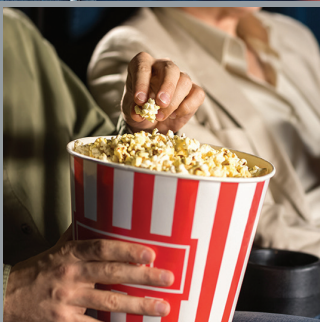


RETIREE BENEFIT GUIDE



MEMBERSHIP
BENEFITS PROGRAM

(518) 785-1900, ext. 243 or (800) 767-1840

www.pefmbp.com

ABOUT PEF RETIREES

Retire from your job, not from life! Stay in touch, stay involved . . . Join PEF Retirees!

The PEF Retirees is a group of public employee retirees who, like you, dedicated their lives to public service. We are an organization concerned about a variety of retiree issues ranging from the well-being of our retired colleagues to the protection and enhancement of benefits. We actively lobby for improvements in our pension system, health care benefits, tax liabilities, and other important matters/issues through the legislative process.

Membership in the PEF Retirees allows you to participate in a number of PEF retiree provided programs and benefits provided by the PEF Membership Benefits Program (PEF MBP), a Trust and separate entity from the PEF Retirees and the Public Employees Federation (PEF). You must be a member of the PEF Retirees to take advantage of these benefits.

Two membership classifications are available:

- **Membership for retired individuals who were prior active, dues-paying PEF union members.¹**

With this level of membership, you are entitled to take advantage of all programs provided by PEF Retirees, as well as the PEF MBP benefits found in this brochure.

- **Membership for retired individuals with no prior dues-paying member participation in PEF.¹**

With this level of membership, you are entitled to take advantage of the PEF Retiree dental program, the PEF Retiree vision program, and the family hearing program. You may also take advantage of the following PEF MBP benefits: Auto/Home/Renter's discounts, the Voluntary Legal Service Plan, Pet Insurance, Cambridge Credit Counseling, CarePatrol, Connect America, Dignity Memorial Funeral Benefit, Low-Cost College Benefit, any regional vendor discounts, and much more. (Benefits for this level of participation are denoted with an asterisk within this brochure*.)

PEF Retiree membership includes the communication of information of interest through specific PEF MBP emails, PEF's monthly digital magazine, the *eCommunicator*, PEF Retirees mailings, and PEF Retiree chapter meetings hosted in your area.

¹ Retired individuals are individuals who are collecting a pension from the New York State Local Retirement System.

For more detailed information on any of the benefits offered, visit pefmbp.com or scan the QR codes available for each benefit.



HOW TO JOIN:

First year membership is FREE! Year two and thereafter, membership dues are only \$36 annually (\$3 per month) via automatic pension deduction, the most convenient way to pay monthly dues.

To join the PEF Retirees, complete the enrollment form available at pefretirees.org, or pefmbp.com.

NEED HELP WITH RETIREMENT PLANNING?

Looking for valuable retirement planning information?

Visit:

- NYS Retirement System (osc.state.ny.us/retiree)
- Stacey Braun Associates, Inc. (pefmbp.com)
- Work-Life Services available through the Office of Employee Relations (oer.ny.gov/directions-pre-retirement-planning-information)

TABLE OF CONTENTS

Programs Provided by the PEF Retirees

Davis Vision Discount Plan..... 5
Hearing Benefit..... 5
Sun Life Dental Insurance..... 5

PEF MBP Insurance Benefits

Auto/Home/Renter's Insurance..... 6
Continuation of Group Term Life Insurance..... 6
MetLife Identity Theft Protection..... 6
Pet Insurance (Liberty & MetLife)..... 6

Identity Theft Protection..... 7

PEF MBP Financial, Legal & Educational Services

Financial & Retirement Planning Services..... 7
Voluntary Legal Service Plan..... 7
Cambridge Credit Counseling..... 7
Cambridge Debt Counseling & Management..... 8
Cambridge Student Loan Counseling..... 8
Low-Cost Online College Degree Programs..... 8
Educational Seminars & Webinars..... 8
Defensive Driving Course..... 8
Mid-Island Mortgage UnionDirect..... 9

PEF MBP Everyday Savings

CarePatrol Senior Care Housing Solutions..... 9
Connect America Personal Emergency Response Systems..... 9
Dignity Memorial Funeral Benefit..... 9
Water Gap Wellness..... 9
SaveAround Coupon Books..... 10
Discounted Gift Cards/E-Gift Cards..... 10
DinnerTime..... 10
Electronics Discounts..... 10
Home Savings..... 10
Discounted Movie Tickets..... 10
Other Retail Discounts..... 10
Auto & Car Wash Discounts..... 11
Travel Discounts..... 11
Southwest Airlines Discounts..... 11
Wholesale Clubs..... 11

PEF MBP Entertainment Discounts

Attractions..... 11
Concert Tickets..... 11
Performing Arts Tickets..... 11
Ski Lift Tickets..... 11
Sporting Event Tickets..... 11
Theme & Water Parks Tickets..... 11

Important Telephone Numbers & Websites..... 15

PROGRAMS PROVIDED BY THE PEF RETIREES

DAVIS VISION DISCOUNT PLAN*

The Davis Vision discount plan helps you care for your eyes while saving you money! You may purchase the plan for yourself, yourself plus one, or you and your family. The benefit provides each covered individual with an annual eye exam at no cost, discounts on eyewear, and more. It is an annual discount plan that begins each Nov. 1 and ends Oct. 31 of the following year. You must take advantage of your eye exam and any eyewear between Nov. 1 and Oct. 31, regardless of when you purchase the plan during the plan period. No refunds are available.

For questions regarding the discount vision plan, contact Davis Vision Customer Service at (844) 681-4498 and mention your affiliation with the NYS PEF Retiree Vision Plan, or visit davisvision.com. Davis Vision has nearly 9,000 locations across the U.S. You may visit davisvision.com to find a location near you. Click on Eye Care Professional, Find an Eye Care Professional, and input your current location and the radius for the distance you are willing to travel, and click on the Search Now button. You do not need to use the log in, nor do you need to set up an account to conduct a search.

Dependent children under 19, or under 25 and full-time students, are eligible to be enrolled under your plan.

HEARING BENEFIT*

Take advantage of the valuable discounts offered through the hearing benefit. The hearing benefit works in conjunction with the PEF Retiree member's New York State Health Insurance Plan (NYSHIP)—Empire plan, to ensure that PEF retirees and family members can be confident they are dealing with reputable providers who will provide an honest evaluation of their needs.

SUN LIFE DENTAL INSURANCE*

PEF retiree members can elect to participate in the New York State PEF Retirees Dental Plan made available by Sun Life. Visit an in-network dentist and benefit from a plan that pays some, or all of your dental expenses for covered services after you satisfy your annual deductible—\$25 for you, \$50 for you and a dependent, or \$75 for your family.

Benefit from a dental plan that does not count preventive services toward a \$1,500 calendar year maximum—leaving you with more coverage for more expensive procedures.

For more information or for the monthly rates, visit pefmbp.com, or call Sun Life at (844) 738-8118, Monday through Friday, 8 a.m. to 8 p.m. EST, to speak with a live Customer Service Representative.

Learn more about . . .



Davis Vision
Discount Plan



Hearing
Benefit



Sun Life Dental
Insurance

PEF MBP INSURANCE BENEFITS

AUTO/HOME/RENTER'S INSURANCE*

Save on automobile, home, or renter's and other personal lines of insurance. Choose the carrier that best meets your coverage and budgetary needs. Both carriers offer group savings. Contact the carriers directly for free, no-obligation quotes. PEF MBP facilitates payments through payroll deduction—a payment option that provides additional savings.

Visit pefmbp.com for more information, or call:

Liberty Mutual Insurance (800) 734-6796

Farmers Insurance Choice (855) 904-3168

CONTINUATION OF GROUP TERM LIFE INSURANCE

If you enrolled in, and participated in Group Term Life Insurance, made available by PEF MBP while you were an active, dues-paying member of PEF, you can continue that coverage as an active, dues-paying PEF retiree. You must have had the coverage prior to retirement and selected your preferred payment option upon retirement. Life insurance provides your loved ones with extra financial protection when you can't be there and they need it the most.

PET INSURANCE*

If your pet gets injured or sick, pet insurance helps cover medical expenses. It can be a good way to help offset a major unexpected vet bill, like cancer treatment or a broken bone, which can cost thousands of dollars. Without pet insurance, you would have to pay out of pocket for vet expenses. Pets are like family, care for them like family too. PEF MBP provides pet insurance through two carriers. Choose the insurance provider that works best for you and call for a quote.

Liberty Mutual (844) 250-9199

MetLife 1 (800) GET-MET8

IDENTITY THEFT PROTECTION*

Help safeguard the little things that matter most, your identity, money and assets, family, reputation, and privacy. Identity theft protection made available through MetLife includes financial fraud protection, privacy and device protection, and service and support. Individual and family plans are available via payroll deduction and rates are guaranteed for three (3) years.

Learn more about . . .



Auto/Home/
Renter's
Insurance



Group Term
Life Insurance



Pet Insurance



MetLife
Identity Theft

PEF MBP FINANCIAL, LEGAL & EDUCATIONAL SERVICES

FINANCIAL & RETIREMENT PLANNING SERVICES*

Receive a FREE, annual, one-hour, personal, consultation and comprehensive financial overview with a Stacey Braun Associates' Certified Financial Planner™ or Registered Investment Advisor whose fee is paid for by PEF MBP. Receive unbiased, objective advice only; no investment or insurance products are sold. For details, contact Stacey Braun Associates at (888) 949-1925, email info@staceybraun.com.

VOLUNTARY LEGAL SERVICE PLAN*

For an affordable annual fee, this plan provides reliable advice from a powerful team of legal experts at substantially reduced rates and maximum fee caps—saving you money.

With the purchase of the Voluntary Legal Service Plan, you also receive one (1) each of the following key estate planning documents, per plan year, at no additional cost: Simple Will, Health Care Proxy, Power of Attorney, and Living Will. In addition, you have the option to purchase any one or more of three (3) available riders:

Business Protection • Elder Law • Traffic Defense

Use the legal plan for: **Family Matters** such as marriage, separation, divorce, and child support; **Financial Issues** including real estate, refinancing a mortgage, personal bankruptcy, and more; and **Other Matters** such as a traffic violation, misdemeanor, name change, or DWI charge.

CAMBRIDGE CREDIT COUNSELING*

Meet with certified counselors and discuss your financial goals and unique situation that led to your need for assistance. After reviewing your information, Cambridge will put together a customized action plan to get you on your way to financial stability.

CAMBRIDGE DEBT COUNSELING & MANAGEMENT*

Take advantage of a debt counseling and management benefit, to help you better understand your debt consolidation needs and how to effectively and responsibly pay off your debt faster. Counselors may recommend that you enroll in a debt management plan.

Learn more about . . .



Financial &
Retirement
Planning Services



Voluntary Legal
Service Plan



Cambridge
Credit & Debt
Counseling

CAMBRIDGE STUDENT LOAN COUNSELING*

Student Loan Counseling Services will help you better understand student loan repayment options. The services also include free live webinars and seminars, and information about all federal repayment plans and public service loan forgiveness. Discounted services are also available.

LOW-COST ONLINE COLLEGE DEGREE PROGRAMS*

Edvance provides PEF members and their families the opportunity to save money on associate, bachelor's, and graduate degrees including MBA, MHA, MSOL, and more. Programs are delivered online, providing convenience in terms of accessibility, flexibility, and balancing home/family and work commitments.

EDUCATIONAL SEMINARS & WEBINARS*

PEF MBP hosts educational seminars and webinars for PEF members with the support of PEF MBP's endorsed vendors, such as Stacey Braun Associates, Inc., and Feldman, Kramer and Monaco P.C. Law Firm. Topics include Retirement Planning, Investment Planning, Elder Law Planning, and more.

To stay abreast of seminars in your region and webinars, subscribe to receive PEF MBP emails and follow PEF MBP on social media.

DEFENSIVE DRIVING COURSE*

The six-hour Defensive Driving Course, offered through Northeastern New York Safety & Health Council, offers two course options for PEF members and their families: a \$25.50* traditional classroom course and a \$19* online course. Take the course and reduce the base rate of your auto and motorcycle insurance premium by 10% for each year, for three (3) years. Benefit from a 4-point reduction on your driving record which may help avoid a suspension if you have 11 points on your driving record.

**Prices subject to change without notice.*

MID-ISLAND MORTGAGE UNIONDIRECT*

PEF retirees receive special discounts on home mortgages. Receive special purchase and refinancing mortgage discounts for all home refinancing scenarios. You can save up to \$2,700* in lenders fees and closing costs. No application fees, processing fees, commitment fees (excluding NJ loans), underwriting fees, and lender or broker fees, as well as reduced title bank attorney fees. Call (877) 5-PEFMBP to learn more.

**\$2,700 in discounts for conventional loan as compared with standard New York conventional mortgage fees and closing costs, according to Bankrate.com.*

Learn more about . . .



Cambridge Student Loan Counseling



Low-Cost College Degrees



Educational Seminars



Educational Webinars



Defensive Driving Course



Mid-Island Mortgage

PEF MBP EVERYDAY SAVINGS

CAREPATROL SENIOR CARE HOUSING SOLUTIONS*

CarePatrol, one of the most recognized Senior Care Solutions Organizations in the country, works with senior citizens who are having safety and health issues in their current living situations. Many times, CarePatrol will consult with seniors' family members who are called upon to be caregivers themselves. The experience of CarePatrol advisors allows them to recommend the best independent living, assisted living, memory care, nursing home, and in-home care options.

CONNECT AMERICA PERSONAL EMERGENCY RESPONSE SYSTEMS (PERS)*

Get the peace of mind that comes from having a PERS for your loved ones. Connect America PERS enable older adults and those with long-term health and care needs to remain in their homes and communities for as long as possible, allowing for a better quality of life.

DIGNITY MEMORIAL FUNERAL BENEFIT*

Take advantage of a team of funeral professionals who provide helpful advice and can answer all your questions with a simple phone call. Dignity Memorial's mission is to provide the education and guidance you need before, during, and after a time of loss. PEF retirees and family members receive 10% savings on funeral or cremation products or services.

WATER GAP WELLNESS*

Twenty-one (21) million Americans have a substance use, dual diagnosis, or co-occurring disorder. In order to overcome mental health symptoms or issues with drug and alcohol abuse one should seek help at a treatment center where the staff is trained to help clients manage specific symptoms and care needs. At Water Gap Wellness, you benefit from a comprehensive, structured level of step-down support that fosters transition to a more independent lifestyle. Water Gap Wellness Center provides you the opportunity to manage your diagnosis while enjoying life to its fullest.

Learn more about . . .



CarePatrol



Connect
America



Dignity
Memorial



Water Gap
Wellness

SAVEAROUND COUPON BOOKS

Enjoy thousands in savings with local and national retailers. Coupon books are available Nov.-Mar. for the following counties: Broome County, Buffalo, Elmira/Corning/Northern Tier, PA, Greater Albany, Greater Syracuse/Central NY, Ithaca/Cortland, Jamestown/Warren, PA, Long Island, Rochester, Tri-County, Utica/Rome/Mohawk Valley, and Watertown/North Country.

DISCOUNTED GIFT CARDS/E-GIFT CARDS

Save money on a variety of different discounted restaurant and retail gift cards and e-gift cards. Whether you're buying for yourself or someone else, gift cards are simple, fun, and convenient!

DINNERTIME*

Get your free trial and subscription to an incredibly powerful meal planning solution built to satisfy your tastes, your budget, and your lifestyle. DinnerTime is a powerful meal planning and shopping web application/site that can help by suggesting menus with recipes that meet your dietary goals. An average family of four saves \$100 a month.

ELECTRONICS*

Looking for Electronics deals? Check out the latest sales and special offers made available through Apple, Dell, and Lenovo.

HOME SAVINGS*

Looking for ways to save money on your home? Discounts are available through American Solar Partners, Heat USA, NYPIRG Fuel Buyers Group, Pilgrim Oil Group, and TankFarm.

DISCOUNTED MOVIE TICKETS

Going to the movies is still a lot of fun. Save money on your next night out with discounted movie tickets made available by over 10 movie theater chains.

OTHER RETAIL DISCOUNTS*

Enjoy discounts from these retailers: 1-800-Flowers, Dansko Footwear, Felthousen's Florist, and Plaza Furniture.

AUTO & CAR WASH DISCOUNTS*

Looking for automotive services? Save money through Broadway Automotive Clinic, and Jiffy Lube. Get car wash deals through Delta Sonic with locations in Central & Western NY and Hoffman Car Wash with locations in region 8.

Learn more about . . .



SaveAround
Books



Gift Cards



DinnerTime



Electronics
Discounts



Home Heating



American
Solar
Partners

TRAVEL DISCOUNTS*

Save money on car rentals through Avis, Budget (car & truck), Enterprise & National; hotels through MemberDeals.com; and airport parking through Albany Park Ride & Fly (available only to prior dues-paying PEF members).

SOUTHWEST AIRLINES DISCOUNTS

Members receive an 8% discount on Business Select®, 6% discount on Anytime fares, and 3% discount on select Wanna Get Away® fares.

WHOLESALE CLUBS*

Discounted memberships available for BJ's Wholesale Club and Costco Wholesale.

PEF MBP ENTERTAINMENT DISCOUNTS

Entertainment discounts are one of the most popular benefits provided by PEF MBP. These discounts are not available to members without prior dues-paying membership participation in PEF. Receive discounts on:



ATTRACTIONS



CONCERT TICKETS



PERFORMING
ARTS TICKETS



SKI LIFT TICKETS



SPORTING EVENT
TICKETS



THEME AND
WATER PARKS
TICKETS

IMPORTANT NUMBERS & WEBSITES

PEF HEADQUARTERS

www.pef.org..... (800) 342-4306

PEF RETIREES

www.pefretirees.org.....(800) 342-4306, ext. 288

PEF MEMBERSHIP BENEFITS PROGRAM

www.pefmbp.com(800) 767-1840 or (518) 785-1900

NYS RETIREMENT SYSTEM

www.osc.state.ny.us/retire(866) 805-0990

NYS DEPARTMENT OF CIVIL SERVICE

Employees Benefits Division (Empire Plan)

www.cs.ny.gov(800) 833-4344

Learn more about . . .



Movie
Tickets



Retail
Discounts



Auto &
Car Wash
Discounts



Travel
Discounts



Southwest
Airlines



Wholesale
Clubs

PEF REGIONAL OFFICES

| | |
|------------------------------------|----------------|
| Region 1 (Buffalo) | (800) 462-1462 |
| Region 2 (Hornell)..... | (800) 724-5001 |
| Region 3 (Rochester)..... | (800) 724-5003 |
| Region 4 (Syracuse)..... | (800) 724-5004 |
| Region 5 (Binghamton) | (800) 724-4998 |
| Region 6 (Utica) | (800) 724-5005 |
| Region 7 (Potsdam) | (888) 498-8532 |
| Region 8 (Albany)..... | (800) 342-4306 |
| Region 9 (Poughkeepsie) | (800) 548-4870 |
| Regions 10/11 (New York City)..... | (800) 522-8700 |
| Region 12 (Long Island)..... | (800) 832-5284 |

For information on PEF MBP sponsored benefits and discounts, visit pefmbp.com. Have your PEF ID/MIN (Membership Identification Number) handy. You will need your MIN to sign-in and to make purchases online. Your MIN can be found underneath your name on your PEF Retirees ID card.

Need a replacement PEF Retirees ID card?

Call the PEF retiree office at (518) 785-1900, ext. 288.

Stay Informed: Subscribe to receive PEF MBP emails to stay informed of new benefits, benefit updates, educational seminars, promotional offers, special events, and more.



MEMBERSHIP
BENEFITS PROGRAM

10 Airline Drive | Suite 101 | Albany, NY 12205
(518) 785-1900, ext. 243 | (800) 767-1840 | pefmbp.com



PEF Retirees

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