolkit
- + General Reference
- + Publications
- Videos
 - Member Information**
 - General Education
 - PREP Modules
 - Infographics

Related Items

- If You Are No Longer Able to Work*
- Active Members' Handbook*

If you face a potentially life-threatening illness or surgery, consider filing a disability retirement application. Doing so provides a safety net for you and your beneficiaries. Also see our pamphlet *If You Are No Longer Able to Work*.

View More Videos

NEW IMPROVED BETTER THAN EVER

If You Are No Longer Able to Work

Link to NYSTRS one-page document on how to file

https://www.nystrs.org/nystrs/media/pdf/library/video%20transcripts/disability_transcript.pdf

Link to NYSTRS video on filing for protection

<https://www.nystrs.org/Library/Videos/Member-Information/Filing-for-Disability-Protection-What-You-Need-to>

PLEASE NOTE - For assistance filing out this document, please contact the NYSTRS Disability Unit directly at 1-(800)-348-7298, ext.6010 or one of the NYSTRS Teacher Trustees listed below:

David Keefe (Retiree Representative): 516-741-1241

Sheila Sullivan Buck: sbuck@nysutmail.org

Beth Chetney: bchetney@nysutmail.org

Ron Gross: rgross@nysutmail.org

Come to us for the savings...



DINING &
SHOPPING
DISCOUNTS



TRAVEL
&
TOURS



CAR &
TRUCK
RENTALS

Come back for our Legal Service Plan



ESTATE
PLANNING



HOUSE
CLOSINGS



LEGAL LETTERS
WRITTEN

To learn more about Member Benefits-endorsed programs & services, visit memberbenefits.nysut.org or call 800-626-8101.

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

**MEMBER
BENEFITS**
nysut
Working to Benefit You

Jan./Feb. '21

ARE YOU LOOKING TO SAVE MONEY ON YOUR DENTAL BILLS?

Choose a dentist who's part of the Delta Dental Network!

The plan saves money but at the same time you will have lower out of pocket costs. Lower cost to the plan results in lower premiums for everyone. Listed below are dentists who are part of the Delta Dental network and make it on to the list for our most utilized providers. If you are looking for a new dentist, considering one of the dentists on this list will save both you and the plan money.

PRV Full Name	Specialty
<u>SHELDEN SACKS</u>	General Dentist
JUAN LOPEZ-ROSARIO	General Dentist
JENNIFER MERRY	General Dentist
<u>FRANK FRUCE</u>	General Dentist
THOMAS BUNKER	General Dentist
<u>BARBARA PANKO</u>	General Dentist
<u>YAMILKA SERRANO</u>	General Dentist
<u>CHRISTOPHER ROZHON</u>	Pediatric Dentist
EVAN GROSS	General Dentist
<u>SHEILA SOLTANI</u>	General Dentist
<u>ALFONSO MEROLA IV</u>	General Dentist
<u>CHRIS PATERAS</u>	General Dentist
<u>SUZANNE SHAPERO</u>	General Dentist
<u>IMADEH NOSEGBE</u>	General Dentist

Don't see your dentist on this list? It may mean that they are a non-participating provider. If you want to check to see if your dentist or orthodontist is part of the network, go to www.deltadentalins.com and look on the right hand side for Find a Dentist and enter the location, name, or network. We participate in the PPO and Premier networks.

OCTA Leadership

Position	Name	Building	Phone #	email
President	Carrie Patane	OHS 341-2202	315-374-8111	cpatane
1st VP - Grievance	Kim LeRoy	MIN 341-2641	315-591-5605	kleroy
2nd VP - Negotiations	Gretchen Coakley	KPS 341-2500	315-591-3678	gcoakley
3rd VP - PR	Dan Rose	OMS 341-2300	315-254-5657	drose
4th VP - Political Action	Jennifer Cahill	FLS 341-2700	315-342-0891	jcahill
Treasurer	Mike Patane	OMS 341-2300	315-343-3926	mpatane
Secretary	Michelle McManus	FLS 341-2700	315-529-1049	mmcmanu2

Building Officers and Representatives 2020-2022

OHS	315-341-2202	FLS	315-341-2700
Gina Iorio Pres	giorio	Amy Armet. Pres	aarmet
Heather Sugar Pres	hsugar	Jamie Turtura VP	jturtura
Robert Dumas VP	rdumas	Carolyn Dehm	cdehm2
Gloria Canale-Giberson	qcanale	Jennifer Cahill	jcahill
Lindsay Brown	lbrown23	Jim Hartmann	jhartman
Tami Palmitesso	tpalmit2	Michelle McManus	mmcmanu2
Kathy Audlin	kaudlin		
Jenn Smith	jsmith3	FPS	315-341-2400
Kaylee Morse	kmorse	Erin Wilder Pres	ewilder
Sarah Kimak	skimak	Jamie Brancato VP	jbrancat2
Trish Shene	pshene	Laurie Kelly	lkelly
Amy Orr	aorr	Cari Joyce	cjoyce2
Sarah William	swilla2	Nick Little	nlittle
		Julie Tubolino	jtubolin
OMS	315-341-2300	MIN	315-341-2600
Lori Bradway-Veiga Pres	lbradway	Carol Janice Co-Pres	cjanice
Peg Holt VP	mholt	Amy Sullivan Co-Pres	asulliva
Sally Kingsbury	skingsbu	Sandy Kunzwiler	skunzwil
Susan Roik	sroik	Don Fronk	dfronk
Chad Platten	cplatten	Rayna Mills	rmills2
Elise Davis	edavis	Jenn Szkotak	jszkotak
Dan Rose	drose	Crystal Mason	cmason
Michelle Cooper	mcooper	Keri Hunter	khunter
KPS	315-341-2500	CER	315-341-2800
Mary Lynne Maxwell Pres	mmaxwell	Terri Stacy Pres	tcullens
Jessica Burridge Pres	jburridg	Teddy Beers VP	tbeers
Hope Mazuroski	hmazuros	Molly Clark	mclark2
Carolyn Slobodian	cslobodi	Holly Deban	hbabcock
Gretchen Coakley	gcoakley	Ann Jadus	ajadus
Sub President- Ed Stacy	Sub Co Vice Presidents - Meg McLaughlin & Beth McCrobie		



What to do when a NYSUT member dies



Documents

■ **Collect all relevant paper and documents.**

This includes will, insurance policies, annuities, deeds, statements of ownership (stocks, bonds, bank accounts, bills and loans), rent owed to landlords and any credit card debt. Originals or copies of death certificates are needed for most entities you need to notify, e.g. employers, NYS Teachers' Retirement System, Social Security Administration, etc.

Health Insurance

■ **Secure insurance for surviving spouse and/or dependents.**

Depending on the type of coverage that is offered through the decedent's employer or school district, you may be eligible to continue health insurance benefits for surviving family members for a period of time. The federal Consolidated Omnibus Budget Reduction Act (COBRA) offers the opportunity for temporary extension of group health coverage. The premium rates for a surviving spouse or dependent are usually higher than the group rates.

Under COBRA, the spouse or dependent child has the responsibility to notify the Employee Benefits Program or Coordinator within 60 days of the death of the insured. Notification should be made to the Employee Benefits Coordinator of the local school district where the deceased worked or retired from.

***Please note: If you opt for COBRA you will not have the option of the health care exchanges.**

Options for retirees (65 or older):

If you opt to NOT continue coverage under COBRA you will be eligible for Medicare Advantage Plans or Medigap.

If the retiree and or spouse/domestic partner were Medicare eligible and had NYSHIP as their retiree health insurance and paid for Medicare Part B, the surviving spouse/domestic partner or estate would be eligible for the reimbursement up to the date of death of the retiree. Inform the decedent's Employee Benefits Coordinator of the death.

Options for in-service members: Based on income eligibility

- Medicaid
- NYS Essential Plan
- Child Health Plus-for children up to age 19
- NYS Marketplace Health Plans

Retirement Benefits/Pensions

■ **Report the in-service or retiree member's death to their respective retirement system.**

NYSTRS: Teachers and teaching assistants:
800-342-7298

- In-service death benefit information: ext. 6110
- Beneficiary information: ext. 6130
- To report a retiree's death: 800-356-3128, ext. 6140

Send information to:

New York State Teacher's Retirement System

10 Corporate Woods Drive
Albany, NY 12211-2395

NYSLERS: School-Related Professionals, including teacher aides: 866-805-0990, press 3 then 1

Send information to:
New York State and Local Employees' Retirement System
110 State St.
Albany, NY 12244-0005

Death of an in-service member:

It is very important to periodically update your information with the New York State Teachers' Retirement System or the New York State and Local Employees' Retirement System, including names, addresses and beneficiaries.

TRS — In addition to receiving the decedent's member contributions balance, a designated beneficiary may receive a death benefit if the member dies before retiring.

ERS — If a member dies while in active service and the death is not the result of an on-the-job accident, the beneficiary may be entitled to an ordinary death benefit.

Death of a retiree member:

TRS — Return the last pension check received after the death of the retiree. The retirement system will return to the beneficiary the prorated amount due for the days prior to the member's death. Send an original death certificate to TRS, which will begin procedures to notify the beneficiary(ies) if the retiree had selected an option when he/she retired.

ERS — Contact ERS and provide the retiree's date of death and Social Security number. Send a certified copy of the death certificate. If the retiree chose an option that provides a continuing benefit, monthly benefit payments retroactive to the day after the retiree's date of death will begin once ERS has received all required documents.

Death Benefits — For both ERS and TRS (In-service)

For a member who unexpectedly dies in service, an in-service death benefit may be available based upon years of service (capping at 3X their last year's salary).

Lump sum Payments — TRS

You may elect to receive a one-time only payment, while living, if you qualify for a disability retirement benefit (the 10 years service credit

requirement is waived) and have either a terminal illness resulting in a life expectancy of no more than 12 months or a medical condition requiring extraordinary care or treatment. The benefit is paid in lieu of both a monthly retirement benefit and a death benefit paid to a beneficiary. The payment is equal to the death benefit to which you would be entitled if you had died on your last day of reportable service.

It is a form of protection that is provided by completing the retirement application in a certain way. Refer to: nysstrs.org/NYSTRS/media/PDF/NoLongerAbletoWork.pdf

NYSUT Member Benefits Trust

■ Contact Member Benefits if the member was enrolled in any endorsed programs.

Call Member Benefits with any questions:
800-626-8101.

NYSUT Member Benefits offers a variety of programs to members and their families. It is important to contact Member Benefits in the event of a loved one's loss to determine if he/she was enrolled in any of the plans offered.

If the deceased was enrolled in an endorsed program, Member Benefits can advise you who to contact to file a claim or inquire about continuing coverage. It is not necessary to provide a death certificate to Member Benefits when reporting a death, but one may be necessary for the providers of any plans the member was enrolled in.

Listing of possible programs:

- Accidental Death and Dismemberment Insurance — available to both retirees and in-service
- Catastrophe Major Medical
- Long-Term Care Insurance
- Life Insurance
- Disability Insurance
- Home and Auto Insurance
- Dental Insurance
- Legal Services Plan
- Vision Insurance

Please note: If you contact Member Benefits regarding the death of a member, they will automatically notify Member Records.

NEA has an automatic death benefit of \$1000.00 for death by natural causes and requires 5 years continuous membership to fully vest for this benefit

amount. Family does not have to call. Once the deceased member is reported claim information is mailed out to the address on file for the member.

www.neamb.com/products/nea-complimentary-life-insurance

Phone: 800-637-4636

NYSUT Mailings

If you want to discontinue receiving publications and/or information from NYSUT after the death of a loved one, you may contact NYSUT directly at: 800-342-9810 and request to speak to someone in Member Records.

Social Security Administration

■ Contact your local office, if applicable.

Return any check(s) received after the death of the member. The decedent's spouse may apply for \$255 toward burial. They will need a death certificate. Many funeral directors contact the SSA upon the death of an individual.

When eligible, married spouses may receive the Social Security benefits of the deceased spouse. Children under 18 may also be eligible to receive benefits.

Veterans Administration

■ Visit va.gov/burials-memorials.

The VA site contains information on veterans burial benefits, including eligibility, veterans burial allowance, memorial items and benefits for spouse

and dependents.

When a veteran or his qualifying dependents are buried or inurned in a national cemetery, Arlington, or a National Park cemetery, the government will pay for opening and closing of the grave, perpetual care, a headstone or marker, and a burial flag.

If the veteran or his qualifying dependents are buried in a state veterans cemetery, burial services are provided by the individual state, not by the VA, and available services can vary widely from one state to another, and even from one state veterans cemetery to another within the same state.

For a non-service-related death, the VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance for deaths on or after Dec. 1, 2001.

Regardless of where a veteran or eligible family member is buried, the VA doesn't pay for cremation, preparation of the deceased (embalming), casket or urn, or transportation to the cemetery. However, in certain situations, the government will cover some of these costs.

NYSUT Social Services

**Questions? Contact NYSUT Social Services,
800-342-9810, ext. 6206**

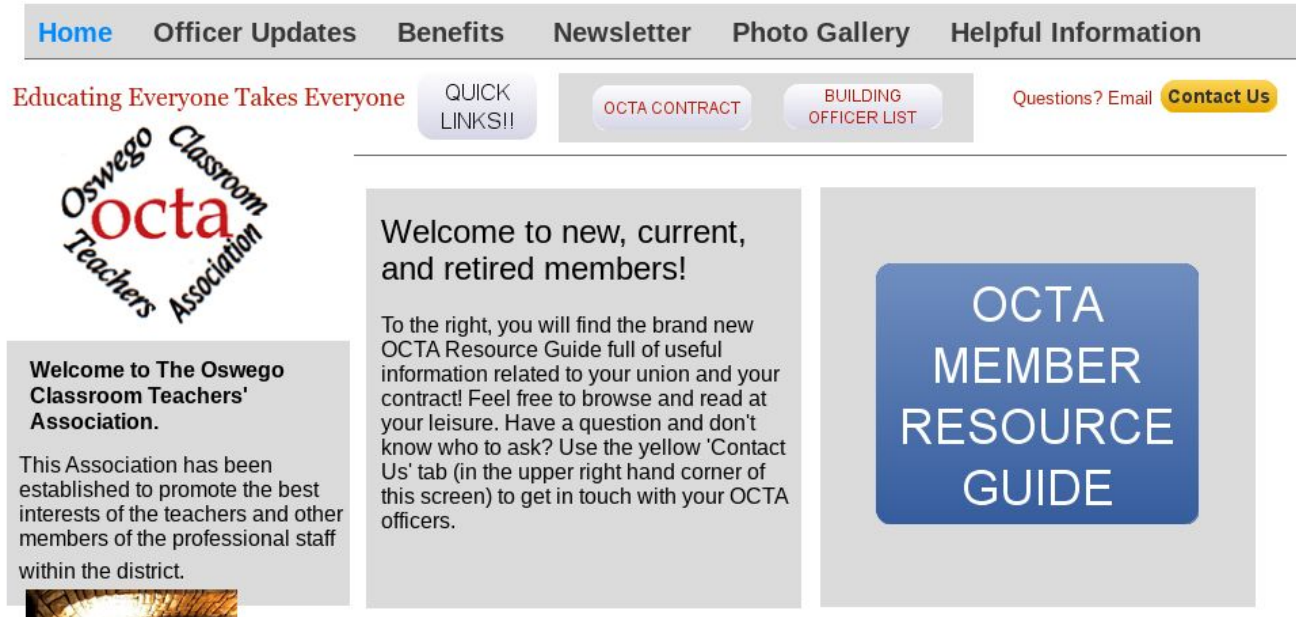
NYSUT's Social Services department is available for all your questions and concerns regarding any part of the process, from paperwork to support and guidance through the grief process.



Have you visited the OCTA website yet? What are you waiting for!!!!?

Click on the screenshot of the homepage below to explore the site! Find quick links to important union documents like the new OCTA Contract, the OCTA building officer list, and the new OCTA resources guide!

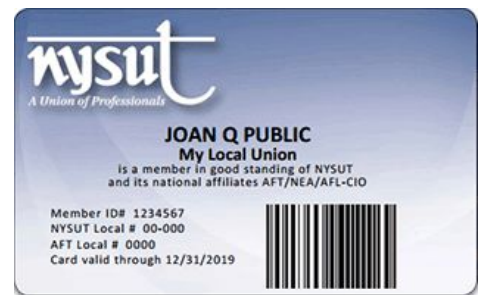
Oswego Classroom Teachers' Association



Need A Quick NYSUT Membership Card?

[Login here and download a PDF of your membership card.](#)

To request a replacement for this card, call NYSUT at 1-800-342-9810 ext. 6224



OCTA Advocate is published by the Oswego Classroom Teachers Association, West 1st Street, Oswego, NY. **President:** Carrie Patane, **VP Grievance:** Kim LeRoy **VP Negotiations:** Gretchen Coakley **VP Political Action:** Jenn Cahill, **VP Newsletter:** Dan Rose, **Secretary:** Michelle McManus, **Treasurer:** Mike Patane. Affiliated with the New York State United Teachers and the American Federation of Teachers, AFL-CIO.

