MEMBER BENEFIT GUIDE

(518) 785-1900 or (800) 342-4306, ext. 243
www.pefmbp.com

MEMBERSHIP BENEFITS PROGRAM

Debt Management Plan
ABOUT THE PEF MEMBERSHIP BENEFITS PROGRAM

The PEF Membership Benefits Program (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 and retirees.

What you should know about PEF MBP:

- The PEF Membership Benefits Program is a Trust and a separate entity from the Public Employees Federation (PEF).
- The PEF MBP Trust is governed by a Board of five (5) Trustees.
- The PEF MBP Trustees appoint an administrator of the Trust who oversees the daily operations.
- The PEF Membership Benefits Program 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. Visit pefmbp.com to subscribe to our emails. Follow us on social media 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 these programs or offers, visit pefmbp.com
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AT NO COST TO YOU

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

$15,000 ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
If you are an active, dues-paying PEF member you are automatically covered for $15,000 of AD&D insurance at no cost to you. You will receive a payment if you suffer a covered accidental injury or an accidental death.
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.

EDUCATIONAL SEMINARS & WEBINARS
Each year the PEF Membership Benefits Program hosts educational seminars and webinars for PEF members with the support of PEF MBP’s endorsed vendors, Stacey Braun Associates, Inc., and Feldman, Kramer and Monaco P.C. Law Firm. Seminar topics include Retirement Planning, Investment Planning, Elder Law Planning, and more. Seminars are available every spring and fall. Seminar seating capacity varies by location, so early registration is highly encouraged.

To stay abreast of seminars in your region and webinars, subscribe to receive PEF MBP emails, visit pefmbp.com, and follow PEF MBP on Facebook, Instagram, Twitter, and LinkedIn.

EXAM FEE REIMBURSEMENT
Open Competitive and Promotional Exams
PEF members can apply for reimbursement* of both New York State Open Competitive Exams and Promotional Exams. To qualify for reimbursement, you must be an active, dues-paying PEF member at the time of the exam and at the time that the application is received by PEF MBP. To learn more, visit pefmbp.com, or call (800) 342-4306, ext. 243, option 2.

*Only Promotional Exams taken after 2010 will be considered for reimbursement.

FINANCIAL PLANNING & CREDIT COUNSELING
PEF members are entitled to 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 the PEF Membership Benefits Program. You receive unbiased, objective advice only; no investment or insurance products are sold. Consultations include a written summary of recommendations. For details, contact Stacey Braun Associates at (888) 949-1925 or email info@staceybraun.com.
DEBT COUNSELING
Take advantage of a debt counseling benefit made available to all active, dues-paying, PEF members and retirees through Cambridge Credit Counseling. This program will help you better understand your debt consolidation needs and eliminate credit card debt.

STUDENT LOAN COUNSELING
Active, dues-paying PEF members and retirees can take advantage of the Student Loan Counseling Services made available through Cambridge Credit Counseling. This service will help you better understand your student load repayment options. Discounted services are also available.

FREE & LOW-COST COLLEGE DEGREE PROGRAMS
The PEF Membership Benefits Program, in partnership with Eastern Gateway Community College, Central State University, Franklin University, and Paul Quinn College, provides all active, dues-paying PEF members and their families, the opportunity to save money on an associate degree, certificate, and a bachelor’s degree. The programs are delivered online, providing convenience in terms of accessibility, flexibility, and balancing home/family and work commitments. Earn an associate degree or certificate at no cost to you through a "last-dollar-scholarship". Or, participate in a discounted associate degree program where you simply pay for the cost of e-books or content. The online bachelor’s degree is available at a low-cost, no more than $4,500 per year.

LEGAL DEFENSE BENEFIT
The Legal Defense Benefit provides a benefit to active, dues-paying 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 such members with 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)
The ATAC policy insures a trauma associated with a criminal 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 two (2) years of the incident date.

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**

The Justice Center Benefit is a special benefit for PEF members working in agencies under Justice Center jurisdiction. PEF members notified that they are the subject of a Justice Center investigation, or subject of a substantiated report, should call their Field Representative who will help prepare for the interrogation and will help the PEF member through the interrogation. The Justice Center ultimately issues a determination of an unsubstantiated or a substantiated report. If a report is substantiated, the Field Representative will refer the PEF member to an attorney for representation during the appeals process—from hearing to administrative decision—free of charge.

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**INSURANCE BENEFITS**

**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. The PEF Membership Benefits Program sponsors Short-Term Disability insurance through Sun Life since New York state employees are not eligible for coverage under the New York Disability Benefits Law (DBL).

Through this program, you can 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.¹

Only active, dues-paying PEF members are eligible for insurance. You don’t need a medical exam as long as you enroll within the first 240 days of your employment.²

Group life and disability insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LH-01, 12-LF-C-01, 12-GPPORT-P-01, 13-LFPort-C-01, 13-LTD-C-01, 12-LTD-P-01, and 13-STD-C-01.

¹Benefits are not payable for disabilities caused by, contributed to by, or resulting from a pre-existing condition for the first 12 months (six months for Members age 65 and older) following the effective date of insurance or an increase in insurance. This policy contains limitations and exclusions that may affect benefits. Please see the Certificate for information.

²If you do not enroll within the 240-day period or if you elect the $500, $600, or $700 levels, you will have to complete and submit an Evidence of Insurability application, which must be approved by Sun Life before coverage can begin.
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. The PEF Membership Benefits Program sponsors Long-Term Disability insurance through Sun Life since New York state employees are not eligible for coverage under the New York Disability Benefit Law (DBL). You can 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).

Only active, dues-paying PEF members are eligible for insurance. You don’t need a medical exam as long as you enroll within the first 240 days of your employment.

This policy contains limitations and exclusions that may affect benefits. Please see the Certificate or ask your benefits administrator for information on Pre-Existing Conditions limitations.

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 when you can’t be there and they need it the most. The PEF Membership Benefits Program sponsors Group Term Life insurance through Sun Life.

Only active, dues-paying PEF members are eligible for insurance. You don’t need a medical exam as long as you enroll within the first 240 days of your employment.*

Benefits reduce to 60% of the amount in force on the first of the month following the month in which an active member attains age 70. If at age 70 you have participated in the plan for at least the 5 continuous years preceding the attainment of age 70 and you are not an active member, your life insurance will be reduced to $20,000 or you may elect a further reduction in benefit to $10,000 or $5,000. If you have not been in the plan for 5 continuous years, your coverage will terminate.

AFLAC ACCIDENT INDEMNITY ADVANTAGE PLAN
A 24-hour accident only insurance that pays a set benefit amount per covered occurrence. Coverage is based on the level of treatment the insured receives and includes:

- Emergency Treatment
- Initial Hospitalization
- Hospitalization
- Office Visits
- Physical Therapy
- Major diagnosis exams, and much more

This is not a disability insurance and is not intended to replace disability insurance.

*Applies to amounts up to the Guaranteed Issue limit. For additional information, contact the PEF Membership Benefits Program.
ALFAC CANCER CARE/SPECIFIED DISEASE PLANS
Pays cash benefits upon initial diagnosis of a covered cancer, with other
benefits payable throughout treatment. Coverage includes:

• Initial Diagnostic
• Hospital Confinement
• Radiation and Chemotherapy
• Wellness
• Surgical/Anesthesia, and much more

For detailed information about policies, limitations, and exclusions, visit pefmbp.com To enroll by phone, call (877) 433-4816.

Afflac insurance policies are available to active, dues-paying PEF members through payroll deduction.

AUTO/HOME/RENTERS INSURANCE
The PEF Membership Benefits Program offers active, dues paying PEF members and retirees the opportunity to shop for great savings on automobile, home, or renters and other personal lines of insurance from Liberty Mutual® or Farmers GroupSelectSM. You are free to choose the carrier that best meets your coverage and budgetary needs. Both carriers offer group savings. Feel free to contact the carriers directly for free, no-obligation quotes. PEF MBP facilitates payments for you with either payroll or pension deduction, payment options that provide additional savings!

Visit pefmbp.com for more information, or call:
Liberty Mutual Insurance (800) 734-6796
Farmers GroupSelectSM (800) 438-6381

The companies referenced in this material operate independently and are not responsible for each other’s financial obligations.

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PET INSURANCE
Pet insurance through Liberty Mutual can help your pet get the best veterinary care available when they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Plus, preventative wellness options could help you stay ahead of any potential issues altogether.

Fetch a quote at pet.libertymutual.com/pefmbp or call (844) 250-9199 and reference promo code pefmbp for your discount.

EDUCATION
DEFENSIVE DRIVING COURSE
The six hour Defensive Driving Course, offered through the National Safety Council, offers two course options for PEF members and their families: a $22.50 traditional classroom course and an $19 online course.

Take the course and:
• Refresh your driving knowledge
• Improve your overall driving skills
• Keep insurance rates as low as possible. 3-year discount applied to your liability, no-fault and collision for the person classified as the principal driver.
• Provide protection from losing your license in the event you accrued 11 or more points on your driving record

PLEASE NOTE: The point reduction will not cancel a mandatory suspension or revocation already taken against a motorist’s driving privileges.

For a class schedule visit pefmbp.com.

LEGAL
VOLUNTARY LEGAL SERVICE PLAN
The PEF Membership Benefits Program provides active, dues-paying PEF members with a Voluntary Legal Service Plan at an affordable annual fee that can be paid for via payroll deductions or by a single payment. The 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, annually and at no 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

The Voluntary Legal Service Plan is your legal team for:
• Family Matters such as marriage, separation, divorce, and child support
• Financial Issues including real estate, refinancing a mortgage, personal bankruptcy, and more
• Other Matters such as a traffic violation, misdemeanor, name change, and driving while intoxicated
IDENTITY THEFT PROTECTION

When we live so much of our lives online, our personal information is continually at risk. Information travels through cyberspace and it can be stolen and used for fraudulent purchases, credit card or bank account applications, tax filings, and a host of many other things, any of which can easily damage your credit or cause financial headaches for you and your family. Identity theft can be hard to recover from.

LIBERTY MUTUAL

Your identity is your life. Now you can protect it for as little as 7 cents a day. Each year millions of people lose thousands of dollars due to identity theft and spend hundreds of hours trying to clear their name. Liberty Mutual’s Fraud Expense Coverage1 will pay for expenses and provide a Resolution Specialist to help you recover your stolen identity. Just add it to your home, condo, or renters policy.

FARMERS GROUPSELECTSM

Identity theft is one of the fastest growing crimes in America. That is why Farmers GroupSelect offers a wide range of identity protection services to auto and home customers at no additional cost.2

1Pricing and coverage may vary by state.
2Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowner policies with the optional “Identity Theft Expense and Resolution Plus” endorsement for an additional premium.

ENTERTAINMENT

The PEF Membership Benefits Program offers members the ability to purchase discounted tickets for select Arts & Entertainment venues. To provide PEF members with an even better deal, PEF MBP subsidizes the retail ticket rates (with the exception of ID discount offers). Venues denoted with (ID) are ID discount—members must show their PEF ID at the venue to receive the discount offer. Items denoted with (OL) are Online discounts which can be accessed through pefmbp.com. These contracts are negotiated annually. Prices and offers are subject to change at any time.

ATTRACTIONS

- Adventure Aquarium (OL)
- American Italian Heritage Museum (ID)
- Baseball Hall of Fame
- Big E Fair
- Bromley Mountain
- Bronx Zoo (OL)
- Central Park Zoo (OL)
- Double M Rodeo
- Empire Pass
- Erie Canal Cruises (OL)
- Florida Shows & Attractions (OL)
- The Fun Spot
- Georgia Shows & Attractions
- Gore Mt Scenic Skyrides
- High Falls Gorge (ID)
- Irish American Heritage Museum
- Jiminy Peak Mt Adventure
- Killington Adventure Center
- Lake George Steamboat (ID)
- Las Vegas Shows & Attractions (OL)
- LEGOLAND Discovery Center (OL)
• Long Island Aquarium • Queens Zoo (OL)
• Medieval Times (OL) • San Diego Zoo (OL)
• New York Aquarium (OL) • Watkins Glen International (OL)
• New York State Fair • WonderWorks Destiny USA
• NYC Shows & Attractions (OL)
• Prospect Park Zoo (OL)

BASEBALL TEAMS
• Binghamton Rumble Ponies • Staten Island Yankees
• Buffalo Bisons • Syracuse Mets
• Hudson Valley Renegades • Tri-City ValleyCats
• Rochester Red Wings • Special Pro Team Events

BASKETBALL TEAMS
• NBA Team Discounts (OL)

CONCERTS
• Discounts for concerts throughout the United States (OL)

FOOTBALL TEAMS
• NFL Team Discounts (OL)
• Special event offers with NFL teams, established on a yearly basis.

GOLF
• Dick’s Sporting Goods PGA Open
• Golf-A-Round

HOCKEY TEAMS
• Binghamton Devils • Rochester Americans
• Buffalo Sabres • Syracuse Crunch
• NHL Team Discounts (OL)

PERFORMING ARTS (As events become available.)
• Capital Repertory Theatre • Rochester Broadway Theatre
• Irish Classical Theatre Co. • Saratoga Performing Arts Center
• Proctors Theatre • Troy Savings Bank Music Hall
• Radio City Music Hall • WorkShop Theater Co.

SKI RESORTS (Participating partners vary by season.)
• Bousquet Mountain • Oak Mountain (ID)
• Bromley Mountain • Pico Mountain
• Catamount Mt. Resort • Plattekill Mountain (ID)
• Gore Mountain • Shawnee Mountain
• Greek Peak Mountain • Ski Butternut
• Holiday Mountain (ID) • Stratton Mountain
• Jiminy Peak Mountain Resort • Whiteface Mountain
• Killington Resort • Windham Mountain
• Kissing Bridge
• Mount Southington (ID)
THEME & WATER PARKS  (Participating partners vary by season.)

(TP) indicates theme park only. (WP) indicates water park only.

• Adventure Island (WP)
• Aquatica Orlando (WP)(OL)
• Busch Gardens (OL)
• Canada’s Wonderland
• Cascades Indoor Waterpark (WP)
• Cedar Point (TP)
• Cedar Point Shores (WP)
• Dorney Park & Wildwater Kingdom
• Dutch Wonderland
• Enchanted Forest Water Safari
• Great Escape
• Hersheypark
• Hurricane Harbor (WP)
• Idlewild and SoakZone (OL)
• Kennywood (TP)
• Kings Dominion & Soak City
• LEGOLAND Florida (OL)
• Morey’s Piers & Beachfront Waterparks (OL)
• Sandcastle (WP)(OL)
• Seabreeze Amusement Park
• SeaWorld (OL)
• Sesame Place (OL)
• Six Flags Darien Lake
• Six Flags Great Adventure (TP)
• Six Flags New England
• Six Flags (additional locations) (OL)
• Splash Lagoon (WP)(OL)
• Spilsh Splash (WP)
• Universal Orlando (TP)
• Waldameer Water World (OL)
• Walt Disney World (OL)
• Water Country USA (WP)
• Zoom Flume (WP)

EVERYDAY SAVINGS

CONNECT AMERICA

The Connect America benefit offers the peace of mind that comes from having a Personal Emergency Response System (PERS) for loved ones. Connect America’s goal is to 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 a better quality of life while providing invaluable support to Connect America PERS users, their loved ones, and caregivers.

DIGNITY MEMORIAL

In life we tend to plan for many important events—vacations, college, weddings, having a family, buying a home—so it makes sense to plan for the inevitable as well. Making funeral and cemetery arrangements now, before the time of need can help to spare your loved ones from guessing, before the time of need, what you would have wanted. The Dignity Memorial funeral benefit can help.

MEMBERS MORTGAGE CORP.

The primary goal of Members Mortgage Corp. is to provide union members, retirees, and family members with an honest mortgage program that provides significant savings. Members Mortgage Corp. prides itself on superior customer service and creating satisfied customers. Its services are paid directly by the lender.
SAVEAROUND COUPON BOOKS
SaveAround coupon books are available Nov.-Feb. for the following counties: Broome, Buffalo, Capital Region, Elmira/Corning, Ithaca, Jamestown, Long Island, Rochester, Syracuse, Tri-County, Utica, and Watertown.

LIBERTY TRAVEL
Whether you want to take the family to Disney World, go on a romantic getaway to Europe, fulfill your dream of touring Australia, or celebrating a special event in the Caribbean with a group of family members and friends, PEF members can enjoy special discounts provided through the PEF Membership Benefits Program and Liberty Travel.

Special travel discounts*
- $350 off when you spend $10,000+
- $250 off when you spend $5,000-$9,999
- $200 off when you spend $2,000-$4,999
- $50 off each person, up to $1,000 total discount, when you book a full group travel package

*On travel booked by 12/31/2022.

DISCOUNTED GIFT CARDS

APPAREL/RETAIL
- American Eagle
- AutoZone
- Bath & Body Works
- Bed Bath & Beyond
- DSW Designer Shoe Warehouse
- Gap/Banana Republic/Old Navy
- Jewelry Television
- Kohl’s
- Lands’ End
- L.L. Bean
- William Sonoma
- Yankee Candle

ENTERTAINMENT
- App Store & iTunes
- Barnes & Noble
- Game Stop
- Marquee Cinemas
- Regal

HEALTH & BEAUTY
- Bath & Body Works
- CVS Pharmacy
- Spa & Wellness

RESTAURANT/EATERIES
- Applebee’s
- Arby’s
- Bonefish Grill
- Boston Market
- Bruegger’s Bagles
- Buca di Beppo
- Carrabba’s Italian Grill
- Chili’s
- Cheesecake Factory
- Cracker Barrel Old Country Store
- Dave & Buster’s
- Dunkin’
- Fleming’s
- Honey Baked Ham Co.
- Landry’s
- Maggiano’s

Indicates e-gift cards coming soon.
• On the Border
• Outback Steakhouse
• P.F. Chang’s
• Panera Bread
• Recovery Sports Grill
• Red Robin

SPORTS / RECREATION
• Bass Pro Shops
• Cabela’s

ELECTRONICS
• Apple
• Dell
• Lenovo

HEALTH & WELL-BEING
The following regionally located vendors have made a discount available to PEF members:
• Court Jester Athletic Club (Johnson City & Binghamton, NY)
• Hart to Heart Fitness (Albany, NY)—Personal Trainer

HOME SAVINGS
• American Solar Partners
• Heat USA
• NYPIRG Fuel Buyers Group

MOVIE THEATERS
• AMC Theatres
• Bow-Tie Cinemas
• Cinemark Theatres
• City Cinemas
• Dipson Theatres

OTHER RETAIL DISCOUNTS
• 1-800-Flowers
• Bison Automotive
• Broadway Auto Clinic
• Felthousen’s Florist
• Hoffman Car Wash
• Jiffy Lube
• Mill Basin Day Camp
• Plaza Furniture

TRAVEL & AUTO DISCOUNTS
• Airport Parking
• Car/Truck Rentals
• Hotels

WHOLESALE CLUBS
• BJ’s Wholesale Club
• Costco Wholesale
IMPORTANT TELEPHONE NUMBERS & WEBSITES

PEF OFFICES
Hotline.................................................................(800) 553-2445
Headquarters.............................................(800) 342-4306/(518) 785-1900
Retirees...........................................................(800) 342-4306/(518) 785-1900, ext. 288
Membership Benefits Program......(800) 342-4306/(518) 785-1900, ext. 243

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

NEW YORK STATE BENEFITS
EmblemHealth Preferred Dental Plan .......................(800) 947-0101
Empire Plan........................................................(877) 769-7447
Davis Vision........................................................(888) 588-4823
NYS GOER Tuition Reimbursement..................(518) 474-6612

WEBSITES
PEF ........................................................................pef.org
PEF MBP................................................................pefmbp.com
PEF Retirees........................................................pefretirees.org

Have your PEF ID/MIN (Membership Identification Number) handy. You will need your MIN to sign-in 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.

NEED A REPLACEMENT PEF ID CARD?
Email us at mbp@pef.org for a replacement PEF ID card or visit pefmbp.com to order online.
Scan to learn more about all of the benefits available through PEF MBP.