Thank you for subscribing to the SEA News, and welcome! Whether you are a long-time subscriber or a new addition to our community, we extend a warm welcome to you.

In this newsletter, we aim to provide you with a selection of valuable insights, thought-provoking ideas, and the latest updates on a wide range of topics and SEA activities.

We also value your voice and perspective. We encourage you to engage with our content, share your thoughts, and be an active part of our vibrant community. Your feedback, suggestions, and contributions are invaluable to us as we strive to create a newsletter that resonates with you and meets your expectations.

So, whether you’re seeking inspiration, seeking knowledge, or simply seeking a break in your busy day, we invite you to join us.

Once again, welcome to our Newsletter, we’re glad you want to get to know us better!
All Councilors

COUNCIL MEETING

SEPTEMBER 14, 2023

Join us for our next Council Meeting, it will be hybrid and the **deadline for registering is Friday, September 1st**, there will be no exceptions to this deadline.

Register TODAY

BY CLICKING THE LINK IN THE EMAIL SENT TO YOU.

Thank you!
Attention ALL Councilors

Convention 2023

Join Us!

SATURDAY
OCTOBER 21, 2023

The convention will bring together members from across our union to share insights and collectively work toward the betterment of our community.

Nomination forms for the Board of Directors can be found here, and the form for Committee sign-ups for 2023-2024 can be found here.

For more information please visit: https://seiu1984.org/convention-2023/

REGISTER TODAY!

Registration is now OPEN, please look for the registration link in your email.
The SEA Employee Viewpoint Survey is a tool that measures our state employees' perceptions of whether, and to what extent, conditions characterizing successful organizations are present in their agencies. Survey results provide valuable insight into the challenges agency leaders face in ensuring that State Government has an effective civilian workforce and how well those leaders are responding to factors that characterize organizations that are effective, efficient, and develop productive employer/employee relationships.

The survey is divided into eight sections. Seven provide opportunities for feedback about various aspects of the workplace environment and employee interactions. The last section provides demographic information that helps with analysis of our results. The survey is totally anonymous, but we do ask you to provide the name of your agency, so that trends can be determined for individual agencies.

Our survey data and results are only as good as the feedback we receive from our state employee workforce. Employee feedback on key performance metrics captured in this survey is important for the SEA to realize its mission, to develop effective strategies and tools for guiding improvement through effective contract negotiations, developing appropriate labor and management training, and collaborative labor/management committees. Now that this years' survey is complete the results will be sent to the Department of Administrative Services for their review.

Thank you for taking this survey.
Summer is almost over, believe it or not, but it still brings with it the warmth of the sun, the beauty of blooming sunflowers, and the excitement of outdoor adventures. As we move into this next season, we want to connect you with some upcoming SEA events.

At the SEA, we are continuing with committee events such as collecting all items for homeless veterans across the state, offering social activities and a book club if you'd like to get in some last-minute summer reading, and let you know about a few new events. Please read more below.

- The Campaign for Public Good is collecting backpacks for the annual Department of Education's Back Pack drive - all bags can be dropped off at the SEA Office, and all should be **delivered by Friday, August 25, 2023. This deadline has been extended.**

- The Annual Ken Roos Blood Drive will be held on **September 5, 2023, at: Temple Beth Jacob, 67 Broadway, Concord, NH 03301, from 12:00 - 6:00 pm** - more details are on the following pages.

- Next, the Veteran's Committee will participate in Stand Down NH again this year. The event is scheduled for **Friday, September 8, 2023.** It will be held at the Double Tree Hotel on Elm Street in Manchester; volunteers and donations to help purchase MREs to be provided at the event are welcome!

- OSC is selling fundraising calendars this summer. The calendars are for October, the cost per calendar is $10.00, and every day of the month offers the purchaser an opportunity to win a prize valued at $20 or more. To purchase a calendar, you may contact OSC at 603.271.6530 or seaosc@seiu1984.org.

- OSC will host a Touch-A-Truck event in September at the Department of Safety on Hazen Drive. We'd like to ask you to save **September 23, 2023,** for one of their most significant events yet! You can find more information on these events later in this newsletter.

- The SEA will hold it's second Blood Drive of the year on **October 4, 2023 at the SEA Office.** Stay tuned for more information on this upcoming event and for registration details.

Do you have some fantastic events and activities to make your summer even more memorable? If you'd like to share those with us, we're happy to help. Send all of your event details to Comms@seiu1984.org.

Enjoy the rest of your summer!~
Are you thinking of retiring from public service? If retirement is in your future, please consider joining SEA's Chapter 1, the Retired Members’ chapter by visiting: https://seiu1984.org/retiree-members/ or by scanning this code with your phone.

As members of Chapter 1, you are still counted as a member of this Association. The more members we have, the more strength this Association will have in our fights to protect and improve retiree and active member benefits.

To be a member of Chapter 1, you must be an SEA member in good standing when you retire or have been a member in good standing when your bargaining unit is decertified, or you accepted an unclassified or appointed state position. The dues are $6 per year, currently.

A spouse of an active member or any person living in the household of an active member may become a Chapter 1 Associate Member for $3 per year, currently, and can remain associate members even if the member passes away. In addition, certain other retirees may apply to become associate members of Chapter 1.

Those who want to get a head start on Chapter 1 membership should contact the Membership Data Administrator at the union office (603-271-3411, ext. 102).

The chapter generally meets monthly except in the summer and offers informational programs and opportunities to gather for other fun activities. Joining is a good way to keep involved with each other and the active employees. Together we participate on committees, volunteer, and attend legislative hearings to represent retirees.

CONTINUE TO ENJOY YOUR UNION BENEFITS AS A RETIREE TODAY!
Donate Blood & Save a Life!

The Annual Ken Roos Blood Drive will be held on September 5th; to register please use the link below.

https://www.redcrossblood.org/give.html/donation-time

Ken was a longtime American Red Cross volunteer and blood donor. He was also a longtime board member and the first Vice President of the State Employees Association/SEIU Local1984. In that capacity he was on several committees including Political Education, Finance, and Collective Bargaining. Ken was very involved in local and national politics and served as a Bernie Sanders delegate in the 2016 Democratic Convention.

The Annual Ken Roos Blood Drive will be held at:

Temple Beth Jacob
67 Broadway
Concord, NH 03301
12:00 - 6:00pm
September 5, 2023

Also, if anyone would like to bring baked goods or donate a door prize, please contact Jodi Roos at jodisroos@gmail.com
Improve your sleep habits for better health

When you sleep, your mind and body are hard at work on your overall health. For example, certain stages of sleep allow us to learn and remember. Sleep also helps us fight infection and prevent heart problems and diabetes. If you’re dealing with a conflict or change, sleep can help you control your emotions. Having enough sleep helps lower stress, improve your mood, and keep your weight healthy.

Over time, lack of sleep can hurt your health and relationships and cause accidents behind the wheel or on the job. The good news is you can learn new habits to improve your sleep.

How much sleep do you need?

Individual sleep needs vary, so observe how you feel during the day. If you find it hard to do simple activities or stay alert, you may need more sleep. Here are basic guidelines for different age groups:

- Infants and children: Newborns sleep up to 18 hours a day. As they grow older, they need less sleep.
- Adults: By age 20, sleep needs range from 7 to 9 hours each night.
- Older adults: People 65 and older need about 7 to 8 hours each night.

August wellness webinar  Healthy Sleep: How to support your daily activity and healing

To access the wellness webinars every month click on the link below. All webinars are at noon for 30mins.

Join on your computer or mobile app
Click here to join the meeting
Join with a video conferencing device
attend@m.webex.com
Video Conference ID: 119 854 225 8
Alternate VTC dialing instructions
HEALTHY HABITS FOR BETTER SLEEP

Sleep loss is often a result of bad sleep habits, illness, or sleep disturbances. It’s also possible your bedroom might be too bright, too warm, or too noisy, making it hard for you to sleep. Try to set aside enough time to sleep each night. Here are tips to help you sleep better:

- **Be consistent with your sleep schedule.** Go to bed at the same time every night and rise at the same time every morning, including weekends. Don’t nap after 3 p.m. or longer than an hour.
- **Exercise early.** Give your body at least two hours to relax before bedtime.
- **Skip or limit the following:**
  - Caffeine and nicotine: They stimulate the body and can take up to eight hours to wear off.
  - Alcohol: A drink may make you feel sleepy, but it prevents deep sleep.
  - Large meals and drinks at night: Too much food can cause indigestion and prevent sleep. More drinks also mean more trips to the restroom.
- **Talk to your doctor about certain medicines.** Certain heart, blood pressure, asthma, and cold medicines can delay or disrupt sleep, so ask your doctor about your options.
- **Relax before bedtime.** Try listening to music, reading, or taking a bath.
- **Go outside during the day.** At least 30 minutes of natural sunlight a day can help you sleep better at night.
- **Do something if you can’t fall asleep.** After 20 minutes, do something relaxing, like reading a book, until you feel tired. Stay away from smartphones and tablets, which emit blue light and can keep you awake.

Even with good sleep habits, it may still be a struggle to have enough quality rest. Your doctor can recommend solutions, or arrange for a sleep study to find out if you have a sleep disorder.

Something as simple as sleep can really make a huge difference in your health.
Operation Santa Claus presents

Touch A Truck

Bring your children to Touch-A-Truck and give them the opportunity to explore a fascinating array of vehicles, including firetrucks, tractors, bearcats, police cruisers and so much more!

SAVE THE DATE:
September 23, 2023
NH Department of Safety
33 Hazen Drive, Concord, NH

To make a donation NOW!
STAND DOWN NH

SEPTEMBER 8, 2023, 10:00 AM - 2:00 PM
The Double Tree Hotel, Manchester, NH

JOIN US

The annual NH Stand Down event hosted by Harbor Care’s Veterans FIRST program is a resource fair dedicated to providing at-risk and homeless veterans with important services and resources, including housing, food, clothing, employment, health and dental screenings, mental health care, substance use treatment and more.

DONATE NOW!

The SEA and the new Veterans Group are raising money to purchase MRE's to hand out at this year's event. If you're interested in donating, please reach out to Cullen or to Justin at: ctiernan@seiu1984.org or jjardine@seiu984.org

HELPING THOSE IN NEED

Each year, Harbor Care's Veterans FIRST program helps more than 450 veterans access critical services, including housing, health care, substance use treatment, and employment, and is the most comprehensive non-profit service provider for veterans in the state.

Thank you... ❤️
SUPPORT OUR HOMELESS VETERANS

ACCEPTABLE DONATION ITEMS FOR OUR VETERANS

*PLEASE NOTE – WE ONLY ACCEPT ITEMS THAT ARE SMALL AND LIGHT ENOUGH FOR ONE PERSON TO EASILY LIFT AND CARRY.

- **PERSONAL HYGIENE**: Toothbrushes, toothpaste, brushes, combs, soap, deodorant, shampoo etc...
- **WEARABLES**: Virtually all types of Clothing, Ladies, men’s, kids, children’s, purses, belts, ties, wallets, dresses, shirts, pants, shoes, and accessories.
  - Jewelry and cosmetics,
- **HOUSEHOLD**: Dishes, glasses, silverware, Small household appliances, Bedding, linens, pillows, comforters, Draperies, curtains, rugs, Home décor, Art and frames.
  - Baby items
- **BOOKS**: Hardcover, softcover, fiction and non-fictions, e-readers.
- **TOYS**: Stuffed animals, board games, dolls, action figures, and sports equipment.
- **ELECTRONIC**: Stereo, radio, Xbox, Nintendo, PlayStation, computers, laptops, monitors, DVD players, cameras, typewriters, and electronics. All types of small kitchen appliances. Not accepting TVs at this time.
- **EQUIPMENT**: Exercise equipment: small weight benches, weights, sports gear, Sporting equipment: ski equipment, snowboards, helmets, baseball bats, basket balls, soccer equipment, tennis equipment, Tools: drills, saws, nail guns, Yard tools: lawnmowers, weed eaters, and handtrucks (no fuel of any type please!).
- **OTHER**: Bikes, musical instruments, small filing cabinets, garage sale leftovers, small appliances: microwaves, blenders, toasters, coffee makers, and almost anything else.
The SEA and the Campaign for Public Good are collecting Backpacks for the 2023-2024 school year.

**DEADLINE EXTENDED**
**FRIDAY, AUGUST 25, 2023**

For more information reach out to Tamara Feener @ tamarafeener@gmail.com

Drop off at the SEA OFFICE, 207 N. MAIN STREET, CONCORD, NH
NEXT BOOK CLUB MEETING WILL BE
SEPTEMBER 11, 2023 AT 6:00 PM VIA ZOOM.

THE BOOK IS: **BEFORE WE WERE YOURS, BY LISA WINGATE**


“Poignant, engrossing.”—People • “Lisa Wingate takes an almost unthinkable chapter in our nation’s history and weaves a tale of enduring power.”—Paula McLain

Look for Lisa Wingate’s powerful new historical novel, The Book of Lost Friends, available now!

**Memphis, 1939.** Twelve-year-old Rill Foss and her four younger siblings live a magical life aboard their family’s Mississippi River shantyboat. But when their father must rush their mother to the hospital one stormy night, Rill is left in charge—until strangers arrive in force. Wrenched from all that is familiar and thrown into a Tennessee Children’s Home Society orphanage, the Foss children are assured that they will soon be returned to their parents—but they quickly realize the dark truth. At the mercy of the facility’s cruel director, Rill fights to keep her sisters and brother together in a world of danger and uncertainty.

**Aiken, South Carolina, present day.** Born into wealth and privilege, Avery Stafford seems to have it all: a successful career as a federal prosecutor, a handsome fiancé, and a lavish wedding on the horizon. But when Avery returns home to help her father weather a health crisis, a chance encounter leaves her with uncomfortable questions and compels her to take a journey through her family’s long-hidden history, on a path that will ultimately lead either to devastation or to redemption.

Based on one of America’s most notorious real-life scandals—in which Georgia Tann, director of a Memphis-based adoption organization, kidnapped and sold poor children to wealthy families all over the country—Lisa Wingate’s riveting, wrenching, and ultimately uplifting tale reminds us how, even though the paths we take can lead to many places, the heart never forgets where we belong.

*Excerpts Taken From Amazon Reviews*
Membership organizations thrive when members get involved. You are the ones who know and represent your community and your union best, so it’s important for your voices to be present behind the scenes. Our committees have ushered in so many successful initiatives under their current leadership, and we are excited to find the next crop of members who can continue bringing good ideas to committees that interest you!


<table>
<thead>
<tr>
<th>COMMITTEE MEETING SCHEDULES</th>
</tr>
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<tbody>
<tr>
<td>Chapter President’s Call - The August Chapter President’s Call has been cancelled.</td>
</tr>
<tr>
<td>CFPG meets on the first Tuesday of every quarter at <strong>5:00 PM</strong>. The next meeting will be on <strong>October 3, 2023</strong>.</td>
</tr>
<tr>
<td>Constitution and By-Laws Committee meets on the fourth Tuesday of the month; the next meeting is scheduled for <strong>August 22, 2023, at 5:15 PM</strong>.</td>
</tr>
<tr>
<td>The Book Club meeting for August has been cancelled. They will meet again on the first Monday of each month at <strong>6:00 PM</strong>, immediately following the Social Activities Meeting. The next meeting will be on <strong>September 11, 2023, at 6:00 PM</strong>.</td>
</tr>
<tr>
<td>Clinicians United NH, Associate Members Chapter meets at <strong>12 noon</strong> on the first Monday of the month.</td>
</tr>
<tr>
<td>Conservative Members Committee meets on the second Tuesday of each month; the next meeting is <strong>September 12, 2023, at 5:00 PM</strong>.</td>
</tr>
<tr>
<td>The Finance Committee will meet on <strong>September 12, 2023, at 5:00 PM</strong>. This committee meets regularly on the second Tuesday of every month.</td>
</tr>
<tr>
<td>The Organizing Committee meets on the first Wednesday of every month; the next meeting is <strong>on September 6, 2023 at 5:00 PM</strong>.</td>
</tr>
<tr>
<td>The next Operation Santa Claus Meeting for 2023 will on <strong>September 18, 2023 at 4:30 PM</strong>.</td>
</tr>
<tr>
<td>The Poli-Ed Committee meets on the second Monday of every month from <strong>5:00 - 6:00 PM</strong>, and the next meeting is scheduled for <strong>September 11, 2023</strong>.</td>
</tr>
<tr>
<td>The Retirement Committee will meet on <strong>September 19, 2023 from 5:00 - 6:30 PM</strong>; the link to join is <a href="https://us02web.zoom.us/j/81067911659">https://us02web.zoom.us/j/81067911659</a>.</td>
</tr>
<tr>
<td>The Stewards Committee meetings usually occur on the third Thursday of every month at <strong>5:30 PM</strong>. The next meeting is scheduled for <strong>September 21, 2023</strong>.</td>
</tr>
<tr>
<td>The NEW Veterans exploratory committee will meet on the last Thursday of the month. The next meeting is scheduled for <strong>Thursday, August 31, 2023, at 5:30 PM</strong>.</td>
</tr>
<tr>
<td>The next Board meeting will be <strong>Thursday, September 14, 2023, from 1:00 PM - 5:00 PM</strong>. You may join at: <a href="https://us02web.zoom.us/j/83486021328?pwd=czMxbS9VS3JMSXVPCWorZitUcFM3QT09">https://us02web.zoom.us/j/83486021328?pwd=czMxbS9VS3JMSXVPCWorZitUcFM3QT09</a></td>
</tr>
</tbody>
</table>

**All Board, Chapter Presidents, and Council Meetings have been scheduled for 2023, and the links are on the website calendar. Chapter Presidents and Council Meetings will each have a recurring link; however, registration is required for these events.**
SOUTHERN NEW HAMPSHIRE UNIVERSITY DISCOUNT PROGRAM - 25%

Earn your degree online with Southern New Hampshire University.

- Earn an Associate's Degree, Bachelor's Degree, Master's Degree, or Certificate with online classes
- SEIU members receive a 25% reduction in undergraduate and graduate tuition
- Open to eligible SEIU members and their families
- No testing requirements (SAT/ACT or GMAT/GRE), and continuous enrollment is not required.
- Develop skills that you can apply immediately in areas like healthcare, communication, and team-building
- You can get help when you need it from a dedicated advisor.

SEIU Member Benefits and Southern New Hampshire University have teamed up to offer SEIU members an online education program for undergraduate or graduate students. Over 200 programs of study are offered, including:

- Associate's degrees in Accounting, Business Administration, Criminal Justice, Information Technology, and Marketing
- Bachelor's degrees in Business Administration, Criminal Justice, Healthcare Administration, Nursing, and Public Health
- Master's degrees in Business Administration (MBA), Clinical Mental Health Counseling (MA), Criminal Justice (MS), Curriculum and Instruction (MEd), Healthcare Administration (MS), Nursing (MSN), and Psychology (MS)
- Certificate Programs in Accounting (undergraduate & graduate), Human Resources Management (undergraduate & graduate), Project Management (graduate), and Public Administration (graduate)

*Eligible SEIU members are full dues paying members in good standing, and their spouse, domestic partner and parents thereof; children, and spouses thereof; parents, and spouses thereof; siblings, and spouses thereof; grandparents and grandchildren, and spouses thereof
Hello SEIU 1984 members,

While the pause of student loan payments and interest benefited countless borrowers, that time is almost over. Knowing what to expect when time runs out can mean the difference between unnecessarily paying thousands in student loans, or taking advantage of existing programs to reduce or eliminate your balance.

**To protect themselves, borrowers should:**

**Prepare for Interest and Payments to Resume**
Two key dates are looming: when payments are expected to resume and when interest will continue accruing on your student loans.

- **September 1, 2023** – Federal student loan interest resumes
- **October, 2023** – Federal student loan payments will be due.

Borrowers will have different dates in October on which their payments will be due making it essential to keep track of your loans.

**Know Their Forgiveness Programs**
While the Supreme Court ruled against the President’s proposed Debt Relief Program, which aimed to forgive up to $20,000 in federal student loans, other forgiveness programs are available through the Department of Education. These programs include:

- Public Service Loan Forgiveness (PSLF)
- Income-Driven Repayment Forgiveness (IDRF)
- Teacher Loan Forgiveness (TLF)

Borrowers could see a portion of or even their entire loan balance forgiven through these programs, making it essential to know your eligibility.

**Discover How the SAVE Plan Can Benefit Them**
Final regulations have been released for a new income-driven repayment program, the Saving on a Valuable Education (SAVE) plan. This new plan is set to replace the current Revised Pay-As-You-Earn (REPAYE) plan. SAVE expects to save Direct Loan borrowers more than $1,000 a year on their payments by increasing the amount of income protected, lowering the percentage of discretionary income used to calculate costs, no longer charging any monthly interest not covered by the borrower’s payment, and ending the requirement for married borrowers to include their spouse’s income if filing their taxes separately. SAVE is expected to be available before payments resume in October, though some provisions won’t take effect until July 2024.

**See If They Need a “Fresh Start”**
“Fresh Start” is a temporary program from the Department of Education offering unique benefits to borrowers who have defaulted on their student loans. Through this program, not only will borrowers be taken out of default, but they will also be able to:

- Have the record of default removed from their credit report
- Have penalties such as tax offset and wage garnishment lifted
- Have access to more affordable Income-Driven Repayment Plans
- Have access to Student Loan Forgiveness Programs
- Have access to short-term relief, such as forbearance and deferment

Note that the only loans available for the Fresh Start Program are defaulted Direct Loans, FFEL Loans, and Perkins Loans held by the Department of Education.

**Know if the Income-Driven Repayment Account Adjustment Can Get Them Forgiveness Sooner**
Through the Income-Driven Repayment Account Adjustment, payments previously ineligible to count towards IDRF or PSLF will now be eligible, meaning borrowers can achieve forgiveness through these programs sooner. Any months in repayment status, regardless of payments made, loan type, or repayment plan, and time in repayment prior to consolidation on consolidated loans will be counted. If you have 12 or more months of consecutive forbearance or 36 or more months of cumulative forbearance, you will also receive credit for those periods. However, to receive its full benefits, borrowers with non-Direct loans (including FFEL and Perkins) must consolidate into a Direct Consolidation Loan before the one-time adjustment ends later this year.

To ensure you are on the right track for forgiveness, Scan the code to the right to schedule a complimentary consultation with a state-licensed counselor to discuss your forgiveness eligibility and find the best course of action for your situation.
As an SEIU Member, you work so hard to improve your lives, the lives of your families and the communities you serve. We feel you deserve something special too.

We’re proud to bring you this assortment of great benefits—at no cost or obligation—just for being an SEIU member! Take advantage of all of the benefit programs you find on this website, https://www.seiumb.com/—everything from insurance and credit cards to discounts on travel and everyday items.

See how the buying power of millions of SEIU members helps you:

- **Manage finances better**: Get competitive rates on everything from credit cards to personal loans
- **Protect your family**: Benefit from group rates on a growing portfolio of insurance products
- **Cut your cost of living**: Get special discounts at thousands of stores and favorite merchants.
- **Travel for less**: Enjoy specially negotiated rates and travel programs

There’s no cost or obligation! Get started today by registering on this website, https://www.seiumb.com/. Keep coming back to see the new benefits we’re adding. You can also sign up for email communications from us to be the first to know when new benefits are added.
New Member Benefits

NH Federal Credit Union

Financial Education In Person Classes or Webinars on the Topic(s) of Your Choice

- We will work with you to determine topic, date and time
- Class will be taught by one of our certified Financial Wellness Coaches
- Can be held during the day or early evening
- FREE for organization and participants
- Must have 6 registered attendees for in person classes
- Paper and/or E-Flyer will be provided to help you advertise for the class
- Class time typically 1- 1½ hours long
- Most requested topics include:  
  i. Budgeting and Saving  
  ii. Credit Score Information  
  iii. Car Buying  
  iv. Home Buying  
  v. How to Pay off Credit Card and other Debt

One on One Financial Coaching Opportunities

- Can be held in person at either of our office locations, over the phone or via ZOOM
- Or, can set up a block of time to meet with interested individuals in your office location. Advanced registration is required
- FREE
- Private and Confidential
- Typically last 1 hour long
- Conducted by one of our Certified Financial Wellness Coaches
- Most requested reasons for appointments are
  - Building a Budget and Savings Plan
  - Working on Credit Score
  - Managing Debt
  - Getting Ready to Buy a Home

Check Out Our Quick Video Explaining All That We Do and Why

https://vimeo.com/81128764

For further information, please contact:
Meghan Noone – Business Development & Financial Education Leader (603) 224-7731 x314 or Meghan.noone@centerfe.org
Introducing NHFCU’s Hero’s Honors Accounts
...for service men and women, first responders, and medical professionals.

*You give more of yourself than is often fair to ask, putting the lives of others first.*

For this, we are proud to offer Hero’s Honors Accounts.

Up to 1%* Discount on Consumer Loans

High-Yield Savings, earn up to 3% APY**

“On Us” Services

To learn more please visit: https://nhfcu.org/hero/
MEMBER TRAVEL BENEFITS

BOOKING OPEN: ROYAL CARIBBEAN'S NEW SHIP

Don't miss out on Royal Caribbean's newest ship, arriving summer 2024 & sailing exclusively to the Bahamas. Enjoy onboard thrills & a private island stop — complete with multiple beaches, private cabanas & record-breaking waterslides. Plus, apply your Reward Credits for below-retail rates!

**UTOPIA OF THE SEAS QUICK FACTS:**
- Arrives Summer 2024 - dates selling fast!
- Access to Royal Caribbean's private island
- Spacious suite accommodations available
- Use your Reward Credits for best value

Call (844) 967-1077 for booking assistance.
Get help with expenses health insurance doesn’t cover

Aflac for SEA

Like many Americans, you may have been blindsided by an unexpected medical bill. Did you think, “But I have health insurance. I should be covered?” That’s why there’s Aflac. We help with expenses health insurance doesn’t cover — and that’s peace of mind when you need it most. Let us help protect your financial security.

These Aflac supplemental plans are available to you:

**Accident:** Accidents happen. When a covered accident happens to you, our accident insurance policy pays you, unless assigned otherwise cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

**Critical Illness (Specified Health Event):** An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.

**Short-Term Disability:** How would you pay your bills if you’re disabled and can’t work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

**Cancer/Specified-Disease:** Aflac’s cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

**Hospital Confinement Indemnity:** Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

**Whole or Term Life:** With Aflac’s whole life or term life insurance, you can rest easy knowing that your family will have financial security when they need it most.

Scan the QR Code to see the Aflac Insurance Products

To learn more, contact your Aflac Agent today for a personalized quote.

Robert Celeste, at robert_celeste@us.aflac.com or 603-247-5272
RSC Tonya Celeste, at tonya_manfrate@us.aflac.com or 603-674-5374

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/certificate has limitations and exclusions that may affect benefits payable. Refer to the specified policy/certificate for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent.

Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. Continental American Insurance Company | Columbia, SC | WWWHQ | 1932 Wynnton Road | Columbus, GA 31999.

Z200331R EXP 5/22
Resources

The New Hampshire Department of Health and Human Services, Division of Public Health Services (DPHS) is a responsible, expert, leadership organization that promotes optimal health and well being for all people in New Hampshire and protects them from illness and injury. DPHS is responsible to serve the public—individuals, families, communities, and organizations—by delivering high quality, evidence-based services.

The New Hampshire Department of Health and Human Services, Bureau of Drug and Alcohol Services (BDAS), works to significantly reduce alcohol and other drug misuse and its social, health, and behavioral consequences for the citizens of New Hampshire through public policy and resource development and education, and by supporting initiatives that ensure the delivery of effective and coordinated prevention, intervention, treatment, and recovery support services.

The New Hampshire Department of Health and Human Services (DHHS) is the largest agency in New Hampshire state government, responsible for the health, safety and well-being of the citizens of New Hampshire.

The American Public Health Association (APHA) is the oldest and most diverse organization of public health professionals around the world. APHA builds a collective voice for public health, working to ensure access to health care, protect funding for core public health services, and eliminate health disparities, among a myriad of other issues. The New Hampshire Public Health Association is the NH affiliate of APHA.

The annual County Health Rankings measure vital health factors, including high school graduation rates, obesity, smoking, unemployment, access to healthy foods, the quality of air and water, income inequality, and teen births in nearly every county in America. The annual Rankings provide a revealing snapshot of how health is influenced by where we live, learn, work and play.

Community Commons is a collaborative workspace hub for communities to share data, tools and stories to improve communities and inspire change.

Other New Hampshire Resources

Department of Health and Human Services
Website: www.dhhs.nh.gov

General Court Website (Find your legislators, information on bills, hearings, etc.)
Website: www.gencourt.state.nh.us

Department of Education
Website: www.education.nh.gov
Phone: 603-271-3494
Email: (general email) info@doe.nh.gov

State of New Hampshire/ Governor’s Office
Website: www.nh.gov

Governor’s Commission on Disability
Website: https://www.nh.gov/disability
Phone: 603-271-2773
Email: Disability@gcd.nh.gov