



MEMBERSHIP BENEFITS PROGRAM

PEF MBP Overview for new PS&T Unit Hires

*What All PEF Eligible Employees Need to Know
About the PEF Membership Benefits Program*



The PEF Membership Benefits Program

PEF MBP Overview:

- About PEF MBP
- No cost benefits
- Core benefits
- Other valuable benefits
- Why join PEF
- How to join PEF and take advantage of PEF & PEF MBP benefits
- How to stay informed of new benefits and special offers

The PEF Membership Benefits Program

What you should know about PEF MBP:

- It is a Trust and a separate entity from the union
- It is governed by a Board of 5 Trustees
- Trustees appoint an Administrator to oversee daily operations of the Trust
- The Trust is funded by administrative fees and monies earned from investments
- PEF Union Dues are not used to fund the operations of the program or any benefits

PEF MBP HAS BENEFITS OF VALUE FOR YOU AND YOUR FAMILY!



MEMBERSHIP
BENEFITS PROGRAM

The PEF Membership Benefits Program

Our Purpose:

To provide ancillary or voluntary benefits and discount programs for active, dues-paying PEF members and retirees.

Benefit Providers:

Program benefits and endorsed providers undergo an extensive review and investigative process prior to approval by the program Trustees.



Benefits that cost you nothing!

- \$15,000 Accidental Death & Dismemberment (AD&D) Insurance
- Assault, Trauma, & Captivity (ATAC)
- Legal Defense Benefit
- Discharge of Official Weapon
- Justice Center Benefit
- Free & Low-Cost College Benefit
- Exam Fee Reimbursement
- Financial Planning & Credit Counseling
- Educational Seminars & Webinars



No Cost Benefits & Automatic Enrollment

\$15,000 Accidental Death and Dismemberment Insurance:

- **Accidental Death**

Provides a \$15,000 benefit payable if your death occurs as a direct result of a covered accidental bodily injury sustained while insured, provided death occurs within 365 days of the accident.

- **Accidental Dismemberment**

Pays 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

No Cost Benefits

Assault, Trauma & Captivity Coverage (ATAC)



Insures the trauma associated with a criminal assault or captive situation when the member is pursuing his/her job responsibilities.

\$2,500 Benefit:

For fractures, rapes, or assaults requiring two consecutive nights of hospitalization

\$2,000 Benefit:

For assaults involving the flinging of human waste or bites

\$1,000 Benefit:

For all other injuries resulting from an assault while on the job

\$10,000/Person Max \$300,000 Max Per Incident Benefit:

For an accidental death, dismemberment, or permanent total disability resulting from an assault or captivity

\$100/Hour up to \$1,000/Person/ Calendar Day Benefit:

For captivity for 8 hours or more

Assault, Trauma & Captivity Coverage (ATAC)

continued 

Beneficiary:

In the event of death, the death benefit shall be paid in the following order:

- To spouse, if living
- If no spouse, in equal shares to the children
- If no children, in equal shares to the parents
- If no parents, in equal shares to siblings
- If no siblings, to the estate

Conditions:



- An assault will be deemed to have occurred when such action would be a violation of the state penal code dealing with assault and results in the insured person being disabled from their usual occupation for a period of five (5) consecutive working days or more, authenticated by certifications by a medical doctor starting on the date of incident and supportive documentation of time off (copies of timesheets).
- Evidence of assault to be a police or peace officer's report, charging the person with assault and that member is willing to press charges.
- Captivity exists when an employee is held against his/her will and has been refused release, in excess of eight (8) hours.
- For each loss event, benefit shall be payable under one item of coverage.
- The plan will use the NYS Penal Law definition of "assault" as the guideline for all claims; (Criminal Assault occurs when the actor causes physical injury to the victim. NYS Penal Law, Article 120. Physical injury means impairment of physical condition or substantial pain. Whether pain is suffered and the degree of pain suffered may vary among individuals but, at a minimum, excludes such things as "petty slaps, shoves, kicks, and the like.")



MEMBERSHIP
BENEFITS PROGRAM

No Cost Benefits

Legal Defense Benefit:

- Available to dues-paying PEF members, charged with a crime committed while working, during the course of employment in a PS&T unit position
-  Up to a \$2,000 cash benefit when charge is a misdemeanor
-  Up to a \$5,000 cash benefit when charge is a felony
- PEF MBP will pay no more than \$200,000 aggregate per calendar year
- Members must meet certain conditions



Legal Defense Benefit

Continued



To Qualify:

#1:

**Must be an active, dues-paying
PEF member:**

- at the time of the alleged incident
- at the time of the arrest
- at the time of the payment of the benefit

#2:

Must provide the following:

- Proof of the arrest provided in the form of any, or all of the following: a copy of the ticket(s), criminal complaint(s), charge(s), or other supporting materials requested by the PEF MBP
- Proof that you have paid and retained an attorney to represent you, along with proof of payment
- Proof you were working at the time of the alleged incident
- Forms requested by the PEF Membership Benefits Program for payment of the benefit



No Cost Benefits

Discharge of Official Weapon Benefit:

Representation for PEF members subject to a criminal investigation as a direct result of the discharge of their official, employer-issued weapon, while acting within the scope of his/her NYS employment or duties.

- 1 Representation is provided by an attorney from the member's local region
- 2 Telephone advice available nationwide, 24 hours a day
- 3 Representation is free for up to 15 hours from initial contact to completion of a presentation to the Grand Jury



Discharge of Official Weapon Benefit

Continued

Term & Conditions

- When the 15-hour benefit is exhausted:
 - The PEF member may agree to privately retain a participating attorney for service.
 - Additional services will require a retainer agreement established between the attorney and the covered member.
 - Fees are based on a reduced hourly rate.
- Members must seek reimbursement of any reasonable attorneys' fees from the State of New York pursuant to Article 37 of the PEF/State of New York Collective Bargaining agreement and Public Officers Law Sec. 19.
- In addition, members are required to reimburse the PEF Membership Benefits Program if such attorneys' fees are recovered.



No Cost Benefits

Justice Center Benefit:

Legal representation for a Justice Center investigation to active, dues-paying PEF members, through the appeals process of a substantiated finding of the Justice Center.

- 1 Attorney is assigned to the member to represent him/her through the appeals process
- 2 Appeals process is from the hearing to the administrative decision (Stages 3-6)
- 3 Legal fees are paid in full for the member as long as the member remains an active, dues-paying PEF member through the entire process



Justice Center Benefit

Continued

Stages of the Justice Center Investigation:

Stage 1: Investigation and Interrogation

Stage 2: Notice of Substantiated Findings

Stage 3: Appeal/Request for Amendment of Findings

Stage 4: Decision on Appeal/Request

Stage 5: Discovery

Stage 6: Hearing

Stage 7: Article 78 Challenge



Justice Center Benefit

Continued

If a PEF member is the subject of a report, the process is:

- The Justice Center conducts an investigation.
- During the initial stage, the member is entitled to representation under Article 33 of the PEF/State collective bargaining agreement.
- Once the initial stage is concluded, the Justice Center determines whether the report against the member is “substantiated” or “unsubstantiated.”
- If “substantiated,” the member may appeal the determination through an administrative review process.
- Legal representation in the appeals process is covered by the PEF Membership Benefits Program Justice Center Benefit.





Free and Low-Cost Online Education Benefit

- Made available by Eastern Gateway Community College and Central State University
- Available to all active, dues-paying PEF members, PEF retirees, and their families (children or step-children, grandchildren or step-grandchildren, spouses, domestic partners, financial dependents, children-in-law, siblings, and parents)
- **Degree options:**
 - Free Online Associate Degree or Certificate Program
 - Low-cost Associate Degree or Certificate Program
 - Low-cost Bachelor's Degree Program



Free Associate Degree & Certificate Program

- Available through Eastern Gateway Community College, located in Ohio
- A “last dollar scholarship” fills the gap between any federal, state, or employer education grants received, and the cost of tuition, fees, and e-books.

Online degree programs:

- Accounting
- Associate of Arts
- Business Management with a degree focus in the areas of: Advertising • Cybersecurity • Data Analytics • Digital & Social Media • Environmental & Conservation Studies • Entrepreneurship • Finance • Hospitality: Food & Beverage Management • Hospitality: Hotel/Event Management • Human Resources Management • IT Helpdesk • Labor Studies • Marketing • Operations & Logistics • Programming & Development • Project Management Fundamentals



Free Associate Degree & Certificate Program

Online degree programs, con't:

- Criminal Justice
- Healthcare Administration
- Paralegal
- Professional Office Management
- Social Work
- Teacher Education (Associate of Arts)

Certificate Programs:

- Business Management
- Patient Health Navigator



Low-Cost Associate Degree Program

- Course offered at no cost, but content fees for e-books, etc. may apply

Online degree programs

- Fire Science
- Health Information Management
- Information Technology
- Medical Coding Specialist
- Medical Scribe Specialist



Low-Cost Online Bachelor's Degree

- Available through Central State University.
- You must have earned an associate degree or have earned 60 or more credits in the chosen field of study, to be eligible to participate in courses offered.

Degree options:

- Business Administration Degree
- Criminal Justice Degree
- Interdisciplinary Studies—Humanities
- Teacher Education Degree



To Apply

For the associate degree or certificate:

- Complete the free application for Federal Student Aid (FAFSA) and submit any required verification.
- Any grant award must be applied to tuition, fees, and e-book charges.
- Agree to use any employer-provided educational assistance.
- Verify high school or GED completion by having official transcripts sent to Eastern Gateway Community College.

For the bachelor's degree:

- Applicants who have earned an associate degree or have earned 60 or more credits in the chosen field of study can apply to participate in online courses available.
- All required documents must be submitted to be considered.

A close-up photograph of a hand holding a yellow pencil, poised to mark an answer on a multiple-choice test sheet. The test sheet features several rows of bubbles labeled A, B, C, D, and E. The background is slightly blurred, focusing attention on the hand and the pencil.

Exam Fee Reimbursement

- PEF members can apply for reimbursement of both New York State Open Competitive Exams and Promotional Exams.
- To qualify, you must:
 1. Be an active, dues-paying member of PEF at the time of the exam AND at the time the application is received by PEF MBP.
 2. Provide a copy of the exam mark/grade to verify that a passing mark/grade is received. Only exams receiving a passing mark/grade will be reimbursed.
 3. Applications for reimbursement must be submitted within 60 days of your receipt of the exam mark/grade notification from NYS Civil Service.

IMPORTANT NOTICE: Only Promotional Exams taken after 2010 will be considered for reimbursement.

No Cost Benefits

Financial Planning & Credit Counseling Benefit

DO YOU USE A
FINANCIAL PLANNER?



Buy a home, send your children to college, take your dream vacation, retire with no worries.

ARE YOU READY FOR
WHATEVER LIFE BRINGS
YOUR WAY?



Establish an emergency fund, plan for the unexpected, secure your future.

\$250,000
WHAT'S YOUR MAGIC
NUMBER?



Make certain your money is working hard for you. Get advice on how to save, invest, and grow your money.

DO YOUR PLANS REFLECT
YOUR GOALS AND DREAMS
OR SOMEONE ELSE'S?



Make adjustments to reflect milestones and life-changing moments.

No Cost Benefits

Financial Planning & Credit Counseling

3,500+
HAPPY MEMBERS



Free, 1-hour, personal consultation and comprehensive overview, annually.

Appointments set in advance and take place in your region and can be conducted virtually, or by phone. (In-person on hold due to COVID).



Provided by a Certified Financial Planner or Registered Investment Provider.

50,000
MEMBERS/RETIREES CAN
TAKE ADVANTAGE OF



Receive unbiased, objective financial advice only. No Investment or insurance products are sold.

Your summary is specific to your Individual situation and financial goals.



Receive a written summary of recommendations.

Financial Planning & Credit Counseling

Topics for Consultations

RETIREMENT
PLANNING



ESTATE/INHERITANCE
PLANNING

DEBT MANAGEMENT/
BUDGETING



ELDER CARE ANALYSIS/
SURVIVOR PLANNING

INVESTMENT
PLANNING



STUDENT LOAN DEBT/
EDUCATION FUNDING

TAX PLANNING



LIFE, DISABILITY, LONG-
TERM CARE INSURANCE

Valuable Education



Regionally Hosted Seminars

Hosted by PEF MBP, with the support of our vendors Stacey Braun Associates, Inc. and Feldman, Kramer & Monaco, P.C. Law Firm, and more.

Live & On-Demand Webinars

The same seminar content offered via live webinars or webinars available on demand to view at your convenience from your computers, laptops, tablets, and mobile devices.



Topics

Topics include content of value and importance to the every day lives of our members including: Retirement Planning, Investment Planning, Elder Law Planning, Tax Planning, Education Funding, and more.

No Cost Seminars & Webinars

Other valuable benefits & insurances

- Voluntary Legal Service Plan
- Voluntary Insurances
- Aflac Insurance
- Home, Renters, and Auto Insurance
- Identity Theft Protection
- Defensive Driving Classes
- Discounts & Promotional Offers





Provided by
Feldman, Kramer
& Monaco

Voluntary Legal Service Plan (\$78/yr.)

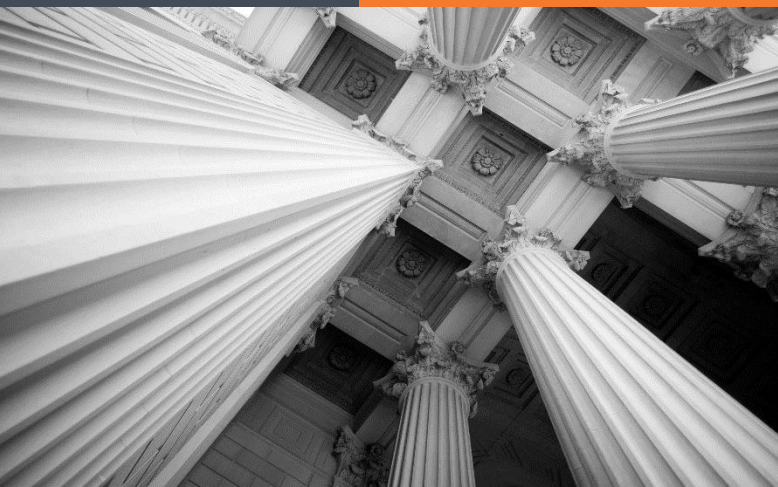


Reliable advice from a powerful team
of legal experts, at substantially
reduced costs.



Get unlimited
telephone advice
& consultation

Two, 1-hour free,
initial consultations
per year



Plan maximum
legal fees & three
available riders

Creation of 4 key estate planning documents:

- 1 Free Simple Will per year
- 1 Free Health Care Proxy per year
- 1 Free Power of Attorney per year
- 1 Free Living Will per year



Individuals
covered by the
Plan

Voluntary Legal Service Plan (\$78/yr.)



#1 PEF member/retiree, and his/her spouse or domestic partner who is living with the covered individual.

#2 The PEF member's/retiree's unmarried dependent children or domestic partner's unmarried children (including stepchildren and legally adopted children) under the age of nineteen (19) years or under the age of twenty-five (25) years if they are wholly dependent upon the covered individual for support and maintenance, and are enrolled as a full-time student in an educational institution.



30-DAY
FREE-LOOK
PERIOD

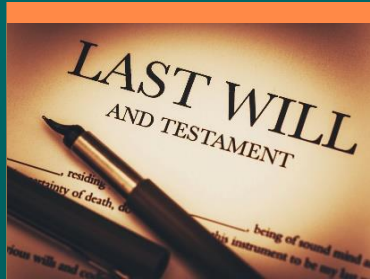
#3 The PEF member's/retiree's parents, provided the parents are wholly dependent upon the covered participant for their support and maintenance, and reside with the covered individual.

V O L U N T A R Y L E G A L S E R V I C E P L A N

SPECIAL ASSISTANCE FOR FAMILIES OF COVID-19 VICTIMS



Assistance
regarding the
PEF Member's
estate, if
uncontested



Offer direction
to the member's
family regarding
the next steps
to take



Provide a
compassionate
sounding board
for the family

V O L U N T A R Y L E G A L S E R V I C E P L A N

LEGAL ASSISTANCE WITH OTHER COVID-RELATED CONCERNS

— ..



Bankruptcy &
Foreclosure



Landlord/Tenant
Issues and
Real Estate
Needs



Estate Planning,
Family Law
Issues

V O L U N T A R Y L E G A L S E R V I C E P L A N

Elder Law Rider

—••

\$55/year



1

Extends legal services in the specialized area of Elder Law



2

Fees are reduced to 20% for legal services



3

Includes a free legal security package (Simple Will, Healthcare Proxy, POA, and Living Will)



4

Legal matter services: deeds, trusts, last will & testament, administration of an estate, etc.

V O L U N T A R Y L E G A L S E R V I C E P L A N

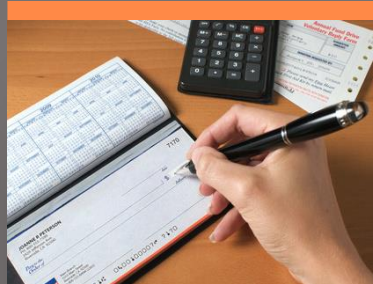
Business Protection Rider

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\$60/year



Valuable legal services to individuals who own their own business or rental property



Legal matter services such as collection and attorney services



Reduced hourly rates & max. fees for services such as incorporation, preparation of agreements, etc.



Bankruptcy and Chapter 11 services for business owners

V O L U N T A R Y L E G A L S E R V I C E P L A N

Traffic Defense Rider

— ..

\$30/year



Defense for
any moving
violation (ticket
that results in
points on a
license)



Only for PEF
members &
retiree
members with
a NYS license in
good standing



Limited to
coverage in NYS
and
excludes
pre-existing
tickets



Excludes a
violation
answerable in
criminal court

V O L U N T A R Y L E G A L S E R V I C E P L A N

Continuing Education Units



For Social Workers, Certified Case Managers, Registered Nurses
& Licensed Clinical Social Workers



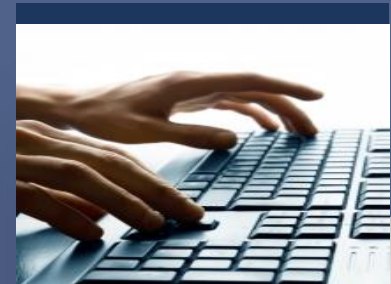
Online courses
available at no
cost with the
purchase of the
VLSP (\$78)



Currently 6
course topics
available on
select dates at
noon and
6 p.m.



All topics
approved by Pace
University.
Register at
pefmbp.com



Certificate of
completion for
CEUs sent to
participants via
mail.

Valuable Insurance Offerings

- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Group Term Life Insurance



Designed to
Protect You & Your
Family

*New PS&T Unit hires that enroll within 240 days from date of hire,
do not need to complete a medical questionnaire,
when enrolling up to the guaranteed issue amount.*

Enrolling after the 240-day grace period, you need to submit a medical questionnaire.

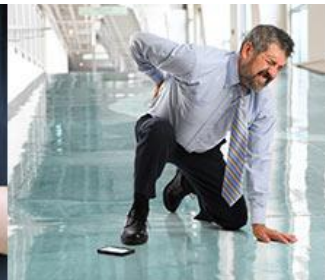


Valuable Insurance Offerings

Short-Term Disability Insurance:

- Provides a weekly cash benefit if you are medically disabled or unable to work due to an illness or accident, a surgery, or pregnancy
- Coverage begins the 1st day of an injury, and the 8th day of an illness
- Weekly benefit coverage amounts range from \$100-\$700
- Coverage continues for up to 26 weeks
- The benefit is not payable for disabilities caused by, contributed by, or resulting from a pre-existing condition for the first 12 months following the effective date of the insurance enrollment or an increase in insurance.

*NYS
employees
are not
eligible for
New York
State
Disability
Benefits Law
coverage*



Valuable Insurance Offerings

Short-Term Disability Insurance:

- Pregnancy – you must have insurance in force prior to being informed by your medical practitioner, that you are pregnant.
- Premiums are paid by automatic payroll deduction.
- Monthly premium is based on age (bi-weekly cost if under 40 years of age or over 40) and the weekly payment level you choose for coverage (\$100 up to \$700 weekly).
- Enroll within 240 days from date of hire, up to the \$400 level of coverage, no medical questions asked.
- If enrolling after the 240 days since 1st day of employment, you must complete a medical questionnaire and submit it with your enrollment application.



Valuable Insurance Offerings

Long-Term Disability Insurance:

- A monthly benefit to help pay for expenses if you are out of work for more than 6 months
- Elect coverage up to 50% or 60% of your monthly income, based on salary on file, up to \$7,500 per month
- Does not take into account earnings from investments or savings plans
- Plan will offset benefit payments by other sources (Workers' Compensation, Social Security, disability pension, or NYS retirement payments)
- Coverage begins as soon as 6 month from the date you are unable to work (waiting/elimination period) and covers you for as long as you are medically disabled or up to normal retirement age



Valuable Insurance Offerings

Long-Term Disability Insurance

- **Retro disability feature:**

Pays a benefit in a lump sum retroactive to the first day of disability if you are continuously hospitalized for 14 days or more at onset of disability and remain disabled at the end of the elimination period.

- **Other key features:**

Survivor income, residual disability, return-to-work, assisted living, and rehabilitation benefits.

- **Enroll within 240 days from date of hire:**

Application is automatically approved (provided all eligibility requirements are met) and the effective the date of coverage is the date the application is received.

- **Enroll after 240 days:**

You must complete a medical questionnaire and coverage is effective upon date of approval from Sun Life, if approved



Valuable Insurance Offerings

Group Term Life Insurance:

- Insurance that provides your loved ones with financial protection when you can't be there for them and they need it most
- Loved ones receive a payment based on the coverage you have upon your death
 - Enroll at \$20,000 or up to 5 times your basic annual earnings
 - The cost is dependent on coverage amount chosen, your attained age, and salary
- Coverage available for spouse/partner (\$20,000 up to \$100,000 max) and dependent children (\$15,000 per child) after self-insuring
- Includes accidental death and dismemberment coverage

ACCIDENTAL DEATH:

- Provides an additional benefit equal to the amount of your life insurance coverage and is payable if your death occurs as a direct result of a covered accidental bodily injury sustained while insured, provided your death occurs within 365 days of the accident.

ACCIDENTAL DISMEMBERMENT:

- Pays a benefit if, while insured, you suffer a covered bodily injury caused by an accident and if, within 365 days after the accident, you lose, as a direct result of the injury, a hand, foot, or eye.



Valuable Insurance Offerings

Group Term Life Insurance:

Your Coverage:

- Begins the date of your signed application as long as it is in good order
- Increases automatically as salary increases
- Benefits reduce to 60% of the amount in force on first day of the month in which one turns 70, if you are an actively working member
- If a retiree and at age 70 you have participated in the plan for at least 5 continuous years preceding the attainment of age 70, and you are not an active member, insurance will be reduced to \$20,000



Valuable Insurance Offerings

Group Term Life Insurance:

Additional Key Features:

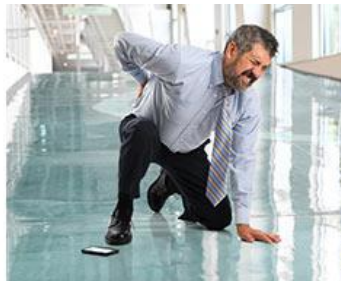
- Accelerated Benefit: A key benefit if diagnosed as terminally ill with a 12-month-or-less life expectancy. Allows for an accelerated payment of a portion of the terminally ill person's life insurance proceeds.
- If you become eligible for a payment under the AD&D benefit, you may be eligible for one or more of the following:
 - Child Care Benefit
 - Dependent Child & Spouse/Domestic Partner Education Benefit
 - Seat Belt Benefit
 - Air Bag Benefit
 - Common Carrier Benefit
 - Bereavement Counseling Benefit
 - Disappearance Benefit



Valuable Insurance Offerings

Why Short-Term & Long-Term Disability Insurance?

- To protect your paycheck—your most valuable asset, for those who depend on you for support
- To have an option to using sick time, vacation days, and your hard-earned savings to stay on top of monthly expenses
- New York State Civil Service employees are not eligible for New York State Disability Benefits Law Coverage
- Over 50% of families do not have enough money saved to cover expenses for more than 3 months
- Just over 1 in 4 of today's 20 year olds will become disabled before they retire.
- Nearly 90% of disabilities are not work-related



Valuable Insurance Offerings

Consider Group Term Life Insurance When:

- You have a spouse or family who depends on you for financial support
- Your spouse works at home providing your family with such services as child care, cooking, and cleaning (services that cost money to replace)
- You are single.
 - Who will pay for your funeral?
 - Will your parents or siblings be burdened by your financial obligations should the unexpected happen?
- You need to prepare for illness or the unexpected in order to protect your family and to provide security for your family's financial future.

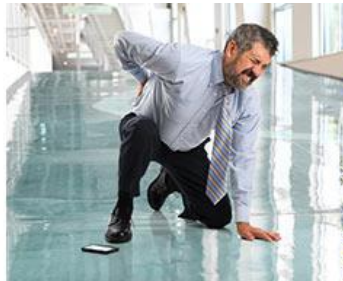
Life insurance gives your family peace of mind. It can be used to replace your income, cover burial expenses, pay off a mortgage, credit cards, student loan debt, and more.



Valuable Insurance Offerings

Why choose the Sun Life insurances?

- New York State Employees are not eligible for NYS Disability Law Coverage
 - So your STD and LTD coverage must be obtained elsewhere
- We get a group rate on Group Term Life insurance
- PEF MBP administers insurance policies in the office
 - We take special care to oversee policies and do what is needed to assist members and family members who are filing claims
- We make sure claims are paid in accordance with the policy terms set forth with Sun Life



Aflac

Accident Indemnity Advantage Plan

The Accident Indemnity Plan is a 24-hour accident-only insurance that pays a set benefit amount per covered occurrence.

Available to members through payroll deduction.



Cash Benefit

Receive a cash benefits for these and other expenses that may not be fully covered by your major medical insurance*

- Broken teeth
- Concussions
- Intensive care unit confinement
- Ambulance, ground and air
- Emergency room
- Lacerations

Key Features of Plan

- No deductibles and no copayments
- No lifetime limit—policy will not terminate based on number or dollar amount of claims paid
- No network restrictions— choose your own medical treatment provider
- No coordination of benefits—Aflac pays regardless of any other insurance

*For illustrative purposes only. Benefits vary by state.

Aflac

Cancer Care/ Specified Disease

Insurance plans for a covered cancer, to help you and your family better cope financially and emotionally if a positive diagnosis of cancer ever occurs.

Available to members through payroll deduction.



Preferred & Classic Plans

Pay a cash benefit upon initial diagnosis of a covered cancer, with a variety of other benefits payable throughout cancer treatment.

Plan Coverage Includes

- Initial Diagnostic
- Hospital Confinement
- Radiation and Chemotherapy
- Wellness
- Surgical, Anesthesia
- And much more

Valuable Insurance Offerings

Liberty Mutual Insurance

offers protection, as well as, convenience with payroll deduction for PEF members.



Save 12%
or more when
you purchase
online

- Auto Insurance Coverage
- Homeowners Insurance Coverage
- Renters Insurance Coverage



Valuable Insurance Offerings

Identity Theft Protection with Liberty Mutual

Expert assistance ♦ Education ♦ Proactive Measures

ID Fraud Coverage provides:

- \$15,000 per occurrence, and
- \$30,000 for incurred expenses resulting from a covered claim



Protection
for as little as
7¢ a day



Valuable Benefits

Defensive Driving Courses:

- \$22.50 classroom course or \$19 online course
- Available to all active, dues-paying PEF members and retirees, and immediate family members who reside in New York State.
- Key features:
 - 10% discount from base rate of your current liability, no-fault, and collision premiums
 - 3-year discount applies to premiums for all vehicles for which you are listed as principal operator
 - 4 points are 'subtracted' from the purpose of calculating a suspension if you have 11 or more points (points do not physically come off your driving record)



Valuable Benefits

Dignity Memorial Funeral Benefit:

- 10% savings on all funeral or cremation products, services, and cemetery interment rights, products, and services at Dignity Memorial affiliated funeral homes
- National Transferability on prearranged services within the Dignity Memorial network
- Thirteen (13) months of unlimited telephone grief support through the Compassion Helpline®
- Bereavement travel services for family and friends
- Family Protection Plan
- A robust library of educational materials regarding end-of-life issues

Dignity®
MEMORIAL



Valuable Benefits

Connect America

Personal Emergency Response System (PERS)

Beneficial for individuals with:

- Chronic conditions
- Multiple medications
- Traumatic brain injury
- Disabilities
- A risk of falls
- Behavioral health issues

*State-of-the-art
24/7/365
nationwide
monitoring and
emergency
response.*





A union only
Service provider

Members Mortgage Corp.

An honest and affordable mortgage loan program for union members and their families.



Committed to
putting customers
first.

Members Mortgage Corp. is paid directly by the lender.



The #1 originator
of union members
mortgages

A "No Fees" Mortgage Loan Program:

- No application fee
- No appraisal fee
- No processing fee
- No credit report fee
- No broker fees

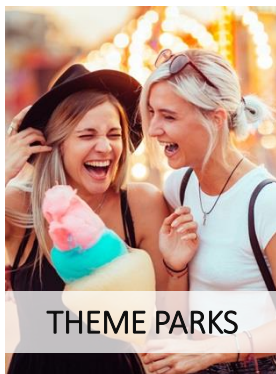
Discounts and Promotional Offers



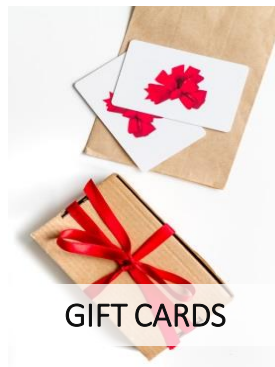
MOVIE TICKETS



WATER PARKS



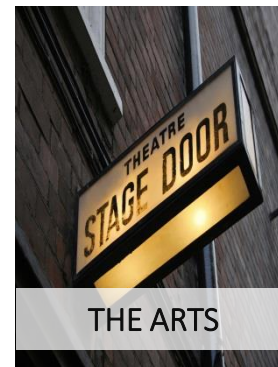
THEME PARKS



GIFT CARDS



SPORTS EVENTS



THE ARTS



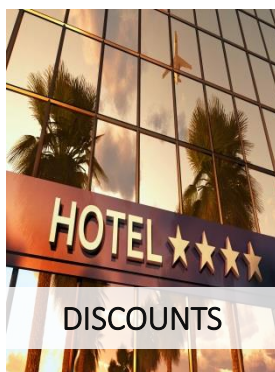
SKI LIFT TICKETS



CLUB
MEMBERSHIP



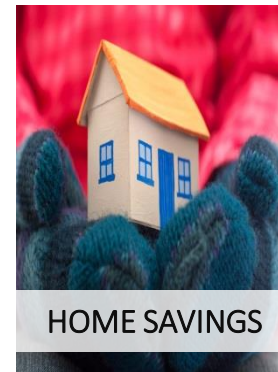
ATTRACTIONS



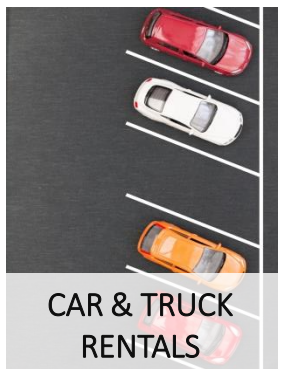
DISCOUNTS



PET INSURANCE



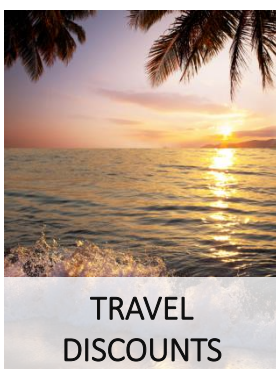
HOME SAVINGS



CAR & TRUCK
RENTALS



ELECTRONICS



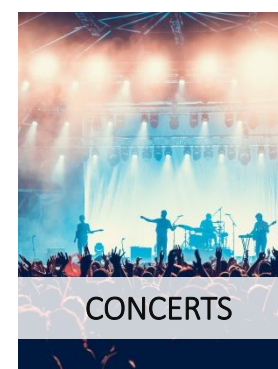
TRAVEL
DISCOUNTS



AUTOMOTIVE



FAMILY DAY
EVENTS



CONCERTS

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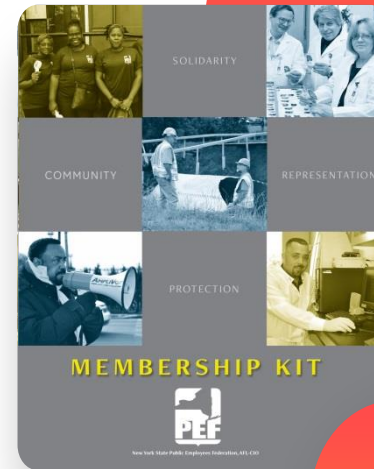
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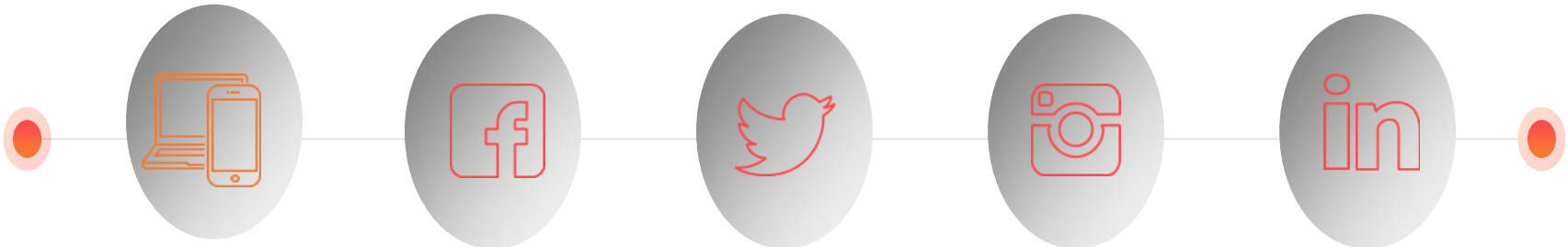


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