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# MEMBERSHIP BENEFITS PROGRAM

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## New Member Orientation

*What the PEF Membership Benefits Program  
Provides for You & Your Family*

Presented by Brian Rubin & Maddie Lander





# HELLO! I'M

## Maddie Lander

Welcome to the New Member Orientation webinar hosted by the PEF Membership Benefits Program.

### My Job Is



Digital/social media marketing specialist for PEF Membership Benefits Program. Responsible for creating content for social media, emails, and more!

### My Hobbies Are



Playing with my two dogs, camping, kayaking, playing video games with my fiancée, and of course spending time with friends and family!

Short Bio

# HELLO! I'M

## Brian Rubin

### My Hobbies Are

Coaching youth soccer teams, loving Tar Heels basketball & hating Duke basketball, training and playing with my new dog Kya, and hanging out with my family.



Senior  
Insurance  
Specialist

### My Job Is

Responsible for processing Group Term Life and Long-Term Disability Insurance claims, training new PEF MBP insurance reps, and more.



**ABOUT  
PEF  
MBP**



**NO COST  
BENEFITS**



**CORE  
BENEFITS**

**OTHER  
VALUABLE  
BENEFITS**



**Discounts  
and  
Promotional  
Offers**



**How to  
Stay  
Informed**



**THE  
AGENDA**

HOW TO STAY INFORMED OF PEF MBP BENEFITS



About the  
PEF  
Membership  
Benefits  
Program



# 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
- An Administrator oversees the daily operations of the Trust
- The Trust is funded by administrative fees and monies earned from investments
- PEF union dues, paid by PEF union members, are not used to fund the operations of the program or any benefits provided



# 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



Many Benefits for You!

# No Cost Benefits

Benefits PEF members  
receive at no cost!





# No Cost Benefits

- Assault, Trauma, & Captivity (ATAC)
- Discharge of Official Weapon Benefit
- Justice Center Benefit
- Legal Defense Benefit
- Financial Planning & Education
- Educational Seminars & Webinars
- Cambridge Credit Counseling



# No Cost Benefits

## Assault, Trauma & Captivity Coverage (ATAC)



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

**\$2,500**

For fractures, rapes, & assaults requiring two consecutive nights of hospitalization.

**\$2,000**

For assaults involving the flinging of human waste or bites.

**\$1,000**

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

**\$10,000/person to \$300,000 max per incident**

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

**\$100/hour up to \$1,000/person/ calendar day**

For captivity for more than 8 hours.

# 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 duties.

**1** Representation is free for up to 15 hours, from initial contact, to completion of a presentation to the Grand Jury

**2** Representation is provided by an attorney from the member's local region

**3** Telephone advice available nationwide, 24 hours a day



# No Cost Benefits

## Justice Center Benefit:

Provides legal representation for a Justice Center substantiated case to all active, dues-paying PEF members. An attorney is assigned to the member and will represent the member through the appeals process.

- For Stages 3 through 6 of the Justice Center (from the hearing to the administrative decision.)
- Impacted members should immediately contact their Field Service Representative
- Stage 7/Article 78 Challenge is not covered and certain exclusions apply



# 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. 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.



- 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 \$225,000 aggregate per calendar year
- Members must meet certain conditions



# No Cost Benefits

## Financial Planning & Education

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 in-person, by phone, or via Zoom.



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

# 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 other benefit providers.



## 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.



No Cost Seminars & Webinars



## 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, Planning for Higher Education, and more.



# Core Benefits



## Credit Counseling Benefit

- Participate in a free, one-on-one consultation with a certified counselor
- Discuss your goals and circumstances.
- Identify your income and all your expenses.
- Receive advise about your options
- Receive a customized action plan with recommendations for the most appropriate course of action based on your unique situation.

## Debt Management

- Take advantage of a safe, effective way to responsibly pay off your debts in the shortest time possible.
- Reduce interest rates from an average of 22% to as low a 0%.
- Reduce monthly payments to an average savings of \$135 per month.
- Achieve debt repayment is an average of 45 months.



# Core Benefits



## Student Loan Counseling

- Financial education resources and credit counseling services are always free
- Save 20% on student loan documentation preparation services
- Ensure you are aware of all your federal student loan options, before you borrow!
- Counseling helps you to effectively manage your loans.
- Receive the latest information on all federal repayment plans and public service loan forgiveness
- Discounted services include:
  - Online portal that explains repayment options to help you make decisions in your best interest
  - Assistance in preparing your student loan documents
  - Annual review/recertification of your student loan situation

# MBP CORE Benefits

Valuable benefits for you  
& your family.



# Core Benefits

- Valuable Voluntary Insurance Offerings
- Auto/Home/Renters Insurance
- Voluntary Legal Service Plan
- Identity Theft Services
- Defensive Driving Course
- Exam Fee Reimbursement



# Core Benefits

## Valuable Insurance Offerings:

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



Designed to  
Protect You & Your  
Family

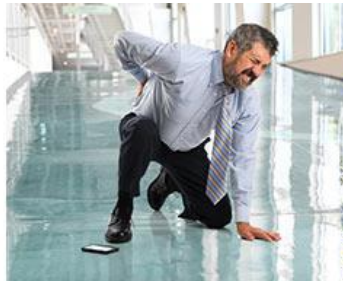
*New PS&T Unit hires that enroll within 240 days from date of hire, do not need to complete a medical questionnaire, if enrolling up to the guaranteed issue amount.*



# Valuable Insurance Offerings

## Why get insurance?

- Provides a source of income to cover expenses (most adults only have enough savings to cover 3 months of expenses.)
- You are not eligible for NYS Disability Benefits Law coverage (you must get coverage elsewhere.)
- Provides protection for those who depend on you for support (spouse, children, etc.)
- Provides income replacement to help your family pay off debt, funeral expenses, living expenses, medical expenses, etc., should the unexpected happen to you. (Illness and injuries happen all the time, at any age.)

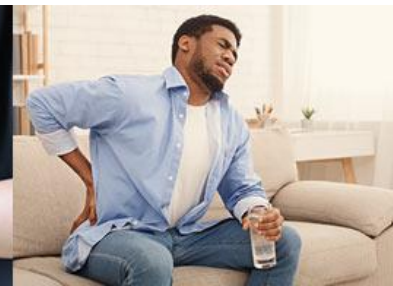


# Valuable Insurance Offerings

## Short-Term Disability Insurance:

- Provides a benefit if you are medically disabled or unable to work due to an illness or accident, surgery, or pregnancy
- Covered the 1<sup>st</sup> day of an injury, and the 8<sup>th</sup> day of an illness
- Weekly benefit coverage from \$100-\$700 for up to 26 weeks
- Enroll within 240 days from date of hire with no medical questionnaire required (up to the \$400 level of coverage)

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



# Valuable Insurance Offerings

## Long-Term Disability Insurance:

- Provides a monthly benefit if you are unable to work for an extended period of time due to a covered disability.
- Coverage up to 50% or 60% of your monthly income, based on salary on file, up to \$7,500 per month (salary to include geographic shift & location pay)
- 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 after a 6-month waiting/elimination period and covers you for as long as you are medically disabled, or up to normal retirement age.
- At the age of 60 and over, there is a set maximum coverage amount.



# Long-Term Disability (*con't*)

- **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:

- Loved ones receive a payment upon your death based on coverage
  - \$20,000 or up to 5 times basic annual earnings (\$600,000 max.)
  - Cost based on coverage amount elected, members age, and salary
- Coverage available for spouse/domestic partner (\$20,000, \$50,000, \$75,000 or \$100,000) and dependent children (\$15,000 per child). A member must insure themselves equal to or greater than spouse/partner.
- Includes accidental death and dismemberment coverage
- Coverage:
  - 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

# Group Term Life (*con't*)

## Additional Key Features:

- Conversion Privilege: ability to convert to an individual policy
- Accelerated Benefit: A key benefit if diagnosed as terminally ill
- 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

Auto, Home & Renters Insurance

Two provider options:



Receive up to 15% off on auto, home, and renters insurance



PEF MBP advocates for you when filing an auto or home owners claim



# Valuable Insurance Offerings

## Pet Insurance:

- Helps your pet get the best veterinary care available when they need it.
- Reduces the financial burden of unexpected medical costs due to illness or injuries.
- PEF members are automatically eligible for a group discount of up to 10%.
- Additional discounts available include:
  - Multi-Pet: 2 pets at 5% and 3+ pets at 10%
  - Multi-Policy: 10%
  - Military: 5%





Provided by  
Feldman, Kramer  
& Monaco

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

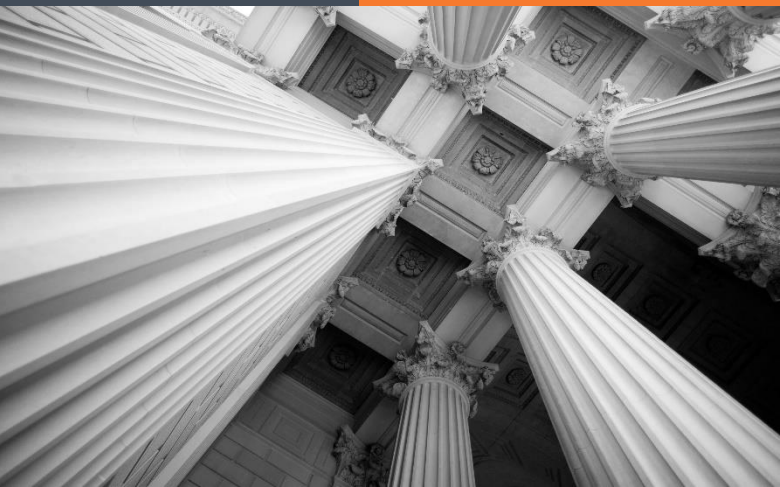


Reliable advice from a powerful team  
of legal experts, at substantially  
reduced costs.



Get unlimited  
telephone advice  
& consultation

Two, 1-hour free,  
initial consultations  
per year



Plan maximum  
legal fees & 3  
available riders

Includes the creation of  
4 key 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

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

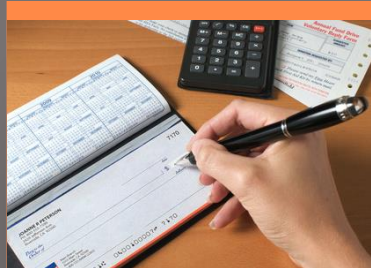
# Business Protection Rider

—••

\$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



# Core Benefits

## DEFENSIVE DRIVING



Traditional & Online Classes

Available through the  
National Safety Council

\$22.50 Traditional Class  
\$19 Online Class

Available to you and  
your immediate family



### Key Feature 1

Reduce the base rate of  
your auto and motorcycle  
premiums by 10%

### Key Feature 2

The 3 year, 10% discount  
applies to the premiums for  
all vehicles for which you are  
listed as principal operator

### Key Feature 3

Helps prevent you from losing  
your license if you have  
accrued more than 11 points  
on your driving record.

# Core Benefits

## EXAM FEE REIMBURSEMENT



Reimbursement of NYS Open Competitive exams and Professional exams.



NYS

Must be an active, dues-paying PEF member at time of exam and at the time the application is received by PEF MBP.



NYS

Must provide a copy of exam grade to verify passing mark is received.



NYS

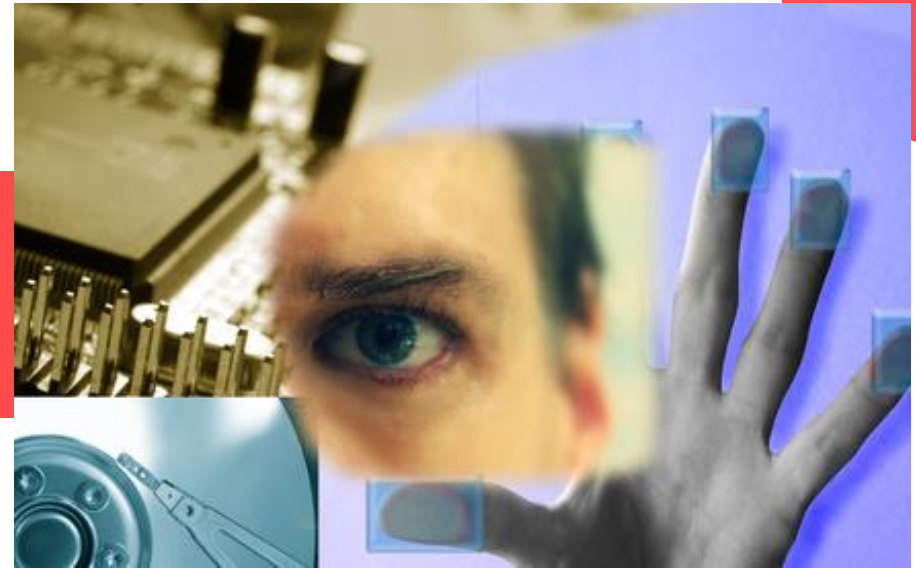
Applications for exam reimbursement must be submitted within 1 year of the exam date.

# Core Benefits

## IDENTITY THEFT PROTECTION

Over 5.7 million consumer  
fraud reports reported in  
2021

Consumers reported losing more than \$5.8 billion dollars to fraud in 2021, an increase of more than 70% over 2020.



# Discounts and Promotional Offers



MOVIE  
TICKETS



WATER  
PARKS



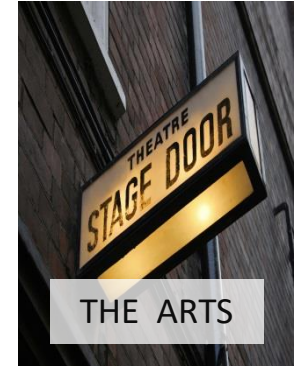
THEME  
PARKS



GIFT  
CARDS



SPORTS  
EVENTS



THE ARTS



SKI LIFT  
TICKETS



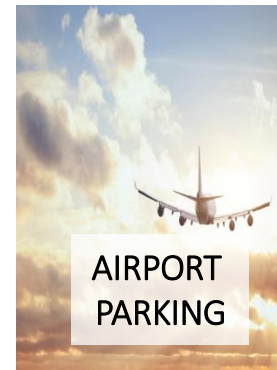
BJ's  
Live Generously.  
COSTCO  
WHOLESALE



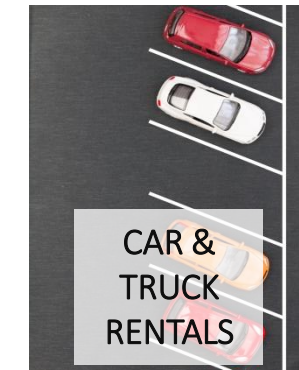
ATTRACTIONS



HOTEL  
DISCOUNTS



AIRPORT  
PARKING



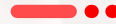
CAR &  
TRUCK  
RENTALS



TRAVEL  
DISCOUNTS

Discounts also available on golf, coupon books, concerts, electronics, 1-800-FLOWERS, car and truck rentals, home energy, and much more.

# HOW TO STAY INFORMED OF BENEFITS & SPECIAL OFFERS



## We Keep You Informed

Subscribe to receive our email communications to stay in the know.

## Available by Phone & email for questions

Call us with questions you may have or to order your tickets, etc.



## Visit the website Via Computer, Tablet, or Phone

Find everything we have to offer, 24/7.

## Attend Membership Meetings at Your Agency/Facility

PEF MBP attends many meetings to keep you abreast of new benefits and offers.

## Follow Us on Social Media to be One of the First to Learn of Offers

Some offers have limited tickets available. Don't miss out.

# PEF MEMBERSHIP BENEFITS PROGRAM



Visit [pefmbp.com](http://pefmbp.com)  
for more  
Information on all PEF  
MBP benefits.



Visit [pefmbp.com](http://pefmbp.com) to  
download a brochure  
on any one of PEF  
MBP's benefits.

To contact the office by phone, call  
(518) 785-1900 or (800) 342-4306, ext. 243, and follow prompts:  
Ticket orders/general inquiries—opt. 1  
Insurance—opt. 2  
Billing & Legal—opt. 3  
Retiree Dental/Vision—opt. 4

**JOIN PEF TODAY**  
[www.pef.org/join-pef](http://www.pef.org/join-pef)

Email PEF MBP at [mbp@pef.org](mailto:mbp@pef.org)