

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

CSEA Members Save More on Fun

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



VISIT OUR WEBSITE AND GET ALL THE INFO YOU NEED!



WWW.CSEAEBF.COM



EBF MEMBER PORTAL

- A secure, online portal allowing members to...
- » Check subscriber and dependent eligibility
 - » View and download plan books
 - » Add or remove dependents
 - » View, print or request EBF ID cards
 - » Submit name, address, phone and email changes
 - » Download HIPPA authorization
 - » Upload supporting documents
 - » Submit student proof verification

LIVE CHAT

Can't find what you're looking for? Get help from one of our EBF representatives.

FAQ'S

LATEST NEWS

Keep up with CSEA EBF's latest news and events.

DOWNLOAD FORMS

BENEFIT SEARCH

Not sure what benefits you have? Use our search tool to find out.

PROVIDER SEARCH

Find participating dental and vision professionals in your area.



FACEBOOK.COM
/CSEAEBF



@CSEAEBF



@CSEAEmployee
BENEFITFUND

1-800-323-2732

WELCOME TO THE ALL-IN-ONE EBF MEMBER PORTAL



*Login to your EBF Member Portal
account to access information about
eligibility, dependents & more!*

PORTAL.CSEAEBF.COM

Member Portal
YOUR SECURE GATEWAY TO ENROLLMENT & ELIGIBILITY

Member Information

TIMMY TEETH
1 LEAR JET LANE
Latham NY 12110

TIMMYTEETH@GMAIL.COM
DOB: 01/01/1970
EBF ID: 00000002
Eligibility Status: Active
Group: New York State Administrative, Operational and Institutional

AVAILABLE BENEFITS

- State Dental Plan (plan brochure)
- State Vision Plan (plan brochure)
- NYS Prescription Drug Co-Pay Reimbursement

TABITHA TEETH
DOB: 01/01/2000
Eligibility Status: Active
Student Eligibility Dates: 01/01/2019 - 08/31/2020

AVAILABLE BENEFITS

- State Dental Plan (plan brochure)
- State Vision Plan (plan brochure)
- NYS Prescription Drug Co-Pay Reimbursement (claim form)

Actions:

- Submit Name Change
- Submit Change of Address
- Add/Update Phone Number
- Update Email Address
- Print or Request New ID Card
- Download HIPAA Authorization Form
- Remove this dependent
- Submit student certification

Questions? Contact the Member Services Department at 609-323-2732 (option 5)

EBF Member Portal
ACCOUNT LOGIN

EBF ID
Lookup your EBF ID

Password
Forgot your password?
Remember Me

Sign In

I need to sign up

EBF Member Portal
CREATE MEMBER ACCOUNT

EBF ID
Lookup your EBF ID

First Name
Last Name
Email Address
Password
Confirm Password

Create Account

[Back to Login](#)

**SIGNING UP FOR THE EBF
MEMBER PORTAL IS EASY!**

1. Visit <http://portal.cseaebf.com>
2. Click "I need to sign up" and fill out your EBF ID number*, first name, last name, email address and create a strong password
3. Click "Create Account"

***Don't know your EBF ID Number?**
Click the "Lookup your EBF ID" link and follow the simple steps.



FACEBOOK.COM
/CSEAEBF



@CSEAEBF



@CSEAEmployee
BENEFITFUND

1-800-323-2732



Exclusive access with your membership.

Buy now. Pay over 12
months from your paycheck.

Discover a better way to pay over time.

When you become a member of CSEA NY, you unlock your Spending Power* to benefits that makes life easier, simpler to manage, and more convenient to control. Purchasing Power gives you access to the products you need now without a credit check or down payments.



Scan to unlock your
Spending Power*



Create your FREE account and enjoy
20% off**
YOUR FIRST ORDER

Learn more at CSEANY.PurchasingPower.com



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 **Mark Lesser**. 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>

MARK LESSER - CSEA ACCOUNT SPECIALIST

PHONE
631.332.6811

EMAIL
mlesser@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.



About Cambridge Credit Counseling

At Cambridge, we've been helping people achieve financial freedom for over 25 years. We offer a suite of services to help with nearly every source of consumer debt.

We believe that assisting consumers with financial challenges goes far beyond simply getting them out of debt. Our holistic approach gives people access to a wide variety of services, including debt management, foreclosure intervention, rental counseling, first-time homebuyer courses, bankruptcy counseling and reverse mortgage counseling.

We are licensed or approved to conduct business in every state and have more than 40 nationally certified counselors on staff, most of whom are cross-certified to provide assistance in several areas to meet the needs of consumers.

The average tenure of our staff is almost 15 years, making Cambridge one of the most experienced agencies with the most dedicated staff in our profession.

We invite you to learn more about the many ways that Cambridge is helping people like you achieve financial freedom every day!

Committed to Quality

Cambridge is committed to providing the highest level of quality in all aspects of the services we provide. Cambridge is registered to the ISO 9001 quality standard, a certification that we've maintained for more than 20 years. We are fully committed to continually improving the quality of our services.

The Cambridge Mission

Cambridge is committed to helping individuals and families resolve their financial challenges. We offer a comprehensive suite of solutions to assist with unsecured debts, housing issues, and more.



**Life is just
better without debt.**



Proud members of



Cambridge Credit Counseling Corp.
67 Hunt Street
Agawam, MA 01001

A nonprofit organization

Striving for excellence!



NON-PROFIT DEBT ASSISTANCE PROGRAMS

- ✓ Credit Counseling
- ✓ Debt Management
- ✓ Financial Education



Local 1000 AFSCME AFL-CIO

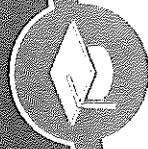
cambridge-credit.org/CSEA

888.694-7490

Enjoy the power of being DEBT FREE

What does it mean to be debt free? For most of us, it's more about the freedom of not letting debts control us than it is having no debts at all. The vast majority of people will always carry some debt, such as cars and mortgages. But imagine paying your basic monthly expenses without having to worry whether you can afford your credit card payments, medical bills or other expenses.

Taking control of what you do with your money, being able to build savings, not worrying about how you'll deal with unexpected expenses - that's what being debt free is all about. And we can help get you there.



BUDGETING & FINANCIAL EDUCATION

To support and further our nonprofit mission, we've developed an online budgeting and financial education portal, **MyMoney**. Through this site, you'll be able to create and maintain a detailed household budget to help you identify exactly where your money is going every month and establish a plan to increase savings.



The site also includes short education courses to teach you the basics about a variety of personal finance topics such as budgeting, savings, credit reports, and more.

To create your household budget or to increase your knowledge about personal finance, login to **MyMoney** here:



Cambridge is a proud
partner of



CREDIT COUNSELING

When you contact Cambridge, our counselors will have a confidential discussion with you about your financial goals and the circumstances that led to your need for assistance. Through this free debt analysis, our counselors will:

- ✓ Understand your unique circumstances and your financial goals
- ✓ Identify your income and all of your expenses
- ✓ Recommend ways to help you create or revise your household budget
- ✓ Advise you about your options, including the services that may be available to assist you

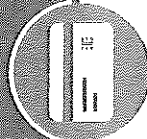
For more information about credit counseling, or to schedule a one-on-one debt review with a certified counselor, call (888) 694-7490 or visit us online:

cambridge-credit.org/CSEA

**There is absolutely no cost or obligation
for this service.**

Why do people place their TRUST IN CAMBRIDGE?

People place their trust in Cambridge because we are one of the most experienced and highly-rated debt management companies in the country. We give people real solutions to meet their specific needs and goals. Our counselors are nationally and independently certified and we've been helping people safely resolve their debt issues for over 25 years.



DEBT MANAGEMENT

One option that our counselors may recommend is enrollment in a Debt Management Plan (DMP). A DMP is not a loan or debt settlement! Our program is a safe, effective way to responsibly pay off your debts in the shortest time possible.

Our typical program benefits include:

- ✓ Reduced interest rates - from an average of 22% to as low as 0%
- ✓ Reduced monthly payments - Interest rate reductions result in an average savings of \$135/mo
- ✓ Fast debt repayment - Our clients are debt-free in an average of just 45 months

The fees for this service are regulated by the state in which you reside, and are based upon your ability to pay. **Since you were referred by CSEA, you'll enjoy a 10% discount on our already low nonprofit fees.**

Call (888) 694-7490 or you can schedule your appointment on our website:

cambridge-credit.org/CSEA

We've made finding legal help easy for you! Our network attorneys are available in person, by phone or by email. We also offer access to online tools to complete your estate planning documents or download self-help legal forms. And, you will always have a choice in what attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹

To learn more about MetLife Legal Plans coverages or our attorney network call 800.821.6400 Monday - Friday 8 AM to 8 PM (ET).

Be sure to identify yourself as a CSEA Member!

The cost of MetLife Legal Plans coverage for the whole year is less than the average attorney's hourly fee of \$391.²

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	\$3,715 ³	\$196 per year ⁴
Potential Savings		\$3,519



You may need this valuable benefit sooner than you think!



How do I enroll?

- Scan QR code with your mobile device
- Visit cseany.org/mb
- or email metlife@cseainsurance.com for more information

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. Average hourly rate of \$391 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021)

3. Prices based on the average amount of hours it would take, using the average hourly rate of \$391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).

4. Cost may vary. This cost is based on the monthly rate for MetLife Legal Plans of \$16.30.

We've made finding legal help easy for you! Our network attorneys are available in person, by phone or by email. We also offer access to online tools to complete your estate planning documents or download self-help legal forms. And, you will always have a choice in what attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹

To learn more about MetLife Legal Plans coverages or our attorney network call 800.821.6400 Monday - Friday 8 AM to 8 PM (ET).

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How do I enroll?

- Scan QR code with your mobile device
- Visit cseany.org/mb
- or email metlife@cseainsurance.com for more information

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Our partnership with
Excelsior University provides
you with educational benefits

LIFE HAPPENS. KEEP LEARNING.®

Excelsior University, an accredited,
not-for-profit online university,
focuses on helping adults
complete their degrees and
advance their careers.

Find out more on back



**EXCELSIOR
UNIVERSITY**



excelsior.edu/csea

“Excelsior took all of my credits.

I was able to jump right into upper-level courses.”

KEVIN FEALEY, BS IN ELECTRICAL ENGINEERING TECHNOLOGY

FIND YOUR AREA OF STUDY

Choose from degrees at the associate and bachelor's levels in liberal arts, and at the associate, bachelor's, and master's levels in business, health sciences, nursing, public service, and technology.

USE YOUR PARTNER BENEFITS

You and your spouse or domestic partner will receive up to 40 percent off tuition. You can also apply for grants, loans, and scholarship opportunities by completing the Free Application for Federal Student Aid (FAFSA), and use military benefits.

MAKE YOUR KNOWLEDGE COUNT

Bring in all but 7 credits toward a bachelor's or associate degree. You could transfer credit from your prior college courses and receive credit for military and workforce training; professional licenses and certifications; and CLEP, DANTES, and other approved exams.

CHOOSE YOUR CREDIT OPTIONS

Earn credit through online courses by taking courses at a regionally accredited institution and transferring the credit.



**SCAN TO
GET STARTED**



**excelsior.edu/
csea**

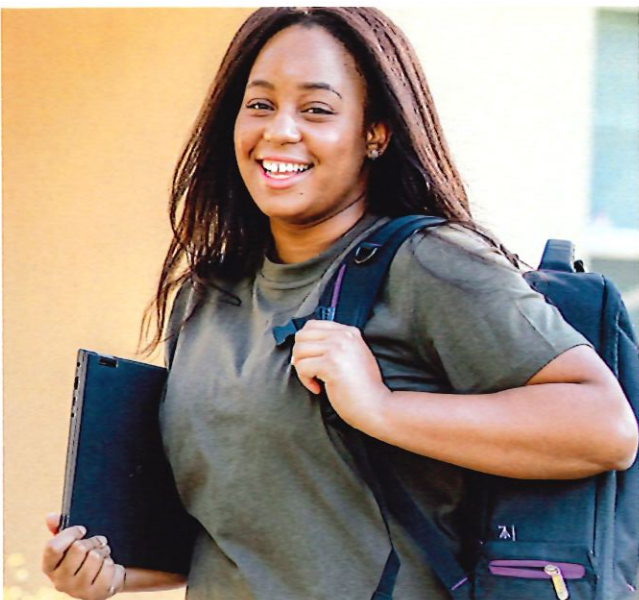
You'll find the application and
information about transferable
credit, tuition, and financial aid.



844.843.9296



spa23-880106; 08/22



Unlock Your College Dreams

Your union membership makes college more affordable

The Union Plus College Program is here to help

Union members and your 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.



"I was able to complete my degree program from the comfort of my home while educating my daughter. The classes were easy to follow, and there was plenty of time to complete assignments."

Janet Washington, union member

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 a higher education puts college out of reach for many people. Being a union member makes everything better. You can now achieve your college dreams without putting your family in debt.

Advantages of the Union Plus College Program:

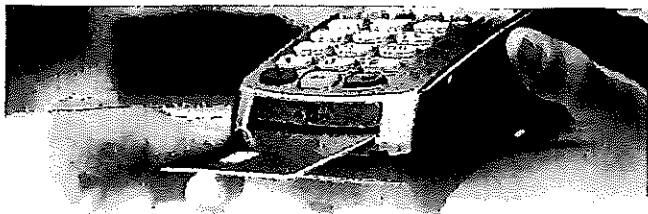
- Career advancement
- Associate and Bachelor's Degree Programs
- Regionally accredited schools
- Flexible programs so you can earn a degree on your schedule
- Ongoing support during your education

Find out how affordable the right degree can be

To learn more, visit

unionplus.org/college





CSEA Mastercard® Credit Card 8.90%^{APR1} or 12.90%^{APR1}



Created exclusively for CSEA members and their families, the CSEA Mastercard® credit card² features:

- Low fixed rate with no annual fee
- No balance transfer fee
- 24/7 online account/mobile app
- Cash-back rewards for Platinum cardholders
- Zero-liability fraud protection

Apply

broadviewfcu.com/cseacards
(844) 622-CSEA (2732)

Have these items handy for your application:
CSEA member number, Social Security number,
State-issued driver's license, or non-driver ID.

Maximize your CSEA benefits

See reverse to find out how you can reduce
your car payment with a click or call (or next
time you buy a vehicle).

1. Annual Percentage Rate. When you apply, an application review
determines which type of card you may be eligible to receive. No cash
advance fee or foreign transaction fee.

2. Before card is issued, applicant must become a Broadview member.

Mastercard and the Mastercard Brand Mark are registered trademarks
of Mastercard International Incorporated.



Insured by NCUA



B4000-56 2/2024



Save money and enjoy life

Make the most of your CSEA member benefits
and save, courtesy of our partnership with
Broadview.¹

Car payment too high?

Bring your higher-rate auto loan to Broadview.

- Low fixed rates
- Switch from any lender
- Smaller payments

Buying a vehicle soon?

See how low your payments can go!

- Low fixed-rate loans
- Afford more, pay less
- Fast approvals

Apply

broadviewfcu.com/cseaauto
(844) 622-CSEA (2732)

Have these items handy for your application:
CSEA member number, Social Security number,
State-issued driver's license, or non-driver ID.

Maximize your CSEA benefits

See reverse for exclusive CSEA Mastercard
credit card!

1. Applicant must become a Broadview member to obtain an
auto loan.



Insured by NCUA





Auto & Home Insurance Program

Home & Renters | Auto | RV | Boat | Umbrella

Comparison Shopping for Auto & Home Insurance

We represent over 12 top-rated insurance companies. Using this multi-company approach, we will shop your policy to provide you with a variety of quotes to compare. Shopping for insurance can be time consuming and frustrating. **Let us do the leg work.**

Free Policy Review at Time of Renewal

We reach out to all of our policyholders prior to their renewal date to ensure they are getting the best possible rate. This valuable service will make you feel confident that you are getting the **right coverage at the right price.**

Local Representatives—No Call Centers!

When you speak with one of our representatives, you're speaking with someone locally. Whether shopping for a new policy, or in need of service on an existing policy, we'll be helping you from **your own backyard.**

Start a Quote Online:
cseainsurance.com

Speak with an Agent:
518.640.8103

Enjoy Life. We've Got This.



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



XPS 15 Laptop



Alienware m18 Gaming Laptop

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, ink, toner, 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.) Outlet 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 Technologies, Dell, EMC, Dell EMC and other trademarks are trademarks of Dell Inc. or its subsidiaries. Other trademarks may be trademarks of their respective owners. 694247



Fight Back With The Truth

CSEA is under attack by the Freedom Foundation with intentionally deceptive mailers, emails, and social media. They want to take your power, time to fight back!



CSEA vs. The Freedom Foundation

The Freedom Foundation claims leaving CSEA will save you money!

But what are you trading for that?

What does your union membership really mean for you and your family?

CSEA Membership Means:	Freedom Foundation Offers:
<ul style="list-style-type: none">✓ A voice in the workplace✓ A secure retirement✓ Better pay & benefits✓ Greater bargaining power✓ Job security✓ A safe work environment✓ Exclusive membership benefits	

Has the Freedom Foundation really done anything to make your work life better?

To find more Truths
visit cseany.org/truth

A CSEA Member EXCLUSIVE!

REDUCE UP TO 4 POINTS ON
DRIVING RECORD
& SAVE 10% ON AUTO
INSURANCE

CSEA ONLINE EXCLUSIVE

CSEA announces a new convenient way to save – the NYSP 6-Hour PIRP (Point and Insurance Reduction Program) is now available online as well as in the classroom. That means you will **SAVE 10% FOR 3 YEARS ON AUTO INSURANCE** from your computer in the comfort of your own home.

Think about it what is 10% for three years worth to you?

In addition to the financial saving, if you have a traffic violation record you may **REDUCE UP TO FOUR POINTS ON YOUR DRIVING RECORD.**

NYSP's online program is the first NYS DMV approved course that has **no test or quiz requirement** in order 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.NYSP.com

Enter offer code **CSEA** for special reduced fee

ONLY \$23.95

NYSP classroom courses may also be scheduled at a conveniently located classroom facility and require advanced registration. CALL 800 942-6874



POINT & INSURANCE REDUCTION PROGRAM

All NYC Boroughs: (718) 748-5252

Statewide: (800) 942-6874

info@nysp.com

www.NYSP.com

NEW YORK STATE DEPT OF MOTOR
VEHICLES APPROVED

KNOW YOUR RIGHTS! WORKERS' COMPENSATION

1. **Notify your supervisor of the accident as soon as possible.**
 - ✓ Under the law, you have 30 days to notify your supervisor but it is suggested not to wait that long.
2. **Get medical treatment.**
 - ✓ You have the right to be treated by a physician of your choice who accepts workers' compensation.
 - ✓ Be sure to tell the physician it is a workers' compensation case.
 - ✓ Your treating physician must file the medical report with the Workers' Compensation Board.
 - ✓ No claim can be established without medical treatment.
3. **File a WCB C-3 form (employee's claim for compensation).**
 - ✓ Call CSEA to be connected to FOA at 1-800-342-4146. FOA will help you fill out the C-3 form over the phone or computer. You will also be sent documentation to sign so FOA can represent you for your workers' compensation claim.
 - ✓ After you return the signed documentation, FOA will file your claim (C-3 form) at the Workers' Compensation Board.
 - ✓ An FOA attorney will represent you at all workers' compensation hearings and you will also be assigned an FOA legal assistant.
 - ✓ There is no attorney's fee payable by you unless an award is made by the Workers' Compensation Board.

Fine, Olin & Anderman^{LLP} Offices throughout New York State

Albany

1707 Central Ave.,
Albany, NY 12205

Binghamton

49 Court Street, Suite 260,
Binghamton, NY 13901

Buffalo

515 Brisbane Bldg., 403 Main Street,
Buffalo, NY 14203

Kingston

236 Clinton Ave.,
Kingston, NY 12401

Long Island

90 Merrick Road, Suite 601,
East Meadow, NY 11554

Manhattan

39 Broadway, Suite 1910,
New York, NY 10006

Newburgh

1279 Route 300, P.O. Box 1111,
Newburgh, NY 12551

Syracuse

108 West Jefferson St., Suite 401,
Syracuse, NY 13202

Wappingers Falls

1778 South Road, Route 9,
Wappingers Falls, NY 12590

White Plains

One North Broadway, Suite 900,
White Plains, NY 10601



INJURY-RELATED LEGAL SERVICES PROGRAM

WORKERS' COMPENSATION

PERSONAL INJURY

SOCIAL SECURITY DISABILITY

NYS DISABILITY RETIREMENT

VETERANS DISABILITY BENEFITS

The only statewide law firm endorsed by
CSEA to represent members and their
families for injury-related legal services.

Legal representation provided by

FO&A
Attorneys for Workers™

Fine, Olin & Anderman^{LLP}

WWW.FOALAW.COM

Call CSEA at

1-800-342-4146

You will be connected to

Fine, Olin & Anderman, LLP (FOA)



CSEA LEGAL SERVICES PROGRAM

Injury-Related Matters

The CSEA Legal Department oversees the Legal Services Program and for *over 25 years* has endorsed the statewide law firm of **Fine, Olin & Anderman (FOA)** to represent members and their families for the injury-related services 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. An attorney will provide legal representation for your case and a legal assistant will be your 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.

Personal Injury

If you are injured in an accident as a result of someone else's carelessness, (other than an employer or fellow employee), you may have the right to seek monetary damages for injuries resulting from that accident.

Some examples of accidents include:

- ✓ Auto accidents
- ✓ Pedestrians struck by a motor vehicle
- ✓ Bicycle and boat accidents
- ✓ Slip (or trip) and fall downs
- ✓ Dog bites
- ✓ Construction work
- ✓ Defective or unsafe products
- ✓ Medical malpractice
- ✓ Other liability cases with significant personal injuries

There is no legal fee payable unless FOA 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.

Social Security Disability (SSDB)

If you cannot work for at least one year due to any medical condition, you may be eligible for SSDB. FOA will help you with the necessary paperwork to file your claim. If you are denied, an attorney can provide legal representation for an appeal. No upfront payment is required. *FOA only receives a fee if successful in obtaining SSDB for you at the initial or appeal level.*

New York State Disability Retirement

If you have medical documentation that you are unable to perform your duties due to a permanent physical or mental injury or accident, you may be eligible for a NYS disability retirement benefit.

To qualify for a disability retirement benefit, you must have at least **ten years** of credited service, unless your disability results from an accident you sustain on the job. If your disability results from an on-the-job accident, not due to your own negligence, there is no minimum service requirement. Whether an incident is considered an "accident" is determined on a case-by-case basis using court decisions for guidance. To obtain an application and estimate of your pension benefits, call the NYS Retirement System at 1-866-805-0990. **If you are denied**, FOA can represent you for an appeal and seek to have you awarded benefits. *There is an upfront fee for FOA legal representation for your disability retirement appeal.*

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, FOA can represent you for the appeal.** There is no upfront fee for FOA legal representation. FOA only receives a fee if successful with your appeal. FOA fees are paid from the benefits that the veteran receives.

SOCIAL SECURITY

DISABILITY BENEFITS (SSDB)

Social Security Disability Benefits (SSDB) provide monthly payments to workers who meet the Social Security Administration's definition of "disabled".

- ◇ Every disability you have, not just work-related accidents and illnesses, is considered by Social Security in determining eligibility for benefits.
- ◇ If accepted, you will receive what you would get in regular social security benefits if you were at your full retirement age on the date you applied.
- ◇ You are eligible for Medicare after being on SSDB for two years.

Eligibility requirements:

- ✓ You must be unable to do any substantial, gainful work due to a physical or mental impairment which is expected to last for at least one year.
- ✓ As a general rule, if you are over the age of 30, you must have worked five out of the last ten years preceding the onset of your disability and have contributed to Social Security during that period.
- 1. **Initial application:**
 - ◇ If you believe you will be out of work for at least one year, call CSEA to be connected to FOA at 1-800-342-4146. A SSDB legal assistant specialist will answer questions regarding your eligibility and help you with the information you will need for the application.

- ◇ FOA can file the application for you and will receive a percentage of your retroactive money if successful. You can file the application on your own by applying in person at your local Social Security Administration office, by phone at 1-800-772-1213, or online at www.socialsecurity.gov.

2. **If your claim is denied:**

- ◇ Call CSEA to be connected to FOA at 1-800-342-4146. An appeal must be filed within 60 days of the initial denial. FOA will file the appeal and you will be assigned an attorney who will represent you at hearings and a legal assistant who will answer your questions and follow up on your case. *If successful, FOA will receive a percentage of the retroactive money.*