

Guide to Member Benefits

This Guide Belongs To:

Name: _____

Local/ Unit #: _____

Address: _____

Phone: _____



Local 1000 • AFSCME • AFL-CIO

Danny Donohue, President

1-800-342-4146

www.csealocal1000.org

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06/11

President's Message

Dear CSEA Member,

We're glad that you're part of the CSEA family.

CSEA negotiates your contract which covers most aspects of your wages, benefits and working conditions. You should read your contract carefully and ask your local representatives about anything you don't understand.

But CSEA does so much more.

No union comes close to providing the benefits and services that CSEA makes available to its members. You're entitled to the most comprehensive package of benefits and programs that you can find anywhere — saving you money and helping to make life better, both on and off the job.

Read through the information here for specifics on some of the many benefits CSEA offers. If you have any questions, just pick up the phone and call the Member Benefits Department.

As the value and variety of CSEA's benefits become clear, remember the greatest benefit of all — strength. It's measured in numbers. You're stronger because you belong to CSEA, a union that's 300,000 strong.

In solidarity,



Danny Donohue
President



Important CSEA Addresses:

**NYS & CSEA Partnership For
Education and Training
(PARTNERSHIP)**

Corporate Plaza East
240 Washington Avenue Extension
Albany, NY 12203
1-800-253-4332

CSEA WORK Institute

1 Lear Jet Lane
Suite #5
Latham, NY 12210
518-782-4427
1-866-478-5548

Health Benefits Department

1 Lear Jet Lane
Suite #4
Latham, NY 12110
518-785-4774
1-800-286-5242

Employee Benefit Fund

1 Lear Jet Lane
Latham, NY 12110
518-782-1500
1-800-323-2732

**New York State & Local Retirement
System**

110 State Street
Albany, NY 12244-0001
1-866-805-0990

CSEA Headquarters

CIVIL SERVICE EMPLOYEES ASSOCIATION, INC.

143 Washington Avenue, P.O. Box 7125, Capitol Station
Albany, New York 12224
(518)257-1000
Fax (518)462-3639
1-800-342-4146

Region Offices

LONG ISLAND REGION 1

3 Garet Place
Commack, N.Y. 11725
631-462-0030
Fax 631-462-0039

METROPOLITAN REGION 2

125 Maiden Lane, 5th floor
New York, N.Y. 10038
212-406-2156
Fax 212-349-4844

SOUTHERN REGION 3

568 State Route 52
Beacon, N.Y. 12508
845-831-1000
800-757-CSEA (2732)
Fax 845-831-1117

CAPITAL REGION 4

1 Lear Jet Lane, Suite 2
Latham, N.Y. 12110
518-785-4400
800-874-7344
Fax 518-785-4595

CENTRAL REGION 5

6595 Kirkville Road
East Syracuse, N.Y. 13057
315-433-0050
800-559-7975
Fax 315-433-0915

WESTERN REGION 6

120 Pineview Dr.
Amherst, N.Y. 14228
716-691-6555
866-568-7734
Fax 716-691-5430

Satellite Offices

BINGHAMTON

71 State St.
Bache Building, 1st Floor
Binghamton, N.Y. 13901
607-772-1750
Fax 607-772-8017

ROCHESTER

3495 Winton Pl.
Bldg. E Suite 3
Rochester, N.Y. 14623
585-272-0800
Fax 585-272-1127

CANTON

P.O. Box 488
Canton, N.Y. 13617
315-386-8131 (or 8132)
Fax 315-386-1621

PLATTSBURGH

6 Booth Drive
Plattsburgh, N.Y. 12901
518-563-0761
Fax 518-563-0939

Why Members-Only Benefits Are Important to All of Us!

Since the beginning of members-only benefits, unions have offered different benefits to bargaining unit members who have signed a union membership card. Member benefits programs are important to unions, including CSEA, because:

1. Members-only benefits offer an economic advantage above and beyond those benefits negotiated in the collective bargaining agreement.
2. Members-only benefits connect the Union to thousands of members who may never need union representation for a notice of discipline.
3. Members-only benefits are visible reminders of the benefits of belonging to a Union.
4. Members-only benefits bring Union members together.

It is that solidarity that creates our strength in the workplace!

Why You Should Join CSEA

Together, we're all stronger. As a member, you help to improve pay and benefits for you and for your union brothers and sisters. You help assure the quality of all

our working conditions and our employee rights. We also enjoy more top quality services, benefits and rights than any other union. Even so, CSEA's dues are lower than comparable labor organizations.

There are dozens of other reasons. Here are just a few highlights:

- Better treatment
- More protections
- Assured safety and health
- Expert advice in contract negotiations and enforcement
- You have the final say on contracts
- Shop stewards and grievance representatives

work

for you

- Political clout at all levels of government
- Legal services
- All the benefits in this booklet!

What Makes a Good CSEA Member Benefit?

Before a proposed member benefit is brought before the CSEA Board of Directors for endorsement, the new benefit must meet the following standards for acceptability:

1. The members-only benefit is available to all CSEA members in good standing, regardless of whether they work for local government, state government or the private sector. With a few exceptions, CSEA retiree members are eligible to participate in most of the member benefits we offer.

2. The members-only benefit provides some economic advantage to our members. Members-only benefits should save our members more money than if they had purchased the benefit in the general consumer market.

3. There is significant interest by our membership in offering a members-only benefit. We know this through direct contact with our members, surveys, telephone inquiries and one-on-one conversations.

4. We believe that based on the above, there will be a significant rate of use by our members, provided we market this benefit directly to our members through information events, mailings, etc.

5. Members-only benefits should support the mission of CSEA. We are constantly searching for benefits that are provided by unionized workers, made by union members and/or made in the USA. What may seem like a great buy may not always fit

with our role as labor leaders. That's why we may not offer what might seem to be a great deal — the company may not be unionized or the product may not be made in the USA.

6. Our own members market members-only benefits best. Members “sell” the benefits to other members. They share the information, encourage other members to contact us, and recommend CSEA members-only benefits at membership meetings and other CSEA events.

Union Information Day

These special events bring every level of CSEA together, and demonstrate how important it is that we all participate in our union.

Whether it's called a Lunch 'n Learn, Membership Meeting, Employee Awareness Day, Health Fair or simply a CSEA Information Day — the idea is to bring CSEA departments, membership benefit reps, area field staff and benefit providers together with you, to answer questions and stimulate grass-roots involvement.

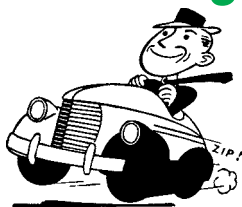
Watch for announcements where you work, and don't miss the next exciting Union Info-Day.

Members-Only Website

To access all these benefits on the Internet, visit www.csealocal1000.org, sign in and click on “My benefits as a member.” If you are a first-time user, you must click on “Not Registered” and follow the instructions to activate your account. You will then be able to access all members-only areas of the web site, including member benefits information.

For information on how to plan member benefit events in your workplace, call 1-800-342-4146.

Auto Advantages



Goodyear Discount

Your car is only as good as how you treat it! Regular car maintenance and new tire purchases help stretch the longevity and value of your vehicle. Now, when you use the Union Plus Goodyear Discounts, you can help keep your car in good shape and save money while supporting your fellow union members.

Cash in on the following special union-members-only deals for Goodyear discount tires and more: 5% off all Goodyear tires, including car tires, snow tires, all-terrain and more and 10% service – including sale prices.

To take advantage of your Union Plus Goodyear

discounts, visit www.csealocal1000.org and go to the “For CSEA Members” section to download your Goodyear coupon and take it to your local company-owned Goodyear Gemini Auto Service Center or call 1-888-GDYR-stores (1-888-439-7786) to find a center near you.

Car Rental Discounts

Union members enjoy up to 25% in savings from Budget, Avis and Hertz. Whether it’s a car, van or SUV, working families can drive in style for less. Rental car savings vary depending on vehicle, time of year, location and length of rental.

Call Budget: 1-800-455-2848 and give the union identification number: **V816100**

Call Avis: 1-800-698-5685 and give the union identification number: **B723700**

Call Hertz: 1-800-654-2200 and give the union identification number: **67969**

New York Safety Program (NYSP)

NYSP offers defensive driving classes to our members and their families at a reduced rate of \$19.00 per person in a classroom setting or \$29.00 per person over the internet. The Online course is available 24/7

and can be taken at your convenience over a 30 day period. Go to www.nysponline.com to register; enter code **csea29**.

After completing this six-hour course, you are entitled to receive a 10% reduction of collision, liability and no-fault insurance base rate premiums each year for three years. Additionally, up to four (4) violation points may be reduced from the total on your driving record if you have incurred violations during the 18 months prior to completing the course. Your CSEA Local/Unit President may call to have classes set up for you, or call 1-800-942-6874 to join a class that is already scheduled. **Learn more at www.nysp.com**

Drive America Auto Club Program

CSEA members receive a reduced rate of \$64.80 annual coverage for you and your entire family at no extra cost.

24-hour toll free dispatch of emergency roadside service; 24-hour towing up to \$125 per incident (maximum 4 per year/per family); battery jump starts, lockout service, fuel delivery (2 gallons), flat tire change; \$1,000 emergency travel expense reimbursement; \$75 emergency transportation assistance; ambulance service reimbursement; \$5,000

theft reward benefit; expert opinion hotline; free trip planning; discount car rentals, and more.

Special Bonuses

\$40 in gas vouchers with paid annual membership upon sign-up, 10% discount on auto maintenance and repairs (services provided by National Auto Centers).

Contact Info: 1-866-936-0484 or visit
www.For-our-members.org/enroll.html

Must enter promo code: CSEA

Travel & Entertainment



Entertainment Discounts

You deserve a break — both from work and high entertainment costs. Through **Working Advantage**, union members can use Union Plus Entertainment Discounts — including movie tickets, video rental discounts, theme park discounts, Broadway shows, sporting events and much more.

Call **1-800-565-3712**, Monday through Friday, 9:00 a.m. to 6:00 p.m. EST. Reference Company Member ID-**744387769**, or visit the “For CSEA Members” section of www.csealocal1000.org.

Worldwide Vacation Tours

Union members can take advantage of discounted world-class travel opportunities.

The Union Plus Worldwide Vacation Tours has teamed up with GoAhead Vacations, a leading global travel company with more than 100 offices in 43 countries. Interested in visiting England, Italy or beyond? Union Plus Vacation Tours offers union adventurers endless possibilities.

Take \$100 off the vacation of a lifetime, wherever you choose to go – Europe, Asia or South America. Call **1-800-590-1104** or visit the “For CSEA Members” section of www.csealocal1000.org.

Norwegian Cruise Line Discounts

Set sail with your union-member savings available through Norwegian Cruise Line (NCL) and NCL America. Cruises are a favorite vacation choice for people of all ages and they're more affordable than you may think! NCL America operates the only deep-sea, US-flagged cruise ships, Pride of America, Pride of Aloha and Pride of Hawaii employing unionized workers. The following unions represent shipboard personnel: Seafarers International Union (SIU), Marine

Engineers (MEBA), and Seafarers Entertainment (SEATU) unions.

When you use your **union-member only discount** with Norwegian Cruise Line you receive the following: A minimum 5% discount off any published fare. You can apply this discount on top of most other discounts; additional special promotions with savings up to 30% off selected sailings and if you don't live near one of Norwegian Cruise Line's homeports, NCL can help book airfare and hotels for pre- and post-cruise stays. For more information call 1-866-867-0593, or visit the "For CSEA Members" section of www.csealocal1000.org or call your local travel agent and be sure to ask for your "Union Plus Freestyle Cruising Discount."

Union Plus Travel Center

Looking for a hotel or airfare for your next vacation? Visit the Union Plus Travel Center where you are able to search for hotels, airfare, condos, cruises and much more. This one site will let you do all that. To access the Union Plus Travel Center just visit the "For CSEA Members" section of www.csealocal1000.org.

Legal Services



CSEA Legal Services Program

The CSEA Legal Services Program provides members and their family members with attorney representation in four distinct areas:

“Taking Care of Business” Plan — you have worked hard to own your home, put away money for retirement and save for your children. All of this could be threatened, by illness, disability or death.

CSEA Plan attorneys will meet with you to review your present situation and make recommendations as to what you should do immediately; prepare necessary legal documents such as Wills, Power of Attorney, Health Care Proxy, Family Trust, and Living Trusts;

counsel you with respect to 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.

Available services include low cost wills, powers of attorney and health care proxies tailored to protect family assets and homesteads; reduced fee trust agreements, deeds and Medicaid eligibility services; non-crisis related consultations and pre-crisis planning, on-going annual trust services, information and publications, and educational seminars.

All Plan attorneys have agreed to discount their regular fees by 20% for CSEA members and family. Fees vary depending on the geographic area of the participating attorney. Without the benefits of the CSEA Plan 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, there are special law provisions that might enable you to protect assets that would otherwise be spent for that care.

Workers' Compensation and Social Security Disability Matters – *If you are injured on the job or sustain a job related illness*, CSEA's Workers' Compensation Legal Services can help you through the complex procedures and steps involved in obtaining Workers' Compensation benefits. If you become disabled, the program can help you obtain Social Security Disability benefits. Representation is provided by the firm of Fine, Olin and Anderman, LLP, through its statewide network of offices staffed by attorneys who specialize in workers' compensation/social security disability law.

Personal Injury Matters – *If you suffer an injury as a result of the negligence of a third party*, CSEA's Personal Injury Legal Services can help you. All personal injury matters including product liability, falls, automobile, boating, and aircraft accidents, construction accidents, medical malpractice and any other liability case with significant personal injuries will be handled by competent attorneys with an expertise in the practice area. This Plan is administered through the law firm of Fine, Olin and Anderman, LLP, and uses separate statewide networks of expert personal injury attorneys.

Personal Legal Matters – *If you or your dependents need legal help for personal legal matters*, CSEA's Personal Legal Services can help you. Participation in the Personal Legal Services Plan is easy. There are two ways you and your dependents can participate. Members and retirees can elect to pay a small enrollment fee and will receive a certain number of specific legal services, at no additional cost and also be eligible for reduced pre-published attorney fees as set forth in the Fixed Fee Schedule for other personal legal services from a Plan Attorney. You can get a free 1 hour consultation, Will, execute a Health Care Proxy, a Power of Attorney or have a document reviewed. Active members or retiree members may also participate in the Plan with no enrollment fee. By electing this option **all** services provided by a Plan Attorney will be charged at the reduced rates set forth in the Fixed Fee Schedule. Personal Legal Services are provided by selected CSEA Regional Attorneys and additional specially-selected attorneys committed to the CSEA Plan and to giving us the best coverage throughout the State. Coverage includes services such as real estate transactions, 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. The attorneys in the Program are selected by CSEA for their expertise and for their commitment to our members. You can also rest well knowing that the CSEA Legal Department insures that any member concerns raised with us regarding the CSEA LEGAL SERVICES PROGRAM are immediately addressed with the attorney and a full review and response to the complaint is done to ensure the quality of services for our members.

To access the CSEA LEGAL SERVICES PROGRAM, simply call CSEA Headquarters 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.*

The AFSCME Advantage Union Plus Legal Service Program

The AFSCME Advantage Union Plus Legal Service Program provides high quality affordable legal services for many personal legal matters to members and their

immediate family. The AFSCME Advantage Union Plus Legal Service Program offers: no enrollment fee, free review of selected document, free 30-minute consultation-in person or over the phone, free follow-up letter or phone call, and a 30% discount on additional services. For details and a list of participating lawyers in your area, call 1-888-993-8886.

Health Services



Health Savings

If you're interested in saving money on your family's health care costs, the Union Plus Health Savings program offers a great financial cure. With this easy-to-use member benefit, you and your family members (including parents) can reduce out-of-pocket expenses for a variety of health care services as soon as you enroll. You have the option of selecting from three packages:

Premium *Plus* Health Savings Package - \$179.95 per year OR \$17.95 per month. The Premium *Plus* program offers everything that the Premium Package has but adds discounts with a large network of participating doctors, ancillary providers (labs, X-rays, MRIs and more), and hospitals.

Premium Package - \$69.95 per year, you and all your family members can get discounts on retail and mail order prescriptions, dental care, vision care, foot and ankle care, hearing care, diabetic supplies and access to the Nurse HelpLine.

Standard Package - \$14.95 per year, you and all your family members can take advantage of the same discounts listed above with the exclusion of the dental care discounts and access to the Nurse HelpLine. The Standard Package is offered to members who register using their Union Plus Credit Card for a one time fee of \$4.95.

To enroll or for more information call 1-877-570-4845 (9:30 a.m. - 6:30 p.m. ET, M-F).

Union Plus Health Savings is a discounted program, not insurance. These plans are not a replacement for health insurance, but can help provide some relief to offset the high cost of healthcare by helping members reduce out of pocket medical costs. Note that members are billed at the program's discounted rates and are required to pay participating providers at the time of service.

Any of the Health Saving Plans might be best for

members who: have no insurance; have limited or inadequate health insurance coverage such as large out of pocket expenses without access to a preferred provider network; have family household members without access to the member's insurance coverage; are temporarily without health insurance such as students who can no longer get coverage under their parent's, or retirees not yet ready for Medicare (under age 65); have health insurance coverage, but are looking for discounts for an uncovered or elective procedure.

EarQ

The EarQ Group is an exclusive network of professionals dedicated to combining the most advanced technologies available with personalized service to provide you with the best possible hearing solutions.

All CSEA members and family members are entitled to receive:

- 35% off nationally recognized suggested retail prices
- EarQ Plus, America's Best Hearing Aid Warranty, FREE
 - 4 years of service and repair

- 4 years of cleaning and adjustment
- 4 year supply of batteries
- 4 year nationwide service plan

For more information and to find a location near you call 1-866-432-7500 or visit the “For CSEA Members” section of www.csealocal1000.org.

Discounted Vision Care Programs

The **CSEA Vision Care Value Advantage Program** allows members and their dependents to receive eye examinations, eyewear and laser vision correction at significantly reduced prices. Members simply call the Davis Vision care processing unit and a Member Service Representative will provide you with all the necessary information, locations and payment options by calling 1-800-783-3594 (TTY 1-800-523-2847).

The Value Advantage Plan is available nationwide and members will be supplied with the names and addresses of network providers nearest them.

The Davis/Empire Vision Care Discount Card is an affordable vision care program for CSEA members. This plan provides the latest in vision care services at special fees representing savings for you and your family. There are Davis Vision locations in Long Island

and Empire Vision locations in upstate New York. For the nearest location call 1-800-536-7123 or visit their website at www.empirevision.com. Call the CSEA Member Benefits Department today to request your discount card at 1-800-342-4146, ext. 1359.

PLAN FOR THE FUTURE



Group Insurance

Adequate insurance coverage can give you and your family peace of mind. Pearl Carroll & Associates LLC has been exclusively endorsed by the CSEA Board of Directors to provide a variety of insurance products to guarantee the personal security of CSEA members. For nearly 70 years, they have worked with CSEA to provide members with low-cost, high-quality insurance options. Automatic payroll deduction of premiums is available:

Term Life Plan

Up to \$250,000 of coverage for members, \$150,000 for spouses and \$10,000 for children. Security is the issue, and that's why CSEA sponsors this life insurance plan, designed to provide the right life insurance to

protect your loved ones from the devastating impact of the loss of you or your spouse.

The plan offers solid coverage for actively employed and retired* members under the age of 70. Coverage for each child six months to age 22 ranges from \$5,000 to \$10,000. Premiums are paid bi-weekly, and the cost for coverage is based on the member's 5-year age bracket.

** Coverage for retirees must be in force prior to retirement.*

New members who apply within 180 days of CSEA membership can enroll for up to \$50,000 of coverage without evidence of insurability.

The Term Life Plan now offers two options, the Term Life Premier Program or the Term Life Basics Program.

The Term Life Premier Program offers benefits that include Life, Accidental Death or Dismemberment, Waiver of Premiums, Seat Belt, Travel Accident, Occupational Accidental Death, Accelerated Death Benefits, and Extended Coverage beyond age 70.

The Term Life Basics Program offers coverage for death benefits only; insurance coverage will terminate at age 70.

For complete details, restrictions and application forms, see the brochures – ***Term Life Premier*** and ***Term Life Basics Program*** or contact CSEA Insurance Dept. at 1-800-342-4146 x1339.

Whole Life Insurance — Provides protection as long as you live. The premiums never change and it builds cash value in later years. For details call 1-800-697-2732.

Universal Life Insurance — Adjustable life insurance under which the premiums are flexible and the amount of insurance may be adjustable. It builds cash value in later years. For details call 1-800-697-2732.

Critical Illness — This coverage, available from \$5,000 - \$500,000 pays a lump sum payment to offset the unexpected costs associated with surviving critical illnesses. It provides insurers with valuable protection and the freedom to choose the lifestyle and treatments they prefer. Covered illnesses include: cancer, heart attack, kidney (renal) failure, stroke, and a condition requiring major organ transplant as defined in the certificate of insurance. Full payment is paid directly to you, in addition to any other benefits you may receive from another company. Convenient payroll deduction

is available. For more information call 1-800-697-2732.

Disability Income Protection — provides monthly benefits if you suffer a disabling illness or injury that leaves you unable to work and without a paycheck.

For inquiries on CSEA Disability Income Insurance claims, call toll-free 1-877-VIP CSEA (1-877-847-2732), weekdays 8 a.m. to 4:30 p.m.

Auto and Home Insurance — also called Personal Lines — provides CSEA members with automobile, mobile home and boat insurance, as well as umbrella liability and package policies. For details on Auto Insurance, call the Customer Service Hotline, 8 a.m. to 5:00 p.m., Monday through Friday.

New Business	1-800-833-4657
Payroll Deduction Questions	1-800-760-3848
Customer Service/Policy changes	1-800-833-9041

Home & Renters Insurance — also called Personal Lines — provides CSEA members with homeowners and renters insurance, as well as umbrella liability and package policies. For details on Home & Renters Insurance, call the Customer Service Hotline, 8 a.m. to 5:00 p.m., Monday through Friday.

New Business	1-800-833-4657
Payroll Deduction Questions	1-800-760-3848
Customer Service/Policy Changes	1-800-833-9041

Pet Insurance

Policies cover medical problems and conditions related to accidents and illnesses (including cancer). For details on Pet Insurance, please call **1-866-880-4721** or visit the website at **petinsurance.com/affiliates/CSEA_PR**

Money and Credit



Identity Theft 911

Identify Theft 911 provides hands-on identity theft management and data breach service solutions. This service delivers one-on-one fraud specialist support to prevent and resolve identity theft issues at key stages of the policy- holder's life.

Identify Theft 911 will empower and educate the CSEA membership via the Identify Theft 911

Knowledge center™ at: www.youridtheftservices-education.com

Identify Theft 911 will provide a “Single Point of Contact” for CSEA members who are victims of identify theft. A single fraud specialist will be

assigned to the CSEA member to handle their case throughout the entire process and unlimited phone consultation during the enrollment period. **Fraud expense reimbursement coverage up to \$25,000.**

Identity Theft 911 has agreed to a special price guaranteed for members and employees of CSEA at \$ 12.95 a year either individually or family or \$21.95 for a two year subscription.

To enroll or for more information log on to www.safeguardmyidentity-csea.net or call 1-877-848-7333.

Credit Cards

Union Plus Classic Master Card

You probably have other credit cards in your wallet right now. But the AFSCME Advantage Credit Card could save you money in interest charges and fees compared to those other cards. Plus, the AFSCME card features special members-only benefits that you can't get anywhere else. The AFSCME Advantage Credit Card has a special competitive variable Annual Percentage Rate (APR), charges no annual fee, and has a 25-day grace period. Some of the other added benefits are:

Union Plus Member Advocacy Program, Skip-Payment Privileges, Easy application by phone, fraud protection, and no liability for lost or stolen cards. Three different types of cards to choose from: Classic card, Platinum card, and Travel Corporate card. To apply by phone call 1-800-522-4000.

Union Plus Secured MasterCard

The Union Plus Secured MasterCard makes it possible to establish a healthy credit rating while having credit card convenience. Designed specifically to help establish or re-establish credit, it has a low annual fee, competitive fixed annual percentage rate and 25-day grace period. For an application form, call 1-800-651-5108 or visit the “For CSEA Members” section of www.csealocal1000.org to download an application.

Consumer Credit Counseling Service of Central New York (CCCS)

If you or a family member is having trouble with money and need to talk to someone, this is the benefit for you. Consumer Credit Counseling Service of Central New York is a private, non-profit community service organization that has provided **free and confidential** financial counseling and education for

CSEA members and their families. Not only will CCCS help with a debt repayment plan, but they can also help you work out a budget. They offer financial counseling for CSEA members and their families. For more information call 1-800-479-6026 or go to www.csealocal1000.org and visit the “For CSEA Members” section.

Union-Made Checks and Return Address Labels

Personalized, Union-printed checks and return address labels that promote a – BUY UNION – BUY AMERICAN message and feature UNION YES and AFSCME logos accepted by all banks and credit unions. Two hundred checks starting at \$9.95 (plus \$2.75 shipping and handling). Two hundred and forty labels for \$10.95 (plus \$3.00 shipping and handling). To order, call 1-888-864-6625 (9:00 a.m. to 4:30 p.m. ET, Monday through Friday) or order at www.theunionshop.com.

myFICO

With the Union Plus discount, you save 15% on all myFICO products — so you can access a single FICO score or all three of your FICO scores and credit reports. Why turn to myFICO.com? It offers tips on raising your FICO score to help improve your chances

of qualifying for lower interest rates on your home and auto loans. You can learn what interest rates to expect in your state for your FICO score and use the FICO Savings Calculator to see how much you could save on monthly loan payments by improving your FICO score! To order from myFICO visit the “For CSEA Members” section of www.csealocal1000.org.

ConsumerReports.org Discount

ConsumerReports.org is a Consumer Reports online information Web site. Looking for objective, expert advice for product and service recommendations? Consumer Reports is the nation’s undisputed authority providing unbiased ratings and buying guides, and helping people get the most for their money. Since you or a family member is a union member, you automatically benefit from the Union Plus 27% discount on ConsumerReports.org. Union member price is \$19.00. To sign up for ConsumerReports.org, visit the “For CSEA Members” section of www.csealocal1000.org.

Scholarship Programs



CSEA

CSEA awards twenty-four (24) \$1000 scholarships under the **Irving Flaumenbaum Memorial Scholarship** and **Thomas H. McDonough** programs. Plus, **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, log onto CSEA's website at www.csealocal1000.org and click on "My Benefits as a Member" and visit the education section. 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 x1319.

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. Scholarships are awarded based on availability of funds. Details are published in the official CSEA newspaper. To obtain an application write to CSEA Headquarters, Internal Operations, 143 Washington Ave., Albany, NY 12210 or call

1-800-342-4146 ext. 1319. The application deadline is October 1.

AFSCME

The AFSCME Family Scholarship Program provides ten (10) scholarships of \$2,000 each that are renewed for a maximum of four years. CSEA/AFSCME members' children (or whose legal guardian is an active CSEA/AFSCME member) who are high school seniors are eligible. For an application, write to AFSCME Family Scholarship Program, Attention: AFSCME Advantage, 1625 L. Street, NW, Washington, DC 20036, or call (202) 429-5066 or visit www.afscme.org. The scholarship application period opens August 1 and must be postmarked no later than December 31st. Winners are announced March 31st.

The AFSCME Advantage Union Plus Scholarship Program

Awards scholarships ranging from \$500 to \$4,000 to CSEA/AFSCME members, spouses and children. Members must be a member in good standing for at least one year. For an application, send a postcard with your name, return address

and telephone number, also noting your AFSCME affiliation, to: Union Plus Education Foundation c/o Union Privilege, P.O. Box 34800, Washington, DC 20043-4800, or download an application from the Union Privilege website: www.unionprivilege.org. The application deadline is January 31.

Joey Parisi Memorial Scholarship

This scholarship is awarded to full-time Council, Local, International Union Staff, and Local Union Officers with substantial organizing responsibilities. The scholarship covers the cost of a one-year participation in the Bachelor's Degree Program at the National Labor College of the George Meany Center for Labor Studies. The scholarship award includes the cost of application, administrative portfolio and counseling fees, tuition cost for two courses for each of two terms and two round-trip economy airfare tickets from the student's home to Washington, DC. In addition, single occupancy room and board for the required weeks-in-residence, and the cost of required text. Lost time not included.

For additional information or to request an application write to: The National Labor College, Student Financial Services, 10000 New Hampshire Ave., Silver Spring, Maryland 20903 or telephone the National Labor College office at (800) 462-4237 ext. 5404. You may also reach the National Labor College by email at amorris@nlc.edu or visit the website www.nlc.edu. The application deadline is November 15.

Jerry Clark Memorial Scholarship Program

A scholarship of \$5000 per year for junior and senior years of college will be awarded to an actively employed CSEA/AFSCME member's child who is a college sophomore majoring in political science with a grade point average of 2.5 or above. The winner will also be given the opportunity to intern at the International Union Headquarters in the Political Action Department during the summer for one semester between his/her junior and senior year. For an application, write to: Jerry Clark Memorial Scholarship Program, AFSCME, AFL-CIO, Attn: Education Department, 1625 L. Street, NW, Washington, DC 20036 or e-mail: education@

afscme.org. The application is also available on the internet at AFSCME's website: www.afscme.org or call (202) 429-1250. Application period opens March 15. Deadline is April 30 and winners are announced by August 1.

Nadra Floyd Memorial Scholarship

The Nadra Floyd Memorial Scholarship provides four annual scholarship worth up to \$2000 per year to AFSCME members and staff who are National Labor College students in good standing or applicants to the Bachelor's Degree or Master's Degree Programs at the National Labor College, George Meany Center for Labor Studies. For additional information or to request an application, contact the AFSCME Education Department, 1625 L. Street, NW, Washington, DC 20036-5687 or call (800) 462-4237 or e-mail education@afscme.org (please specify the Nadra Floyd Memorial Scholarship in the subject line) or online at www.afscme.org. Applications must be postmarked no later than November 15; winners will be notified by December 15.

AFSCME/UNCF/ Harvard University LWEP Union Scholars Program

Awards 10-week Summer Internship Program which includes a stipend of up to \$4,000, on-site housing, orientation and training, an academic scholarship of up to \$5,000 based on successful performance. To be considered you must be a second semester sophomore or junior during the application process; major in Ethnic Studies, Women's Studies, Labor Studies, American Studies, Sociology, Anthropology, History, Political Science, Psychology, Social Work, Economics or Public Policy; have at least a 2.5 GPA and be a student of color including: African American, Hispanic American, Asian Pacific Islander American and American Indian/Alaskan Native; have a driver's license. For an application call 703-205-2052 or visit www.uncf.org. Application period opens January 7. Application deadline is February 28.

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

In addition to the scholarships available to CSEA family members, there are a variety of education and training assistance programs available to members, including the popular Civil Service Test Prep booklets.

**Go to CSEA's web site
www.csealocal1000.org
and click on
My benefits as a member
then click on
Education**

House and Home



Union Plus ® Mortgage through Chase

Walk through the entire process of buying, selling or refinancing a home with specially-trained mortgage counselors.

This program offers:

- Loans for first-time home buyers with low down payments;
- Payment help through loans and grants in case you are out of work due to unemployment, disability or strike;
- Bank fees limited to \$100;

Active and retired union members, their parents and children are eligible for the program.

Talk to a representative over the phone or set up a face-to-face appointment at a Chase branch in your area. Contact the Union Plus Mortgage Program at 1-800-475-7933.

Moving Van Discounts

Moving? Make it a stress-free and affordable experience with great rates on full-service moving vans through Union Plus and the leading national moving brands, Allied Van Lines and North American Van Lines.

Preferred moving van and moving services discounts especially designed for union members can save you hundreds of dollars on a typical interstate (state-to-state or long-distance) move. Plus, you'll get added savings on in-transit storage and personal property protection coverage.

When you're relocating to another state, be sure to get a Union Plus quote on full-service moving vans by calling:

Allied Van Lines — 1-800-871-8864

North American Van Lines — 1-800-524-5533.

Discount Buying



Discount Buying Program

Buyer's Edge

The CSEA-endorsed Buyer's Edge is a buy-by-phone consumer buying service designed to save you money on major purchases including automobiles, large appliances, TVs, video equipment, carpets and furniture, plus much more. The Buyer's Edge has negotiated extra discounts and a lowest price guarantee with a network of selected vendors that most individuals would not be able to get on their own.

For appropriate toll-free numbers, consult the Buyer's Edge brochure. To receive a brochure, call the Member Benefits Department at 1-800-342-4146, ext. 1359. Visit the "For CSEA Members" section of www.csealocal1000.org.

Fuel Buying Program

HEAT USA

CSEA members in Nassau, Suffolk, NYC, Westchester, Dutchess, Putnam, Genesee, Livingston, Monroe, Orleans, Ontario, Orange, Rockland and Wyoming counties can be part of HEAT USA – America’s number one fuel buying group – and save an average of 20% on your heating oil costs! It’s buying power in action – fuel oil companies agree to service you as a regular customer, with dependable deliveries, prompt service and quality oil at special discounts – and free service contracts!

Discount first year membership is \$15 – and you’ll probably save more than that on your first delivery! Also, for new members and referrals you receive a certificate for \$50 of free oil. You can enroll by phone, using a major credit card to pay your membership fee. To sign up, call toll free 1-800-660-0691.

Citizen Action Fuel Group (CAFG)

CSEA members in Broome, Cayuga*, Chenango*, Columbia*, Cortland, Delaware*, Fulton, Genesee, Greene, Herkimer*, Jefferson*, Livingston, Madison, Montgomery, Oneida, Onondaga, Orleans, Oswego,

Otsego*, Saratoga, Tioga, and Wyoming Counties are now able to save on their home heating fuel costs. CAFG is a fuel-buying group that services the above 22 counties in New York State, they contract with local fuel suppliers that are chosen for reliable service and negotiate low costs on behalf of the members. Membership to join CAFG is just \$5.00. For more information call 1-800-559-4645 from 9 a.m. to 5 p.m. Monday through Friday, call 1-800-342-4146 ext. 1359 and request a brochure or visit the “For CSEA Members” section of www.csealocal1000.org.

** Part of the county is covered.*

Textbook Purchase

Members can shop at Powell’s Bookstore, the web’s only unionized bookstore and get textbooks at a reasonable cost. For more information visit www.afscme.org and click Education Services or you may order by phone at 1-800-878-7323.

AT&T

Get up to 19% on qualified plans.

AT&T, the only unionized wireless phone service, is now offering CSEA members a discount off the regular monthly rate for any AT&T individual or family plan.

The union discount is **available at AT&T stores. To obtain the discount FAN number, please call the Member Benefits Department at 1-800-342-4146 ext. 1359.**

Apple

Take advantage of this great way to buy Apple products through the CSEA Member Purchase Program. The program includes: Special CSEA member discounts on Apple products, exclusive promotions, free shipping on orders of more than \$50.00, complete online catalog of the latest Apple products and compatible third-party products, online custom product configuration and much more. For more information, visit the “For CSEA Members” section of www.csealocal1000.org or call 1-800-MY-APPLE (1-800-692-7753) and ask for the New York CSEA Local 1000 EPP discount.

Dell Computer Discount

The Union Plus Computers & Tech Program, in conjunction with Dell, now offers up to 12% discount to union members on selected products purchased through Dell. To browse Dell selections and order, visit the “For CSEA Members” section of www.csealocal1000.org. The discount prices are listed

online (**using member ID: PS16626766**) or quoted by sales reps by calling 1-800-695-8133. When ordering online and over the phone, **you must reference member ID: PS16626766**

Union Member Flower Service

Save 20% when sending floral arrangements, roses, plants, wreaths or gift baskets with a minimum order of \$34.99. Call 1-888-667-7779, 24-hours-a-day, 365 days a year. Save \$4.00 when you order online instead of by phone. Visit the “For CSEA Members” section of www.csealocal1000.org.

Health Club Discounts

Discounts to more than 2,000 health clubs including Bally Total Fitness, select Gold’s Gyms, Curves and many others. Union Plus has partnered with GlobalFit Fitness Solutions to provide these health club savings for you. The Union Plus Health Club Discount gives you discounts on initiation and monthly fees, flexibility of a month-to-month membership, no long term commitment necessary, online directory, GlobalFit’s Travel Program, ability to transfer or cancel your membership, additional discounts for family members, free guest pass to check out any club before joining,

and much more. For more information call 1-888-294-1500. Tell the representative you're a Union Plus member, or visit the "For CSEA Members" section of www.csealocal1000.org.

Union-Made Clothing Discounts

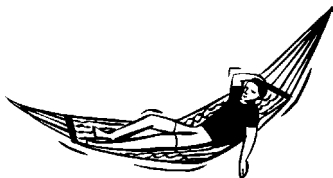
Visit these providers for union-made clothing member discounts. **Order online at www.unionplus.org, click on *Home and Technology*, then follow the link to *Union-Made Clothing* or call the phone numbers listed on the next page:**

- **All American Clothing:** Order online using ID: UNIONPLUS or call 1-888-937-8009 and receive a 10% discount.
- **Justice Clothing Company:** Your union discount of 5% will be applied automatically when you order online, or call 1-888-661-0620.
- **No Sweat Apparel:** Call 1-877-992-7827 or order online using ID: UNIONPLUS and receive a 5% discount.

STRETCH YOUR DOLLARS!

**For an up-to-date list of
\$\$\$-saving benefits
go to CSEA's web site
www.csealocal1000.org
and click on
My Benefits as a Member
then click on the
featured benefits link.**

Retiree Benefits



Dental Benefits

CSEA Retiree Reduced-Fee Dental Program

The CSEA Retiree Reduced-fee Dental program provides retiree members access to a panel of New York State and New Jersey dental providers who have agreed to charge according to an established fee schedule. This is a fee for service program; there are no premiums, claim forms, or reimbursement to the member or provider. The Retiree pays for treatments and services directly to the participating provider at a reduced cost. For a copy of the program book call the CSEA Member Benefits Department at 1-800-342-4146, ext. 1359.

Pearl Carroll & Associates LLC Dental Plans:

Choice 1 – CIGNA Dental

Choice 1 is a dental HMO, much like a medical HMO; you pick a network dentist who provides you with routine preventive services (exams, x-rays and cleanings). More complex procedures will require a pre-set co-payment. With Choice 1, you have no waiting periods, deductibles, annual or lifetime maximums. For a Choice 1 dental information packet, including the pre-set co-payment schedule, contact Pearl Carroll & Associates LLC at 1-888-507-1368. Since Choice 1 is underwritten by CIGNA dental, you can also search for dental providers in your area by calling 1-800-367-1037 or visit their web site at www.cigna.com.

Choice 2 – MetLife Dental

Choice 2 is a more traditional dental insurance plan. The Choice 2 plan underwritten by MetLife, offers immediate coverage for preventive, emergency, diagnostic, basic and major services. There is a 12-month waiting period for some services. You get to choose your dental provider. If you'd like an information packet or an enrollment form contact Pearl Carroll & Associates LLC at 1-888-507-1368. A

list of providers can also be accessed by contacting MetLife dental customer service at 1-800-942-0854 or log on the web at www.metlife.com.

Both Pearl Carroll & Associates LLC Retiree Dental Plans have nationwide providers and premiums that can be billed quarterly or deducted from your NYSLERS pension.

Discounted Vision Care Programs

Pearl Carroll & Associates, Retiree Davis Vision Plan

We're pleased to announce a new retiree benefit program from Davis Vision that can help save you money. 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

www.davisvision.com and enter Client Code 4926 or call Pearl Carroll and Associates at 1-877-847-2732 to enroll!

The **CSEA Vision Care Value Advantage 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 and a Member Service Representative will provide you with all the necessary information, locations and payment options by calling 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.

The **Davis/Empire Vision Care Discount Card** is an affordable vision care program for CSEA members and their families. This plan provides the latest in vision care services at special fees representing savings for you and your family. There are Davis Vision locations in Long Island and Empire Vision locations in upstate New York. For the nearest location call 1-800-536-7123 or visit their website at www.empirevision.com and call the CSEA Member

Benefits Department today to request your discount card at 1-800-342-4146, ext. 1359.

Pearl Carroll & Associates LLC Retirement Counselors — Through your own retirement counselor, plan for a lifestyle in your retirement years that takes into account your anticipated expenses. Target Social Security, conversion of your present insurance programs and pension funds, to help develop a secure and healthy position of flexibility for you and your family before you retire. For more details on how CSEA can help you in your retirement, call toll free: 1-800-894-1960.

Long Term Care — designed to cover extended periods of care in either nursing home, adult day care center, assisted living facility or at home. For details on CSEA Long Term Care Program call toll-free 1-800-894-1960.

Family Assistnet™

As we age the need for care arises due to both sudden medical incidents as well as chronic conditions that worsen over time. In either case, it is wise to have a plan in place. For some, long-term care insurance is the right solution. However, many of our members

cannot purchase long-term care insurance due to cost, or due to pre-existing health conditions, or age. Those are the members that FamilyAssistNet™ is for! This program helps you to arrange care services when you need them. FamilyAssistNet™ has a nationwide network of pre-screened providers essential to home care services. FamilyAssistNet™ features include no limits on services used, no waiting times before you can use the services, no age limit and no health restrictions to enroll. As a CSEA member the annual enrollment fee is \$99. Your CSEA membership provides you with a \$100 discount on the annual fee for FamilyAssistNet™. This fee covers both you and your spouse and this fee will never increase. To enroll, call 1-888-376-6020.

* Retiree's enrolled in the CSEA Retiree Division are eligible to use **most** of the benefits listed within this Guide Book.



PEOPLE

PEOPLE (Public Employees Organized to Promote Legislative Equality) is CSEA/AFSCME's legislative and political action fundraising program. The PEOPLE committee is responsible for raising money to promote the interests of the membership on legislative issues. CSEA/AFSCME's PEOPLE program protects and improves our jobs, benefits and pensions in Washington, Albany and in your community. Your participation in PEOPLE strengthens CSEA's clout in the workplace, in the legislature, in your community and in the labor movement.

CSEA/AFSCME doesn't just hand out money to politicians. CSEA/AFSCME's PEOPLE program supports the legislative and political action department in writing legislation to benefit our members. We work with the legislators to pass legislation that is beneficial to us. Many times we spend more time working to stop legislation that could harm the CSEA membership.

CSEA/AFSCME's PEOPLE program offers members an opportunity to become involved in the legislative actions that affect the lives of all of the members and their families. We work to educate the CSEA membership on legislative initiatives that could affect them and to encourage members to call or write the appropriate elected official. We become active in endorsing candidates who support workers and retirees issues, based on recommendations from the CSEA membership.

We have been successful passing legislation allowing for time off for breast and prostate cancer screening, prohibiting mandatory overtime for nurses, protecting retirees health insurance, increasing education funding, securing funding to keep hospitals and nursing homes open.

Through our affiliation with AFSCME we are able to unite with our union sisters and brothers across the country in electing a President that cares about workers, their families and retirees. On the national level we work for legislation to increase federal funding for the states, local governments and school districts in addition to preventing social security from being privatized and working for universal health care coverage for all Americans.

For more information about PEOPLE and to become a member of PEOPLE call CSEA Legislative and Political Action Department at 1-800-342-4146 Ext. 1404 or visit the CSEA website csealocal1000.org to download a PEOPLE application.

Important Phone Numbers

Auto Advantages

Goodyear Tire and Service Discount.....	1-888-439-7786
Rental Car Discount	
Budget.....	1-800-455-2848/ID#-V816100
Avis.....	1-800-698-5685/ID No. ID#-B723700
Hertz.....	1-800-654-2200/ID#-67969
New York Safety Program (NYSP).....	1-800-942-6874
Drive America Auto Club Program.....	1-866-936-0484

Travel & Entertainment

Entertainment Discounts.....	1-800-565-3712/ID#-744387769
Vacation Tours.....	1-800-590-1104
Norwegian Cruise Line Discount.....	1-866-867-0593

Legal Services

CSEA Legal Services Program.....	1-800-342-4146 ext 1443
Union Plus Legal Services (AFSCME).....	1-888-993-8886

Health Services

Health Savings.....	1-877-570-4845
EarQ.....	1-866-432-7500

Money and Credit

Identity Theft 911.....	1-877-848-7333
Credit Cards.....	1-800-403-8614
Secured MasterCard.....	1-800-651-5108
Consumer Credit Counseling Service.....	1-800-479-6026
Union-Made Checks and Return Address Labels.....	1-888-864-6625

House and Home

Mortgage and Real Estate.....	1-800-475-7933
Moving Van Lines:	
Allied Van Lines.....	1-800-871-8864
North American Van Lines.....	1-800-524-5533

Educational Benefits

- Partnership for Education & Training 1-800-253-4332
- WORK Institute..... 1-866-478-5548

Discount Buying

- HEAT USA..... 1-888-432-8872
- Citizen Action Fuel Group (CAFG) 1-800-559-4645
- Powell's Bookstore 1-800-878-7323
- AT&T Wireless..... 1-800-356-9752
- Apple1-800-692-7753/CSEA Local 1000 EPP discount
- Dell Computers 1-800-934-1652/ref # PS16626766
- Flower Service..... 1-888-667-7779
- No Sweat Apparel..... 1-877-992-7827
- Justice Clothing..... 1-888-661-0620

Pearl Carroll & Associates LLC

Group Insurance

- Term Life Plan1-800-342-4146 ext. 1339
- Whole Life Insurance 1-800-697-2732
- Universal Life Insurance 1-800-697-2732
- Critical Illness 1-800-697-2732
- Disability Income Insurance 1-877-VIP CSEA (1-877-847-2732)
- Pet Insurance..... 1-866-880-4721

Auto Insurance

- New Business..... 1-800-833-4657
- Payroll Deduction Questions 1-800-760-3848
- Customer Service/Policy Changes 1-800-833-9041

Home & Renters Insurance – Personal Lines

- New Business..... 1-800-833-4657
- Payroll Deduction Questions..... 1-800-760-3848
- Customer Service/Policy Changes..... 1-800-833-9041

Retiree Benefits

Pearl Carroll & Associates LLC Dental Plan

- Choice 1..... 1-888-507-1368
- Choice 2..... 1-888-507-1368
- Pearl Carroll & Associates, Davis Vision Plan 1-877-847-2732

- CSEA Vision Care Value Advantage Program 1-800-783-3594

Pearl Carroll & Associates LLC	
Retirement Counselors	1-800-894-1960
Long-Term Care-Pearl Carroll	
& Associates LLC.....	1-800-894-1960
New York State's Local Retirement System	1-866-805-0990
PEOPLE	1-800-342-4146 ext. 1404
NYS Deferred Compensation Plan	800-422-8463

