

# CWA

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## LOCAL 1036



# MEMBERSHIP BENEFITS

ALL CWA 1036 MEMBERS

Access our  
Digital Member  
Benefits Book



# YOUR RIGHTS AS UNION MEMBER

**CWA**  
LOCAL 1036

RIGHTS & PROTECTIONS	MEMBERS	NON-MEMBERS
Representation for grievances, disciplines, mediation, & arbitration	YES	Yes, but may charge for rep & arbitration costs
Participate in membership meetings	YES	NO
Stay informed through regular updates & access to stewards & local reps	YES	NO
Participate in contract bargaining surveys	YES	NO
Vote in local officer elections	YES	NO
Run for union office or be a steward	YES	NO
Vote on contract ratification & local budget	YES	NO
Vote for or against dues increases	YES	NO
Assistance with desk audits, appeals, & discrimination complaints	YES	On contract issues only
Support better future contracts & build a stronger union	YES	NO
Educational scholarships & college tuition assistance programs	YES	NO
Legal services plan	YES	NO
Many discounts through benefits on UnionPlus and Buyer's Edge	YES	NO



# MEETING SCHEDULE 2026

**CWA**  
**LOCAL 1036**

## UNIT WORKSITE MEETINGS

*Worksite meetings are a great way to stay connected and active in your union.*

*Worksite meetings are held regularly in your workplace and online.  
Dates, times and locations are specific to each department, worksite and unit.*

*Check with your Steward, Staff Representative or [cwa1036.org](http://cwa1036.org) for a full schedule.*

## GENERAL MEMBERSHIP MEETINGS

*Join us for an gathering of members from across the Local!*

*We'll share important updates, discuss key union initiatives, and connect around the issues that matter most to our workplace and our community.*

*Your voice, ideas, and participation help shape our direction  
- so please join us!*

*To make these meetings accessible for all members,  
General Membership Meetings are held on Zoom after work hours.*

***General Membership Meetings are strictly members-only!***

*Register in advance on [cwa1036.org](http://cwa1036.org) to receive the Zoom link.*

<b>February 18</b>	<b>Wednesday</b>	<b>6:30PM</b>	<b>Zoom</b>
<b>April 15</b>	<b>Wednesday</b>	<b>6:30PM</b>	<b>Zoom</b>
<b>June 3</b>	<b>Wednesday</b>	<b>6:30PM</b>	<b>Zoom</b>
<b>September 30</b>	<b>Wednesday</b>	<b>6:30PM</b>	<b>Zoom</b>

# YOUR CONTRACT IS YOUR VOICE AT WORK

**CWA**  
**LOCAL 1036**

**Knowing your contract is essential to enforcing our workplace rights. When you know and use your contractual rights, you amplify your voice and strengthen the power we build together.**

Our contract sets the rules, compensation schedules, and benefits for our jobs. It is a legally binding document between your Employer and CWA 1036. The Union is responsible and empowered to enforce the terms of our contract and defend our members' rights.

CWA 1036 represents 9,000 members across more than 40 different contracts, including employees working for the NJ state executive branch, NJ judiciary, and multiple county and municipal governments.

Each contract is backed by the solidarity and action of our membership.

*Local Government Units: Get your contract from your Steward or Staff Representative at orientation, or contact the Local for help.*



**Access NJ State  
and NJ Judiciary  
contracts online:**



# JOIN A MEMBERSHIP COMMITTEE

**CWA**  
**LOCAL 1036**

## **BUDGET COMMITTEE**

Reviews and approves an annual budget for the Local which is submitted to the Executive Board and general membership for approval

## **CIVIL RIGHTS AND EQUITY COMMITTEE**

Works to enhance diversity and social justice awareness initiatives within the Local, supports educational programs, fights bias, and promotes mutual acceptance

## **COMMUNITY SERVICES COMMITTEE**

Directs charitable and community service causes, projects, and opportunities for the Local and its members to make a positive difference where our members live and work

## **EDUCATION COMMITTEE**

Administers and promotes the educational programs and scholarship opportunities within the Local, and supports training for shop stewards

## **ELECTION COMMITTEE**

Conducts and supervises nominations, elections, and referenda of the Local in accordance with federal law, CWA Constitution and Local 1036 Bylaws

## **LEGISLATIVE-POLITICAL ACTION COMMITTEE**

Recommends endorsement of candidates, political contributions, drives Get Out the Vote efforts, and works in every aspect of the Local's political and legislative program

## **MEMBERSHIP COMMITTEE**

Supports internal organizing by garnering new members in every workplace and enabling our existing members to be more active in the Local and in the workplace

## **NEXT GENERATION**

Focuses on issues of concern to newer members and young workers, developing future union leaders and building power

## **WOMEN'S COMMITTEE**

Advances women's issues within the Local and the labor movement, including support for International Women's Day and other programs

## **VETERAN'S COMMITTEE**

Supports veterans inside and outside the workplace.

*If you are interested in joining a committee  
please contact the Local at [information@cwa1036.org](mailto:information@cwa1036.org)*

# BECOME A UNION ACTIVIST

**CWA**  
**LOCAL 1036**

We encourage you to be an active member of our union and learn to be an organizer in your workplace. **Remember, the union is you.**

## BECOME A STEWARD

Stewards are union members who voluntarily assume a union role in the workplace and participate in union organizing by:

- Talking to non-members about joining the union
- Helping enforce the contract in the workplace
- Being someone members can come to with questions or issues
- Acting as a conduit between members and union staff
- Supporting the rank-and-file membership in investigatory meetings
- Being released to conduct official union business

**If you're interested in becoming a steward, talk to your staff representative to have them guide you through the process.**

Want to help organize but don't feel ready to become a steward? Start by being an active member.

- Come to worksite and general membership meetings
- Talk to your coworkers about joining the union
- Participate in member mobilizations
- Take bargaining surveys and vote on the tentative agreement
- Volunteer to help us get out the vote during election season

**CHECK OUT OUR  
ORGANIZING  
TOOLKIT!**



Want to learn more  
about getting involved  
with our union? Come  
to our Next Generation  
Committee meetings!

**NEXT  
GEN**

# KNOW YOUR RIGHTS

## YOUR CONTRACT'S GRIEVANCE PROCEDURE

If you believe your workplace rights have been violated, you should talk to your Shop Steward or Staff Representative about possibly filing a grievance. Before having that conversation, bear in mind the following:

**1. KNOW YOUR FILING DEADLINE.** The first thing you should do is check your Contract for the Filing Deadline. This information is in the Article of your Contract labeled "Grievance" or "Grievance Procedure." The filing deadline usually starts when the contract violation occurred or when you should have reasonably become aware of it. If the grievance is filed late, the grievance will be out of time, and may not be processed. **Do not wait until just before the deadline to reach out to a Union representative for assistance!**

**2. WHAT TYPE OF GRIEVANCE IS IT?**

- **Contractual:** A violation of something in the contract
- **Non-Contractual:** A violation of policy, past practices, rules, procedures
- **"Internal Complaints":** These types of complaints are filed with the Employer or sometimes an outside agency. These types of complaints are management's responsibility to investigate and resolve. "Internal Complaints" include issues like bullying, workplace violence, harassment, and discrimination. *Note: the Union can assist members with these complaints in addition to grievances.*

**3. DESCRIBE THE PROBLEM/COMPLAINT IN WRITING.** The most important step is to express what happened concisely. Before you reach out to a steward or staff rep, make sure that you can answer the following. *Answering these questions in writing is strongly recommended:*

- **WHO is involved?** You will have to provide the names, titles, and departments of everyone who you believe is involved, including witnesses
- **WHAT happened?** Describe what occurred, and be as specific as possible about details, timing, and locations where you were aggrieved.
- **WHY is this a grievance?** Has the contract been violated? What about violations of past practice, the law, or health and safety rules?
- **HOW can the grievance be resolved?** Before a grievance can be filed on your behalf, you need to be able to express the outcome you are looking for. If you aren't sure, you can discuss and get suggestions from your steward or union representative, but without possible remedies, a grievance cannot proceed.

## WEINGARTEN RIGHTS

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### WHAT IS AN INVESTIGATORY INTERVIEW?

An investigatory interview is a meeting in which a supervisor questions an employee on the basis of gathering information for discipline or asks an employee to defend their conduct. If an employee has a

reasonable belief that discipline may result from the meeting, the employee can assert their Weingarten rights to request union representation.

### **EXAMPLES OF MEETINGS WHERE WEINGARTEN RIGHTS SHOULD BE ASSERTED**

- The purpose of the interview is to elicit facts from the employee to support disciplinary action, or to obtain admissions of misconduct or other evidence to support a disciplinary decision already made.
- The employee is required to explain his/her conduct, or defend it during the interview, or is compelled to answer questions or give evidence.
- The purpose of the interview is to investigate an employee's performance where discipline, demotion or other adverse consequences to the employee's job status or working conditions are a possible result.

### **HOW TO ASSERT YOUR WEINGARTEN RIGHTS**

Tell management "If this discussion could in any way lead to my being disciplined or terminated, or affect my personal working conditions, I respectfully request that my union representative, be present at this meeting. **Without representation present, I choose not to participate in this discussion.**"

## **FAMILY AND MEDICAL LEAVE ACT (FMLA)**

## **FAMILY LEAVE ACT (FLA)**

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### **WHAT'S THE DIFFERENCE?**

- FMLA is federal Family Medical Leave Act. It covers absences or leaves for your own medical condition.
- FLA is the Family Leave Act. It covers absences or leaves for your own condition OR if you need to care for a family member.

### **AM I ELIGIBLE FOR FMLA (FAMILY MEDICAL LEAVE ACT)?**

To be eligible you must have worked with the employer for at least 12 months and at least 1,250 hours during the previous 12 months.

### **WHAT BENEFITS ARE PROVIDED BY FMLA?**

- Up to 12 weeks of unpaid, job-protected leave per year. Requires that health benefits be maintained during the leave, but employee cost-sharing and contributions still apply.
- May be taken in a consecutive, intermittent, or reduced schedule basis.
- Protection may run simultaneous to your paid leave or eligible reasons as well. For example, use your own paid sick leave and FMLA at the same time for job protection. This is governed by employer policy.
- You cannot be disciplined for using approved FMLA, even if you have no paid leave left.
- Upon return from FMLA, an employee must be restored to their original job or to an equivalent job with equivalent pay, benefits, and other terms and conditions of employment. Employers are also required to continue group health insurance coverage for an employee on FMLA under the same terms and conditions.

### **WHAT SITUATIONS ARE COVERED BY FMLA?**

- Birth of a child, adoption or foster care
- Care of a spouse, child or parent with serious health condition
- Employee's own serious health condition involving any of the following:

- Inpatient care in a medical facility or subsequent treatment for such inpatient care
- Inpatient care in a medical facility or subsequent treatment for such inpatient care
- Incapacity requiring more than 3 days of absence from work
- Incapacity or treatment due to a chronic health condition (e.g. asthma, epilepsy)
- Any period of incapacity which is permanent or long-term due to a condition which may not be effectively treated (e.g. Alzheimer's Disease)
- Any period of absence to receive multiple treatments either for reconstructive surgery or which would result in at least 3 consecutive days of absence without such medical intervention

#### **CAN I TAKE INTERMITTENT LEAVE INSTEAD OF CONSECUTIVE FMLA?**

You can take FMLA as intermittent leave or as consecutive leave. Make sure your medical provider is clear in your paperwork on this point. FMLA can be taken in separate blocks of time. It may be scheduled in periods as brief as one hour to blocks of several weeks consecutively. The employee may also use FMLA to reduce their hours per day or week.

#### **HOW DO I APPLY FOR FMLA? WHO DECIDES IF FMLA IS APPROVED?**

Your Human Resources department should provide all the forms required to bring to your medical professional. Your doctor should complete the forms and state clearly whether you are seeking intermittent or consecutive FMLA leave. Your doctor should clearly state how long the condition is expected to continue. If you are seeking FMLA to care for a family member, your family member's doctor can complete the form for you and list you as a caregiver.

## **NJ FAMILY LEAVE INSURANCE AKA "PAID FAMILY LEAVE"**

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Family Leave Insurance provides New Jersey workers cash benefits to bond with a newborn, newly adopted, newly placed foster child, or to provide care for a seriously ill or injured loved one. While most New Jersey workers who take family leave are covered under the State's family leave program, some employers provide Family Leave Insurance through a plan with a private insurance carrier instead. If you are not sure about your coverage, ask your employer.

- The program extends NJ's existing Temporary Disability Insurance (TDI) program to include periods of absence due to temporary family disability.
- FLI is 100% employee funded through payroll deductions from employees.
- Employees who utilize the program are paid 85% of their average weekly wage, up to the maximum benefit rate set for that calendar year, for up to 12 weeks.
- Employees apply online, by mail or by fax directly to the NJ Department of Labor.

Employees can receive up to \$1,119 per week as of 2026. The maximum weekly benefit is determined by your salary and earnings. Maximum weekly benefits are set annually.

[More information about the Family Leave Insurance program is at the NJDOL website.](#)

# **PEOSH - PUBLIC EMPLOYEES OCCUPATIONAL HEALTH AND SAFETY**

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The NJ state PEOSH act protects public employees so they can work in an environment free from safety and health hazards. Under the 1984 New Jersey Occupational Safety and Health Act, the NJ Department of Health and Senior Services investigates complaints related to health hazards in the workplace while the NJ Department of Labor investigates complaints related to safety hazards.

## [NJ Dept. of Labor PEOSH](#)

The NJ Dept. of Labor PEOSH program handles workplace safety complaints.

## [NJ Dept. of Health PEOSH](#)

The NJ Dept. of Health handles workplace health complaints.

Please contact a Local 1036 steward or staff member immediately if you have a health or safety concern.

# **AMERICANS WITH DISABILITIES ACT (ADA)**

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According to the ADA, any individual with a recognized disability is entitled to certain protections and accommodations in the workplace. Once an individual discloses a disability, employers must provide "reasonable accommodations" that can include changes to the job application process, modifications to the worksite or performance of a job, and adjustments that allow an employee with a disability to enjoy the benefits and privileges of employment akin to their non-disabled coworkers.

To exercise ADA rights, an employee must file a medical certification to the Employer (HR or other confidential office, not your supervisor) explaining the disability and recommending specific accommodations. Talking to your supervisor or coworkers about your medical condition does not automatically trigger ADA rights.

Please contact a Local 1036 staff member to discuss your ADA rights.

[Read more about the ADA.](#)

**CWA**  

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**LOCAL 1036**



# Money-Saving Programs for CWA Members

## Union Plus Credit Card Program



We offer several card choices<sup>1</sup>. Each card has different features and all offer competitive rates. After three months, you may be eligible for exclusive hardship assistance grants<sup>2</sup> in times of need. Visit [theunioncard.com](http://theunioncard.com).

## Union Plus AT&T Discounts Program



Save up to \$10 per line per month on AT&T's best unlimited plan and access other exclusive benefits.\* AT&T is the only nationwide unionized wireless carrier. Visit [unionplus.org/att](http://unionplus.org/att) to download your coupon and to find local stores (use discount code **3508840**).

## Union Plus Mortgage Program



Buy or refinance your home through the Union Plus Mortgage Program and enjoy special benefits just for union families, including our unique mortgage assistance program that helps you make mortgage payments in time of need. Visit [unionplus.org/mortgage](http://unionplus.org/mortgage).

## Union Plus Auto Buying Service



No-hassle car buying service helps you save time and thousands of dollars when buying a new or used car or truck. Lock in your member savings from home. Visit [unionplus.org/autobuying](http://unionplus.org/autobuying).

## Union Plus Everyday Discounts



Your one stop shop for booking travel and accessing discounts on restaurants, movie tickets, shopping and more. We also offer savings at theme parks, concerts, theaters and sporting events. Visit [unionplus.org/discounts](http://unionplus.org/discounts).

## Union Plus Scholarship Program



Apply for a Union Plus scholarship, with cash awards ranging from \$500 to \$4,000 for undergraduate and graduate students. Join the thousands of union families who've benefited. Visit [unionplus.org/scholarships](http://unionplus.org/scholarships).

[Visit \*\*unionplus.org\*\*](http://unionplus.org)

**CWA**



<sup>1</sup>Credit approval required. Terms and Conditions apply. The Union Plus Credit Cards are issued by Capital One, N. A. pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Capital One, N. A. is not responsible for the other products/services offered in this advertisement.

<sup>2</sup>Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at [UnionPlus.org/Assistance](http://UnionPlus.org/Assistance)

\*Terms and Conditions apply. See [unionplus.org/att](http://unionplus.org/att) for details.

**Customer service for Union Plus programs is U.S.-based.**

# For Members Only

Program eligibility is contingent upon union participation.

PROGRAM	INFORMATION
Accidental Death Insurance	800-393-0864, <a href="http://unionplus.org/accidentinsurance">unionplus.org/accidentinsurance</a>
AT&T Discounts	<a href="http://unionplus.org/att">unionplus.org/att</a> , use discount code 3508840
Auto Buying Service	<a href="http://unionplus.org/autobuying">unionplus.org/autobuying</a>
Auto Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/autoinsurance">unionplus.org/autoinsurance</a>
Budget Truck Rental	800-561-1157, use discount # 56000127763, <a href="http://unionplus.org/budgettruck">unionplus.org/budgettruck</a>
Car Rental Discounts	<a href="http://unionplus.org/carrental">unionplus.org/carrental</a>
Avis	800-698-5685, use discount # B723700
Budget	800-455-2848, use discount # V816100
Dollar	800-800-4000, use discount # 3042236
Hertz	800-654-2200, use discount # 205666
Payless	800-729-5377, use discount # A071900
Thrifty	800-847-4389, use discount # 3042238
Cash Back Shopping	<a href="http://unionplus.org/cashback">unionplus.org/cashback</a>
College Program	<a href="http://unionplus.org/college">unionplus.org/college</a>
Credit Cards	800-522-4000 (to apply), <a href="http://theunioncard.com">theunioncard.com</a>
Credit Counseling	877-833-1745, <a href="http://unionplus.org/creditcounseling">unionplus.org/creditcounseling</a>
Debt Settlement	800-230-2541, <a href="http://unionplus.org/debtsettlement">unionplus.org/debtsettlement</a>
Everyday Discounts	<a href="http://unionplus.org/discounts">unionplus.org/discounts</a>
Flower & Gift Discounts	888-667-7779, <a href="http://unionplus.org/flowers">unionplus.org/flowers</a>
Health Savings	<a href="http://unionplus.org/healthsavings">unionplus.org/healthsavings</a>
Vision	<a href="http://unionplus.org/vision">unionplus.org/vision</a>
Hearing	<a href="http://unionplus.org/hearing">unionplus.org/hearing</a>
Dental	<a href="http://unionplus.org/dental">unionplus.org/dental</a>
Prescriptions	<a href="http://unionplus.org/prescriptions">unionplus.org/prescriptions</a>
Homeowners Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/homeinsurance">unionplus.org/homeinsurance</a>
Legal Services	<a href="http://unionplus.org/legal">unionplus.org/legal</a>
Life Insurance	800-393-0864, <a href="http://unionplus.org/lifeinsurance">unionplus.org/lifeinsurance</a>
Medical Bill Negotiating Service	<a href="http://unionplus.org/billnegotiator">unionplus.org/billnegotiator</a>
Mortgage Program	<a href="http://unionplus.org/mortgage">unionplus.org/mortgage</a>
Moving Discounts	<a href="http://unionplus.org/movingvans">unionplus.org/movingvans</a>
North American	888-813-9595
Pet Insurance	<a href="http://unionplus.org/pets">unionplus.org/pets</a>
Personal Loans	<a href="http://unionplus.org/loans">unionplus.org/loans</a>
Real Estate Rewards	800-284-9756, <a href="http://unionplus.org/realestate">unionplus.org/realestate</a>
Renters Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/rentersinsurance">unionplus.org/rentersinsurance</a>
Retiree Health Insurance	888-680-4770 (TTY users 711), <a href="http://unionplus.org/medicare">unionplus.org/medicare</a>
Save My Home Hotline	866-490-5361, <a href="http://unionplus.org/savemyhome">unionplus.org/savemyhome</a>
Scholarship	<a href="http://unionplus.org/scholarships">unionplus.org/scholarships</a>
Senior Term Life	800-393-0864, <a href="http://unionplus.org/lifeinsurance">unionplus.org/lifeinsurance</a>
Travel Program	<a href="http://unionplus.org/travel">unionplus.org/travel</a>
Vacation Tours	833-382-3175, <a href="http://unionplus.org/tours">unionplus.org/tours</a>

Customer service for Union Plus programs is U.S.-based.

Information accurate as of 8-13-2025

Union printed in the U.S.A.

**Low Price Guaranteed !**

**Buyer's Edge Inc.** is a NO COST discount buying service for you and your family ... thanks to NJEA.

**CWA Local 1036** Group # [contact for info](#)

**BuyersEdgeInc.com**

Username: [contact for info](#)

Password: [contact for info](#)

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<b>SAVE HUNDREDS!</b>	<b>UP FRONT PRICING!</b>	<b>SAVE THOUSANDS!</b>	<b>SAVE THOUSANDS!</b>

<b>CAR RENTALS</b> Best corporate discounts. <a href="#">(Login for details)</a>	 <b>PET INSURANCE</b> Code "Buyers Edge" Savings of 5% on yearly coverage. <b>(877) 738-7874</b>
<b>CREDIT COUNSELING</b> FREE, No Obligation Debt Review! <a href="#">(Login for details)</a>	 <b>REAL ESTATE-BUY OR SELL A HOME</b> 15% Realtor commission rebate. <a href="#">(Login for details)</a>
<b>HOME SECURITY SYSTEM</b> System installed for \$99, ADT monitored & \$200 cash back. <b>(888) 995-2661</b>	 <b>SOLAR</b> \$0 Out-of-pocket Solar Installation + \$500 customer rebate check. <b>(800) 558-1920</b>
<b>HOTELS, RESORTS, &amp; FLIGHTS</b> Specially negotiated best Hotel rates & discounts. <a href="#">(Login for details)</a>	 <b>THEME, WATER PARK &amp; SKI RESORTS</b> Many major Theme Parks for your family. <a href="#">(Login for details)</a>
<b>MORTGAGE FINANCING</b> Save hundreds with NO lender closing fees. <b>(800) 971-7721</b>	 <b>TRAVEL</b> Special Savings on cruises, escorted tours & much more. <b>(800) 634-8538</b>
<b>MOVIE TICKETS</b> Many movies for your family. Savings up to 25% on admission tickets. <a href="#">(Login for details)</a>	 <b>... and much more!</b> Login and check out ALL your member benefits.

### 120% LOW PRICE GUARANTEE!

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:

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.**



# Get help with expenses health insurance doesn't cover



## Aflac Group for CWA 1036

Aflac can pay you cash directly<sup>1</sup> to help cover medical bills or any other expense you may have. Aflac helps provide you with peace of mind when you need it most.

### Aflac supplemental benefits

These Aflac Group Insurance plans are available during your new member enrollment.



**Group Accident Insurance:** helps pay for out of pocket costs that arise from covered accidents.

- ER/ Urgent Care Treatment
- Hospitalization and Confinement
- Accident Follow-Up Treatment, Rehabilitation and Therapy
- Accidental Death Benefit, Dismemberment, Paralysis Benefits and more



**Group Critical Illness Insurance:** helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness.

- Lump-sum benefits for: Internal/Invasive Cancer, Heart Attack, Renal Failure (End Stage), Stroke
- Major Organ Transplant, Carcinoma in Situ\*, Coronary Artery Bypass Surgery\*\* (25%).



**Group Hospital Indemnity Insurance:** helps pay for out of pocket costs associated with covered hospital stay

- Hospital Admission and Confinement



**Group Short Term Disability Insurance:** help protect your income while you are out-of-work due to a covered accident or illness

- Total Disability
- Partial Disability

Complete New Member Enrollment with a Benefit Counselor. To get enrolled reach out to Wendy DePew via phone email, or schedule directly by following the link using the QR code below.

Wendy Depew **(845) 742-8481** [wdepew.ep6ix@gmail.com](mailto:wdepew.ep6ix@gmail.com)

**CWA**  
**LOCAL 1036**

**Aflac**®



<sup>1</sup>Unless otherwise assigned.

\*Payment of the partial benefit for Carcinoma in Situ will reduce by 25% the benefit for internal Cancer.

\*\*Payment of the partial benefit for Coronary Artery Bypass Surgery will reduce by 25% the benefit for a Heart Attack.

The Aflac coverage described here is a brief description of coverage and subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures, as this model is intended to provide general summaries of the coverage. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Continental American Insurance Company • Columbia, South Carolina • 1-800-433-3036

## Limitations and exclusions

### ACCIDENT EXCLUSIONS

We will not pay benefits for accidental injury, disability or death contributed to, caused by, or resulting from:

War – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.

Suicide – committing or attempting to commit suicide, while sane or insane.

Sickness – having any disease or bodily/mental illness or degenerative process.

We also will not pay benefits for: Allergic reactions, Any bacterial, viral, or microorganism infection or infestation or any condition resulting from insect, arachnid or other arthropod bites or stings.

Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally.

Racing – riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semi-professional capacity.

Illegal Occupation–voluntarily participating in, committing or attempting to commit a felony or illegal act or activity, or voluntarily working at or being engaged in, an illegal occupation or job. Sports – participating in any organized sport in a professional or semi-professional capacity for pay or profit.

Cosmetic Surgery – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident.

### CRITICAL ILLNESS EXCLUSIONS

The applicable benefit amount will be paid if the date of diagnosis occurs while the certificate is in force and the cause of the illness is not excluded by name or specific description.

### EXCLUSIONS

Benefits will not be paid for loss due to:

- Intentionally self-inflicted injury or action;
- Suicide or attempted suicide while sane or insane;
- Illegal activities or participation in an illegal occupation;
- War, whether declared or undeclared or military conflicts, participation in an insurrection or riot, civil commotion or state of belligerence;
- Substance abuse; or
- Pre-Existing Conditions (except as stated below).

No benefits will be paid for loss which occurred prior to the effective date.

No benefits will be paid for diagnosis made or treatment received outside of the United States.

### PRE-EXISTING CONDITION LIMITATION

Pre-Existing Condition means a sickness or physical condition which, within the 6-month period prior to the effective date, resulted in you receiving medical advice or treatment.

We will not pay benefits for any pre-existing condition starting within 6 months of the effective date. A claim for benefits for loss starting after 6 months from the effective date will not be reduced or denied on the grounds that it is caused by a pre-existing condition. A critical illness will no longer be considered pre-existing at the end of 6 consecutive months starting and ending after the effective date.

Applicable to Cancer and/or Carcinoma in Situ: If all other plan provisions are met, recurrence of a previously diagnosed cancer will not be reduced or denied provided the diagnosis is made when the certificate is in-force, and provided the insured is free of any signs or symptoms of that cancer for 12 consecutive months, and has been treatment-free for that cancer for 12 consecutive months.

### HOSPITAL INDEMNITY LIMITATIONS AND EXCLUSIONS

#### WARNING: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

### EXCLUSIONS

We will not pay for loss due to:

- War – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the covered person is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally.
- Racing – riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semi-professional capacity.
- Illegal Occupation – voluntarily participating in, committing, or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job.
- Sports – participating in any organized sport in a professional or semi-professional capacity.
- Custodial Care – this is non-medical care that helps individuals with the basic tasks of everyday life, the preparation of special diets, and the self-administration of medication which does not require the constant attention of medical personnel.
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications.
- Services performed by a family member.
- Services related to sex or gender change, sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.
- Elective Abortion – an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed.
- Dental Services or Treatment.
- Cosmetic Surgery, except when due to: – Reconstructive surgery, when the service is related to or follows surgery resulting from a Covered Accidental Injury or a Covered Sickness, or is related to or results from a congenital disease or anomaly of a covered dependent child. – Congenital defects in newborns.

### Short Term Disability Limitations and Exclusions

We will not pay benefits whenever coverage provided by this Policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void. We will not pay benefits whenever fraud is committed in making a claim under this coverage or any prior claim under any other Aflac coverage for which you received benefits that were not lawfully due and that fraudulently induced payment. We will not pay benefits for a Disability that is caused by or occurs as a result of: 1. Any act of war, declared or undeclared; insurrection; rebellion; or act of participation in a riot; 2. Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve; 3. An intentionally self-inflicted Injury; 4. A commission of a crime for which the Covered Person has been convicted; we will not pay a benefit for any Period of Disability during which the Covered Person is incarcerated; 5. Travel in, or jumping or descending from any aircraft, except when a fare-paying passenger in a licensed passenger aircraft; 6. Mental Illness as defined; 7. An Injury that arises from any employment; 8. Injury or Sickness that is covered by Worker's Compensation.

# LEGAL SERVICES PLAN

For members, spouses of members, and minor children of members

**CWA**  
**LOCAL 1036**

## FREE SERVICES

- Consultation and document review (2 hours per year)
- Simple wills and living wills
- Power of attorney
- Domestic violence issues and related court proceedings (1 per year)
- Real estate contract review for sale and purchase of private residences

## OTHER SERVICES AT REDUCED RATES

### Worker's Compensation & Personal Injury

- No attorney fee unless there is recovery
- Attorney fee to members: PI 25% of net recovery
- WC 10% of recovery, except section 20 as set by Court

### Matrimonial Cases

- One free consultation per year
- Attorney fee of \$140 per hour
- All cases require a retainer; the amount of the retainer will depend on the complexity of the case

### Bankruptcy

- Chapter 7 - \$1,000 plus filing fees
- Chapter 13 - \$1,500 plus filing fees

### Disability Pension Hearings

- 20% discount

### Personal Injury

- Reduced rates that are 8% - 10% less than standard

### Child Support

- Flat fee for appeals and motions to establish or modify support

### Municipal Court

- 20% discount

### Criminal Court

- 20% discount

### Social Security Disability

- 20% discount

### Real Estate Closings

- 20% discount

You may call the Plan Providers, Pellettieri, Rabstein, & Altman at (800) 432-5297 or visit their website at [www.pralaw.com](http://www.pralaw.com). Please ask for Andrew Watson, Esq., and make an appointment.

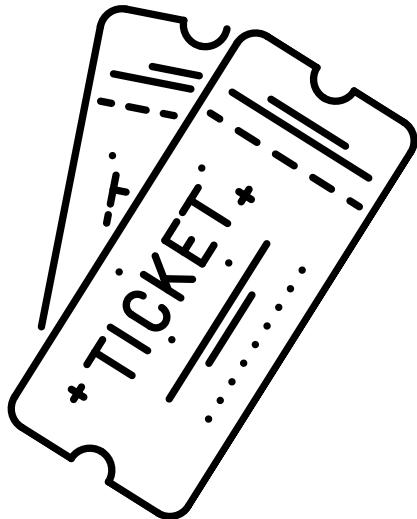
*You must indicate you are a CWA Local 1036 member.*

**Membership will be verified with the Local 1036 office**

# DISCOUNT MOVIE TICKETS

**CWA**  
**LOCAL 1036**

Tickets are available for purchase through the Local Office for AMC, Cinemark, and Regal Theaters.



Complete the bottom portion of this flyer and either stop by or mail it to the Local Office with a check or money order.

**CWA Local 1036**  
1 Lower Ferry Road  
West Trenton NJ  
08628

Name						
Mailing Address						
City			State		Zip	
# of AMC		x \$10.50 ea.	=	\$		
# of Cinemark		x \$8.00 ea.	=	\$		
# of Regal		x \$9.00 ea.	=	\$		
				\$	<b>TOTAL</b>	

**Please make check or money order out to: "CWA Local 1036"**  
**For mail orders, we can only accept check or money order – no cash please.**

# NJ STATE HEALTH BENEFITS PROGRAM OMBUDSPERSON

**CWA**  
**LOCAL 1036**

The NJ State Health Benefits Ombudsperson is a joint venture between CWA and the NJ Department of Labor to provide direct assistance and education to CWA members with healthcare issues. The program resolves disputes and problems with health insurance, helps reduce costs for the member and the State, and creates better healthcare outcomes.

## **NJ STATE EXECUTIVE BRANCH WORKERS:**

**You can contact our ombudsperson about any questions or issues you  
may have relating to healthcare:**

**Email [information@cwa1036.org](mailto:information@cwa1036.org) Phone at (609) 530-0060.**

NJ State Workers in CWA have access to several medical plans under Horizon and Aetna. The default plan is the "CWA Unity Direct/Freedom PPO" plan. Others include:

- Horizon OMNIA/Aetna Liberty Plus
- HMO
- High Deductible 1650
- High Deductible 4150

There are additional healthcare benefits like the NJSHP Direct Primary Care program which offers primary care at certain providers at no additional cost, the NJ Wellness Incentive Program designed to help actively employed members of the State Health Benefits Program (SHBP) live a healthy lifestyle, and dental health plans.

For additional information and access to the Horizon Health Benefits Calculator to understand your employee contribution, visit [cwa1036.org/cwa-nj-shbp-ombudsperson](http://cwa1036.org/cwa-nj-shbp-ombudsperson)

