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New Member Orientation

Employee Benefit Fund Information Included



LOCAL 1000 AFSCME, AFL-CIO
143 Washington Avenue
Albany, New York 12210

DANNY DONOHUE, PRESIDENT
cseany.org



Join CSEA today and take charge of **YOUR** future.

The Civil Service Employees Association (CSEA) represents employees in this workplace.

- **We have accomplished a lot together because workers like you join our union and make us stronger. Our contract guarantees our pay, health benefits, leave time, job security, and more – let’s keep it that way. *Join today!***

Together we negotiate and gain access to:

- Job security
- Paid time off (vacation, sick, personal, bereavement)
- Free union/legal representation on the job (**MEMBERS ONLY**) *
- Fair pay and negotiated raises
- Health insurance benefits
- Retirement security benefits
- Discounted insurance products designed just for CSEA members*
- Three levels of advocacy – national advocacy, statewide advocacy, and local advocacy - on OUR behalf for health insurance, worker’s compensation, safety and health, retirement security, career/professional development, legal, and legislative action
- Exclusive discount programs: enjoy benefits such as a free associate’s degree for you and your family, discounts for ball games, theme parks, movie tickets, home improvement services, and flexible payment programs*

****ONLY members are entitled to: union/legal representation, union education and training programs, union insurance and discount programs, union voting privileges, union meetings and social events.***

How long have we been organized as a union and what do we do?

Since 1910 workers have been joining together in CSEA to better their lives. We have improved our pay and retirement security and to this day our union allows us to keep protecting and defending our working conditions and the public services we provide.

What are my rights as a union member?

CSEA members get to vote on their own leadership as well as their contracts. If you have any workplace questions, you can contact a local union representative where you work. The members at each workplace oversee their own union. The union is not an “outsider.” The union is you!

Stronger Together

cseany.org/join



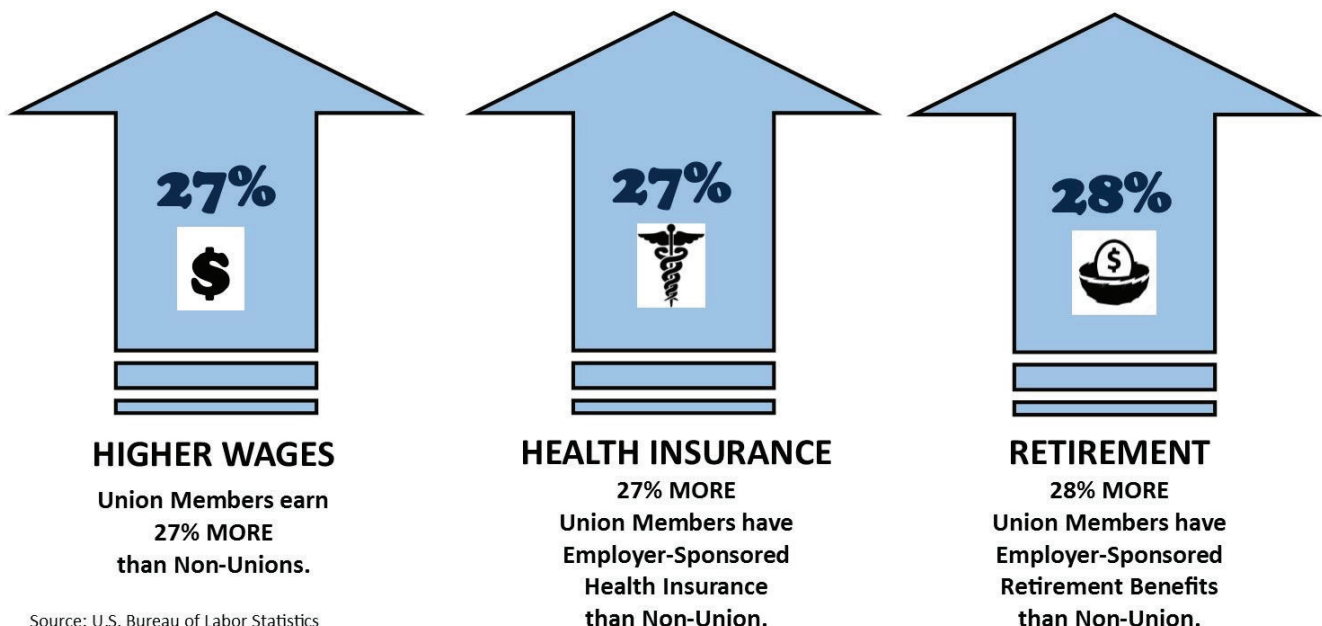
facebook.com/csealocal1000



By joining together in unions, we have accomplished a lot. Here are a few examples:

1. Collective Bargaining Rights for Employees
2. Overtime Meal Allowances
3. Employment Security
4. Social Security
5. Sexual Harassment Laws
6. Out of Title Work Protection
7. Child Labor Laws
8. Job Classification Standards
9. Unemployment Insurance
10. Civil Service
11. Employer Health Insurance
12. Vision & Dental Insurance
13. Labor/Management Committees
14. Raises
15. Employee Assistance Programs
16. FMLA – Family & Medical Leave Act
17. Laws Ending Sweatshops in USA
18. Equal Pay for Men and Women within Unions
19. Negotiated Work Hours
20. Safety and Health in the Workplace (OSHA)
21. Lunch and/or Other Breaks During Work
22. Overtime Pay
23. Paid Vacation
24. Paid Sick Leave
25. Paid Personal Time
26. Paid Holiday Time Off
27. Pensions
28. Wrongful Termination Laws
29. Overtime Pay
30. Anti-Discrimination Laws
31. Pregnancy and Parental Leave
32. Veteran Employment & Training (VETS)
33. Military Leave
34. ADA – Americans with Disabilities Act
35. Accidental Death Benefit

Better To Be Union



Source: U.S. Bureau of Labor Statistics



Protecting your pension and fighting to improve your retirement benefits, including Social Security and Medicare, are part of OUR Union's mission.

Go to osc.state.ny.us to find out more information about your pension plan.

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Office of the NEW YORK STATE COMPTROLLER

NYS Comptroller THOMAS P. DiNAPOLI

NYS LRS New York State & Local Retirement System

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Coordinated Plan

For ERS Tier 6 Members
(Article 15)

A Message from Comptroller Thomas P. DiNapoli 1

A Message from the Comptroller

- About Your Membership ▶
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- Final Average Salary ▶
- Service Retirement Benefit ▶
- Choosing a Payment Option ▶
- Items That May Affect Your Pension ▶
- Vested Retirement Benefit
- Disability Retirement Benefits ▶
- Death Benefits ▶
- Receiving Your Benefits ▶
- Resources ▶
- About This Retirement Plan *(rev. dates)*

Print This Retirement Plan Info

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As a member of the New York State and Local Retirement System (NYS LRS), you are covered by a plan that provides important benefits. This publication explains some of those benefits and the services available to you as a member of our system, including:

- Benefits you will receive at retirement if you meet the service and age requirements (service retirement benefits);
- Benefits you may receive if you leave public service before you meet the age requirement for a service retirement benefit (vested retirement benefits);
- Benefits you may receive if you become permanently disabled (disability retirement benefits); and
- Benefits your beneficiary may receive if you die while working for a public employer or, if eligible, after you leave public employment (death benefits).

I am joined by a staff of dedicated professionals in my commitment to helping you make informed decisions about your future. I encourage you to contact us with any questions or suggestions you might have.

Sincerely,

Thomas P. DiNapoli
State Comptroller





*Your Union.
Your Benefits.*



*The CSEA Employee Benefit Fund is a Trust Fund managed by a Board of Trustees comprised of CSEA members and chaired by CSEA President Danny Donohue. Established in 1979, the CSEA Employee Benefit Fund offers comprehensive and competitive dental plans, flexible vision plans and other benefits all designed to keep CSEA members healthy and save members money. Contact your union, check your contract and visit EBF online at www.cseabf.com to learn if you are eligible for one of our great benefits. **Join your union, then enroll!***

VALUE

Our benefits are designed to save you money. Generous annual maximums, cleanings and exams outside the annual maximums, no out-of-pocket costs for covered services at a participating provider - all add value to your union membership.

SERVICE

Service to our members is our number one priority. As a labor trust, the EBF is set up to meet member needs rather than maximize profits. Members have a direct line into the EBF. Our staff is ready to help resolve your issues.

QUALITY

Being part of the CSEA family allows us to focus on the needs of union members. Benefits are designed to improve the health of you and your family. Plans grow and change based on the needs of the CSEA membership.

PROVIDERS

The Employee Benefit Fund has over 3,500 participating dentists in our dental network and a nation-wide network of over 10,000 vision providers. Our providers accept our payment in full for all covered services.

Your union membership gives you access to great benefits. Our EBF Dental and Vision plans will save you money and keep you and your family healthy. Just take a look at the numbers...

OVER \$11.7 MILLION

PUT BACK IN THE POCKETS OF OUR MEMBERS WITH EBF REIMBURSEMENT BENEFITS OVER THE LAST FIVE YEARS.

OVER \$11 MILLION

AMOUNT SAVED OFF RETAIL COSTS FOR LENS OPTIONS IN 2017 BY CSEA MEMBERS WITH AN EBF VISION PLAN.

OVER \$130 MILLION

AMOUNT SAVED IN 2017 BY CSEA MEMBERS THAT USED AN EBF PARTICIPATING DENTAL PROVIDER.



Nearly 70%

OF CLAIMS IN 2017 WERE WITH ONE OF OUR 3,500+ IN-NETWORK PROVIDERS.



“

ANN M., LOCAL 854

As a CSEA member, my generous EBF Dental and Vision benefits have helped me to maintain a healthy lifestyle. I am grateful CSEA negotiated both of these benefits for its members.

TESTIMONIALS

BRIAN C., LOCAL 815

The EBF plans are easy and convenient for my family to use. It's incredible what we have saved over the years.

IAN S., LOCAL 334

Having three kids, I couldn't imagine not having these benefits. The EBF plans offer value above and beyond any coverage I've ever had.



Quick Guide to my **CSEA** Member Benefits

1-800-342-4146

cseany.org/mb

EDUCATION & ADVANCEMENT

- **CSEA WORK Institute**
 - Civil Service Test Preparation Services
 - Job Skills Training
 - Child Care Provider Resources and Professional DevelopmentVisit: cseany.org/work or call: 866-478-5548

SCHOLARSHIPS

- **CSEA Scholarships**
 - Irving Flaumenbaum Memorial ScholarshipVisit: cseany.org/education
- **AFSCME Scholarships**
 - Gerald W. McEntee Scholarship
 - AFSCME Affiliate Scholarship Program
 - AFSCME Family Scholarship
 - Union Plus Scholarship
 - William Lucy Labor Scholarship FundVisit: cseany.org/education
- **Union Plus Credit Cards**

Choose from three cards all designed to meet the needs of union members.

Visit: www.afscmecard.com or call: 1-800-522-4000
- **Union Plus Consumer Credit & Budget Counseling**

Free budget analysis session for union members.

Call: 1-877-833-1745

AUTO, HOME & BUYING DISCOUNTS

- **American Solar Partners**

Provides solar power systems using American made solar panels and union (IBEW) installation.

Visit: americansolarpartners.com/csea or call: 1-914-699-3366

- **Tank Farm Propane**

Save an average \$300-\$500 a year on propane. Work with local propane suppliers.

Visit: tankfarmgroup.com/csea or call: 1-855-976-4141
- **HEAT USA**

Savings of \$300-\$500 a year. Work with local heating distributors.

Visit: heatusa.com/csea or call: 1-888-HEAT-USA
- **Grocery Reward Club**

Save up to \$1,200 per year on groceries and receive \$600 in dining and shopping rewards.

Visit: cseany.org/mb
- **Mortgage Program**
 - \$500 gift card when you buy a home.
 - \$300 gift card when you refinance your home.Both carry exclusive Mortgage Protection Benefits. Call: 1-800-848-6466
- **Buyers Edge**

Buying service that offers all CSEA members "Lowest Price Guaranteed" on many purchases such as appliances, TV's, cars (new & used), furniture, kitchens and more.

Visit: cseany.org/mb
- **AT&T**

Save 19% off the service portion of your AT&T wireless bill.

Call: 1-800-342-4146, x1359
- **Purchasing Power**

Shop thousands of brand-name products and spread the payments over a 12-month period with no interest or credit check.

Visit: cseany.purchasingpower.com

Member Benefits

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

AUTO, HOME & BUYING DISCOUNTS, cont.

- **BJ's Wholesale Club**

Save \$15 off the \$55 Annual Membership Fee and receive a bonus month free.

Visit: cseany.org/mb or call: **1-800-342-4146, x1359**

- **W.B. Mason**

Offering CSEA members preferred prices on over 700 items along with free shipping.

Visit: cseany.org/mb

- **New York Safety Program**

Reduce up to four points on your driving record and save 10% on auto insurance.

Visit: cseany.org/mb or call: **1-800-942-6874**

TRAVEL & ENTERTAINMENT

- **Union Plus Travel Center**

Search for hotels, airfare, condos, cruises and much more.

Visit: unionplus.org/travel

- **Goodyear Discount**

Union Plus Goodyear 10% Discount for tires, services and auto parts.

Visit: unionplus.org/goodyear

- **Car Rental Discounts**

Enjoy up to 25% savings on car rentals.

Visit: unionplus.org/carrental

- **Union Plus Motor Club**

24/7 Nationwide Emergency Roadside Assistance.

Visit: unionplus.org/motor-club
or call: **1-800-454-8722**

- **Union Plus Entertainment**

Enjoy exclusive union-member discounts on movie tickets, theme parks, Broadway shows and more.

Visit: unionplus.org/entertainment

- **Orlando Employee Discounts**

Plan an Orlando vacation and save up to 60% off of the rack rate on Orlando hotels and vacation homes. Orlando Employee Discounts is the largest wholesaler of tickets for Orlando Area Theme Parks and Attractions.

Visit: cseany.org/mb

HEALTH PROGRAMS

- **EarQ**

Top quality hearing health care services and free consultations.

Call: **1-877-570-4845**

- **Union Plus Health Savings Program**

Choose from dental, vision and prescription discounts.

Call: **1-877-570-4845**

- **Davis Vision**

Allows members and their dependents to receive eye examinations, eyewear and laser vision correction at reduced prices.

Call: **1-800-783-3594**

- **YMCA**

Save on the joiners fee at participating YMCA locations. For a list of participating locations visit: cseany.org/mb or call **1-800-342-4146, x1359**

IMPORTANT NUMBERS

- **CSEA Headquarters: 1-800-342-4146, x1359**
- **Health Benefits: 1-800-286-5242**
- **Employee Benefit Fund: 1-800-323-2732**
- **WORK Institute: 1-866-478-5548**
- **NYS Retirement System: 1-866-805-0990**
- **Partnership for Education & Training: 1-800-253-4332**

BRINGS A COLLEGE DEGREE WITHIN YOUR REACH.

Who is eligible?



AFSCME Members



**Retired AFSCME
Members**



**Family of AFSCME
Members***

**Family of AFSCME members are defined as parents, siblings, children (or stepchildren), grandchildren (or step-grandchildren), spouses, domestic partners, and financial dependents.*

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



What can you study online?

Business Management Degree

Optional concentrations:

- Health Care Management
- Human Resources
- Marketing
- Finance
- Labor Studies **(NEW!)**
- Entrepreneurship **(NEW!)**

A **business management certificate** is also available.

Criminal Justice Degree

Associate of Arts Degree

Early Childhood Education Degree

Accounting Degree

Paralegal Degree & Certificate

Individualized Study Degree

Patient Navigator Certificate



How does it work?

The Free College Benefit is a last dollar scholarship that fills the gap between the cost of tuition, fees and e-books at Eastern Gateway Community College and any federal, state or employer education grants for which you are eligible. It is a type of financial aid so students must comply with federal, state, and college academic and financial aid policies, which can be found at egcc.edu. In order to determine the amount of your scholarship, students first apply for and use any federal student aid awarded through the Free Application for Federal Student Aid. Even if it's determined that you are not eligible for any grants, AFSCME's last dollar scholarship has you covered. It will still be applied to your remaining balance for tuition, fees and e-books.

For step-by-step instructions on how to apply, visit freecollege.afscme.org.

Learn More at
freecollege.afscme.org or call 888-590-9009



Membership has its Benefits!

The Accidental Death benefit has been increased to \$10,000!

- This benefit is available to you as a member in good standing. There is no cost to you!
- Since the program began in 2014, this benefit has already helped 20 families recover from a sudden, tragic loss.

Go to cseany.org/10KAD to fill out the beneficiary form.

- Be sure to complete the beneficiary form (online or download and print) so this benefit goes to who YOU designate as well as the Membership Verification/Update form to ensure we have your most current information in the event of a claim.
- Return completed forms to:
CSEA Insurance Department
143 Washington Avenue
Albany, NY 12210



"This new benefit will really help my family out if something should ever happen to me. It means a lot to me to see how much CSEA cares about the well being of members and their families. Whether it's on the job or off, CSEA has our back."

— Jarvis "Tim" Brown
Town of Oyster Bay



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

— Nikki Johnson, CSEA/VOICE
Local 100A Dutchess County
Chapter Representative



"Access to affordable insurance programs has been a hallmark of CSEA membership from the early days of our union. That tradition continues with this thoughtful new benefit that CSEA is offering at no cost to all of its members."

— Don Lynskey
NYS Unified Court System

For more information on member benefits visit cseany.org/mb.



Accidental Death (AD) Beneficiary Form
Customer Number TS 05050044-G



Group Policyholder Name:
Civil Service Employees Association, Inc.

SECTION I – Insured Information

First Name _____	M. _____	Last name _____	Date of Birth _____
Address – Street _____		Non-Work Email _____	Phone Number _____
City _____	State _____	Zip _____	SSN _____

SECTION II – Beneficiary Information Complete the section that pertains to the type beneficiary you are designating.

PRIMARY BENEFICIARY - Your first choice to receive your life insurance proceeds in the event of your accidental death. If any primary beneficiaries predecease you, that person's share will be equally divided among any remaining primary beneficiaries.

First Name _____	M. _____	Last name _____	Date of Birth _____
Address – Street _____			Phone Number _____
City _____	State _____	Zip _____	SSN _____
Relationship to Member _____	% Share _____	You MUST designate at least one primary beneficiary. A person may only be listed once . The sum MUST equal 100% .	

CONTINGENT BENEFICIARY - Your second choice to receive your life insurance proceeds if ALL of your primary beneficiary(ies) are not living at the time of your death. If any contingent beneficiaries predecease you, that person's share will be equally divided among any remaining contingent beneficiaries.

First Name _____	M. _____	Last name _____	Date of Birth _____
Address – Street _____			Phone Number _____
City _____	State _____	Zip _____	SSN _____
Relationship to Member _____	% Share _____	The sum of the Primary & Contingent Beneficiary percentages MUST equal 100% . Dollar amounts, fractions & decimals will not be accepted.	

If you need more space for additional beneficiaries use back of this form. For living trust, or estate, visit www.cseainsurance.com/Products-Forms/Term-Life to download the full form and submit to CSEA, Inc., ATTN: Insurance Dept., 143 Washington Ave., Albany, NY 12210.

SECTION III – Signature & Attestation

I hereby authorize the Civil Service Employees Association, Inc. (CSEA), Local 1000 AFSCME, AFL-CIO, to be my exclusive representative for collective bargaining and therefore revoke any other representative that I may have previously designated. I also hereby authorize the fiscal or payroll officer of my employer to deduct CSEA dues from my salary in the amount certified by CSEA in this and succeeding years of my employment and membership. Dues, contributions or gifts to CSEA are not tax deductible as charitable contributions. However, they may be deductible as ordinary and necessary business expenses.

I may revoke this authorization by sending a letter stating my intent to resign, along with my name, address, telephone number, and CSEA ID number, by United States Postal Service First Class Mail, to: CSEA Statewide Secretary, CSEA, Inc., 143 Washington Ave., Albany, NY 12210.

I hereby revoke any previous designations, and I designate the person, people, or entity named in Section II as Beneficiary(ies). I reserve the right to change or revoke this designation at any time.

By checking this box I consent to receive calls (including recorded or autodialed calls or texts) at my cell phone number from CSEA and its affiliated labor organizations on any subject matter. You may modify your preferences by calling CSEA at 1-800-342-4146 or visiting the CSEA website at cseany.org.

I acknowledge that my membership entitles me to this \$10,000 AD policy.

Member Name (Please Print) _____	Member Signature _____
Date (Must be date form was completed) _____	_____

Yours Free! When You Contribute \$1.93 a week* (\$8.35 monthly) or more to PEOPLE. It's the perfect way to show that you're working to save our pension and health benefits! *Based on 52 weeks

What is PEOPLE?

CSEA's PEOPLE Program protects and improves our jobs, benefits and pensions in Washington, Albany and in your community. Your support and participation in PEOPLE strengthens CSEA's clout in the workplace, in the legislature, in your community and in the labor movement.



**Join
People Today!**

Our Green Jacket - Available Only to MVP PEOPLE Members

Please complete the enclosed application form, return it and we will send you your FREE jacket.



Please allow 6 to 8 weeks for delivery.

Members that contribute \$100.00 or more annually will be enrolled in the PEOPLE Membership Rewards Program.

YES! I want to be part of the action. * Voluntary PEOPLE Membership Authorization * Payroll Deduction Application

Name _____
Last First Middle
 Address _____ Apt. # / Floor _____
 City _____ State _____ ZIP _____
 CSEA ID No. _____
 Work Phone () _____ Home Phone () _____
 Job Title _____
 Employer _____
 Region _____ Local _____ Unit _____ Pay Periods _____
 Email address _____

NOTE: In accordance with federal law, AFSCME PEOPLE will accept contributions only from members of AFSCME and their families. Contributions or gifts to AFSCME PEOPLE are not deductible as charitable contributions for federal income tax purposes.

Total amount deducted per year in equal installments:

\$500 \$250 \$100 MVP \$_____ Other

In addition to my Civil Service Employees Association, Inc., dues deduction previously authorized by me, I further authorize the State of New York or associated agencies to deduct annually the PEOPLE deduction amount checked and remit to the Civil Service Employees Association, Inc., as a voluntary contribution to be forwarded to the Treasurer of the PEOPLE Qualified Committee, AFSCME, P.O. Box 65334, Washington, DC 20035-5334, to be used for the purpose of making political contributions and expenditures. My contribution is voluntary, and I understand that it is not required as a condition of membership in any organization, or as a condition of continued employment, and is free of reprisal. I understand that any contribution guideline is only a suggestion and I am free to contribute more or less than that amount and will not be favored or disadvantaged due to the amount of my contribution or refusal to contribute, and that I may revoke this authorization at any time by giving written notice.

SIGNATURE

DATE

Circle size: X-small / S / M / L / XL / 2XL / 3XL / 4XL
 Jacket Received

Recruiter: _____

YES! I want to be part of the action. * Voluntary PEOPLE Membership Authorization * Direct Contribution Authorization

Name _____
Last First Middle
 Address _____ Apt. # / Floor _____
 City _____ State _____ ZIP _____
 CSEA ID No. _____
 Work Phone () _____ Home Phone () _____
 Job Title _____
 Employer _____
 Region _____ Local _____ Unit _____ Pay Periods _____
 Email address _____

NOTE: In accordance with federal law, AFSCME PEOPLE will accept contributions only from members of AFSCME and their families. Contributions or gifts to AFSCME PEOPLE are not deductible as charitable contributions for federal income tax purposes.

Enclosed is my personal check or money order made payable to PEOPLE in the amount of:

\$500 \$250 \$100 MVP \$_____ Other or

Credit Card Contribution (I hereby authorize AFSCME PEOPLE to bill my credit card account listed in the amount of \$ _____ monthly or a one-time yearly contribution of \$ _____. This authorization will remain in effect until written notice of termination is given to AFSCME PEOPLE.

Name on Card _____

Expiration Date _____

VISA MASTERCARD DISCOVER CARD

Card Number _____

3 or 4 digit security code (back of card) _____

SIGNATURE

DATE

Circle size: X-small / S / M / L / XL / 2XL / 3XL / 4XL
 Jacket Received

Recruiter: _____

Join PEOPLE today!



Danny Donohue,
CSEA President

Dear Brothers and Sisters:

Many hands make light work. Most of us have heard the statement and know its meaning: It's easier on all of us when each of us does our share. This too, is the principle behind PEOPLE — Public Emloyees Organized to Promote Legislative Equality. Alone we are powerless; together we are powerful.

No matter what you give through payroll deduction or direct contributions, it will be an important investment in your future. Your contribution can make a difference. It's also desperately needed to save us from politicians who are anti-union and anti-working people.

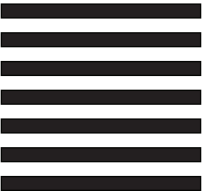
Join PEOPLE today!

DANNY DONOHUE
President, CSEA

Fold



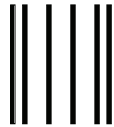
CSEA AFSCME PEOPLE
CAPITOL STATION
PO BOX 7125
ALBANY NY 12224-9901



POSTAGE WILL BE PAID BY ADDRESSEE

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 636 ALBANY NY

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



Fold

What PEOPLE Money Does.

PEOPLE money gives us the ability to lobby at every level of government on important issues of interest to every member of the CSEA Family!

- Laws protecting Medicare, Medicaid and Social Security.
- Laws that provide leave time to care for a sick parent, child or spouse.
- Important funding for our state, local governments and school districts.
- Automatic cost-of-living adjustments (COLA) for our retired employees.
- Protect workers' rights.
- Oppose politicians who target collective bargaining rights.
- Leave time for cancer screening.
- Keeping your workplace healthy and safe.



Hurt on the Job?

For Members **ONLY**

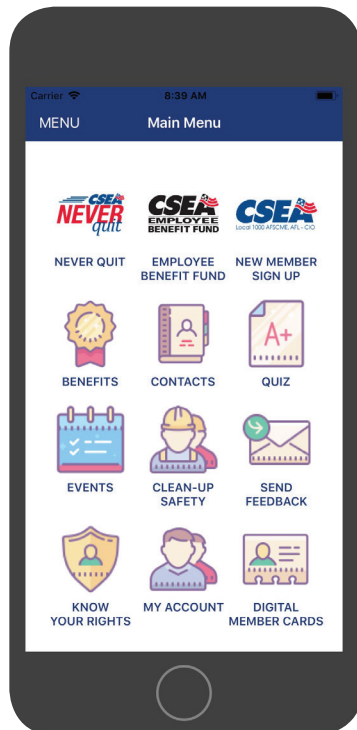
- Workers Compensation
- Social Security Disability
 - Personal Injury
 - Veterans Disability

FO&A
Attorneys at Law

Provided by CSEA officially endorsed statewide law firm:
FINE, OLIN & ANDERMAN, LLP
Call: 1-800-342-4146

CSEA MEMBERSHIP HAS ITS BENEFITS!

For more information on available discounts visit: cseany.org/mb



MyCSEA App

For More Information on these
Valuable CSEA Member
Benefits,

Call 518-257-1359 or
go to cseany.org/mb or
Download the MyCSEA App!

NOTES
