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“Excelsior took all of my credits.

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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 or independently studying for and taking assessment exams, or by taking courses at a regionally accredited institution and transferring the credit.

**GET
STARTED**



excelsior.edu/csea

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



844.843.9296



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 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.

Contact Mark Lesser for the exclusions to these discounts





Sponsored Insurance Programs Westchester County

Group Disability Insurance*

- Covers sickness and accidents that occur both on and off the job
- Benefits for covered conditions are paid in addition to workers' comp, sick time, and any other insurance policies you have – no offsets!

Critical Illness Insurance**

- Policy covers 5 major illnesses
- \$75 Annual Wellness Benefit
- Portable Coverage - keep your policy if you retire or leave your current position

Universal Life Insurance***

- Up to \$200,000 in coverage available for Members and \$25,000 for Spouses
- Policy builds cash value that earns interest
- Child and grandchild coverage available

Ask how to obtain a free quote on
Home • Auto • Renters • Boat • RV
with no obligation!

Group Term Life Insurance**

- Up to \$250,000 in coverage available for Members, and up to \$150,000 for Spouses
- Up to \$50,000 in coverage available with no medical questions asked for Members under 55

CAP Accident Only Insurance*

- Pays a cash benefit for injuries sustained from a covered accident
- Spouse coverage available
- No medical questions

Group Whole Life Insurance***

- Up to \$200,000 in coverage available for Members and \$25,000 for Spouses
- Level Premiums
- Policy builds cash value over time and has no termination age

Hospital & Home Care Recovery*

- Provides extra money to help cover the cost of a hospital stay or the home recovery afterwards
- Affordable Rates and no termination age

Contact your Westchester County Insurance Representative to learn more about the valuable insurance programs available to you exclusively as a CSEA Member.

Lydia Gregory

lydia.gregory@pearlinsurance.com

845.764.1196

*Underwritten by New York Life Insurance Company | 51 Madison Ave., New York, NY | Policy Form GMR

Underwritten by Metropolitan Life Insurance Company | New York, NY *Underwritten by Massachusetts Mutual Life Insurance Company | Springfield, MA

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What You Need To Know About Workers' Compensation

1

You have 30 days to give notice to your employer of your injury



2

If you are injured you need to file a C3 form with the WCB within 2 years of date known or should have known



3

Fault is not an issue

4

You must see a doctor at least once to establish a causal relationship



5

You do not have to lose time from work to have a valid case



Fine, Olin & AndermanTM
Attorneys for WorkersTM

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*Please Note: The language and thinking contained on this sheet is intended to be for attorney advertising and should not be considered recommended legal direction or counsel.



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If you buy a product for \$150 or more through a Buyer's Edge Plan and within 30 days and 50 miles find the exact item for less at a factory authorized dealer, BUYER'S EDGE INC. requires that the participating vendor mail you the difference, plus 20% of that difference.

This guarantee even covers advertised sales, discount houses and other buying plans. Travel, computers, car rentals, cars, countertops, silver and gold, services, paid buying clubs merchandise offered with limits on availability or quantity, are not covered by this guarantee.

MEMBER PROTECTION SERVICE THAT WORKS FOR YOU If you ever receive less than superior treatment with regard to price, delivery, or service, speak to management of the vendor. If you don't get results, contact:

KITCHENS & BATHS (800) 327-3599

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Login www.BuyersEdgeInc.com for more details
re: hours, coverage, What's New/Specials & Giveaways.

Note: Product coverage is constantly being improved; however some products or services may not be available in your area.

Be prepared to give your Group # (see above) whenever you contact a participating vendor.



RAYMOND OPTICIANS

VIP Vision Savings for Members & Families

Westchester County Employees - UMR Group #76413268

How To Take Advantage of your VIP Savings:







Identify yourself as a member (or family of Westchester County - UMR - at any participating Raymond Opticians location to take advantage of these exclusive savings! Please refer to your UMR member card for your group number.

Please Call in Advance To Schedule an Appointment if you require an Eye Examination

**See reverse side for Store Locations & Phone Numbers*






Single Vision Package

What's Included:

-  Comprehensive Eye Exam
*Requires an Appointment
-  Single Vision Lenses
-  Trendy Eyeglass Frame
-  Scratch Resistant Coating
-  Tint&UV Protection upon request
-  **FREE SPARE PAIR**
Single Vision

Bifocal Lens Package

What's Included:

-  Comprehensive Eye Exam
*Requires an Appointment
-  Bifocal Lenses
-  Trendy Eyeglass Frame
-  Scratch Resistant Coating
-  Tint&UV Protection upon request
-  **FREE SPARE PAIR**
Single Vision

Progressive Lens Package

\$150 copay

What's Included:

-  Comprehensive Eye Exam
*Requires an Appointment
-  Progressive Lenses
-  Trendy Eyeglass Frame
-  Scratch Resistant Coating
-  Tint&UV Protection upon request
-  **FREE SPARE PAIR**
Single Vision

Contact Lens Package

-  Comprehensive Eye Exam
Incl. Contact Lens Fitting
*Requires an Appointment

-  \$100 Contact Lens Supply
-  **Contact Lens Package Includes FREE Spare Pair**
Single Vision Plastic Lenses

* First time CL wearers have an additional copay for Contact Lens Training. This copay starts at \$75. Multifocal wearers may have additional copay for fitting process. This copay starts at \$95.



We would like to Thank You for choosing Raymond Opticians by offering you a FREE second pair of eyeglasses or sunglasses every time you take advantage of these special savings. Free spare pair can also be transferred to a non-covered family member. Free spare pair excludes designer frames and is limited to Single Vision Plastic Lenses.

Receive \$100 off

Any designer Eyeglass Frame

when taking advantage of these exclusive vision packages at Raymond Opticians
(Offer not valid on Free Spare Pair.)

www.RaymondOpticians.com
info@raymondopticians.com



See Reverse for Locations

- These prices reflect up to 50% Savings!
- Transitions, Hi Index, Anti Reflective and Polarized Lenses all available at discounted prices
- Receive 10% off on all non prescription Sunglasses

MEMBERS ONLY INFORMATION

**KNOW
RIGHTS** **YOUR**

WORKERS' COMPENSATION

If you are injured at work or you have a work-related medical condition (such as a repetitive stress injury like carpal tunnel syndrome) or an occupational disease, notify your employer and see a physician who accepts Workers' Compensation.

SOCIAL SECURITY DISABILITY BENEFITS

If your physician says you have medical conditions that prevent you from working for at least a year, if you are under retirement age, or even if you are collecting a pension or ready to retire, you may be eligible for Social Security Disability (SSDB).

PERSONAL INJURY CLAIM

If you have been injured in an auto accident outside of work, or from a dog bite, from a non work-related slip and fall or due to a malfunctioning product, you may have a Personal Injury claim.

VETERANS DISABILITY CLAIM

If you are a veteran and have been denied a service-related medical disability for medical issues such as Post Traumatic Stress Disorder, effects from Agent Orange or other chemicals, you may have a veterans disability claim.

PERSONAL LEGAL SERVICES PLAN

Provide you and your dependents with the knowledge and affordability to protect your legal rights in personal matters.

TAKING CARE OF BUSINESS

Illness or disability requiring long-term care can happen at any time to you, your spouse, child or parent, and threaten savings or your home ownership. Access attorneys who specialize in these areas.



The CSEA Legal Department oversees the Legal Services Program and CSEA has endorsed the statewide law firm of Fine, Olin & Anderman, LLP, to represent members for injury-related matters. Call CSEA at 1-800-342-4146, and follow the prompts for "Legal Services, Injury-Related Matters" and/or "Non-Injury Related Matters." You will be connected to Fine, Olin & Anderman, LLP, or the Legal Services Program administrator.

WE CAN HELP!

Civil Service Employees Association (CSEA)



Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which 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

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly fee of **\$16.30**, an expert is on your side as long as you need them.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.²

How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800.821.6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.



Local 1000 AFSCME, AFL-CIO

1-800-342-4146

Mary E. Sullivan, President



LEGAL SERVICES PLAN

Providing Legal Services for You and Your Family

MEMBERSHIP INFORMATION

CSEA LEGAL SERVICES PLAN

CSEA has established the Legal Services Plan to provide legal assistance and services to you and your family. There are two ways you and your family can participate. 1) In exchange for a membership fee, members receive free specified legal services and access to discounted attorney fees for other services. 2) With no membership fee, members can still call the CSEA toll free number to be referred to a Plan Attorney in their area to receive legal services at discounted rates as published in the Fixed Fee Schedule.

WHY WAS THE PLAN CREATED?

Peace of Mind!

One out of every two Americans will need legal advice during the next twelve months. Half of these people will attempt to deal with the matter on their own because they either do not know how to retain an attorney or are afraid of the costs associated with one.

CSEA has instituted this Plan to provide its members and their families with the knowledge and affordability to protect their legal rights.

HOW DOES THE PLAN WORK?

To become a member of the CSEA Legal Services Plan, choose one of the following legal plan options:

- | | | |
|--------------------|----------|---|
| 1. CSEA CHARTER: | \$100.00 | (choose any 2 of the legal services below) |
| 2. CSEA SUPERIOR: | \$175.00 | (choose any 3 of the legal services below) |
| 3. CSEA EXTRA: | \$200.00 | (receive any 4 of the legal services below) |
| 4. CSEA ADVANTAGE: | \$260.00 | (receive all 5 legal services below) |

Complete the enrollment form if you choose one of the above 4 options.

**If you do not need any of the below listed services but wish to be referred to a Plan Attorney for a specific legal matter at the discounted rates in the Fixed Fee Schedule, call CSEA Headquarters at 1-800-342-4146 Monday - Friday 8:30 a.m. - 5 p.m. (listen for prompts for Personal Legal Matters)*

- **One Simple Will (or amendment to existing will)**

An attorney will prepare the necessary documents for a Plan Member or eligible dependent regarding the deposition of their estate after death. This service does not include a trust provision or specific bequeaths within the document.

- **One Power of Attorney**

This document allows a Plan member or eligible dependent to authorize a third party to handle all or part of the Plan Member's personal and/or business affairs.

- **One Health Care Proxy**

This document allows a Plan Member or eligible dependent to appoint a third party to make medical decisions on behalf of a Plan Member who is unable to do so.

- **One Legal Document Review**

An attorney will review a legal document involving a Plan Member or eligible dependent. The maximum length of such document is ten pages.

- **One Legal Consultation (up to 60 minutes)**

The Plan Member or eligible dependent is provided with an opportunity to consult with an attorney about a legal problem.

A Plan Member or eligible dependent may obtain legal advice on such matters as buying or selling a home, automobile, property, or equipment, any lease arrangement, or to learn about legal rights in a given situation. Consultations may be in person or on the telephone.

In addition to any option you choose, you become entitled to additional legal services at reduced rates according to the Fixed Fee Schedule.

CSEA LEGAL SERVICES PLAN ENROLLMENT FORM

Date:	10-digit CSEA Id Number: _____	Enrollment Date: <i>(CSEA use only)</i>
Member Name:		Dependent:
Street Address:		Street Address:
City	State	Zip
City	State	Zip
Phone Number:		
Relationship to Member: _____ self _____ spouse _____ dependent		
CSEA LEGAL SERVICES PLAN OPTIONS: <i>(Please circle one)</i> Plan Option: 1. CHARTER 2. SUPERIOR 3. EXTRA 4. ADVANTAGE <i>Note: Membership is effective 7 days after enrollment.</i>		CHARGES TOTAL: \$ _____

Return this form with direct payment to:

**CSEA Legal Services Plan
143 Washington Avenue
Albany, NY 12210**



Local 1000 AFSCME, AFL-CIO



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- Scheduling
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- Understanding and Interpreting Written Material
- Verbal Analysis/Evaluating Conclusions in the Light of Known Facts

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*Annual Percentage Rate. Ask for details.





Sponsored Insurance Programs Westchester County

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- \$100 Annual Wellness Benefit
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Lydia Gregory

lydia.gregory@pearlinsurance.com

845.764.1196

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