

# PEF Membership — Associate Benefits

PEF members who have left NYS employment are eligible to become Associate Members in PEF for \$30 per year. We have organized our benefits according to the following:

- 1) Benefits that will be in transition and require your action, should you wish to continue them.
- 2) Benefits that will remain the same (and you may continue, as an Associate Member, after this benefits extension ends).
- 3) Benefits you are no longer eligible to receive.

## ELIGIBLE, ACTION REQUIRED

If you were enrolled in any of the following insurance benefits (listed below) at the time you left state employment, you may be eligible to continue coverage.

- 1) You may continue your coverage at the same cost as an active member.
- 2) You may pay for your coverage via direct debit or direct bill to your home address (versus payroll deductions). A letter designed to confirm your desire to continue your coverage, will be mailed to your home once you are no longer on NYS payroll.

BENEFIT	DESCRIPTION	ACTION
Group Term Life	You will pay the same premiums as when you were an active member. You may not increase the amount for which you were insured as an active member.	If you elect to keep this insurance, you will be billed on a quarterly basis.
Long-Term Disability	If you have been insured more than 12 months, you can convert to an individually held policy.	Contact MBP at (800) 342-4306 ext. 243, option 2 to discuss your options.
Short-Term Disability	<b>Only active NYS employees are eligible.</b> You will pay the same premiums as when you were an active member. To maintain insurance, you must still be employed by NYS. You may not increase the insurance amount. If you have been laid off, this insurance may not be continued.	If you elect to maintain Short-Term Disability coverage, proof of continued employment with NYS is required. Contact MBP at (800) 342-4306 ext. 243, option 2 to discuss your options.

## ELIGIBLE, NO ACTION REQUIRED

Entertainment	Discount tickets and gift cards.	You are eligible for the "discount" price (not eligible for "member" price) after 90 days. The "member" price will be extended for 90 days from the date of the last time full dues was paid.
PEF Travel Services	5% rebate on packages/cruises.	Rebate is given on the commissionable travel package on all tour programs, cruises, and special promotions.
Legal Plan	Free Simple Will and savings on many legal services. Visit Membership Benefits Program at <a href="http://www.pef.org">www.pef.org</a> for complete details.	Coverage will continue if previously purchased, or you may purchase online at the active member price.
Financial Counseling	Financial Planning for individuals.	You remain eligible to participate in a free, one-hour, personal consultation per year and unlimited access to website resources, e-mail helpdesk, and unlimited toll-free access for answers to financial questions at (888) 949-1925.

## NO LONGER ELIGIBLE FOR THESE BENEFITS

\$15,000 Accidental Death and Dismemberment  
 Assault Trauma and Captivity Coverage (ATAC) Ins.  
 Legal Defense Benefit

## CURRENT POLICY HOLDERS MUST CALL TO MAINTAIN BENEFITS

► Auto/Home/Renters Liberty: (800) 734-6796 • MetLife: (800) 438-6388  
 ► Universal Life USI: (800) 626-0291  
 ► Wrap Plan USI: (800) 626-0291  
 ► Hospital Indemnity Plan USI Affinity: (800) 327-1550  
 ► Catastrophic Insurance Marsh: (800) 503-9230



(518) 785-1900 | (800) 342-4306 ext. 243

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Visit Membership Benefits Program online at [www.pef.org](http://www.pef.org)

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