

MEMBER BENEFIT GUIDE



MEMBERSHIP
BENEFITS PROGRAM

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

ABOUT THE PEF MEMBERSHIP BENEFITS PROGRAM

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 consistently being added, providing more ways to save.

Stay Informed

Visit 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, X, 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 or scan the QR codes available at the base of the benefit page.



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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

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

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.

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, contact Stacey Braun Associates at (888) 949-1925, email info@staceybraun.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 & MANAGEMENT

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.

Learn more about . . .



Accidental Death



Educational Seminars



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.

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. Incidents include: aggravated assault, domestic violence, sexual assault, mass shootings, and much more.



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.

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. 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.

Learn more about . . .



Cambridge
Student Loan
Counseling



CarePatrol



Trauma
Counseling



Low-Cost
College
Degrees



Legal Defense
Benefit

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

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.

JUSTICE CENTER BENEFIT

PEF MBP provides legal representation to members for a Justice Center substantiated case, through the appeals process of a substantiated finding of the Justice Center. Any member who is the subject of a Justice Center investigation, or who receives a substantiated report from the Justice Center, should immediately contact their field representative. The Field Rep will help a member through any interrogation (Stage 1) and send the case to an attorney for representation through the Justice Center for Stages 3-6.



INSURANCES

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.

Learn more about . . .



Assault, Trauma,
and Captivity
Coverage



Discharge of
Weapon



Justice Center
Benefit



Group Term
Life Insurance

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 and the benefit can continue for 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.

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 may give 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.

SUPPLEMENTAL HEALTH INSURANCES

Supplemental health insurance is coverage that you can buy in addition to your primary health plan. These insurance policies can help provide coverage for certain kinds of illnesses, accidents, and injuries. They are designed to help protect your finances and cover related expenses that your health plan may not include, with 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 treatment, and more. Choose one or more of the supplemental insurances available to meet your needs:

Accident • Hospital Indemnity • Specified Disease

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 more cost-effective than you may think and coverage is available for family members as well.

AUTO/HOME/RENTER'S 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 for more information, or call:

Liberty Mutual Insurance (800) 734-6796

Farmers Insurance Choice (855) 904-3168

Learn more about . . .



Short-Term
Disability
Insurance



Long-Term
Disability
Insurance



Accident
Insurance



Hospital
Indemnity



Specified
Disease



Auto/Home/
Renter's
Insurance

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

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 \$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.*

LEGAL

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.

Learn more about . . .



Pet Insurance



Defensive Driving Course



Voluntary Legal Service Plan



Workers' Compensation



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.

EVERYDAY SAVINGS

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

MID-ISLAND MORTGAGE UNIONDIRECT

PEF members 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 . . .



MetLife
Identity Theft



Connect
America



Dignity
Memorial



Mid-Island
Mortgage

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.

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.



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.

Learn more about . . .



Water Gap
Wellness



SaveAround
Books



Gift Cards



DinnerTime



Movie
Tickets



Retail
Discounts

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.

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.

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.

ELECTRONICS DISCOUNTS

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

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.

Learn more about . . .



Auto &
Car Wash
Discounts



Home
Heating



American
Solar
Partners



Travel
Discounts



Electronics
Discounts



Southwest
Airlines



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 PARKS
TICKETS

IMPORTANT TELEPHONE NUMBERS

PEF OFFICES

Headquarters(800) 342-4306/(518) 785-1900
Retirees(800) 342-4306/(518) 785-1900, ext. 288

YOUR PEF MEMBERSHIP IDENTIFICATION CARD



Have your PEF ID/MIN (Membership Identification Number) handy. You will need your MIN to sign-in to the PEF MBP website and to make purchases. Your MIN can be found on your PEF ID card. Keep your PEF ID card and MIN in a safe place. Your 7-digit MIN can be stored in your mobile device and/or download a loyalty card app to store your card in your mobile device.

If you misplace your MIN, please call (518) 785-1900, ext. 243, opt. 1, to receive you MIN via the phone. MINs are not sent out via email.

NEED A REPLACEMENT CARD

Email us at mbp@pef.org, or visit pefmbp.com to submit the request online.



Scan to learn more about all of the benefits available through PEF MBP.



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