Retire from your job, not from life!  
Stay in touch, stay involved…Join PEF Retirees!

PEF Retirees is a group of public employee retirees who, like you, dedicated their lives to public service. We are an organization concerned about a variety of retiree issues ranging from the well-being of our retired colleagues to the protection and enhancement of benefits. We actively lobby for improvements in our pension system, health care benefits, tax liabilities, and other important matters/issues through the legislative process.

Membership in PEF Retirees allows you to participate in a number of PEF Retiree and Membership Benefit Programs. You must be a member of PEF Retirees to take advantage of these benefits.

For details about any of the Membership Benefits Program offerings listed in this brochure, please visit PEF Retirees online at www.pefretirees.org and click on Membership Benefits at the top right side of the home page.

Membership includes the communication of information of interest through specific email communications, PEF’s monthly digital magazine, the eCommunicator, and through PEF Retirees’ chapter meetings hosted in your area.

First year membership is FREE! (if you retired after April 2006)  
To take full advantage of this benefit, complete a New Member Enrollment form available at www.pefretirees.org. Year two and thereafter, membership dues are only $18 annually via automatic pension deduction, or you may write a $21 check, annually.

If you retired prior to April 2006, membership dues are only $18 for the first year and every subsequent year via automatic pension deduction, or $21 annually if paying by check. Complete the enrollment form available at www.pefmbp.com.

Need a replacement PEF retiree ID card?  
Email PEF Retirees at pveteramo@pef.org.
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Paying for your PEF Retiree dues and certain MBP endorsed Insurance/Legal benefits is convenient and economical when you use pension deduction.

Complete the authorization form located on the PEF Retiree website at www.pefretirees.org.

**Need help with retirement planning?**

Work-Life Services provides valuable information for retirement planning. Visit worklife.ny.gov to learn more.

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**Home Savings**

**HOME ENERGY SAVINGS**

American Solar Partners designs, finances, and installs solar power projects, both residential and commercial.

American Solar Partners’ goal is to make a fair profit and to save people money on their electricity costs while increasing the use of renewable energy and creating good green jobs, meaning union jobs.

American Solar Partners offers only high quality, American-made panels and components with full warranties. All projects utilize union contractors.

Own a solar power system and receive a 10-15% discount off current market prices and save $1,000 to $2,000 per year on electricity costs.

Email info@americansolarpartners.com, visit American Solar at americansolarpartners.com, or call (914) 699-3366.

**HOME HEATING DISCOUNTS**

- Citizen Action Fuel Group
- Heat USA
- Pilgrim Oil Group

For more information, visit www.pefmbp.com.
Finance—At No Cost to You

FINANCIAL COUNSELING
Dues-paying PEF Retirees are entitled to a FREE, annual, one-hour, personal consultation and comprehensive financial overview with a Stacey Braun Associates’ Certified Financial Planner® or Registered Investment Advisor whose fee is paid for by the PEF Membership Benefits Program. Financial advice is objective because the representatives do not sell products. Consultations include a written summary of recommendations. For details, contact Stacey Braun Associates at (888) 949-1925 or email info@staceybraun.com.

CREDIT COUNSELING
Annually, you are entitled to a FREE, one-hour, financial consultation with Stacey Braun Associates. Depending on your unique situation, the planner might recommend that you speak with a credit counseling expert who can provide advice and guidance regarding financial hardship. This benefit is made available through Clearpoint Credit Counseling Solutions, a division of Money Management International, and MBP’s partner working in tandem with Stacey Braun to offer a full-service financial services benefit.

Education

COMPUTER DISCOUNTS
PEF Retirees receive computer discounts from Apple and Dell. For more information, visit www.buymbp.com/everyday-savings/computer-discounts.

DEFENSIVE DRIVING COURSE
The six hour Defensive Driving Course, offered through the National Safety Council, offers two course options for PEF Retirees and their families: a $21 traditional classroom course and or an $18 online course. Take advantage of the opportunity to:

• Reduce insurance costs: minimum 10% for three years.*
• Reduce up to four (4) points on your driving record (the DMV will automatically determine whether you are eligible**).
• Avoid possible license suspension.
• Avoid a possible court appearance.
• Improve your overall driving skills.

*This discount applies to the base rate of automobile and motorcycle liability and collision insurance premiums, each year for three years, provided you are listed as the principal operator.
**May be taken once every 18 months for point reduction.

For a class schedule, call (800) 427-2365 or visit www.pefmbp.com.
AUTO/HOME/RENTERS INSURANCE

PEF Membership Benefits Program offers dues-paying PEF Retirees the ability to shop for the best savings on automobile, home, or renters insurance from MetLife Auto & Home* or Liberty Mutual**. Choose the carrier that best meets your coverage needs. We have structured group savings with both carriers. Contact them directly for a free, no-obligation quote. Conveniently pay with payroll deduction and receive additional savings! The choice is yours.

For additional information call:
Liberty Mutual: (888) 747-2146
MetLife: (800) 438-6388 – mention group code BR6, or visit www.pefmbp.com.

The companies referenced in this material operate independently and are not responsible for each other’s financial obligations.

* MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify.

** Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. The program cannot guarantee coverage. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers on your policy, may be obtained where state laws and regulations allow. In TX: auto coverage provided by Liberty County Mutual Insurance Company and home insurance provided by Liberty Insurance Corporation. Liberty Mutual is an Equal Housing Insurer. © 2011 Liberty Mutual Insurance Company.

PET INSURANCE

Plan options available through Nationwide Pet Insurance:

- Whole Pet with Wellness
- Major Medical
- Pet Wellness and more

You must be a dues-paying PEF Retiree to take advantage of the pet insurance program. Protect your pets today and save!

For eligibility and further information on any of our insurance programs, visit www.pefmbp.com.
PEF MBP SPONSORED GROUP TERM LIFE INSURANCE THROUGH SUN LIFE

Dues-paying PEF Retirees can continue participating in the PEF Membership Benefits sponsored Group Term Life Insurance with Sun Life by electing to be a member of the PEF Retirees. You must have the coverage prior to retirement and select your preferred payment option upon retirement. For complete eligibility and further information, call (800) 342-4306, ext. 243.*

Benefits reduce to 60% of the amount in force on the first of the month following the month in which an active member attains age 70. If at age 70 you have participated in the plan for at least 5 continuous years preceding the attainment of age 70 and you are not an active member, your life insurance will be reduced to $20,000 or you may elect a further reduction in benefit to $10,000 or $5,000. If you have not been in the plan for 5 continuous years, your coverage will terminate.

Group life and disability insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LH-01, 12-LF-C-01, 12-GPPORT-P-01, 13-LFPort-C-01, 13-LTD-C-01, 12-LTD-P-01, and 13-STD-C-01.

PEF RETIREE DENTAL INSURANCE

Dental insurance can help lower your out-of-pocket expenses so you and your family can maintain healthy smiles—and better overall health, too. Retirees can elect to participate in Sun Life’s Dental insurance sponsored by the New York State PEF Retirees.

Whether you are a new PEF Retiree or have been retired for a while, you can benefit from Sun Life’s dental plan (subject to eligibility requirements). When you visit an in-network dentist, the plan pays some or all of your dental expenses for covered services after you satisfy your annual deductible—$25 for you; $50 for you and a dependent; $75 for your family.

Finding an in-network dentist is easy because you have access to countless providers in NY, NJ, and nationwide. When you visit an in-network dentist, you will have no out-of-pocket costs for covered preventative and basic services once you have satisfied the annual deductible. If you choose to visit an out-of-network dentist, you will need to satisfy your annual deductible, pay the difference between Sun Life’s fee schedule and the dentist’s fee for covered services, and you may need to submit a claim form.

Sign up for Sun Life’s Dental coverage at any time. For more information, visit www.pefmbp.com, or call (844) 738-8118, Monday through Friday, 8:00 a.m. to 8:00 p.m. EST, to speak with a live Customer Service representative.
PEF RETIREE VISION PLAN

Healthy eyes and clear vision are an important part of your overall health and quality of life. Davis Vision works to reframe eye care. Helping people look and feel their best goes beyond paying for exams and fabricating designer frames—it means giving them the freedom to make informed decisions about their eye care. Davis Vision’s national network of over 46,000 points of access provides you with the flexibility and confidence to know that you will find a vision provider who can meet your vision needs.

<table>
<thead>
<tr>
<th>Retiree Contributions</th>
<th>Annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree</td>
<td>$164.88</td>
</tr>
<tr>
<td>Retiree plus One</td>
<td>$277.56</td>
</tr>
<tr>
<td>Retiree plus Family</td>
<td>$418.44</td>
</tr>
</tbody>
</table>

This vision plan helps you care for your eyes while saving you money! Your Davis Vision benefit entitles you to an annual eye exam at no cost. This policy is an annual program that begins each November 1 and ends on October 31 of the following year, no matter when you purchase the plan during the year. If you choose to continue the policy the following year, you will need to purchase it again. Renewal notices are mailed to participating members each October for the November 1 program start date. Any Fashion, Designer, or Premier frame from Davis Vision’s Collection¹ (value up to $195) is covered in full every 12 months OR, elect to receive a $130 retail allowance toward any frame from your provider, plus 20% off the balance. Any contact lenses from Davis Vision’s Contact Lens Collection are covered in full every 12 months. Non-collection contact lenses available at 15% discount. Visit one of the 650 Visionworks locations, or visit one of our many independent vision providers.

To enroll in the vision benefits plan and to locate a provider, visit www.pefmbp.com.

A one-year eyeglass breakage warranty is included on plan eyewear at no additional cost! Enroll today and learn about the benefits of your Davis Vision plan.

For more details about the plan, log on to the Open Enrollment section of the Davis Vision Member site at: www.davisvision.com and enter Client Code 2395, or call (844) 681-4498.

Dependent children under 19 or under 25 and a full-time student are eligible to be enrolled under your plan. Your vision plan benefits provide a covered in full, benefit for Progressive lenses.

¹The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.
Protect Your Wealth, Protect Your Most Valuable Asset. Identity theft complaints declined from 16% to 13% from 2015 to 2016. In 2016, 29% of consumer reported their data was used to commit tax fraud. Consumers who reported that their stolen data was used for credit card fraud rose from 16% in 2015 to nearly 32% in 2016.¹ Protect your identity.

LIBERTY MUTUAL
For an average of just 7 cents a day, Liberty Mutual’s Identity Fraud Expense Coverage² provides up to $15,000 per occurrence and $30,000 per policy period to cover certain expenses incurred when recovering your identity.

METLIFE AUTO & HOME
Metlife Auto & Home offers its customers a suite of Identity Protection Services at no extra cost. Protect yourself from the growing volume of identity theft.

VOLUNTARY LEGAL SERVICE PLAN
For just $36 ($3 per month via pension deduction), dues-paying PEF Retirees have access to the National Legal Office which provides advice to covered individuals on the federal laws governing identity theft and comprehensive advice on how best to avoid having their identity stolen.

²The description of coverages and benefits are necessarily brief and are subject to policy provisions, limits, deductibles, and exclusions that can only be expressed in the policy itself. Coverage and programs vary by state, and are not available in all states. For a complete explanation of coverages, please consult a sales representative.
PEF RETIREE VOLUNTARY LEGAL SERVICE PLAN

Enrollees in the Voluntary Retiree Legal Service Plan, sponsored by PEF Membership Benefits Program, receive personalized attention from Feldman, Kramer & Monaco, P.C., a nationally networked law firm in New York State. The law firm maintains a peer review rating of “A-V”, the highest rating that a law firm can be awarded by the ranking authority, Martindale-Hubbell. Dues-paying PEF Retirees enrolled in the Legal Service Plan are guided through legal issues at a substantially reduced rate. Specialty areas include, but are not limited to, elder law, real estate, landlord/tenant law, criminal defense, matrimonial, bankruptcy, adoption, civil litigation, and negligence.

Elder Law Rider

Retirees who choose to participate in the Retiree Legal Service Plan are eligible to purchase an Elder Law Rider. The Elder Law Rider will provide the participant, or their dependent, with a “Legal Security Package”. This package includes a Simple Will, Health Care Proxy, Living Will and Durable Power of Attorney.

Elder Law matters require specialized experts in areas concerning the financial and health care needs of the elderly. A general legal practitioner may not be as well-versed as an elder law attorney, as the tax code and Medicaid laws constantly change. An elder law specialist devotes most of his/her law practice to elder law areas and is up-to-date with topics pertinent to the elderly: Medicaid and long-term care planning, estate planning, trusts, guardianships, conservatorships, applying for Medicaid and other government assistance, and nursing home placement.

The Elder Law Rider offers a 20% discount off the attorney's usual fees, and is not covered under the reduced $225 hourly fee included in the guaranteed maximum fees.

For additional rider information and a fee schedule, i.e. Elder Law and Business Rider (these two riders can be added to your plan for an additional fee), visit www.pefmbp.com.

This program is available for just $36 per year via direct pay with Visa or Mastercard or $3 per month via pension deduction.

For additional information and restrictions, please request a copy of the Voluntary Retiree Legal Service Plan brochure by calling (800) 342-4306, ext. 243, or visit www.pefmbp.com.
FITNESS CENTERS
PEF Membership Benefits Program has discounts for a variety of fitness centers. Participating locations include:
• Court Jester Athletic Club (Johnson City & Binghamton, NY)
• Hart to Heart Fitness (Albany, NY)
• Snap Fitness (Farmingham, NY)

GIFT CARDS
Apparel/Retail
• American Eagle Outfitters
• Banana Republic
• Gap
• HomeGoods
• JCPenney
• Kohl’s
• Lands’ End
• L.L. Bean
• Macy’s
• Marshalls
• Old Navy
• Pier1 imports
• T.J. Maxx

Entertainment
• Barnes & Noble
• Game Stop
• iTunes
• Regal (for tickets and food purchases)

Health & Beauty
• Bath & Body Works
• CVS Pharmacy
• Spafinder Wellness 356™

Restaurant/Eateries
• Applebee’s
• Bonefish Grill
• Boston Market
• Bruegger’s
• Buca di Beppo
• Carrabba’s Italian Grill
• Chili’s
• Cracker Barrel Old Country Store
• Dave & Buster’s
• Fleming’s
• Landry’s
• Maggiano’s
• On The Border
• Outback Steakhouse
• P.F. Chang’s
• Panera Bread
• Recovery Room Sports Grill
• Red Robin
• Romano’s Macaroni Grill
• Roy’s
• Ruby Tuesday
• Starbucks
• Subway
• TGI Fridays
• Uno

Sports & Recreation
• Bass Pro Shops
• Cabela’s

OTHER RETAIL DISCOUNTS
• A One of a Kind Gift
• Felthousen’s Florist
• Niagara’s Honeymoon Sweets
• Plaza Furniture

WHOLESALE CLUBS
• BJ’s Wholesale Club
The Arts & Entertainment vendors listed are all current participants. Visit www.pefmbp.com.

**ATTRACTIONS**
- American Italian Heritage Museum (*ID discount*)
- Baseball Hall of Fame
- Big E Fair
- Bronx Zoo (*online purchase discount*)
- Double M Rodeo
- Empire Passport
- Gore Mountain Scenic Gondola Rides
- High Falls Gorge (*ID discount*)
- Irish American Heritage Museum (*ID discount*)
- Lake George Steamboat (*ID discount*)
- Las Vegas PowerPass
- Long Island Aquarium & Exhibition Center
- Medieval Times
- New York Aquarium
- New York CityPass
- New York State Fair

**BASEBALL TEAMS**
- Batavia Muckdogs
- Binghamton Rumble Ponies
- Buffalo Bisons
- Rochester Red Wings
- Staten Island Yankees
- Syracuse Chiefs
- Tri-City ValleyCats
- Special Pro Team Events: Boston Red Sox, NY Mets, NY Yankees

**BASKETBALL TEAMS** (*online purchase discount*)
- Brooklyn Nets
- NY Liberty
- NY Knicks

**SAVE AROUND COUPON BOOKS**
- SaveAround coupon books are available Nov.-Jan. for the following counties: Broome, Buffalo, Capital Region, Elmira/Corning, Long Island, Rochester, Syracuse, Tri-County, Utica/Rome, and Watertown.

**FOOTBALL TEAMS**
- Syracuse Orange
- Special Events: Buffalo Bills, NY Jets

**GOLF**
- Golf-A-Round
- Special Pro Team Events: Dick’s Sporting Goods PGA Golf Outing
Arts & Entertainment

HOCKEY TEAMS
• Syracuse Crunch

MOVIE THEATERS
• AMC Theatres
• Bow-Tie Cinemas
• Cinemark Theatres
• City Cinemas
• Cumberland 12 Cinemas
  *(ID discount)*
• Dipson Theatres
• Landmark Theatres/Spectrum 8 Theatres
• Marquee Cinemas
• National Amusements
• Regal Entertainment

PERFORMING ARTS
• Barclays Center
• Blue Cross Arena
• Capital Repertory Theatre
• First Niagara Center
• Madison Square Garden
• Nassau Coliseum
• Palace Theatre
• Proctors Theatre
• Prudential Center
• Rochester Broadway Theatre League
• Saratoga Performing Arts Center
• Times Union Center
• Troy Savings Bank Music Hall
• WorkShop Theater Company

SKI RESORTS
• Bousquet Ski Area
• Bromley Mountain Ski Resort
• Catamount Ski Resort
• Gore Mountain
• Greek Peak Mountain Resort
• Holiday Mountain *(ID discount)*
• Hunter Mountain
• Jiminy Peak Mountain Resort
• Killington Resort
• Kissing Bridge
• Mount Southington *(ID discount)*
• Mountain Creek Ski Resort
• Pico
• Plattekill Mountain *(ID discount)*
• Ski Butternut
• Ski Shawnee
• Stratton Mountain
• Swain Ski Center
• Whiteface Mountain
• Windham Mountain Ski Resort

THEME PARKS
• Bromley Sun Mt Adventure
• Busch Gardens
• Canada’s Wonderland
• Cedar Point
• Darien Lake
• Disney World
• Dorney Park
• Dutch Wonderland
• The Fun Spot
• Great Escape
• Hersheypark
• Idlewild and SoakZone *(online purchase discount)*
• Jiminy Peak Mountain Adv. Park
• Kennywood
• Kings Dominion
• Legoland, Florida
• Martin’s Fantasy Island
• Morey’s Piers & Beachfront Waterparks *(online purchase discount)*
• Santa’s Workshop
• Seabreeze
• SeaWorld
• Sesame Place
• Six Flags Great Adventure
• Six Flags New England
• Universal Orlando
• WonderWorks Indoor Amusement Park *(online purchase discount)*
PEF Travel Services

PEF Travel is a unionized agency that specializes in vacation packages and cruises. PEF retirees across the state turn to PEF Travel’s experienced agents to make vacation planning easy and affordable.

Take advantage of these valuable benefits:

• Knowledge and expertise of PEF Travel staff—each agent has over 25 years of experience in the travel industry.

• 5% rebate on travel packages/cruises for dues-paying PEF retirees! Rebate is in addition to travel specials offered by Disney, all-inclusive resorts and cruise lines!

• Disney expertise—PEF Travel is recognized by Disney Destinations as one of the area’s top sales producers!

• Agents to help you navigate the complex world of travel and book your vacation plans with just one phone call!

We answer the vacation planning questions you won’t think to ask!

PEF Travel Services
(518) 782-9045 • (800) 767-1840
10 Airline Drive | Suite 101
Albany, NY 12205
peftravel@pef.org
www.peftravel.com

Join us on Facebook to stay abreast of our travel specials!
PEF Offices

Headquarters .......................................................... (800) 342-4306/(518) 785-1900
Retirees ..................................................................... (800) 342-4306/(518) 785-1900, ext. 288
Membership Benefits ........................................ (800) 342-4306/(518) 785-1900, ext. 243
Ticket Orders .............................................................................................................. Opt. 1
Insurance ....................................................................................................................... Opt. 2
Financial ......................................................................................................................... Opt. 3
PEF Travel ...................................................................................................................... Opt. 4
PEF Travel Services ............................................... (800) 767-1840/(518) 782-9045

NYS Retirement System

Call Center
Albany, NY ..................................................................................................... (518) 474-7736
Toll-Free Number ...................................................................................... (866) 805-0990

Other Agencies Providing Services to Retirees

Health Insurance
NYS Department of Civil Service
Employees Benefits Division (Empire Plan) ........................................... (800) 833-4344
(518) 457-5754

Regional Offices
Region 1 (Buffalo) ..................................................................................... (800) 462-1462
Region 2 (Hornell) ..................................................................................... (800) 724-5001
Region 3 (Rochester) ............................................................................... (800) 724-5003
Region 4 (Syracuse) .................................................................................. (800) 724-5004
Region 5 (Binghamton) ......................................................................... (800) 724-4998
Region 6 (Utica) ......................................................................................... (800) 724-5005
Region 7 (Malone) .................................................................................... (888) 498-8532
Region 8 (Albany) ...................................................................................... (800) 342-4306
Region 9 (Poughkeepsie) ...................................................................... (800) 548-4870
Regions 10 & 11 (New York City) .................................................... (800) 522-8700
Region 12 (Long Island) ......................................................................... (800) 832-5284

Websites
NYS Dept. of Civil Service .............................................................. www.cs.ny.gov
NYS Retirement System ............................................... www.osc.state.ny.us/retire
PEF  .......................................................................................................................... www.pef.org
PEF Membership Benefits Program ........................................... www.pefmbp.com
PEF Retirees ........................................................................................www.pefretirees.org
PEF Travel ..............................................................................................www.peftravel.com
For information on PEF MBP sponsored insurance, sponsored voluntary legal plan, PEF Travel, or ticket sales, visit www.pefmbp.com. Have your PEF ID/MIN (Membership Identification Number) handy. You will need your MIN to sign-in and to make purchases. Your MIN can be found underneath your name on your PEF retiree ID card.

**Need a replacement PEF retiree ID card?**
Email PEF Retirees at pveteramo@pef.org.