

LOCAL GOVERNMENT UNITS

2024 FUTURE MEMBER BENEFITS PACKET

CWA

LOCAL 1036

MEMBERSHIP MAKES A DIFFERENCE

CWA
LOCAL 1036

| BENEFITS | 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 |

2024 GENERAL MEMBERSHIP MEETINGS

| | | | |
|----------------|-----------|--------|------|
| February 21st | Wednesday | 6:30PM | Zoom |
| April 17th | Wednesday | 6:30PM | Zoom |
| June 12th | Wednesday | 6:30PM | Zoom |
| September 25th | Wednesday | 6:30PM | Zoom |

MEMBER COMMITTEES



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

If you are interested in joining a committee, please contact the Local at information@cwa1036.org

BE AN ORGANIZER



There are plenty of ways to become involved with the union beyond being a member, but the most impactful way is to be an organizer.

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
- Be active in the bargaining process by taking bargaining surveys, asking questions, and voting on the tentative agreement
- Volunteer to help us get out the vote during election season
- Join a committee

Want to learn more about getting involved or becoming a steward? Come to our Next Generation Committee meetings!





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 practice, 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

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)

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"

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. For 2024, workers contribute 0.09% on the first \$161,400 (wage cap) in covered wages earned during this calendar year. The maximum worker contribution for 2024 is \$145.26.
- 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 \$1025 per week as of 2024. The maximum weekly benefit is determined by your salary and earnings. Maximum weekly benefits are set annually, so check with the NJDOL when you apply for FLI.

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

PEOSH - PUBLIC EMPLOYEES OCCUPATIONAL HEALTH AND SAFETY

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.

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

AMERICANS WITH DISABILITIES ACT (ADA)

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.](#)

LEARN YOUR CONTRACT

Learning your contract is one of the simplest ways to better understand your workplace rights and the importance of being a union member. Your union contract is a legally binding document that helps us hold your employer accountable to the agreed upon terms of employment. To access a copy of your contract or learn more, please contact your staff representative or shop steward.

CWA
LOCAL 1036

LEGAL SERVICES PLAN

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

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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

HOW TO USE THE CWA 1036 LEGAL PLAN

You may call the Plan Providers, Pellettieri, Rabstein, & Altman at (800) 432-5297 or visit their website at 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

A BENEFIT FOR LOCAL 1036 MEMBERS & THEIR FAMILIES

CWA
LOCAL 1036

Tickets are available for purchase through our Local 1036 Trenton office for AMC, Cinemark, and Regal Theaters

Complete the bottom portion of this flyer and either stop by to drop it off or mail it to our Local office with check or money order.



Main Office

1 Lower Ferry Rd
West Trenton, NJ 08628

| | | | | | |
|-----------------------|--|-----------------|----|-------|--|
| NAME | | | | | |
| STREET ADDRESS | | | | | |
| CITY | | STATE | | ZIP | |
| # OF AMC TICKETS | | X \$10.25 EA. = | \$ | | |
| # OF CINEMARK TICKETS | | X \$8.00 EA. = | \$ | | |
| # OF REGAL TICKETS | | X \$9.00 EA. = | \$ | | |
| | | | \$ | TOTAL | |

Please make checks or money orders out to "CWA Local 1036"
Cash not accepted for mail orders, checks and money orders only please.

BUYER'S EDGE INC. SM

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CWA Local 1036 Group #

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Save 68% on Interstate line-haul & 5% on Intrastate moves.
(800) 356-7771

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Code "Buyers Edge" Savings of 5% on yearly coverage.
(877) 738-7874

REAL ESTATE - BUY OR SELL A HOME

15% Commission Savings on purchase or sale of home.
(Login For Details)

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\$0 Out-of-pocket Solar Installation + 1st 3 months \$0 payments.
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Special Savings on cruises, escorted tours & much more.
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... and much more!

Login and check out ALL your member benefits.

120% LOW PRICE GUARANTEED!

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.**



BUYER'S EDGE, INC. • 667 Shunpike Road, Suite 4, Green Village, NJ 07935 • info@BuyersEdgeInc.com or call (973) 660-1001

Revised: July 2022 (NY/NJ/CT/PA Metro area)

Money-Saving Programs For CWA MEMBERS & Their Families

FEATURED PROGRAMS AND DISCOUNTS



Credit Cards

We offer several card choices¹. Each card has different features, and all offer competitive rates. After three months, you may be eligible for exclusive hardship assistance grants² in times of need. Visit cwa-unioncard.com.



AT&T Wireless Savings

Save 15% on the monthly service charge of qualified AT&T wireless plans through Union Plus³. AT&T is the only nationwide unionized wireless carrier. Visit unionplus.org/att for coupon and local stores (use Discount Code 3508840).



Mortgage Program

Buying or refinancing a home for you and your children is easy and affordable with the Union Plus Mortgage program. Unique assistance helps make mortgage payments. Visit unionplus.org/mortgage.



Entertainment Discounts

Save on entertainment with discounts at more than 50 theme parks (including Disney), movie theaters, museums, zoos, and more. Visit unionplus.org/entertainment.



Flower & Gift Discounts

Union members save 20% on hand-delivered flower arrangements, gift baskets or plants from Teleflora. 100% satisfaction guaranteed. Visit unionplus.org/flowers.



Car & Truck Savings

Save on car rentals, auto insurance, Goodyear tires and service, emergency roadside assistance, and on the purchase of new and used cars. Visit unionplus.org/auto.



See more at unionplus.org

CWA

UNIONPLUS

¹ 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.

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

² Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at UnionPlus.org/Assistance.

³ 15% ON THE MONTHLY SERVICE CHARGE OF QUALIFIED WIRELESS PLANS: Available only to current members of qualified AFL-CIO member unions, other authorized individuals associated with eligible unions and other sponsoring organizations with a qualifying agreement. Must provide acceptable proof of union membership such as a membership card from your local union, a pay stub showing dues deduction or the Union Plus Member Discount Card and subscribe to service under an individual account for which the member is personally liable. Offer contingent upon in-store verification of union member status. Discount subject to agreement between Union Privilege and AT&T and may be interrupted, changed or discontinued without notice. Discount applies only to recurring monthly service charge of qualified voice and data plans, not overages. Not available with unlimited voice or unlimited data plans. For Family Talk, applies only to primary line. For all Mobile Share plans, applies only to monthly plan charge of plans with 1GB or more, not to additional monthly device access charges. Additional restrictions apply. May take up to 2 bill cycles after eligibility confirmed and will not apply to prior charges. Applied after application of any available credit. May not be combined with other service discounts. Visit unionplus.org/att or contact AT&T at 866-499-8008 for details.

For Members Only



Your union membership doesn't just protect you on the job. Members also have access to benefits and savings when they are at home, off the job, too.



| PROGRAM | INFORMATION |
|----------------------------------|---|
| Accidental Death Insurance | 800-393-0864, unionplus.org/accidentinsurance |
| AT&T Discounts | unionplus.org/att , use Discount Code 3508840 |
| Auto Buying Discounts | unionplus.org/autobuying |
| Auto Insurance | 855-666-5797, Discount code DJ7 unionplus.org/autoinsurance |
| Budget Truck Rental | 800-561-1157, use Discount # 56000127763 |
| Car Rental | unionplus.org/carrental |
| Avis | 800-698-5685, use Discount # B723700 |
| Budget | 800-455-2848, use Discount # V816100 |
| Dollar | 800-800-4000, use Discount Code # 3042236 |
| Hertz | 800-654-2200, use Discount # 205666 |
| Payless | 800-729-5377, use Discount PDN #A071900 |
| Thrifty | 800-847-4389, use Discount Code # 3042238 |
| Consumer Reports Digital | unionplus.org/consumerreports |
| Credit Cards | 800-522-4000 (to apply), cwa-unioncard.com |
| Credit Counseling | 877-833-1745 |
| Entertainment Discounts | unionplus.org/entertainment |
| Flower & Gift Discounts | unionplus.org/flowers |
| Goodyear Discounts | unionplus.org/goodyear |
| Health Savings Discounts | unionplus.org/healthsavings |
| Homeowners Insurance | 855-666-5797, Discount code DJ7 unionplus.org/homeinsurance |
| Legal Services | unionplus.org/legal |
| Life Insurance | 800-393-0864, unionplus.org/lifeinsurance |
| Medical Bill Negotiating Service | unionplus.org/billnegotiator |
| Money Transfer | unionplus.org/moneytransfer |
| Mortgage Program | 800-848-6466, unionplus.org/mortgage |
| Motor Club | 800-454-8722 |
| Moving Discounts | unionplus.org/movingvans |
| Allied | 888-642-6814 |
| North American | 888-813-9595 |
| Pet Insurance | unionplus.org/pets |
| Personal Loans | 855-578-8704, unionplus.org/loans |
| Real Estate Rewards | 800-284-9756, unionplus.org/realestate |
| Renters Insurance | 855-666-5797, Discount code DJ7 unionplus.org/rentersinsurance |
| Retiree Health Insurance | 888-680-4770 (TTY users 711) |
| Save My Home Hotline | 866-490-5361 |
| Scholarship | unionplus.org/scholarships |
| Travel Center | unionplus.org/travel |



Information accurate as of 03-20-18

Union printed in the U.S.A.

American Income Life is a 100% Wall-to-Wall union insurance company and for over 60 years has been dedicated to working families. AIL currently operates in the U.S., Canada and New Zealand.

No-Cost Programs Available For Your Union Members



\$ Group AD&D Benefit
Provides 24-hour coverage to all members. Each member will be given the opportunity to designate a beneficiary.



Family Information Guide
Helps eliminate confusion over funeral arrangements, insurance papers and estate information.



Health Services Discount Program
Provides entire household access to convenient discounts on dental care, prescriptions, diabetic supplies, vision care and supplies, telemedicine, chiropractic care and more.



Child Safe Kits
Provides vital information, including photos and fingerprints, to assist authorities should a child become lost or missing.

Endorsed by the International Union of Police Associations, and the American Federation of School Administrators.



Needs-Based Analysis
Our computerized needs survey custom tailors coverage options to your family's unique circumstances and budget.

Our 3 Simple Steps:

- 1.** An approved letter is mailed to all members on the Union's letterhead, signed by an official from the Union. A reply card with postage-paid envelope is mailed with the letter to all members.
- 2.** All printing and mailing charges are at no cost to the Union.
- 3.** Members who return the reply card will be contacted by an AIL representative to arrange a convenient time to deliver the no-cost benefits and explain additional insurance benefits available on a voluntary basis.



A SPECIAL BENEFIT EXCLUSIVELY FOR CWA LOCAL 1036 MEMBERS

**You deserve auto insurance
to fit your needs and help
you save**

To get your CWA Local 1036
member discounts, CALL

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**As a CWA Local 1036 member, you're
eligible for special savings and
discounts on your auto insurance.**

Call TODAY to:

1. Switch to Farmers GroupSelect for insurance that you can customize for your needs.
2. See how much you could save. Just mention you work for CWA Local 1036 when you call.
3. Ask about coverage for your motorcycle, boat, RV, and more.

**Access CWA Local 1036 member
discounts and benefits that could
save you hundreds.**

- Others have saved an average of 22%* on auto insurance
- Automatic payment discount
- Good driving rewards
- 24/7 claim service

**Why wait? Members like you
have already saved by
switching.**

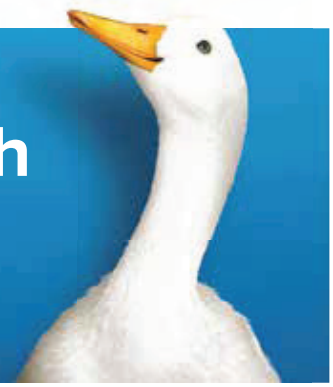
Don't miss out on **big savings!** There's no better time to take advantage of this special offer.

You're eligible for special savings and benefits. Just mention discount code D5I when you call Farmers GroupSelect. Call: 855-498-3697.

*Savings based on the average nationwide annual savings in 2021 reported by new customers who called the Farmers GroupSelect employee and affinity member call center, switched their insurance to a Farmers® branded insurance policy issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics do not reflect sales of products sold on Agent360SM.

Advertisement produced on behalf of the following specific insurers seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance Company (a MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 4701016.1 © 2022 Farmers Insurance®

Get help with expenses health insurance doesn't cover



Aflac Group for CWA 1036

Aflac can pay you cash directly¹ 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 Open 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

CWA
LOCAL 1036



Aflac®

¹Unless 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 material 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.

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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 descent 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.