

# Benefits & Insurance Solutions

Delivered by the People Who Know New York School Districts & BOCES



**We're Here for Your District All Year Long**



# Keeping Your District and Your Budget First

NYBEST (New York Benefits for Educators and Students Trust) was established in 1998 to provide the best policies and services from superior carriers at the lowest prices available. Created by school district business officials, NYBEST continues to thrive due to the contributions of active school administrators who volunteer their time on behalf of the membership.

## Why NYBEST?



### Free Membership

Seriously! As a Not-For-Profit, we're committed to allowing school districts and BOCES to join the agency at NO COST.



### Best Prices and Services

We partner with U.S. Employee Benefits Services Group (USEBSG) to source the best employee and retirement benefits at the lowest cost possible. Leveraging the strength and size of NYBEST, we're able to obtain better quality products and services than a district would be able to if they sourced the benefit alone.



### Managed and Governed by our Members

Our agency was founded by the people who work in and for our New York schools. Like the founding members, NYBEST is managed and governed by active School Administrators, who volunteer their time on behalf of the membership. Additionally, our suite of offerings has been directly influenced by the input received from our school district administrators over the last two decades.



### Reduce Administrative Workload

Benefits can not only be a drain on your budget, but on your staff as well. Luckily, by partnering with USEBSG, our NYBEST districts have access to a team of experts who:

- Handle the RFP bidding process for member school districts (which is in compliance with the State regulations)
- Ensure a smooth implementation of any new services
- Take the lead on resolving issues with service providers
- Review your current benefit offerings, insurance policies, and collective bargaining agreements
- Research any new services your district is considering
- Provide support with employee engagement and education, including answering employee questions and assisting with claims resolution

# Benefits & Services

## Insurance



- Medical
- Dental & Vision
- Student Accident
- Group Accident
- Critical Illness
- Pet Insurance
- Disability
- Voluntary Life
- Specified Disease
- Group Life
- Legal Services
- Long-standing partnership with AFLAC

## Admin, Tech & Service



- Call Center Support
- Enrollment Support (Online, Face-to-Face, Call Center or Co-Browsing)
- Employee Education
- Employee Communication
- 1:1 Employee Engagement
- Renewal Management
- The BEACON online enrollment platform
- Back-office administrative support

## Specialty & Retirement



- Medicare Advantage
- Pharmacy Management
- HSA/HRA/FSA
- Identity Theft
- Student Loan Repayment
- TRUST-Rated Plans
- Medicare Reimbursement
- 403(b) Services through trusted Partner Firm, OMNI&TSACG
- Special Pay Plans

## Compliance



- Full COBRA Administration including required notices and tracking of COBRA qualifying events
- ACA Consulting
- Written Wrap Plan Documents
- SPD for Non-ERISA Plans
- FMLA/Leave Management

# Proven Experience & Results

We're committed to delivering results and meaningful benefits to the School Districts and BOCES across New York State.



**200+**

Number of school districts across the state of New York in the NYBEST trust.



**15%**

Average percent that premiums are reduced through the NYBEST student accident trust.



**90%**

Number of New York schools who trust OMNI&TSACG (Partner Firm with USEBSG) with their 403(b) administration.



**99%**

Our client retention rate.

**We take service seriously.**

In fact, USEBSG has a **99% client retention** rate because of it.



## In Their Own Words

*“ Commack UFSD has been partnering with NYBEST for more than six (6) years. During this time, they have demonstrated their flexibility and have gone beyond our expectations in providing superior customer support and satisfaction. NYBEST consistently provides proactive and alternative products and services; they understand our timetables and make themselves available to us. Their size and the vast resources made available to us are impressive. They continue to meet and/or exceed our needs.*

Laura Newman  
Assistant Superintendent for Business & Operations  
**Commack Union Free School District**

*“ Working with NYBEST has been fantastic. They are incredibly responsive and always send me confirmation with each enrollment or termination. If ever I have a question, they do not hesitate to call or email me at my request. They consistently keep us informed of changes, updates or changes in personnel. It has been a great pleasure to work with NYBEST over the last several years.*

Anne Marie Bayzk  
Executive Assistant for Human Resources  
**Bedford Central School District**

*“ Through our ongoing partnership with NYBEST, the organization has supported our district's employee benefits program with caring, detailed and prompt service.*

Joe Lloyd  
Director of Staff Relations  
**South Orangetown Central School District**

*“ I am writing this testimony based on the service provided by NYBEST since we began working together. NYBEST is able to successfully utilize the skill of breaking down the language barrier, which has been extremely helpful.*

*NYBEST has always been very attentive to any questions and/or concerns I have had during a process. They make it a point to make themselves available whenever convenient for me and not the other way around.*

Christopher Nasella  
Business Administrator  
**Kendall Central School District**



# NYBEST

**U**  
**S** Employee Benefits  
Services Group.

## GET IN TOUCH

### **NYBEST**

(914) 260-2943

[jmccarthy@nybestagency.org](mailto:jmccarthy@nybestagency.org)

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

### **U.S. Employee Benefits Services Group**

(585) 281-2489

[bcoon@usebsg.com](mailto:bcoon@usebsg.com)

[www.usebsg.com](http://www.usebsg.com)