

# MEMBER BENEFIT GUIDE



**MEMBERSHIP**  
BENEFITS PROGRAM

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

# ABOUT THE PEF MEMBERSHIP BENEFITS PROGRAM

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The PEF Membership Benefits Program (PEF MBP) is one of the most progressive programs of its kind, offering a wide variety of benefits and discount programs to active, dues-paying PEF members.

## What you should know about PEF MBP:

- It is a Trust and a separate entity from the Public Employees Federation (PEF).
- It is governed by a Board of five (5) Trustees.
- Trustees appoint an administrator of the Trust who oversees the daily operations.
- It is a self-funded Trust supported by careful investments and administrative fees.
- PEF membership dues are never used to fund the operations of the Trust or any of the benefit offerings.

**This guide provides a brief overview of the benefits only available to active, dues-paying PEF members.**

The programs and services highlighted within the guide can save you hundreds of dollars a year! New benefit programs are constantly being added, providing more ways to save.

## Stay Informed

Visit [pefmbp.com](http://pefmbp.com) to subscribe to our emails to stay informed about new benefits, new benefit features, special offers, and special events. Follow us on Facebook, Instagram, Bluesky, and LinkedIn to be one of the first to see the latest announcements from PEF MBP, be the first to be notified about new ticket offers, and best of all, enter our giveaway raffles to win free tickets and other prizes!

**For more detailed information on any of the benefits offered, visit [pefmbp.com](http://pefmbp.com) or scan the QR codes available at the base of each benefit page.**

You will need your membership identification number (MIN) and password to access the website. If you don't have your MIN please call (518) 785-1900, ext. 243, opt. 1, or visit [pef.org](http://pef.org) to look up your MIN. The first time that you visit the [pefmbp.com](http://pefmbp.com) website you will use your home zip code as your password.



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## **\$15,000 ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE**

All active, dues-paying PEF members are automatically covered for \$15,000 of AD&D insurance. You will receive a payment if you suffer a covered accidental injury or in the case of an accidental death, the payment would go to the beneficiary on file.

Accidental Death Coverage: provides a death benefit of \$15,000 payable if your death occurs as a direct result of an accidental bodily injury sustained while insured, provided that the death occurs within 365 days of the accident.

Accidental Dismemberment Coverage: provides a benefit, if while insured, you suffer a bodily injury caused by a covered accidental injury and if, within 365 days after the accident, you lose a hand, foot, or eye as a direct result of the injury.

## **BENEFITS AT NO COST TO YOU**

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**As an active, dues-paying PEF member, the following benefits are available to you at no cost.**

### **EDUCATIONAL WEBINARS**

PEF MBP hosts educational webinars for PEF members with the support of their 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 upcoming webinars, subscribe to receive PEF MBP emails and follow PEF MBP on social media.

### **FINANCIAL 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 or to sign-up, visit [pefmbp.com](http://pefmbp.com).

### **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 & DEBT MANAGEMENT PROGRAMS**

Take advantage of a debt counseling and management benefit. This program will 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.

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*Learn more about . . .*



Accidental  
Death



Educational  
Webinars



Financial  
Planning  
Services



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.

## CAREPATROL SENIOR CARE HOUSING SOLUTIONS

CarePatrol, one of the most recognized senior care solutions organizations in the country, helps families and individuals find the right care options for their loved ones based on individual needs and preferences—ensuring the quality of life they desire. The experience of CarePatrol advisors enables them to recommend the best independent living, assisted living, memory care, nursing home, and in-home care options available for you or your loved ones.

## TRAUMA COUNSELING

Receive up to 21 sessions of counseling with a licensed master's level or higher skilled therapist via video, phone, or text, for up to one (1) year after the date of the covered incident. All sessions are completely private. 24/7 incidents include: aggravated assault, domestic violence, sexual assault, mass shootings, acts of terror or major disaster. Work incidents include being bullied, harassed, threatened, infection by contagious disease, and more.

## LEGAL DEFENSE BENEFIT

The Legal Defense Benefit provides a benefit to members of PEF, charged with a crime that was committed while working during the course of employment in a PS&T unit position in cases where the member has pled not guilty and all charges are subject to final dismissal, or the member has been acquitted of all charges by a jury. No benefits will be paid where a judge has declared a mistrial. This benefit provides a cash benefit to help defray the cost of legal fees and retainer agreements associated with the defense of the crime charged.

## ASSAULT, TRAUMA, AND CAPTIVITY COVERAGE (ATAC)

PEF MBP insures PEF members for the trauma associated with an assault, as defined by the New York Penal Code, or a captive situation, while the member is pursuing his/her occupational duties. Employees must be in a PEF represented position and an active, dues-paying PEF member at the time of the incident to be eligible for coverage. Claims must be submitted within one (1) year of the incident date. ATAC coverage is limited to no more than five (5) claims or \$10,000 per member per year, June 1 to May 31, whichever occurs first. Any member with three (3) or more claims will be referred to the President of PEF (or their designee) for review of their worksite.

## DISCHARGE OF OFFICIAL WEAPON BENEFIT

Coverage provided for a PEF member subject to a criminal investigation as a direct result of the discharge of their official, employer-issued (or approved) weapon, while acting within the scope of his/her New York State employment duties.

*Learn more about . . .*



Cambridge  
Student Loan  
Counseling



CarePatrol  
Senior  
Housing



Trauma  
Counseling



Legal Defense  
Benefit



ATAC  
Coverage



Discharge of  
Weapon  
Benefit



## INSURANCES

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### GROUP TERM LIFE INSURANCE

When it comes to protecting the financial security of your loved ones, nothing is more important than planning ahead. Life insurance provides your loved ones with extra financial protection should the unexpected happen to you. Select a coverage amount that meets your needs from \$20,000 up to 5 times your basic annual earnings.

**No medical questions asked as long as you enroll within the first 240 days of your employment.** Enrollment beyond 240 days requires the completion of a medical questionnaire.

### SHORT-TERM DISABILITY INSURANCE

Surgery, having a baby, or even an illness can keep you away from work. Short-Term Disability insurance may give you the financial support you need to pay your expenses until you are back on your feet and back to work. New York state employees are not eligible for coverage under the New York Disability Benefits Law (DBL), so this coverage may be of interest to you.

Choose a weekly benefit of \$100, \$200, \$300, \$400, \$500, \$600, or \$700 for coverage up to 26 weeks. Benefits are payable on the first day for covered accidental bodily injury or on the eighth day for a covered sickness.

**No medical questions asked as long as you enroll within the first 240 days of your employment.** Enrollment beyond 240 days requires the completion of a medical questionnaire.

### LONG-TERM DISABILITY INSURANCE

A serious illness or injury can turn your life upside down for months—or even longer—and might mean you aren't able to work. Long-Term Disability insurance gives you the financial support you need so you can focus on getting better. Choose either a 50% or 60% of salary benefit level up to a maximum amount. The coverage pays a benefit for covered disabilities lasting longer than 6 months. Benefits continue as long as you're Totally Disabled, as defined by the policy, up to age 65 (see the certificate for information on disabilities that start after age 65).

**No medical questions asked as long as you enroll within the first 240 days of your employment.** Enrollment beyond 240 days requires the completion of a medical questionnaire.

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*Learn more about . . .*



Group Term  
Life Insurance



Short-Term  
Disability Insurance



Long-Term  
Disability Insurance

## ACCIDENT, HOSPITAL INDEMNITY & SPECIFIED DISEASE INSURANCE

Supplemental Health Insurances can help provide coverage for certain kinds of illnesses, accidents, and injuries and are designed to help protect your finances and cover related expenses that your primary health plan may not include. Receive a cash benefit paid directly to you to pay for out-of-pocket expenses like co-pays and deductibles, or for everyday expenses like groceries, utilities, child care, travel to and from treatment, and more. Your primary health insurance may not cover all your medical expenses and your household expenses do not stop for an accident, illness, or a specified disease. These insurances are very cost-effective and coverage is available for family members as well.

## AUTO/HOME/RENTERS INSURANCE

Save on automobile, home, renter's, and other personal lines of insurance. Choose the carrier that best meets your coverage and budgetary needs. Both carriers offer group savings and additional insurance options through other A+ rated carrier partners. 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](http://pefmbp.com) for more information, or call:

**Liberty Mutual Insurance** (800) 734-6796

**Farmers Insurance Choice** (855) 904-3168 and mention the PEF MBP discount code BR6.

## 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. Choose the insurance provider that works best for you and call for a quote.

**Liberty Mutual** (844) 250-9199

**MetLife** (800) GET-MET8 or (800) 438-6388

## EDUCATION

### 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 traditional classroom course and an 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. Pricing located on [pefmbp.com](http://pefmbp.com).

*Learn more about . . .*



Accident Insurance



Hospital Indemnity Insurance



Specified Disease Insurance



Auto/Home/Renter's Insurance



Pet Insurance



Defensive Driving Course

## 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 both master's degrees and a doctorate. Programs are delivered online, providing convenience in terms of accessibility, flexibility, and balancing home/family and work commitments.



## LEGAL

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### 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 four (4) available riders:

Business Protection • Elder Law • Traffic Defense • Parole Officer

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.

### WORKERS' COMPENSATION LEGAL SERVICES

When you need to seek compensation for a work injury, your choice of legal representation matters. PEF MBP has identified several law firms who specialize in Workers' Compensation Law and who are interested in supporting PEF members with their Workers' Compensation claims.

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Learn more about . . .



Low-Cost  
College Degrees



Voluntary Legal  
Service Plan



Workers'  
Compensation



## IDENTITY THEFT PROTECTION

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Help safeguard the little things that matter most, your identity, money and assets, family, reputation, and privacy. Identity theft protection made available through MetLife and powered by Aura, a leading digital security company, includes financial fraud protection, privacy and device protection, and service and support. Individual and family plans are available via payroll deduction. Enroll today at [pefmbp.com](http://pefmbp.com).

## EVERYDAY SAVINGS

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### 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 members and family members receive 10% savings on funeral or cremation products or services.

### MID-ISLAND MORTGAGE DISCOUNTS

PEF members 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.

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

### WATER GAP WELLNESS (FOR ADDICTION & MENTAL HEALTH TREATMENT)

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 . . .



MetLife  
Identity Theft  
Protection



Dignity  
Memorial



Mid-Island  
Mortgage



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.

## DINNERTIME MEAL PLANNING SOLUTION

Get your free trial and subscription to an incredibly powerful meal planning solution built to satisfy your tastes, your budget, and your lifestyle. An average family of four saves \$100 a month.

## DISCOUNTED GIFT CARDS

Save money on over 150 of the biggest and most popular brands of gift cards with a selection of physical and digital gift cards in categories such as movies, dining, shopping, and more!

## 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 a variety of movie theater chains.

## OTHER DISCOUNTS

- 1-800-Flowers
- CRUNCH Gym Membership
- Danskø Footwear
- Felthousen's Florist
- Mangino Chevrolet-Buick-GMC
- MemberDeals Online Cruise Discounts
- Raymour & Flanigan

## 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



DinnerTime  
Meal Planning



Gift Cards



Movie Tickets



Other  
Discounts



CRUNCH  
Gym  
Membership



Raymour &  
Flanigan



Mangino  
Chevrolet-  
Buick-GMC



Online Cruise  
Discounts



Auto Discounts

## HOME SAVINGS (SOLAR & HEAT)

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

## TRAVEL DISCOUNTS

Take advantage of discounts on **car rentals** through Avis, Budget (car & truck), Enterprise & National; **hotels** through MemberDeals.com; and **airfare** through Southwest Airlines with an 8% discount on Business Select®, 6% discount on Anytime fares, and 3% discount on select Wanna Get Away® fares.

## ELECTRONICS DISCOUNTS

Looking for electronics deals? Check out the latest sales and special online offers made available through Lenovo.

## WHOLESALE CLUBS

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

*Learn more about . . .*



Car Wash Discounts



Home Heating/Cooling



American Solar Partners



Travel Discounts



Southwest Airlines



MemberDeals.com



Lenovo Electronics



Wholesale Clubs

## ENTERTAINMENT DISCOUNTS

Entertainment discounts are one of the most popular benefits provided by PEF MBP. Receive discounts on:



Attractions



Concert Tickets



Performing Arts Tickets



Ski Lift Tickets



Sporting Event Tickets



Theme and Water Park Tickets

## IMPORTANT CONTACTS

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### PEF Headquarters .....

(800) 342-4306 or (518) 785-1900

Fax: (518) 785-1814

Website: [pef.org](http://pef.org)

### PEF Membership Benefits Program .....

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

Opt. 1: To purchase tickets, the voluntary legal service plan, retiree vision discount plan, for membership identification number (MIN) assistance, as well as general questions.

Opt. 2: Voluntary insurances (STD, LTD, GTL, Accident, Hospital Indemnity, and Specified Disease)

Opt. 3: Financial information (Invoices/payments for voluntary insurances and Retiree Sun Life dental)

Opt. 4: For information regarding the retiree Sun Life dental insurance or the retiree vision discount plan.

Website: [pefmbp.com](http://pefmbp.com)

### PEF Retirees.....

(800) 342-4306

(518) 785-1900, ext. 288

Website: [pef.org/members/retirees](http://pef.org/members/retirees)



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**MEMBERSHIP**  
BENEFITS PROGRAM

10 Airline Drive | Suite 101 | Albany, NY 12205

(518) 785-1900, ext. 243 | (800) 767-1840 | [pefmbp.com](http://pefmbp.com)

**PEF MBP New Address Effective May 2026:**

40 British American Blvd. | Airport Park | Latham, NY 12110



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