



Board of Education Retirement System

Securing your financial future today

Summer 2023



### FARMERS’ MARKET FOOD NUTRITION PROGRAM – DEPARTMENT OF AGING NYC

The Department for the Aging’s Farmers’ Market Nutrition Program (FMNP) is designed to provide low-income older adults with access to locally grown fruits, vegetables, and herbs. Those who are eligible are provided coupons to redeem fresh fruits and vegetables at participating farmers’ markets, farm stands, and mobile markets. The program’s purpose is to promote improved nutrition through increased consumption of locally grown fresh fruits and vegetables and expand sales at farmers’ markets and farm stands.



#### How to Apply

To participate, sign-up at the local older adult center or congregate meal site. Older adults who meet the following eligibility requirements can apply for coupon booklets:

- Are 60 years of age or older; and
- Earning:
  - \$2,248/month (for a one-person household); or
  - \$3,041/month (for a two-person household); or
  - \$3,833/month (for a three-person household).

If an older adult meets both the age and income eligibility, he/she may do one of the following:

- Call Aging Connect at 212-AGING-NYC (212-244-6469) to find the closest participating older adult center to their home.
- Visit [nyc.gov/aging](http://nyc.gov/aging) for a list of participating Farmers’ Markets and stands.
- Call or go online to 311 and search for an older adult center or congregate meal site. ■

## NEW MSS FEATURES



You asked about it and we heard from you. Convenient access to your money is now only a few clicks away. If you want to apply for a loan or refund from your account, you can now apply online in the Member Self-Service (MSS) Portal.

Need to register an MSS account? Come and visit our 65 Court Street Walk-in Center where a BERS Representative can help get you set up. Our Walk-in Center is open Monday – Thursday from 9 am to 4 pm. If you have any inquiries about the MSS portal or its features, just reach out to our response team at [brespon@bers.nyc.gov](mailto:brespon@bers.nyc.gov) and we will answer your questions. ■

### DO YOU HAVE UNCLAIMED FUNDS AT BERS?

Stop searching for change in the sofa cushions and head on over to [www.bers.nyc.gov](http://www.bers.nyc.gov) to see if you may have unclaimed funds. Click on the Member Services tab and then click the Unclaimed Funds link.

If you find that you have unclaimed funds due, head on over to our Forms page to complete a Lost Check Affidavit to claim your funds. You can submit the completed application by faxing it to 718-935-4124 or 718-935-3830 or by emailing it to [brespon@bers.nyc.gov](mailto:brespon@bers.nyc.gov). ■

### UNION CONTRACTS RATIFIED

You worked hard, fought hard, and have reached an agreement. Now that retroactive payments are being made and increases have occurred or are coming, your pension check may see an increase too. As we receive the information, BERS will automatically recalculate the pension benefit. ■




# FROM SUNSCREEN TO SUNGLASSES - KEEPING YOURSELF SAFE IN THE SUMMER

Ah summer...you can smell it, taste it, and touch it. While the best part of this season is the 'feel' of summer, we need to be aware that we cannot take the sun's rays for granted. Everyone needs to protect themselves and their loved ones from the harmful rays of the sun. Invisible ultraviolet (UVB) radiation causes sun damage, but both


UVA and UVB contribute to skin cancer and early skin aging. People of all skin colors are at risk for this damage. The FDA recommends that you use broad spectrum sunscreen with an SPF of 15 or higher, even on cloudy days. Please check out the infographic below to see how you can reduce your risk. ■

## SUN PROTECTION

**SAFE ZONE**    **USE CAUTION**




8 AM - 10 AM




10 AM - 4 PM

**80%** of sun's rays can pass through clouds and fog

**SKIN PROTECTION**




With sunscreen




Without sunscreen


**TYPES OF PROTECTION FROM THE SUN**




**WEAR HAT, SUNGLASSES**




**WEAR PROTECTIVE CLOTHING**



**DRINK MORE WATER**







**SEEK SHADE**



**USE A BROAD SPECTRUM SUNSCREEN WITH SPF 30 OR HIGHER**


**WHEN TO APPLY SUNSCREEN**

-  30 minutes before going outside
-  Every 2 hours
-  40 minutes after sweating or swimming



**CARING FOR SUNBURNS**


- Allow time to heal
- Aloe Vera
- Cold compress
- Cold Showers
- Cucumber
- Hydrate
- Moisturize



**SUN PROTECTION FACTOR**

5   10   15   20   30   40   +50

Be even more cautious if you are taking medications that may make you more sensitive to the sun.



## AFFIDAVIT OF LIFE

If you're a retiree 85 and older, you may have recently received a mailing from BERS. This mailing is an Affidavit of Life. The affidavit allows you to confirm for BERS any important updates that we need to know so we can continue paying out your pension. If you have recently received this letter, please complete it as soon as possible and have it notarized. You can submit the completed and notarized affidavit by scanning the form as a PDF file and

sending the digital copy to [brespon@bers.nyc.gov](mailto:brespon@bers.nyc.gov), faxing the form to 718-935-4124 or 718-935-3830, dropping off the application to our Walk-in Center on the 1st floor of 65 Court Street in Brooklyn, or mailing the form via postal mail to: NYC Board of Education Retirement System, 65 Court Street, 16th Floor, Brooklyn, NY 11201. If you are 85 and older and have not received a affidavit of life, please contact BERS. ■

## SECURITY TIPS TO HELP PROTECT YOU

Technology is always changing, and every day brings new innovations. Thieves are always looking for ways to get our personal information for their own use. We all

need to be alert and do what we can to protect ourselves. Below are three things that you need to be aware of when you use technology in your everyday life. ■



### VOICE-CLONING AI

Be careful about people you know calling you and asking for money or information. Scammers can use Voice-Cloning AI to con friends and family. *If you get this kind of call, immediately hangup, call your relative or loved one to confirm.*

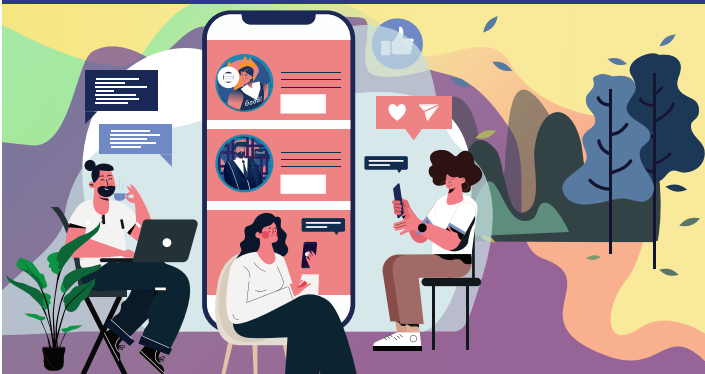
### THINK BEFORE YOU CLICK

If you get a link/URL in an email that looks a little off, please check it carefully. It could be bad actors trying to collect your personal information, for example: Social Security Number, Date of Birth, credit card number etc. If they have this personal information, they could use it for illegal activity which could create problems for you. Unfortunately, we are more likely to fall for phishing than we think. *If it's a link you don't recognize, think before you click.*



### PROTECT YOUR INFORMATION ON SOCIAL MEDIA

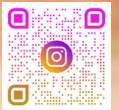
Scammers often pull personal information from social media profiles and other online sources. They then use this information together with AI technology to personalize scam texts and emails, making them more convincing and harder to detect as fake. *Please Keep your social media private.*





**COME GET SOCIAL WITH US!**

On the go? Your retirement system is right there with you. BERS is now on Facebook, Instagram, YouTube, and LinkedIn. Search for "NYCBERS" in the search bar and hit that follow button to keep up to date or communicate with your retirement system. ■



**Service Center**

65 Court Street, 1st Floor, Brooklyn, NY 11201

**Mailing Address**

65 Court Street, 16th Floor, Brooklyn, New York 11201

**Executive Office**

55 Water Street, 50th Floor, New York, NY 10041

**Call Center hours**

Monday through Friday, 8:30 am to 4:30 pm  
PH 929.305.3800 • 800.843.5575

Fax 718.935.3830 • 718.935.4124

Web [www.nycbers.org](http://www.nycbers.org)

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