Vote for Experience. Vote for Results.

Re-Elect Michael Mulgrew and the Unity-RTC Team.

UNION STRONG

Organized labor is under fierce attack by reactionary billionaires and their political cronies.

Michael Mulgrew and the Unity-RTC team stand strong against these forces that seek to overturn a century of gains by organized labor.

The Supreme Court has ended "fair share" (agency fee) payments by non-members who benefit from union contracts.

The Janus Supreme Court case was designed to undermine the voice of unions — particularly public-sector unions.

That's why Michael Mulgrew along with UFT, NYSUT and AFT launched an intensive member engagement campaign in the schools and stood with NY's governor and legislators at a bill signing, enacting state labor protections in a pro-active defense against the Janus anti-union decision. A negligible number of union members deserted UFT, NYSUT and AFT; well offset by those who joined up.



Defeating the NYS Constitutional Convention ballot question protected our most valued earned benefits: our pensions and our TDA benefits. Michael Mulgrew and the Unity-RTC team, the "daytime union," had the experience and skill to pull this off— voting UFT retirees had the muscle.



President Michael Mulgrew, left and UFT-RTC Chair Tom Murphy, a dynamic team.

RETIREE RETROACTIVITY

When a hostile Mayor Bloomberg vowed no retroactivity for retirees, Michael Mulgrew vowed there would be no contract without it. Waiting till Di Blasio became mayor, Mulgrew and UFT retirees won their rightful retroactive pay.

NATIONAL SOLIDARITY

The successful Los Angeles strike following actions in West Virginia, Kentucky, Oklahoma and Arizona showed that activists throughout the nation are increasingly standing up for their professional and economic rights in a New York UFT way. UNITY sends retiree activists all across the country.

HEALTH CARE ACHIEVEMENTS

President Mulgrew seeks to insulate retirees from soaring health care costs. Union strength wins negotiated Welfare Fund benefits along with other NYC unions. Political action won full reimbursement for Medicare Part B costs at the NYC Council.

Mulgrew chairs the UFT Welfare Fund and oversees the Supplemental Health Insurance Program (SHIP).

Welfare Fund Benefits

Enhanced Benefits include:

- Optional Rider reimbursements: \$780 for 2018, payable March 2019.
- Retiree Social Services department ready to serve your needs for hospitalization, nursing care, etc.
- UFT Headquarters Retiree 17th Floor including health and pension consultants - dedicated solely for your needs and concerns.
- ◆ Si Beagle Courses fun lifetime learning.
- Hearing aids: \$1,000 every 3 years (SHIP members get \$1,500 more).
- Up to \$2,000 for hearing aids for members who are spouses/domestic partners of UFT members via special coordination of benefits.
- Optical benefit: \$125 every two years.
- Flexible dental options in Florida.

Supplemental Health Insurance Plan (SHIP) Improvements:

- Reimbursement up to \$300 in out-ofpocket dental expenses.
- \$1,500 hearing aid benefit once every three years (plus Welfare Fund benefit).
- Drug copayment reimbursement for members not eligible for Medicare.
- Cost of two emergency room visits a year (Maximum \$300 per year).
- ◆ For people who lose hair due to medical treatment, up to \$300 for their first hair-piece and \$300 more for a second one three years later.

It's time to ☑ VOTE MULGREW-UNITY

WHY UNITY?

Since its founding in 1960, Unity Caucus has provided the United Federation of Teachers with the leaders who were best suited to their times. Today, Michael Mulgrew and Tom Murphy stand firm against local and national forces that seek to strip public employees of their rights and retirees of all that they have worked for. Threats to Social Security, Medicare, Medicaid and health care remain on conservatives' political agenda.

Unity believes in the social contract: people work hard, building the city, state and nation, which then must stand by them in return.

Michael Mulgrew has kept his promises. Here's more of what the experienced Mulgrew/Unity team has accomplished:

The Unity Record **ON HEALTH CARE:**

- ◆ Cancer Treatment at Memorial Sloan Kettering (MSK Direct). Under Unity leadership the UFT has partnered with Memorial Sloan Kettering Cancer Center to provide members with individualized, personal service when faced with a cancer diagnosis. "The Sept. 1 launch of MSK Direct shows that, even in this tough health care environment, we will work tirelessly to improve the health benefits of UFT members and their loved ones," said UFT President Michael Mulgrew. "It's what we do as a union".
- Basic health care plans remain intact.
 Some co-pays and prescription drug costs are up, but benefits remain strong; while others lost benefits.
- ◆ Medicare Part D Protection. The law prevents the UFT from picking up any donut-hole expenses for out-of-pocket prescription drug costs. But Unity leadership negotiated money so that the Welfare Fund can reimburse the man-

- dated 5% co-pays for members and spouses/domestic partners who exit the donut hole.
- Medicare Part B reimbursement. Unity leadership lobbied the City Council to win this benefit over Mayor Giuliani's veto. Last year members and spouses/ domestic partners were reimbursed more than \$2,300 per couple, including the higher-income surcharge (IRMAA).

► Unity preserved:

- Special Welfare Fund benefits for pre-1970 retirees, paid by union dues (no other union takes care of its own, especially retirees, like our union does).
- Better dental and optical benefits added at a time when many non-UFT retirees lost all or most of such coverage.
- The right to change health plans and add new family members.

The Unity Record ON PENSIONS:

Consider:

• Maintained the defined-pension benefit. Even with a new Tier VI, Unity leadership insisted that it retain a defined-benefit pension formula, blocking legislation that would have switched new employees into a weaker 401(k)type retirement savings plan.

55/25 retirement. Thousands of UFT members have retired under a 2008 law that let members in Tiers II, III and IV use a brief window to opt for retirement with full (instead of reduced) benefits at age 55 with 25 years of service.

- Per session earnings pensionable. A UFT lawsuit forced the city to count these earnings when calculating your pension.
- ◆ Coverages pensionable. Because of the legal victory in the per session case, the UFT legal and pension team convinced the city to count as pensionable the pay that 20,000 post-1993 retirees earned for coverage.
- ◆ TDA funds can remain at TRS. Close to 47,000 retirees keep their tax-deferred annuities under Teachers Retirement System management because they trust the judgment of the three Unity leaders who serve as TRS trustees.
- Preserved 7% interest on the fixed annuity investment. Compare that rate to anything you'll see in a bank's window.

POLITICAL ACTION:

Defending and enhancing our benefits. Supporting Labors goals and beliefs.

UNITY/UFT President Michael Mulgrew calls the RTC Chapter the "daytime union," a force that lobbies, phones, knocks on doors and makes use of social media and the internet while in-service union members are working in schools, healthcare facilities, daycare settings and other locations.

Mulgrew and the UNITY/RTC leadership of Tom Murphy recognize that retirees' zeal and commitment to social justice is as strong as ever, building on the successes of predecessors like Tom Pappas, Jeannette DiLorenzo and Rae Kahn, fighting for the rights of retired and working Americans. We hope to count on your continued support!

$f oldsymbol{arphi}$ VOTE UNITY

KEEP UFT PRESIDENT MICHAEL MULGREW
WORKING FOR YOU