

my CSEA

STAY CONNECTED! with our My CSEA app for Android and Apple devices!

on Play Store and App Store
or download the My CSEA app at
cseany.org/mycseaapp

Guide to Member Benefits

1-800-342-4146
cseany.org/mb



CSEA
cseany.org



May 2026

CSEA
NEW YORK

One voice for many.

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Retiring soon?

Join the

CSEA

Retiree Division



Continue your union membership as a retiree for only \$36 per year. CSEA retiree members continue to keep our union strong long after they leave the workforce by actively joining the Retiree Division. We have a voice of over 50,000 strong and advocate on behalf of retirees in NYS and nationwide.

- Money-saving member benefits
- Representation to protect your pension and retirement benefits
- Access to insurance plans at CSEA's low group rates
- Discounted dental and vision care programs
- Legal Services Plan and Taking Care of Business Plan
- CSEA Retiree News

To learn more and join, visit cseany.org/retirees or call 800-342-4146 and request a retiree packet today!

Spouses, domestic partners and retired CSEA staff are eligible to join a CSEA Retiree Local, too!

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.



Health and wellness webinars through Balancing Life's Issues

Trainings, interviews and podcasts on topics such as: filling the nutritional gap, sleep basics, dealing with challenging people in challenging times and Zumba.



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

Why is hearing care important?

Hearing changes can be temporary and caused by simple things like ear wax or a cold. It can also indicate permanent damage to the tiny hair-like cells in the inner ear as a result of exposure to noise, aging, other health conditions, or certain medications.

When should I get my hearing checked?

Hearing changes can come on so gradually that you may not even notice it's happening. In general, you should have your hearing screened every three to five years, and tested annually if you are over the age of 50 or experiencing any of the following:

- **Consistent exposure** to loud noises
- **Difficulty understanding** in noisy environments or in groups
- **Asking people to repeat themselves** or feeling like they are not speaking clearly
- **Ringings** in your ears

How can I check my hearing?

Getting your hearing checked is now easier than ever with in-person and at-home options:

- **Online Hearing Quiz** - allows you to confirm if hearing loss is detected from the comfort of home using our CNET top-5 rated quiz.
- **In-person hearing evaluation at a network clinic near you.** A hearing care professional will work with you to complete an in-depth evaluation of your hearing and propose solutions if hearing loss is detected.

Take the first step:

Call 866-509-1408 TTY: 711 | Hours: Mon-Fri 8am - 8pm ET
Visit: amplifonusa.com/cmp/csea

*Based on 2025 internal pricing analysis. Your savings may vary.

You and your provider will determine the best device to meet your hearing loss, lifestyle, and technology needs. Virtual screening does not take the place of a diagnostic exam by a licensed professional. Not all virtual services are available on all products.

Risk-free trial - 100% money-back guarantee if not completely satisfied, no return or restocking fees. **Follow-up care** - for One Year following purchase. **Batteries** - Three Year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. **Warranty** - exclusions and limitations may apply. Contact Amplifon 866-509-1408 for details.

Amplifon Hearing Health Care, Corp. is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. CSEA and Amplifon are independent, unaffiliated companies.

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amplifon Hearing Health Care

CSEA
NEW YORK

Keep hearing
the sounds
of your life

	Tier ①	Tier ②	Tier ③	Tier ④	Tier ⑤	Tier ⑥
	Free hearing exam at a participating Amplifon provider. Hearing aid options from the top brands with average savings of 70% off MSRP:					
Amplifon Price (per ear)	\$695	\$895	\$1,195	\$1,495	\$1,695	\$1,945

Program Perks

Virtual services
Online Hearing Quiz – determine need from the comfort of home using our top-rated quiz
Personalized coaching – enhance adjustment and use of hearing aids
On-demand virtual visits – convenient care for non-clinical support

60-day risk-free trial
 Find your right fit by trying your hearing aids risk-free

Complimentary aftercare
One Year follow-up care – ensure smooth transition to your new hearing aids
Three Year battery support – battery supply or charging station to keep you powered
Four Year warranty – coverage for loss, repairs, or damage

Scholarships

CSEA awards 18 \$1,000 scholarships under the **Irving Flaumenbaum Memorial Scholarship** and **Thomas H. McDonough** programs. **Pearl Insurance** 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 Insurance** and **MetLife Scholarships**.

To download the Flaumenbaum application, visit CSEA's website at 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.

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. 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.

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.

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 an experienced 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



YOU BELONG AT THE Y.

SAVE up to \$100

Join many participating YMCAs (see cseany.org/mb for list) and **we'll waive the joiner's fee!**

- Memberships can be activated and used at many participating YMCAs
- You must bring proof of CSEA membership, when you join, either by downloading your CSEA membership card on the "my CSEA" App or by contacting CSEA's Member Benefits Department at benefits@cseainc.org to request a notice of membership verification to present at the participating YMCA.
- Offer valid on all Young Adult, Adult, Family and Senior memberships.
- Members are responsible for paying the monthly balance due for their membership.

JOIN TODAY!

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). You will have to enter your CSEA Member ID# and follow the prompts. A Member Services Representative will provide you with all the necessary information, locations and payment options.

DAVIS VISION
EYECARE REFRAMEDSM

You Belong at Excelsior

Through our partnership with CSEA, Excelsior University offers tuition discounts of **up to 40%** on associate, bachelor's, and master's degree programs. This benefit applies to CSEA members, employees, the spouse/domestic partner of a member or employee, and the children of a member or employee.

Get Started Today!

Call Admissions
Team: 844.843.9296





Unlock Your College Dreams

Your union membership makes college more affordable

The Union Plus College Program is here to help

CSEA members and their family members who wish to earn a college education can access affordable options including discounts, grants and financial aid. Earn your degree while minimizing your out-of-pocket costs.

This exclusive program is available to the whole family. Whether you're a working professional seeking career advancement or you have children preparing to go to college, the Union Plus College Program is right for you.

Earn a college degree without the excessive student debt

A college degree can provide a big boost to your career, but the high cost of higher education puts college out of reach for many people. Being a union member makes everything better. You and your family members can now achieve the college dream.

Find out how affordable the right degree can be

To learn more, visit

unionplus.org/college

MemberDeals

EXCLUSIVE MEMBER ONLY OFFERS

Meet MemberDeals

MemberDeals is the leading member benefits provider, offering exclusive discounts and special offers to the world's greatest travel and entertainment brands!

Get up to 60% off member-exclusive deals on:

- Theme parks, cruises, attractions & shows
- Hotels, flights & rental cars
- Concerts, sports & live events
- Electronics, appliances & apparel
- Movie tickets & more



CSEA Members Save More on Fun

Visit <https://memberdeals.com/cseany/?login=1> or call our customer service at (877)-579-1201 for more information.

HomeBenefits
Powered by Sirva

Members and their family save thousands when they buy, sell or move.

Get \$500 for every \$100,000 of sales price when you buy or sell with us.

<https://homebenefits.sirva.com/csea> 866-817-3943

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.

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 matters, falls, automobile, construction accidents, medical malpractice and any other liability case with significant personal injuries.

CSEA Legal Services Program

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 for non-injury related plans call CSEA at 1-800-342-4146. For injury-related plans call Fine, Olin & Anderman (FOA) at 212-267-1650.



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.nyspcsea.com, enter code **CSEA** for a special reduced fee of only **\$22.95**.

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.nyspcsea.com



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

MEMBER PURCHASE PROGRAM

Welcome to Member Savings

Introducing our new offer - save an additional 5% on Dell.com orders with an exclusive coupon, available at your Dell link below.



Now that you're enrolled in the Dell Member Purchase Program, your benefits include:



TRADE IN. TRADE UP.

Give us any device, in any condition. Eligible devices lead to upgrades, and everything else gets recycled.



DELL REWARDS.

Get free expedited delivery, and earn up to 3% back in rewards* to use on thousands of products from Dell.



PREMIUM SUPPORT PLUS.

Count on real-fast, real-time, real in-person support for your device.

Members can shop 24/7 at: www.dell.com/mpp/CSEAINc

1. Log in to www.cseany.org/mb to get your 5% member coupon code
 2. Shop: www.dell.com/mpp/CSEAINc and apply 5% coupon code at checkout 5% off coupon (Exclusions may apply for limited quantity deals)
- Best price guaranteed on consumer PCs
Enroll in Dell Rewards Loyalty Program: up to 3% back + Free Expedited Shipping

Easier to play



Offer valid 1/27/2024-2/1/2025 at 7:59AM EST. Not valid for resellers and/or online auctions. Dell reserves the right to cancel orders arising from pricing or other errors. Exclusions include: All limited quantity/time deals order codes and standing offer order codes. All 3rd party electronics and accessories, HTC Vive, software, VR, tablet, all warranties, gift cards, all Dell monitors. Select Inspiron, XPS, and Alienware systems and other select Dell systems and accessories. *Rewards 3% excludes taxes and shipping. Rewards expire on the 15th day of the fourth month following the month in which they were earned. The total amount of Rewards Points that can be earned each Dell fiscal quarter shall not exceed 200,000. (The Dell fiscal calendar begins in February.) Order purchases do not qualify for rewards. Expedited Delivery not available on certain monitors, batteries and adapters and is available in Continental (except Alaska) U.S. only. Other exceptions and restrictions apply. Not valid for resellers and/or online auctions. Offers and rewards subject to change without notice, not combinable with all other offers. See full program terms at www.dell.com/rewards. To join Dell Rewards, sign into your Dell Account (or create one) and select the box to join the Dell Rewards program. Your name and email is all you need to join. Offer will be received within 30 business days after Dell Pay Credit Account open date. This rewards program is provided by Dell and its terms may change at any time. For full Rewards Terms and Conditions, please see Dell.com/Rewards. Copyright © 2024 Dell Inc. or its subsidiaries. All Rights Reserved. Dell, EMC, Dell EMC and other trademarks are trademarks of Dell Inc. or its subsidiaries. Other trademarks may be trademarks of their respective owners. 684247

MetLife | Legal Plans

Take advantage of MetLife Legal Plans – a new benefit for you and your family

Legal experts on your side, whenever you need them For **\$16.30 a month**, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters. There are no deductibles and no claim forms when using a network attorney for a covered matter. Or use an attorney outside of the network and be reimbursed some of the cost.¹ And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.²

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

Covered services	Without a legal plan	With a legal plan
Will for Member & Spouse	\$782	\$0 out of pocket
Medical power of attorney	\$196	\$0 out of pocket
Traffic ticket defense	\$782	\$0 out of pocket
Home refinancing	\$1,955	\$0 out of pocket
Total	\$3,715³	\$196 per year⁴
Potential Savings		\$3,519

Scan QR Code with your mobile device to enroll today!



Protection at every step:



Buying, renting or selling a home

Get help with reviewing contracts and purchase agreements, preparing deeds and the closing process.



Family & Personal

Get assistance with adoption, child custody order and visitation, child support enforcement/modification, divorce or annulment, guardianship, name change, and parental responsibility matters



Estate planning

Have an attorney assist with a will, living will and power of attorney or go online to complete in as little as 15 minutes.



And more...

Get assistance for a wide range of other issues covered under your plan, including tax-related matters, traffic tickets, small claims, repossession and unlimited consultations on any personal legal matter, as long it's not excluded.

Visit cseany.org/mb to enroll today or call **800.821.6400** for more information.

You may need this valuable benefit sooner than you think!

Raymour & Flanigan
FURNITURE | MATTRESSES

CSEA MEMBER
SPECIAL PRICING | 18%
OFF*

Raymour & Flanigan is offering an exclusive discount to all CSEA members of 18%* on furniture and mattresses with up to 6 months Interest Free Financing and Free Next Day Mattress Delivery for all mattress purchases over \$500.

To receive the 18% discount in the store you are visiting, you must contact **Stephen Weldon**. Please see his contact information below.

WE LOOK FORWARD TO WORKING WITH YOU!

Find a Raymour & Flanigan store near you.

<https://www.raymourflanigan.com/forbusiness>

STEPHEN WELDON - CSEA ACCOUNT SPECIALIST

PHONE

631-371-4949

EMAIL

sweldon@raymourflanigan.com

ABOUT US

Raymour & Flanigan is the largest furniture and mattress retailer in the Northeast. Established in Syracuse, NY in 1947, we have 104 showrooms, 36 outlet stores, 5 clearance centers as well as an established e-commerce business. We believe in supporting local communities through our many sustainability efforts, which include recycling over 99% of packaging materials, amounting to 20 million pounds of materials per year that avoids landfills. We also believe in taking care of the communities where we serve, live and work.

Contact Stephen Weldon for the exclusions to these discounts





Your Staples program for Personal Purchases

CSEA is proud to partner with Staples to extend our custom program pricing on hundreds of essential items to our Locals, Units and members.

Some of the benefits include:

- Easy online ordering at StaplesAdvantage.com
- Broad assortment of essentials, technology products, snacks, coffee and more
- Free delivery, no order minimum
- Payment by credit card only

How the program works:

- Register for Staples personal purchase program
- Receive a welcome email within 24-48 hours
- Set up a unique User ID and password
- Add a home delivery address only

Scan this code today to set-up an account.



StaplesAdvantage.com

Pearl Insurance

Pearl Insurance has been CSEA’s exclusively endorsed provider of voluntary insurance programs for over 80 years. These plans were designed specifically to help protect CSEA Members and their families. Visit cseainsurance.com or call 1-877-VIP-CSEA to speak with an insurance representative.

Term Life Insurance

There are two CSEA Sponsored Group 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. 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 & Accident Insurance

The CSEA Sponsored Group Disability Insurance Plan provides monthly benefits if you are unable to work due to sickness or accident — from an on-the-job accident to a bad case of the flu. In short, it provides protection for your paycheck and pays in addition to sick

time, Workers Comp and any other insurances you may have — there are no off-sets. The plan has been enhanced with a Compassionate Care Benefit for a qualifying FMLA event and Optional Spouse Accident-Only Disability coverage. Get up to \$2,000 for Clerical employees or \$1,300 for Non-Clerical employees in monthly benefits without answering any medical questions.

Comprehensive Accident Protection

The CSEA Sponsored Group Comprehensive Accident Protection provides three different accidental coverages under one plan: “Accident Hospital Indemnity, Accident Disability Income and Accidental Death.” CAP can help protect you from the potential financial hardships an accident may cause. Acceptance is guaranteed for eligible members and spouses/domestic partners with no medical exam or health questions.



Pearl Insurance

Permanent Life Insurance

CSEA Sponsored Group Permanent Life Insurance & CSEA Sponsored Group Universal Life Insurance both offer up to \$200,000 in coverage for eligible Members & \$25,000 in coverage with no medical questions asked — every year! Spouse/domestic partner & dependent child/grandchildren under age 26 coverage is also available. Both permanent life options are 100% portable. Permanent life insurance offers a steady rate that will not increase with age.

Critical Illness Insurance

The CSEA Sponsored Group Critical Illness Insurance Plan pays a lump sum benefit to help with the personal and financial challenges that other health and life insurances do not address. It covers cancer, heart attack, stroke, kidney (renal) failure, any condition requiring a major organ transplant and now Alzheimer's Disease. \$100 Wellness Benefit available each year! Up to \$50,000 coverage for you, your spouse/partner and dependent children is available Guaranteed Issue with no health questions asked.

Hospital & Home Care Recovery

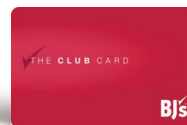
The CSEA Sponsored Group Hospital & Home Care Recovery Plan is designed to provide extra money to help cover the cost of a hospital stay and the home recovery afterwards. Benefits are paid in addition to any other insurance you have. Members under age 75 and their spouses are eligible to enroll with no health questions asked.

Auto, Home and Renters Insurance

Pearl Insurance offers a convenient buying service for not only Auto and Home insurance but Renters, Umbrella, RV, recreational and even leisure vehicles. Quickly, you can get free quotes from over 15 different insurance companies to find the right combination of coverage and price. Pearl Insurance also has a team of Policy Review Specialists that can review your policy prior to your renewal and a dedicated Customer Service department fully staffed to assist with billing and claims issues. Payroll deduction and direct bill options are always available. For more details call 1-800-574-0963 or visit <https://cseainsurance.com/Products-Forms/Auto-Home>.

To join or renew today, call 800-313-8887 and reference group promo code: **3 0 0 0 3 9**

Or join today: **NEW MEMBERS** – www.bjs.com/csea



The Club Card Membership with BJ's Easy Renewal



The Club+ Card Membership with BJ's Easy Renewal

New members The Club+ Card Membership: \$40*
when you purchase a 1-year The Club+ Card Membership with BJ's Easy Renewal.

The Club+ Card members receive 5¢ off/gal. at BJ's Gas® every day and earn 2% back¹ in rewards on most BJ's purchases, plus two FREE same-day deliveries on eligible orders of \$50 or more during each annual membership period²

RENEWALS/EXISTING MEMBERS

Renew The Club Card Membership with BJ's Easy Renewal for \$50. To renew at this discounted offer, you must call the above toll-free number.

Renew The Club+ Card Membership with BJ's Easy Renewal for \$100. To renew at this discounted offer, you must call the above toll-free number.

BJ's Membership Sales Representative: **Polly Majchrzak**

Email: pmajchrzak@bjs.com Offer expires: **12/31/2026**



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 **1-888-923-6236**

Offer: 20% off your first order | FTB standard exclusions

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 AFS-CME 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).

Special Retiree Plans

Senior Life Insurance

Provides CSEA Retiree Members and their spouses with extra money to help cover the later in life expenses. This benefit can be used for anything — medical costs, credit card bills and other final expenses. CSEA Retiree Members under age 80 are eligible to enroll.

Critical Illness Insurance

The CSEA Sponsored Group Critical Illness Insurance Plan pays lump sum benefits to help with the personal and financial challenges that other health and life insurances do not address in dealing with a serious illness. It covers cancer, heart attack, stroke, kidney (renal) failure, and any condition requiring a major organ transplant. \$100 Wellness Benefit each year and \$20,000 coverage for you and your spouse/ domestic partner is available with no health questions asked. CSEA Retiree Members under age 70 are eligible to enroll.

Dental Insurance

Dental insurance is underwritten by MetLife and offers affordable coverage through their Preferred Dental Program. There's a nationwide network of dentists

with reduced fees, and you can choose either in-network or out-of-network dentists. The plan comes in two options: Diagnostic/Preventive Care with a \$1,200 annual maximum, and Extensive Dental Needs with a \$2,000 annual maximum. The deductible is \$50 per person, up to \$150 per family per year with each plan. Coverage is also available for spouses and dependents.

Hospital & Home Care Recovery Insurance

Provides CSEA 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. CSEA Retiree Members under age 75 and their spouses are eligible to enroll with no medical exam or health questions asked.

CSEA Retiree Accident Insurance

Accidents can lead to trips to the emergency room and the doctor's office, which could result in bills and expenses not covered by your medical insurance. This benefit was specifically designed for CSEA Retiree Members and provides a lump-sum payment to help pay for

Special Retiree Plans

unexpected costs that result from an accident. Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests. CSEA Retiree Members and their spouses under age 80 are eligible to enroll with no medical exam and dependent coverage is also available for children under the age of 26.

Call Pearl Insurance at 888.507.1368 to speak to a retiree insurance representative.

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 Insurance, 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 and enter Client Code 4926 or call Pearl Insurance at 888.507.1368.

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Buyer's Edge Inc. is a buying service that offers all **CSEA** members Low Price Guarantee on many major purchases such as Appliances/TV's, Cars (new & used), Home Security Systems and many more member benefits.

Major Appliances*: Shop FIRST... then call with make & model #. You will be quoted a price delivered into your home:

NY Metro Area: (800) 377-3700 ... Regions 1, 2, 3 only. (+NJ, CT, PA)

Albany Capital Area: (800) 492-4040

Rochester/Buffalo Areas: (800) 962-1281

All Other NY Areas: (800) 543-8235

* Be prepared to give CSEA Group #1811 when you call.

Cars: New or Used (Buy or Lease) On-line 24/7 or call (800) 543-8381 See price of car before dealer visit, in most cases. Nationwide benefit.

It is FREE and convenient...available to CSEA members & families. Check them out: ... Have Q's or need help: (800) 755-5008 M-F, 9-5.

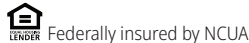
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1. Full disclosures and terms will be provided during the Mortgage Program consultations. The summary below is not all-inclusive.
- Mortgage is restricted to the primary residence (purchase only) located in New York State.
- Must be credit qualified and eligible for credit union membership. A credit union checking account with payroll direct deposit and automatic mortgage payments is required.
- The \$500 deposit will be made to the program participant's credit union checking account within 30 days of the closing, upon verification of all eligibility requirements.
- Proof of CSEA Membership is required to be eligible for the CSEA Heroes Home Solutions Mortgage Program.
- Mortgage products in New York State only and offered by our Mortgage Team, Homeowners Advantage (HOA), which is a subsidiary of Broadview FCU. Licensed Mortgage Bankers – NYS Dept. of Financial Services. NMLS Identifier: 309847. HOA principal address: 4 Winners Circle, Suite 201, Albany NY, 12205. HOA Branch ID: 2491994. Broadview FCU NMLS Identifier: 458314.

Special Retiree Plans

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.

Pearl Insurance Contact Information

CSEA Insurance Representatives
Phone: 1-877-647-2732

Retiree Insurance Representatives
Phone: 1-888-507-1368

Customer Service & Billing
Phone: 1-800-697-2732

Auto & Home Insurance Representative
Phone: 1-800-833-4657

Auto & Home Customer Service & Billing
Phone: 1-800-833-9041

Pearl Insurance
13 Airline Drive | Albany, NY 12205
cseainsurance.com

CSEA's \$10,000 Accidental Death Benefit

As a CSEA member, you are covered at no cost to you.
Designate a beneficiary today!

This valuable benefit is available to you as a member in good standing, at no cost to you! Since the program began in 2014, this benefit has helped nearly 120 families recover from a sudden, tragic accidental loss.

- Covers accidental deaths occurring on or off the job.
- Be sure to complete the beneficiary form, so this benefit goes to who YOU designate.
- Completing the form will ensure we have your most current information in the event of a claim.

Go to cseany.org/10KAD

to fill out the beneficiary form online,
or download and print the form.

Return completed forms to:

CSEA Insurance Department
143 Washington Ave.
Albany, NY 12210



Questions? Call CSEA's
Insurance Department at
1-800-342-4146.


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- **\$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)
- **\$10 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 \$350 per year using this program!

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Powered by Broadview FCU

Featuring a fixed-rate credit card as low as 8.90%* and no annual fee, this premier credit card was built exclusively for CSEA members and their families.

If you have a balance on a higher-rate card, transfer it to your CSEA credit card with no balance transfer fee.

On top of the low, low rate, you’ll love all the extra perks!

Explore CSEA credit card benefits and apply.
broadviewfcu.com/cseacreditcard or call
(844) 622-CSEA (2732)



*Annual Percentage Rate. No cash advance fee, balance transfer fee or annual fee. Foreign transaction fee is exchange rate + 1% of the transaction. When you apply, an application review determines which type of card you may be eligible to receive. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.


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