

# MEMBERSHIP MAKES A DIFFERENCE



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 MEETING SCHEDULE**



Due to social distancing precautions, all worksite meetings will be virtual until further notice. We hope to meet in person again as soon as possible

AGRICULTURE					
<ul><li>River View</li><li>Food &amp; Nutrition</li></ul>	2nd Tuesday of even numbered months	12:00PM - 1:00PM	Microsoft Teams		
DEP					
All locations	2nd Thursday of every month	12:00PM - 1:00PM	Microsoft Teams		
HEALTH					
<ul><li>All locations</li><li>PHEAL</li></ul>	2nd Wednesday of every month	12:30PM - 1:30PM	Microsoft Teams		
HUMAN SERVICES					
<ul><li>5 Commerce Way</li><li>Metro Blvd</li><li>Quakerbridge Plaza</li></ul>	lst Wednesday of every month	12:30PM - 1:30PM	Microsoft Teams		

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

## **FIND 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. You can access your state executive branch or judiciary contract by visiting <a href="http://bit.ly/3t5HqxU">http://bit.ly/3t5HqxU</a>.

Statewide contracts set the rules, compensation schedules, and benefits of your workplace. They are legally binding documents between the State of NJ and CWA, and as a Local representing state workers, it is our responsibility to fight for enforce the terms of those contracts.

Our July 1st, 2023 to June 30th, 2027 contract includes:

#### THE LARGEST ACROSS THE BOARD INCREASES IN OVER A DECADE

**ANNUAL STEP INCREASES AVERAGING 3.8%** 

A NEW CWA MINIMUM WAGE

**AN 11TH STEP THAT RAISES ALL MAX SALARIES** 

HIGH QUALITY HEALTHCARE & MINIMIZED WORKER CONTRIBUTIONS



To track your wages through the life of the contract, you can find salary schedules at <a href="http://bit.ly/3t5HqxU">http://bit.ly/3t5HqxU</a>

If you're not sure what range or step you fall under, you can log in to your NJGEID account through the CSC at <a href="https://bit.ly/3GGqnGd">https://bit.ly/3GGqnGd</a>

## **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."



#### 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:

- o Inpatient care in a medical facility or subsequent treatment for such inpatient care
- o Inpatient care in a medical facility or subsequent treatment for such inpatient care
- o 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.



# NJ STATE HEALTH BENEFITS PROGRAM OMBUDSPERSON



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.

You can contact our ombudsperson, Douglas Martucci, about any questions or issues you may have relating to healthcare by email at douglas.martucci@dol.nj.gov or by calling the Local at (609) 530-0060.

NJ State Workers in CWA have access to several medical plans. The default plan is the "CWA Unity PPO" plan (also known as NJDirect 2019/NJDirect 2019 PPO). Others include:

- Horizon OMNIA
- Horizon HMO
- NJ Direct High Deductible 1500
- NJ Direct High Deductible 4000

There are additional healthcare benefits like the NJSHBP 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 <a href="mailto:cwa1036.org/cwa-nj-shbp-ombudsperson">cwa1036.org/cwa-nj-shbp-ombudsperson</a>



# **LEGAL SERVICES PLAN**

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



#### **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: Pl 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 <a href="www.pralaw.com">www.pralaw.com</a>. Please ask for Andrew Watson, Esq., and make an appointment. You must indicate you are a CWA Local 1036 member.

## **DISCOUNT MOVIE TICKETS**



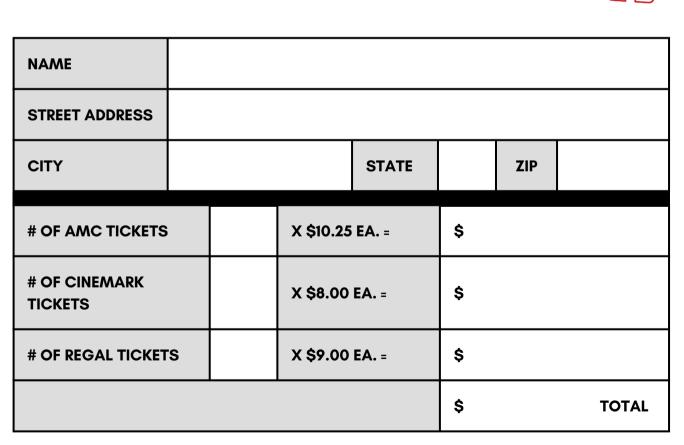
#### A BENEFIT FOR LOCAL 1036 MEMBERS & THEIR FAMILIES

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



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. M

#### Low Price Guaranteed!

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

#### CWA Local 1036 Group #

# www.BuyersEdgeInc.com Username: Password:

#### The Smart Way to Save Money on Major Purchases!

# **APPLIANCES** (800) 377-3700

#### **CALL & SAVE!**

Call with make & model # Order by phone ONLY! NOT in-store.



Most major brands. Low Price Guaranteed!

#### CARS (800) 543-8381

#### **NEW & USED!**

Buy or Lease nationwide



Search online and see what others paid.
View discounted pricing before visiting a dealer.

# FURNITURE & MATTRESSES (800) 631-0286

#### **CALL & SAVE!**



Most major brands. Low Price Guaranteed! Call for price quote or assistance. FREE DELIVERY

## (800) 327-3599

#### **Kitchen Cabinetry**



The Best Cabinets with the Lowest Prices Allowed! Virtual or Showroom Appointments. FREE 3D DESIGN & QUOTE

#### SAVE HUNDREDS!

#### **UP FRONT PRICING!**

#### **SAVE HUNDREDS!**

#### **SAVE THOUSANDS!**

#### **CAR RENTALS**

Best corporate discounts. (Login For Details)

#### **DIAMONDS, JEWELRY, WATCHES**

Call NYC wholesaler direct or visit.

(800) 635-9136

#### **HOME SECURITY SYSTEM**

System installed for \$99, ADT monitored & \$200 cash back.

(888) 995-2661

#### **HOTELS, RESORTS & FLIGHTS**

Specially negotiated best Hotel rates & discounts. (Login For Details)

#### LIVE EVENTS / TICKETS

Save 10% on all Sports, Concert & Theater events nationwide. (Login For Details)

#### **MORTGAGE FINANCING**

Save hundreds with NO lender closing fees.

(800) 971-7721

#### **MOVIE TICKETS**

Save up to 40% on many movie's for your family. (Login For Details)

#### **MOVING & STORAGE SERVICE**

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

#### **PET INSURANCE**

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)

#### **SOLAR ELECTRICITY**

\$0 Out-of-pocket Solar Installation + 1st 3 months \$0 payments.

(800) 558-1920

#### THEME PARKS, WATER PARKS & SKI RESORTS

Huge Savings throughout the year. (Login For Details)

#### **TRAVEL**

Special Savings on cruises, escorted tours & much more.

(800) 634-8538

#### ... 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.

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.

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:

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

# Money-Saving Programs For CWA MEMBERS

& Their Families

#### FEATURED PROGRAMS AND DISCOUNTS



#### **Credit Cards**

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 cwa-unioncard.com.



#### **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.



#### **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).



#### Flower & Gift Discounts

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



#### 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.



#### 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





'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.

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

<sup>3</sup>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.

(WA-PF-03-20-18

#### **For Members Only**

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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		





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:**

- 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.
- All printing and mailing charges are at no cost to the Union.
- 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

855-498-3697

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 Agent360<sup>SM</sup>.

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 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 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







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 Afl ac family of insurers, is a wholly-owned subsidiary of Afl ac 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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<sup>&</sup>lt;sup>1</sup>Unless otherwise assigned.

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

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

#### **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 Acciden-tal 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 ordescent 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.

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