

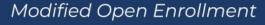
PROVIDING VALUE . . . TODAY, TOMORROW, AND ALWAYS

Insurance Benefits • Legal, Financial & Educational Services • Discount Offers • Savings • and more!





TIME IS RUNNING OUT





- Short-Term Disability
- · Long-Term Disability
- Group Term Life
- Accident Insurance
- Hospital Indemnity Insurance
- Specified Disease Insurance

Ends midnight, Oct. 31st!



Enroll by midnight, October 31st

The world and the way you live can change at any time, regardless of your age. You are never too young for insurance. Accidents, illnesses, injuries, and the unexpected can happen at any age making life and disability insurance a necessity in order to protect your paycheck, assets, and loved ones. During this limited time Modified Open Enrollment opportunity, you can enroll or increase existing coverage with no medical questions asked.

Time is running out to enroll

Coming Soon . . .



Cruise Into Savings

Coming soon for your cruising pleasure! MemberDeals will be offering exclusive online discounts on select cruises! Whether you're dreaming of tropical escapes or an unforgettable family adventure, now is the perfect time to plan.

Watch your email for details

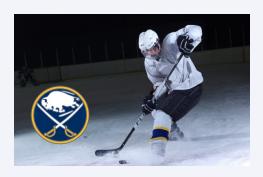


Coupon Books Coming Soon

The 2026 SaveAround Coupon Books will be back in November covering 12 regions with incredible deals on dining, shopping, entertainment, and more. Stay tuned, your chance to grab yours is right around the corner!

Check our website for details

Fall & Winter Fun



Catch the Sabres & Save

Saturday, March 28, 2026
Catch the Sabres as they take on the Kraken at KeyBank Center! Don't miss the action on the ice and the chance to score discounted tickets through PEF MBP. Grab your tickets now and cheer on the Sabres in this exciting matchup!

Tickets: \$70



Halloween Fun in the Parks

Experience Halloween in the parks with spooky fun, festive treats, and thrills for all ages!

- Dorney Park
- Dutch Wonderland
- Hersheypark
- Kennywood
- LEGOLAND
- Six Flags Great Escape

Limited tickets available

Explore more



Score Savings on Crunch

Get ready, hockey fans—Good Any Game vouchers are coming soon! These flexible vouchers let you choose the Crunch game that works best for your schedule, making it easier than ever to catch the action. Stay tuned for details and don't miss your chance to cheer on the team! Vouchers: \$15

Coming soon



Tickets Going Fast—Act Now!

New York Knicks

November 3 • Tickets: \$71 • MSG

New York Rangers

March 2 • Tickets: \$72 • MSG

New York Islanders

March 26 • Tickets: \$61 • UBS Arena

Water for Elephants

April 7 • Tickets: \$60 • Proctors

Theater

Act fast

Car Savings



Hit the Road in Style This Fall

Fall into your next ride with Mangino! Now is the perfect time to buy a new car—enjoy the latest models, take advantage of seasonal incentives, and drive away with incredible savings. Whether you're upgrading your daily commute, seeking a family-friendly SUV, or craving a sleek new sedan, Mangino has the perfect vehicle to match your lifestyle with locations in Amsterdam & Ballston Spa and online purchases as well.

Thanksgiving Travel



Clean Car, Happy Travels

Take advantage of car wash savings at Hoffman Car Wash and Delta Sonic made available through PEF MBP. Whether you're preparing for Thanksgiving travel or just want a squeaky clean ride, these discounts make it easy to keep your car looking its best while saving money.

Learn more



Southwest Travel Savings

Make your holiday travel easier and more affordable—with discounts on Southwest Airlines flights! Book your trip for the holidays or plan ahead for winter vacations. Enjoy stress-free travel at a great price with this AFT benefit!



Tune Up Before the Holidays

Enjoy special discounts on car maintenance services through Jiffy Lube and Broadway Auto Clinic. From oil changes to tire checks, these deals help keep your vehicle running smoothly and your family safe while saving you money before your holiday travel.

Ensure a safe drive



Traveling? Save on Hotels

Traveling to see family or heading on a getaway? Book your hotel with Memberdeals and save 10-60% at over 675,00 hotels in the US and around the world. Check out your options today and make your upcoming travel more affordable!

Education



Maximize Your Tax Savings

Take control of your finances and maximize your tax savings for the upcoming tax year. Schedule your complimentary, financial planning session with Stacey Braun Associates and get expert guidance tailored to your needs. From strategies to reduce your tax burden to tips for long-term financial growth, they will help you make the most of your money.

About Stacey Braun



ICE Visit: Know Your Rights

Thursday, November 13
Don't miss this important webinar,
Protecting Rights in the Workplace:
ICE Visit. Learn about ICE workplace

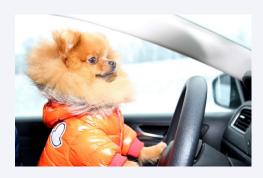


Mandated Reporting CEU

Thursday, November 6

Licensed social workers and case workers, register to attend this CEU course and learn to identify risk factors and warning signs related to child, elderly, and vulnerable adult abuse; understand the dynamics of domestic and partner violence; and gain practical tools for mandated reporting. Protect those who need it most—don't miss out.

Earn 2 CEU credits



Region 3: Last In-Person Defensive Driving Course

Saturday, October 25
Region 3 members and retirees,
boost your driving confidence and

visits. Gain insights on the different types of visits. Understand your employer's rights and responsibilities, as well as your employee rights. Don't miss this chance to keep your workplace ready and protected!

Register now



Smart Retirement Planning

Take control of your financial future by watching our Retirement Planning on-demand webinar! Watch at your convenience and gain valuable insight on the essentials of retirement planning, setting clear goals, understanding pensions, knowing when to collect Social Security, smart ways to invest your savings, and much more!

Watch now

earn car insurance savings at our final in-person defensive driving course of the year—and enjoy a free lunch, too! Seats are limited, so register now before they're gone.

Can't make it—Take it online!

Limited seats available



Trusts & Estate Planning

Catch our on-demand Elder Law & Trusts webinar and secure your future and protect your assets. Learn how elder law planning can help with long-term care, estate planning, Medicaid qualification, and safeguarding your assets from fraud or unnecessary taxes. Gain the knowledge you need to plan your future with confidence.

View now

October 2025 / Print PDF

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