



# Guide to Member Benefits



Danny Donohue, President  
*cseany.org*



mb20170002

1-800-342-4146

[cseany.org/mb](https://cseany.org/mb)

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# Important numbers

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Health Benefits	1-800-286-5242
Employee Benefit Fund	1-800-323-2732
Work Institute	1-866-478-5548
NYS Retirement System	1-866-805-0990
Partnership for Education and Training	1-800-253-4332

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For more information on available discounts, visit the **'For Members'** section on [cseany.org](https://www.cseany.org)

 Stay up-to-date on buying discounts at [facebook.com/cseabenefits](https://facebook.com/cseabenefits)

**1-800-342-4146 ext. 1359**

*Our goal is to provide quality benefits and services to our members above and beyond their negotiated contract.*

*We are confident that CSEA's endorsed member benefit programs will save time and money in order to make your life and the life of your family easier.*

#### Discounted Vision Care Program

The CSEA Vision Care Value Advantage Program allows members and their dependents to receive eye examinations, eyewear and laser vision correction at reduced prices.

Pre-pay for your services by calling the Davis Vision Care Processing Unit at 1-800-783-3594 (TTY 1-800-523-2847) and a Member Services Representative will provide you with all the necessary information, locations and payment options.

**DAVIS VISION**  
EYECARE REFRAMED<sup>SM</sup>

## Union Plus Health Savings Program

You want the best care when it comes to your families' health. But quality care at an affordable price can be out of reach for working families. Even families with some insurance coverage often have high out-of-pocket expenses.

Choose the plan that is right for you. From dental, vision and prescription discounts, to telemedicine and health counseling.

**Dental Discounts** — save 5% to 60% on dental care at one of the largest dental networks in the nation.

**Vision Discounts** — save 15% to 35% off eye exams and eye glasses.

**Dental & Vision Discounts** — dental and vision care savings starting at \$6.95 per month.

**Free Prescription Discount Card** — helps you save at over 60,000 pharmacies.

**Free Hearing Discounts** — save on hearing exams and hearing aids at over 3,400 locations.

**Health Savings Plan** — telephone access to physicians and health specialists.



**Health Savings Plan Plus** — adds healthcare advocacy, child & eldercare, and mental health counseling.

Single or family plans. Union Members, retirees, and their household family members can sign-up.

30-day money back guarantee. We think you'll be happy with the savings, but if you're not fully satisfied, you can cancel and receive a refund.

**NOTE:** These plans are not insurance and do not replace insurance.

*Union members can call 1-877-570-4845 for a free 30-day trial period. Representatives are available Monday - Friday from 9:30 am - 6:30 pm (ET). Se habla español. Have your credit or debit card ready, and the birthdates of any family members you plan to enroll or visit [www.afscme.org/advantage](http://www.afscme.org/advantage) to get details and costs for all the programs in Union Plus Health Savings Program.*

## The CSEA WORK Institute helps you get ahead



### **Civil Service Test Preparation services offer one-stop shopping!**

Look up your state or local exam, find study guides, workshops and online courses to help you be successful on your next exam.



### **Job Skills Training for School Districts, Local Government and Private Sector!**

Work & Life Training, Skills for Success, Labor-Management Committee Training, and Workplace Job Skills.



### **Child Care Provider Resources and Professional Development Opportunities!**

Quality Grants, Contracted Professional Development Training, CPR/First Aid, Legally-Exempt Enhanced Rate Training, Tuition Assistance, CDA Scholarships, Online Business Courses and more.



**For more information about programs and services offered by the CSEA WORK Institute, visit our website at [cseany.org/work](http://cseany.org/work) or call 866-478-5548.**

## Scholarships

CSEA awards 24 \$1,000 scholarships under the **Irving Flaumenbaum Memorial Scholarship** and **Thomas H. McDonough** programs. **Pearl Carroll & Associates LLC** and **MetLife** each sponsor a one-time \$2,500 award. Applications are available in mid-February from Local and Unit Presidents. Filing for a **Flaumenbaum Scholarship** automatically puts an applicant in consideration for the **Pearl Carroll & Associates LLC** and **MetLife Scholarships**.

To download the Flaumenbaum application, visit CSEA's website at [cseany.org](http://cseany.org).

Mail application to:

Scholarship Committee  
CSEA  
143 Washington Ave.  
Albany, NY 12210

Winners of the Irving Flaumenbaum Memorial Scholarship Award are eligible to apply for the Thomas H. McDonough programs scholarships; applications are automatically mailed to eligible students in late August.

For more information call 1-800-342-4146 x1341.

CSEA offers a special scholarship program, the J.J. Kelly Memorial Scholarship Fund, for children of members killed or totally disabled in the course of performing their public service duties. To obtain an application write to CSEA Headquarters, Internal Operations, 143 Washington Ave., Albany, NY 12210 or call 1-800-342-4146 ext. 1341. The application deadline is October 1.

### AFSCME Scholarships

Several scholarship programs are available for AFSCME members and their children. For more information on the AFSCME scholarships go to [afscme.org/members/scholarships](http://afscme.org/members/scholarships).

### Gerald W. McEntee Scholarship

In honor of former AFSCME President Jerry McEntee this one-time \$5,000 scholarship is awarded annually to an AFSCME member for use towards higher education.

# EarQ

## Top quality hearing healthcare services through EarQ are available to you and family members.

### Your EarQ Benefits include:

- New discounts on the latest technology
- Secure 4-Year Warranty on new hearing devices
- Free annual hearing consultations
- Access to a network of 4,000 hearing healthcare professionals
- Free one-year supply of batteries (40 cells per hearing device purchase)
- One year of free office visits (limit of 6)
- 60-day trial period (professional service fees may apply)
- Financing plans available (subject to credit approval)



To learn more or to schedule your free consultation, visit [earq.com/csea](http://earq.com/csea) or call us at **866-432-7500**.

## Entertainment Discounts

Union members can use Union Plus entertainment discounts — some of which include movie tickets, theme park discounts, Broadway shows and sporting events.

[unionplus.org/entertainment](http://unionplus.org/entertainment)

## Seasonal Discounts

CSEA offers numerous discounts on sporting events, amusement parks, theatre shows, NASCAR and more!

Visit your region webpage:

[cseany.org/r1](http://cseany.org/r1)  
[cseany.org/r2](http://cseany.org/r2)  
[cseany.org/r3](http://cseany.org/r3)

[cseany.org/r4](http://cseany.org/r4)  
[cseany.org/r5](http://cseany.org/r5)  
[cseany.org/r6](http://cseany.org/r6)

## Scholarships

**AFSCME Affiliate Scholarship Program** Many AFSCME affiliates have special scholarship programs designed to help their members pursue educational opportunities to advance on the job.

**AFSCME Family Scholarship**  
 \$2,000 renewable scholarship awarded to 10 high school seniors each year.

**Jerry Wurf Memorial Fund**  
 Provides three scholarships for the six-week Harvard Trade Union Program for full-time AFSCME staff planning a career in the trade union movement or an AFSCME member holding an elected position who is willing to take leave.

**Union Plus Scholarship**  
 Active and retired AFSCME members, spouses and dependent children are eligible to apply.

**William Lucy Labor Scholarship Fund** Provides a scholarship for a rank and file AFSCME leader to attend the Harvard Trade Union Program, a six-week executive program of education and training in the political, economic and organizational challenges confronting labor unions.

*Note: For additional scholarship information please contact your Local or Unit President.*

[cseany.org/education](http://cseany.org/education)



## The AFSCME

### FREE COLLEGE BENEFIT

brings a college degree within your reach.

AFSCME and Eastern Gateway Community College are offering the chance to earn an online degree from an accredited school with no out-of-pocket expense. A college degree can be your pathway to new opportunities, greater responsibility, and more earning power.

[www.FreeCollege.AFSCME.org](http://www.FreeCollege.AFSCME.org)  
888-590-9009

**CSEA**

**AFSCME**



EASTERN GATEWAY  
COMMUNITY COLLEGE

## Union Plus Motor Club

24/7, NATIONWIDE EMERGENCY ROADSIDE ASSISTANCE

### GET \$40 IN GAS REBATES

When you sign up for an annual membership and if you sign up with your Union Plus Credit Card, get your

1ST MONTH FOR JUST \$1

PEACE OF MIND WHEREVER THE ROAD TAKES YOU

Get **exceptional coverage**  
for you and your loved ones.

Union Plus Motor Club provides **family coverage** for only **\$69/year**, with low monthly payment options available. There are **no additional out-of-pocket costs** within your benefit limits.

Your **coverage starts right away** as a driver in **almost any automobile** or light duty truck you own, rent or lease.

And, we care. We stand by you with our 100% satisfaction guarantee.

Sign up today  
call 1-800-454-8722  
[unionplus.org/motor-club](http://unionplus.org/motor-club)



TOWING  
SERVICE



BATTERY  
CHARGE



LOCKOUT  
SERVICE



EMERGENCY  
GAS



FLAT TIRE  
ASSISTANCE



## Union Plus Travel Center

Visit the Union Plus Travel Center to search for hotels, airfare, condos, cruises and much more.



# UNIONPLUS

[unionplus.org/travel](http://unionplus.org/travel)

## Goodyear Discount

Cash in on 10% off all Goodyear tires, including car tires, snow tires, all-terrain and truck tires. Save 10% off car service, maintenance, auto parts or 5% on preventive maintenance.

To take advantage of Goodyear discounts, visit [unionplus.org/goodyear](http://unionplus.org/goodyear) to download your Goodyear coupon. Take it to your local company-owned Goodyear Gemini Auto Service Center or call 1-888-439-7786 to find a center near you.

## Car Rental Discounts

Enjoy up to 25% in savings. For details go to [unionplus.org/carrental](http://unionplus.org/carrental) or call the Member Benefits Dept. at 1-800-342-4146 ext. 1359.

<b>Avis:</b>	1-800-698-5685	(reference discount #8723700)
<b>Budget:</b>	1-800-455-2848	(reference discount #V816100)
<b>Dollar:</b>	1-800-800-4000	(reference discount #3042236)
<b>Hertz:</b>	1-800-654-2200	(reference discount #205666)
<b>Payless:</b>	1-800-729-5377	(reference discount #A071900)
<b>Thrifty:</b>	1-800-847-4389	(reference discount #3042238)



## CSEA Legal Services Program

CSEA Legal Services Program provides legal representation in five distinct areas:

**“Taking Care of Business” Plan** — You have worked hard to own a home and save for retirement, which could be threatened by illness, disability or death. CSEA Plan attorneys will review your present situation and make recommendations on what you should do immediately. They will: prepare basic legal documents such as Wills, Power of Attorney, Health Care Proxy, Family Trust, and Living Trusts; counsel you on estate tax planning strategies, IRA and pension fund planning, guardianships, long-term care insurance options, asset protections in face of catastrophic illness; represent you in the Medicare/Medicaid application process, probate and estate administration. Plan attorneys discount their regular fees by 20% for CSEA members and family. Without the CSEA discount, these services would cost you much more. It’s never too late or too early to consult with a Plan attorney. Even if a family member is already in a nursing home, greater asset protection may be available.

The CSEA Legal Department oversees the Legal Services Program and has endorsed the statewide law firm of Fine, Olin & Anderman, LLP (FOA) to represent members for the injury-related matters described below. For representation call CSEA at 1-800-342-4146.

Follow prompts for “Legal Services, Injury-Related Matters” and you will be connected to Fine, Olin & Anderman (FOA).

**Workers’ Compensation** — If you are injured on the job or suffer from a work related illness, FOA will help you file the necessary paperwork to establish your claim at the Workers’ Compensation Board and an attorney will provide legal representation for your case. You will also be assigned a legal assistant who will be your day-to-day phone/computer contact for any Workers’ Compensation questions related to your case. There is no attorney’s fee payable by you unless an award is made by the Workers’ Compensation Board.

**Social Security Disability (SSDB)** — If you cannot work for at least a year due to any medical condition, you may be eligible for Social Security Disability benefits. FOA staff will help you with the necessary paperwork to file your claim, and an attorney will provide legal representation for an appeal if you are denied. FOA attorneys do not require any upfront payment for representation and only receive a fee if they are successful in obtaining SSDB for you or winning an appeal if you are initially denied.

**Personal Injury Matters** — If you suffer an injury due to the negligence of a third party, FOA can help you with product liability

*continued on page 6.*

## CSEA Legal Services Program

matters, falls, automobile, construction accidents, medical malpractice and any other liability case with significant personal injuries. There is no legal fee payable unless the law firm is successful in recovering money on your behalf. If the case is favorably resolved, the law firm usually receives 1/3 of the net settlement as its fee.

**Veterans Disability Benefits** — You may be eligible for compensation if you were wounded, injured, became ill while on active duty, or have been diagnosed with a disease, post traumatic stress disorder (PTSD) or traumatic brain injury (TBI) relating to your service in the Armed Forces. Pre-existing injuries or illnesses aggravated by military service may also be covered. If you have applied for veterans disability benefits and were denied, we can represent you for the appeal. FOA attorneys do not require any upfront payment for representation and only receive a fee if they are successful with your appeal. FOA fees are paid from the benefits that the veteran receives.

**Personal Legal Matters** — If you need legal help for non-injury legal matters, CSEA's Personal Legal Services Plan can help. If you pay a small enrollment fee, you can receive some free legal services [1 hour consultation; a simple Will, Health Care Proxy, Power of Attorney or a simple document review], and be eligible for reduced pre-published attorney fees for other matters. Alternatively,

without any enrollment fee, you just pay the reduced rates in the Fixed Fee Schedule for services provided by a Plan Attorney. Personal Legal Services are provided by CSEA selected attorneys committed to giving you the best coverage anywhere for real estate deals, matrimonial or family matters, Vehicle and Traffic Law matters, adoptions and so much more.

With our consolidated CSEA LEGAL SERVICES PROGRAM, you can rest well, knowing that you will have quality legal representation at no out of pocket cost or, where there are fees, at pre-published discounted fees known by you beforehand. CSEA Program attorneys are selected for their expertise and their commitment to our members. The CSEA Legal Department addresses any member concerns raised with us regarding the CSEA LEGAL SERVICES PROGRAM immediately with the attorney and does a full review and response to the complaint.

To access the CSEA LEGAL SERVICES PROGRAM, simply call CSEA at 1-800-342-4146 and follow the CSEA Legal Services Program prompts to the injury-related plans or to the non-injury related plans, depending upon your needs.



**FOA**  
Attorneys at Law

## REDUCE UP TO 4 POINTS ON DRIVING RECORD & SAVE 10% ON AUTO INSURANCE CSEA ONLINE EXCLUSIVE!

The **NYSP 6-Hour PIRP (Point and Insurance Reduction Program)** is now available online as well as in the classroom.



In addition to financial savings, if you have a traffic violation record you may **REDUCE UP TO FOUR POINTS ON YOUR DRIVING RECORD TOTAL.**

NYSP's online program is the first NYS DMV-approved course that has no test or quiz requirement in order to receive point and insurance reduction credit. The online class is available 24/7 — 365 days a year, so you may take it at your convenience. When you register online at [www.nysp.com](http://www.nysp.com), enter code **CSEA** for a special reduced fee of only **\$23.95**.

NYSP classroom courses may also be scheduled at a conveniently located classroom facility and require advanced registration.

**All NYC Boroughs: 718-748-5252**  
**Statewide: 800-942-6874**  
[www.nysp.com](http://www.nysp.com)



*CSEA members saved an average of \$300 per year using this program!*



WB Mason is offering CSEA members preferred prices on over 700 items along with free shipping on any order regardless of dollar amount.

**Create an account at**  
***wbmason.com/CSEAMember***

- Take advantage of CSEA's corporate account discounts on office, cleaning and school supplies, coffee, snacks and more.
- Discounts can help with back to school shopping, home office, cleaning supplies and small business purchases.

***Need Help?***  
***Call Sean Beazley***  
***at 508-436-8320 or***  
***Brian Budinich***  
***at 508-436-8942***

## Pearl Carroll

Pearl Carroll has been CSEA's exclusively endorsed provider of voluntary insurance programs for over 75 years. These plans were designed specifically to help protect CSEA Members and their families. Call 1-877-847-2732 to speak with an insurance representative.

### Term Life Insurance

There are two Term Life plans available: Basic and Premier. This gives you options so that you can find the coverage you need at a price you can afford. Members can apply for up to \$250,000 in coverage, spouses/domestic partner up to \$150,000, and dependent children up to \$10,000 (eligible to enroll up to age 26). Rates for Term Life insurance are based on five-year age bands; so your premium is determined by your age.

You can pay Term Life premiums bi-weekly using convenient Payroll Deduction. Also, new Members who apply within 180 days of joining CSEA are eligible to enroll for up to \$50,000 in coverage without answering any medical questions.

### Disability Insurance

Disability Insurance provides monthly benefits if you are unable to work due to a disabling sickness or accident. In short, it provides protection for your paycheck; one of your most valuable assets. Get up to \$1,500 for Clerical employees or \$1,200 for Non-Clerical employees in monthly benefits without answering any medical questions. Spouse accident-only coverage and Compassionate Care benefit now available.

### Whole Life Insurance

Whole Life Insurance is different from Term Life because it builds cash value over time. Also, your premiums stay level and won't change as you get older. Up to \$200,000 in coverage is available for Members \$25,000 for spouses/ domestic partners, and \$25,000 for dependent children (eligible to enroll up to age 26).



THE PEOPLE OF PEARL CARROLL

## Pearl Carroll

**Universal Life Insurance**

Universal Life Insurance is similar to Whole Life because it builds cash value over time. The key difference is that Universal Life is a flexible plan; meaning you can adjust both your premium payments and your amount of coverage. Choose from one of 3 plans available. Members can apply for up to \$200,000. Spouse/domestic partner and dependent coverage is also available.

**Critical Illness Insurance**

Critical Illness Insurance pays benefits in a lump sum of cash to help offset the unexpected costs of dealing with a serious illness. It covers 5 major illnesses: cancer, heart attack, stroke, kidney (renal) failure, and any condition requiring a major organ transplant. Coverage is available Simplified Issue; which means you can enroll with very limited health questions asked. Spouse and dependent coverage is also available.

**cseainsurance.com**

**Hospital & Home Care Recovery**

This plan is designed to provide extra money to help cover the cost of a hospital stay and the home recovery afterwards. Benefits are paid in addition to any other insurance you have. Members under age 75 and their spouses are eligible to enroll with no health questions asked.

**Auto, Home and Renters Insurance**

Members also have access to a convenient rating service for Auto and Home insurance (called Personal Lines insurance). Quickly get quotes from 12 different insurance companies at once. For more details call 1-800-574-0963 or visit [pcaquote.com](http://pcaquote.com).

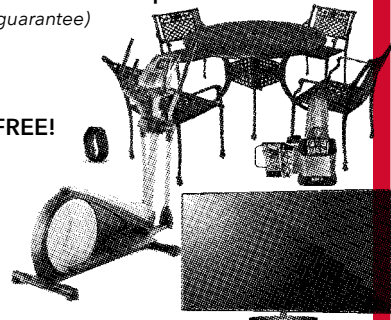


**Live Generously.**

**SAVE**  
on your membership  
to BJ's Wholesale Club!

1. Save \$15 off our \$50 Annual Membership Fee  
\$35 + NYS sales tax (100% money back guarantee)
2. Save \$25 off our \$100 Annual Rewards Membership Fee  
\$75 + NYS sales tax (100% money back guarantee)
3. FREE Second Membership Card  
(for another household member)
4. Receive an additional Bonus Month FREE!  
(THAT'S 13 MONTHS TOTAL)

Plus receive a \$50  
restaurant.com  
gift card!\*



**Apply during one of the four open enrollment periods.**

**Open enrollment periods:**

- Jan. 1-14
- April 1-14
- July 1-14
- Oct. 1-14

**[cseany.org/bjs-discount](http://cseany.org/bjs-discount)**

**For assistance accessing the application in your area call 1-800-342-4146 ext. 1359. All applications must be downloaded and mailed in.**

\*All RENEWALS will have 13 months added onto their BJ's membership from their current expiration date. This special offer is not available at any BJ's Club location. Restaurant.com gift card is for first-time BJ's members only.

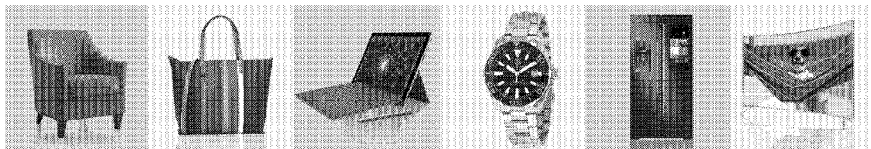


## Did you know?

CSEA members can buy today and pay over time with Purchasing Power

Check out how this exciting benefit helps members like you live life to the fullest.

- 12 months of payments, zero interest
- No credit check, no hidden fees
- Pay over time—directly through your paycheck



sign up online & start shopping!

**CSEANY.PurchasingPower.com**

or call **800-903-0702**

To participate, you must be at least 18 years of age. You must be actively employed for at least 9 months in either a full-time or part-time position and be a current member or retiree member of CSEA Local 1000 AFSCME AFL-CIO. You also must earn at least \$16,000 a year. Depending on your payment method, you will be required to provide the below:

- Payroll Deduction-You must have a bank account or credit card (to be used in case of non-payment via payroll deduction).
- ACH-You must have a bank account for automatic withdrawals and a credit card (to be used in the case of nonpayment via bank account).

NEW MEMBER BENEFIT  
FOR CSEA MEMBERS ONLY\*

# \$10,000

**NO COST TO YOU**  
**Accidental Death Benefit**

**NO PREMIUMS • NO APPLICATION • NO KIDDING!**

**There's no application to fill out, no premiums to pay.  
There's no cost to you. Go to [cseany.org](http://cseany.org) to download  
your \$10,000 insurance certificate and beneficiary form.**



*"This new benefit will really help my family out if something should ever happen to me. It means a lot to me to see how much CSEA cares*

*about the well being of members and their families. Whether it's on the job or off, CSEA has our back."*

JARVIS "TIM" BROWN  
TOWN OF OYSTER BAY



*"I now have more peace of mind. If anything happens to me, whether I am on the job or not, there will be additional coverage for my family because of CSEA. The more I learn about my union, the more I realize just how valuable my CSEA/VOICE membership is."*

NIKKI JOHNSON  
CSEA/VOICE LOCAL 100A  
DUTCHESS COUNTY CHAPTER



## Union Plus Credit Cards

Choose from 3 cards<sup>1</sup>. Each is designed to meet the needs of union members, have competitive rates and U.S. customer service representatives. Exclusive hardship grants for eligible cardholders. All grants approved for eligible cardholders are paid by check and you never have to pay them back.

<sup>1</sup> Credit approval required. Terms and conditions apply. Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from MasterCard International Incorporated.

Certain restrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at [UnionPlus.org/Assistance](http://UnionPlus.org/Assistance).

To apply or get more information call 1-800-522-4000 or visit [afscmecard.com](http://afscmecard.com)



## Union Plus Consumer Credit and Budget Counseling

The Union Plus Consumer Credit Counseling Service Difference:

Free budget analysis session for union members: Request a session online or call experienced credit counselors 24/7 at 1-877-833-1745.

Debt Management Plans (DMPs) with no set-up fee and reimbursement of all first year DMP fees after successfully completing 12 months of the plan (union members only).

Program provided through non-profit Money Management International (MMI), an accredited credit counseling program.



AT&T is the only national unionized wireless provider with thousands of employees represented by the Communications Workers of America. As a member of CSEA, you are eligible to receive 19% on the monthly service charge for any individual or family plan. The discount is available by providing FAN#3702323 along with proof of eligibility, (employee badge, paystub or union membership card), at any AT&T store.

To find the AT&T store closest to you visit:  
[att.com/find-a-store](http://att.com/find-a-store)

For more information, contact CSEA Member Benefits Department at 1-800-342-4146 x 1359



*CSEA members saved an average of \$250 per year using this program!*

# BUYER'S EDGE INC. SM

*Lowest Prices Guaranteed!*



## SAVINGS on many Major Purchases ...

**Appliances, Cars, Furniture, Kitchens and much more!**

**Buyer's Edge Inc.** is a buying service that offers **CSEA** members "Lowest Prices Guaranteed" on many major purchases such as Appliances, TV's, Cars (new and used), Furniture, Kitchens and much more.

Through the convenience of toll-free numbers, you can call many of Buyer's Edge vendors direct and talk to a "live" specialist, who has product and service expertise, knows inventory availability and, in most cases, can arrange delivery to your door A.S.A.P.

It is FREE and convenient ... available to CSEA members and their families. Check them out:

**www.BuyersEdgeInc.com**

Username/Group #: **1811** Password: **CSEA**

Need help M-F, 9-5: (800) 755-5008

CSEA Group #: 1811

## Special Retiree Plans

### Senior Life Insurance

- Provides Retiree Members and their spouses with extra money to help cover the later in life expenses
- Benefit can be used for anything — medical costs, credit card bills and other final expenses
- Guaranteed issue coverage - you cannot be turned down
- Available to members under age 80
- Will Preparation Benefit

### Dental Insurance

Two Dental plans to choose from:  
Choice 1 from Cigna Dental — use an in-network dentist, no waiting periods or deductibles

Choice 2 from MetLife — choose any dentist you want, no deductible for preventive care

### Auto | Home | Umbrella

Pearl Carroll offers a convenient buying service for Auto & Home insurance. Get quotes from up to 10 different insurance companies to compare for the best coverage at the best price. And with our team of Policy Review Specialists, you'll get a free annual coverage review before

your renewal date to ensure you're still getting the best possible rate.

### Hospital & Home Care Recovery Insurance

- Provides Retiree Members with extra money to help cover the cost of a hospital stay and the recovery afterwards
- Cash benefits are paid in addition to any other insurance you have
- Members under age 75 and their spouses are eligible
- No medical exam or health questions to enroll
- No termination age once enrolled

### Vision Insurance through Pearl Carroll

Save money on eye care with this plan from Davis Vision

- Receive an eye health exam every year (\$10 copayment)
- Receive new frames and lenses every year (\$25 copayment)
- One year eyeglass breakage warranty included on plan eyewear at no additional cost



## Special Retiree Plans

### CSEA Retiree Reduced Fee Dental Program

This program offers retirees an alternative to dental insurance. Retirees can choose from a network of participating dental providers who agree to charge a reduced rate for specific services and treatments as outlined in the Retiree Reduced Fee Dental program booklet. This is not an insurance program and is only available to CSEA Retiree members. Retiree Members are responsible for payment of the fees to provider based upon the services rendered and the prices listed for that service. To obtain a copy of the booklet please contact the CSEA Member Benefits Department.

### Vision Care Programs

#### Pearl Carroll & Associates, Retiree Davis Vision Plan

With this new plan, every 12 months you are eligible to receive: full eye examination, new frames and lenses or new contact lenses among other great benefits for you and your spouse. Davis Vision offers convenient network locations, making it easy to find a

provider in your area. Between their list of preferred doctors and select retail partners you get the freedom to choose where you receive your eye care. For more details about the plan, just log on to the Open Enrollment/Discount Plan section at [davisvision.com](http://davisvision.com) and enter Client Code 4926 or call Pearl Carroll and Associates at 1-877-847-2732.

### CSEA Vision Care Value Advantage Program

This program allows members and their dependents to receive eye examinations, eyewear and laser vision correction at reduced prices. Members simply call the Davis Vision Care Processing Unit at 1-800-783-3594 (TTY 1-800-523-2847). The Value Advantage Plan is available nationwide, members will be supplied with the names and addresses of network providers nearest them.

**DAVIS VISION**  
EYECARE REFRAMED™

## Union Plus Home Mortgage Program

### Wells Fargo

\$500 My Mortgage Gift<sup>SM</sup> award card compliments of Wells Fargo Home Mortgage when you buy a home.

\$300 My Mortgage Gift<sup>SM</sup> award card compliments of Wells Fargo Home Mortgage when you refinance your home.

### Exclusive Mortgage Protection Benefits

Gain peace of mind if you experience an unexpected loss of income. An interest-free assistance loan or grant may help if you become unemployed, disabled, locked out, or are on strike. The first \$1,000 of the assistance loan does not need to be repaid. It's called the Mortgage Assistance Program. Call 1-800-472-2005.



*CSEA members saved an average of \$300 per year using this program!*

# Grocery Reward Club

Save up to \$1,200 a year on groceries! Special Pricing for CSEA Members: 12 Months of Program Access = \$29.95 per member.

*This exclusive deal is for CSEA Members and their families to SAVE BIG at the grocery store.*

RETAIL PRICE: ~~\$69.95~~

CSEA PRICE: **\$29.95**

With your Grocery Reward Club benefits, you'll get:

- \$100 in Clipped Coupons Monthly
- Thousands of Printable Coupons
- Savings on Shopping & Travel
- Freebies, Daily Deals & More
- 24/7 Program Access Everyday
- Savings That Really Add UP!



## CSEA Member Bonus:

Sign up today and we'll add in a bonus \$25 Restaurant.com Monthly Dining Reward each and every month!

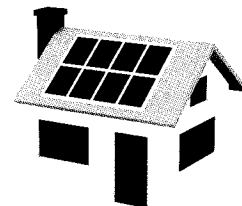
Visit the CSEA enrollment page:  
[www.groceryreward.club/CSEA](http://www.groceryreward.club/CSEA)



CSEA members saved \$500 using this program!

# SOLAR POWER FOR CSEA MEMBERS!

- Save \$1,000 per year or more on your utility bill
- Increase the resale value of your home
- No money upfront - Incentives cover 100% of cost
- ASP will match or beat the price of established installer for a comparable system within a particular region. Every system comes with 25 year equipment warranty.



**SCHEDULE A FREE HOME SOLAR ASSESSMENT**

**CALL 914.699.3366**

**[info@americansolarpartners.com](mailto:info@americansolarpartners.com)**

**[americansolarpartners.com/csea](http://americansolarpartners.com/csea)**

American Solar Partners (ASP) provides solar power systems using American made solar panel and union (IBEW) installation.



CSEA members saved an average of \$1200 - \$2000 per year using this program!



## CSEA Members Pay Less for Propane

### Exclusive Benefits for CSEA Members:

- Save an average \$300-\$500 a year on propane
- Work with a top local propane supplier
- Access to Tankfarm member services team
- \$50 of free propane on signup
- \$100 certificate good toward the purchase of a new propane tank on signup
- No membership fees, delivery fees, tank rental fees or any other costs

**Call today for a free quote**

1-855-976-4141  
tankfarmgroup.com/CSEA



**GREAT SAVINGS!  
NO FEES!  
MEMBER SERVICES!  
FREE TUNE-UP!  
LOCAL SUPPLIERS!**

### Exclusive Benefits for CSEA Members:

- \$50 worth of free oil upon sign-up.
- \$100 upgrade certificate good toward new oil equipment.  
(upgrade certificate can be used toward purchase of a new high efficiency heating oil boiler or burner from your Heat USA supplier)
- 40% off first year's membership fee. First year membership is \$25 instead of \$35.
- Members enjoy savings of \$200-\$300 a year on oil, a free full-service contract and more.

**1-888-HEAT-USA**  
**heatusa.com/csea**



*CSEA members saved \$450 per year using this program!*