A Union of Professionals

# 2017–18 AFT + MEMBER BENEFITS

# THE **BENEFITS** OF **AFT** MEMBERSHIP

AFT + ENDORSED INSURANCE

LEGAL | FINANCIAL SERVICES

HEALTH

| ENTERTAINMENT

SHOPPING

**As an AFT member**, you are part of a community of colleagues working to reclaim the promise by fulfilling public education's purpose as a propeller of our economy and an anchor of our democracy; by ensuring access to affordable and high-quality early childhood care and higher education; by creating a healthcare system that puts patient care and safety above profits; and by fighting for retirement security and high-quality public services that help ensure safe, healthy and vibrant communities.

By coming together, we also gain the purchasing power to access a wide array of high-quality programs and services for our families and ourselves. Our partners that offer these services and programs will provide you, and your family, with great selections at competitive prices. Many of the AFT's programs are through Union Plus, the AFL-CIO benefits program. Offerings include:

- Insurance for your life, income, auto and home—even for your pets.
- The opportunity to apply for three different credit cards to meet your unique financial needs.
- 15 percent off wireless phone plans from a unionized provider.
- Mortgages with unique benefits for union members—and your children and parents!
- Travel savings on rental cars, hotels, theme parks and more.

# aft.org/benefits

Program information is current as of April 2017. Visit **aft.org/benefits** often to see new benefits and program enhancements.





# Rosetta Stone—language training

- ₩www.aft.org/rosettastone
- code: AFT

AFT members can get Rosetta Stone's awardwinning language programs at amazing prices. For only \$99 a year, you can select one of 30 languages to study on your computer, tablet and smartphone—on your own schedule, anytime and anywhere.

Rosetta Stone Pro at \$139 offers these same features and access to live tutoring sessions with native speakers, as well as games and activities to enhance your learning.

AFT members are active citizens of the world; Rosetta Stone's unique approach to language learning can help us when we work, travel or volunteer.

Visit the website and learn how exciting learning a new language can be.



Are you ready to take the next step in engaging your members?



Contact AFT Higher Education at debrictin kollent, ong to start setting up a Student Debt Clinic program with your atfiliate.

## **Student Debt Clinics**

#### www.aft.org/debtclinic

As a union, we are fighting to make college affordable and student debt manageable. We maintain www.forgivemystudentdebt.org as a resource for members who need to learn the landscape of free and underused federal programs that help many student loan borrowers lower their monthly payments and, in some cases, even have their debt forgiven.

For affiliates that want to take on student debt as a way to engage members and fight forward on college costs, we also offer 90-minute student debt clinics where we lay out these programs in detail. AFT Student Debt Clinics get members active not only handling their own debt, but fighting student debt politically. We can train your members or staff to run these clinics, too. For debt clinic information, contact us at debtclinic@aft.org.

# Student Debt



# **NEW BENEFITS**



# Meal Planning/Shopping App

- 🔋 www.aft.org/dinnertime
- code: AFT

DinnerTime makes healthy meal planning easy, fun, delicious and affordable. Less fast food and more homemade meals equals less stress and happier, healthier families!

Automatically incorporating the weekly sales at your favorite grocery store, DinnerTime suggests delicious meals and recipes that fit your family's unique priorities, including prep time, budget, food allergies, health concerns, tastes and more. With thousands of highly rated recipes, DinnerTime takes the stress out of meal planning and shopping. It's easy, fast, and fun.

AFT families receive 40 percent off regular prices. Enroll in a free trial now.





# Share My Lesson—FREE online lesson plans

🗑 www.sharemylesson.com

Educators need support and value collaboration, and Share My Lesson provides both. Powered by the AFT, Share My Lesson has over 1 million members exchanging ideas and best practices to enhance the profession.

With free professional development webinars and thousands of standards-aligned lesson plans and activities for early childhood through grade 12, you'll find the resources you need to succeed and to stay on top of your game.

Sign up for Share My Lesson today—it's free.



# **Personal Loans**

- www.unionplus.org/loans
- \$55-578-8704

Take control of your financial future by consolidating your higher-interest credit card and revolving debts with a personal loan that features no hidden fees and a fixed monthly payment. Apply online or over the phone from a dedicated, U.S.-based loan specialist. A risk-free, 45-day trial is available.

Loans are made and serviced by First National Bank of Omaha.



+ MetLife

ance\*

- 😨 www.metlife.com/AFT
- 877-238-9638

Buying a car and a home are likely the two biggest purchases you will make in a lifetime. Because it is important to protect these valuable assets, the AFT has joined with MetLife Auto & Home to provide access to special group discounts on auto and home insurance.

Save Big with Special Member Discounts You could save on your auto and home insurance because you're an AFT member, as well as qualify for other discounts you might not find elsewhere, including insuring more than one vehicle and/or maintaining a good driving record.

Save with Convenient Payment Options Pay your monthly premium by credit card or through automatic deductions from your bank account. These convenient options could earn you a discount. Other billing options also are available.

Save up to \$250 with Deductible Savings Benefit For each year of claim-free driving, MetLife Auto & Home will reward you with a \$50 credit, up to \$250, to be applied to your collision or comprehensive deductible in the event of an accident.

Claims professionals are available 24 hours a day, 365 days a year. A National Catastrophe Response Team is also available to help you in person, when you need it the most.

**Start Saving Today** Don't wait for your current policies to expire to call for your free quotes. Even if you've recently switched insurance carriers, you could save more with MetLife Auto & Home's discounts. Call today for topnotch savings and benefits.

\* New York State United Teachers members have insurance programs through NYSUT Member Benefits Trust. To obtain more information about these plans, members can call 800-626-8101.

# No-Cost Term Life for New Members\*1

- www.aftbenefits.org/freeterm
- 888-423-8700

New AFT members who are actively employed are entitled to \$5,000 of term life insurance coverage for one year with no premium payment required. New members must complete, sign and return an application during the first year of membership to be eligible.

During those 12 months, you can continue to protect your family by moving into a \$25,000 premium-paying policy, with no medical questions to answer, and you will have access to a free willpreparation service. Higher benefit levels also are available, subject to review and approval.

# Disability Income\*1

- www.aftbenefits.org/disability
- 888-423-8700

This is a voluntary insurance program underwritten by MetLife that provides income if you are unable to work due to an accident or extended illness. Monthly benefits up to \$5,000 are available. Rest assured that this special plan helps protect you if you can't work in your occupation (some plans may only pay if you can't work in any occupation). This plan will coordinate with other sources of income when you are unable to perform the duties of your job. The plan pays monthly benefits for up to five years through age 64, with either a 60- or 90-day elimination period. Benefits are not taxable if premiums are paid with after-tax dollars.

For company and disclaimer information, please visit www.metlife.com/AFT.





## + Term Life\*1

- 😨 www.aftbenefits.org/term
- **&** 888-423-8700

Voluntary term life insurance is designed to provide financial protection for your loved ones in the event of a premature death. Protect your family with Term Life coverage underwritten by MetLife. Coverage amounts are available in increments of \$25,000 (up to a maximum of \$500,000). Reduced coverage amounts are also available for spouses/domestic partners and eligible dependent children. Benefits terminate at age 70. An accelerated benefit option is included. If you are diagnosed with a terminal illness (life expectancy not exceeding 12 months), you may be eligible to receive up to 80 percent of the insurance proceeds.

#### + Senior Term Life\*

- 📅 www.aftbenefits.org/senior
- 888-423-8700
- code: AFTMBG2017

Members and their spouses or domestic partners (ages 55-74) can get economical Senior Term Life insurance, underwritten by The Hartford, to help pay final expenses and ensure peace of mind. This is especially valuable for retiree members. Benefit amounts of \$5,000 to \$25,000 are available. Members must apply before age 75; members are guaranteed acceptance. There is no termination age for coverage, although there may be a reduction in coverage levels by age. Coverage includes a living benefit feature that pays 50 percent of your life insurance benefit if you suffer a terminal illness (a life expectancy of no more than 12 months), and this benefit is available up to 80 years of age. In addition, premiums are waived if you become terminally ill or confined to a nursing home.

Graded Death Benefit: During the first two years of coverage, the benefit payable for death due to sickness will be the premiums paid plus interest.

Please call for more information, including costs, exclusions, limitations and terms of coverage.

#### Pet Health Insurance\*

- www.unionplus.org/AFTpets
- **&** 877-358-3944

Pet insurance reimburses you on your veterinary bills when your dog or cat gets sick or injured. AFT members receive up to a 10 percent discount off premiums and can choose from any licensed veterinarian, emergency vet or specialist. There are three plans to choose from covering wellness, accidents, or accidents and illness. Get a price quote online or over the phone.

- \* New York State United Teachers members have insurance programs through NYSUT Member Benefits Trust. To obtain more information about these plans, members can call 800-626-8101.
- <sup>1</sup> As of April 10, 2017, licensing is still pending in Alaska, Montana, New Hampshire, Utah, Vermont and Washington for these insurance products. Please call or check the website for availability in these states.

#### + Long-Term Care\*

- www.aftbenefits.org/ltc
- **&** 800-616-8759

Do you worry about paying for nursing home or home healthcare? Many AFT members do. You can lay that fear to rest—and stay in better control of your healthcare decisions—with a long-term care insurance plan for AFT members. Our program offers you a portfolio of plans from multiple highly rated insurance carriers. Through a partnership with Long-Term Care Resources, AFT members now have a national network of longterm care specialists who are available to explain the costs and benefits of this kind of insurance. We've used the buying power of our union to obtain special discounted rates.

# LEGAL | FINANCIAL SERVICES



# Credit and Budget Counseling

www.unionplus.org/creditcounseling
877-833-1745

Certified credit counselors are available 24 hours a day to help AFT members with confidential financial guidance, free consumer credit counseling services and discounted debtmanagement assistance. If you have financial problems, counseling is available to help you become debt free, learn new money-management skills and save for the future. This program, offered by the nation's largest and most trusted nonprofit consumer credit counseling agency, features:

- Free credit counseling session with budget analysis and advice.
- Free financial planning tools and information.
- Assistance to stop collection calls.
- A written action plan that summarizes your financial situation and provides a budget and timeline for reaching your goals.
- If you go into a debt-management plan, the setup fee is waived. If you successfully complete 12 months of the plan, Union Plus will reimburse the first year of debt-management fees.
- Bankruptcy counseling fees are waived for AFT members.

# + Credit Cards

- 😨 www.aftcard.com
- \$00-522-4000

The AFT + Credit Card<sup>1</sup> program offers three noannual-fee credit card options that AFT members and their families can apply for, including:

#### Rate Advantage Card

Choose this card for the lowest APR of the three cards available. It can help you save money when you use it to pay down higher-interest balances. You enjoy a low introductory APR for 15 months on all purchases and balance transfers. Designed for members who have excellent credit.

#### **Cash Rewards Card**

Choose this card to get unlimited 1.5 percent cash back on every purchase. You also enjoy a low introductory APR for 12 months on all purchases and balance transfers. Designed for members with excellent credit.

#### **Primary Access Card**

Choose this card if you want to build credit through responsible use. Designed for members with good credit.



# All three cards offer unique features designed to meet the needs of union members, including:

- Competitive rates.
- 24/7 U.S.-based customer service.
- \$0 fraud liability if your card is lost or stolen.
- AFT + cardholders may be eligible for unique financial hardship assistance after just three months, including job loss, hospital, disability and strike grants.<sup>2</sup>
- Supports the labor movement. The credit card program provides royalties that the AFL-CIO and the AFT use to fund labor movement programs.

# LEGAL | FINANCIAL SERVICES

Union Plus also provides these offers and services<sup>3</sup>:

- Up to \$250 in rebates for AFT + cardholders who pay with their card when they switch to AT&T wireless or upgrade to a new smartphone with a qualifying data plan through the Union Plus Wireless Discount Program.<sup>4</sup>
- Union member advocates are available to help with any issues.
- Free budget and credit counseling.
- Scholarship program.
- <sup>1</sup> AFT + Credit Cards are issued by Capital One, N.A. pursuant to a license by Master-Card International Incorporated.
- <sup>2</sup> Certain restrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at UnionPlus.org/ Assistance.
- <sup>3</sup> These discounts and programs are offered through Union Privilege. Offers are available to union members, retired union members, Union Plus Credit Card holders, members of AFL-CIO affiliated organizations, and their families. The AT&T rebate offer is only available to Union Plus Credit Card holders. Capital One, N.A. is not responsible for the contents of this message and/or any products/services offered. Please see UnionPlus.org/Rebates for complete details.
- <sup>4</sup> Please see UnionPlus.org/ATTRebate for complete details.

Credit approval required. Terms and conditions apply. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license by MasterCard International Inc. The MasterCard brand mark is a registered trademark of MasterCard International Inc.



# + Legal Services

😨 www.unionplus.org/legal

AFT + Legal Services makes it easy for members and their families to get the legal help they need to avoid and solve legal problems—and usually for free! Visiting the website puts you in touch with a nationwide network of more than 2,000 law offices that offer free 30-minute initial consultations and discounted services on more complex matters.

New York State United Teachers members have a legal services program through NYSUT Member Benefits Trust. NYSUT members can call 800-626-8101 for more information.



#### + Mortgage

www.unionplus.org/AFTmortgage
800-848-6466

This mortgage program is designed with hardworking union families in mind and offers members, their parents and children protections and exclusive benefits not found anywhere else. Whether buying or refinancing a home, members and their families can take advantage of:

# Please call for more information, including costs, exclusions, limitations and terms of coverage.

- A wide range of financing options.
- Special hardship mortgage assistance in the event of income loss due to disability, unemployment or strike/lockout available through the Union Plus Mortgage Assistance Program.\*
- \* Eligibility for the Mortgage Assistance Program begins one year after you obtain a Union Plus Mortgage.



www.unionplus.org/realestate800-284-9756

The Union Plus Real Estate Rewards Program could save you hundreds, even thousands of dollars, on your next home sale or purchase. You earn \$50 cash back after closing for every \$10,000 in home sale or purchase price when you work with highly qualified, pre-screened, SIRVAapproved real estate agents.

Here's how it works:

- Just call 800-284-9756 or visit www.unionplus.org/ realestate to get started.
- SIRVA will find an approved real estate agent in your area.
- If you decide to use the agent to buy or sell your home, you can receive \$50 for every \$10,000 in home value after closing.\*
- \* Certain state restrictions apply to the real estate cash-back program. To qualify for cash-back rewards (in cash-back states), you must use a SIRVAreferred real estate agent. The program is designed as a referral service to provide you the opportunity to select a real estate agent to meet your needs. You must evaluate the brokers, agents and their services and make selections and decisions based upon your best judgment, interest, priorities and concerns. Call 800-284-9756 or visit www.up-RealEstateRewards. com for important program details and state restrictions.

SIRVA is an independent provider of services. Union Plus is not affiliated with SIRVA and does not manage SIRVA or its programs. SIRVA is paying Union Plus for advertising services, including dissemination of information about SIRVA and its programs to participating unions and their members as well as participation in Union Plus events and programs. No referral, recommendation, service representation or exclusivity requirement is intended by Union Plus' mention or dissemination of the SIRVA name and delivery of this information to participating union members. It is important that you evaluate the information provided and make decisions based upon your own best interest, priorities and concerns.

# + Save My Home Hotline

- 🗑 www.unionplus.org/savemyhome
- 866-490-5361

A dedicated Save My Home Hotline staffed by HUD-trained counselors is available free to all AFT members to discuss mortgage issues. The service is provided through the nonprofit Money Management International, which is accredited to provide counseling for union members facing foreclosure.



+ Scholarships

😨 www.aft.org/scholarship

Links and information about the AFT Robert G. Porter Scholars Program (annual deadline March 31) and the Union Plus Scholarships (annual deadline Jan. 31).

HEALTH



#### + Health Savings Discount

www.unionplus.org/healthsavings

**&** 877-570-4845

Medical expenses can really add up, even when you have health insurance. With Union Plus Health Discount Savings, you can see significant savings on health-related costs for you and your family on dental, vision, prescriptions and much more.

Try a 30-day trial membership. You'll receive a Union Plus Health Discount Savings card to present to participating healthcare providers who will then automatically provide you with the program's discounted rates. We think you'll be happy with the savings, but if you're not fully satisfied after 30 days, you can cancel and receive a refund.

## AFT members, retirees and household family members—including spouses and children—can sign up for Union Plus Health Discount Savings.

- Save on most dental procedures, including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns in one of the nation's largest dental networks.
- Save 15 to 35 percent on eye exams and eyeglasses at more than 50,000 participating providers.
- The program's No-Cost Prescription Card can help you save 15 to 60 percent on generic and brandname drugs at more than 60,000 participating pharmacies nationwide.

 Save on a variety of other healthcare services, including telemedicine, hearing, chiropractic, alternative medicine, labs/ imaging and diabetic supplies.

# Call or visit the website for details on participating providers, dental and vision fee schedules as well as the program's low access fees.

\* THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.

This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The plan provides discounts at certain healthcare providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount medical plan organization. You may access a list of participating healthcare providers at www.unionplus.org/healthsavings. Upon request, the plan will make available a written list of participating healthcare providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund. Discount medical plan organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; 800-441-0380. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont. This plan is not currently available in Washington. Medicare statement applies to Maryland residents when pharmacy discounts are part of program.

# TRAVEL | ENTERTAINMENT



#### + Hotels

- www.aft.org/hotels
- **&** 800-364-6176, options 1 or 2
- code: 800000297

Members save up to 20 percent off the best available rate\* at more than 7,700 participating hotels worldwide. Book online or call the special member hotline and give agent the AFT + discount code. This offer is available at participating locations for these brands: Wyndham Hotels and Resorts, TRYP by Wyndham, Days Inn, Super 8, Ramada Worldwide, Wingate by Wyndham, Hawthorn Suites by Wyndham, Baymont Inns and Suites, Microtel Inns and Suites by Wyndham, Howard Johnson, Travelodge and Knights Inn.

\* "Best available rate" is defined as the lowest unrestricted, nonqualified rate publicly available on the brand website for the hotel, date and accommodations requested.

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- \* Advance reservations required.
- \* Offer not valid if hotel is called directly; caller must use toll-free number listed above.
- \* Offer subject to availability at participating locations, and some blackouts may apply.
- \* Offer cannot be combined with any other discounts, offers or special promotions; and discounted rates may vary by location and time of year.

#### + Entertainment Discounts

www.unionplus.org/entertainment

You deserve a break—from both work and high entertainment costs. Through AFT + Entertainment Discounts, you can save on movie tickets, theme parks, theater and restaurants across the country. And there's a mobile app for easy access to savings on the go!

- Savings at a broad range of water parks and theme parks, including Disney, Six Flags, LEGOLAND and more.
- Movie ticket savings of up to 24 percent per ticket at AMC Theatres, Cinemark Theatres and Regal Cinemas.
- Discounts on everything from live bands, professional sports and Broadway hits.
- Delicious discounts at restaurants, including Applebee's, Chili's, IHOP, Little Caesars, Macaroni Grill, plus many local restaurants.



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# TRAVEL | ENTERTAINMENT

#### Emergency Assistance Plus

#### 😨 www.aftbenefits.org/EAPlus

\$55-781-9063

Whether you are in another country, touring a national park or visiting a major city, Emergency Assistance Plus helps you access the medical advice, assistance and transport you may need when a medical emergency strikes while you are away from home. Many of these resources are for costs that health insurance generally will not cover.

Emergency Assistance Plus provides valuable and reassuring medical assistance if you get sick or hurt while traveling in the U.S. or abroad, including medical evacuation, medical assistance, assistance for companions or pets, auto retrieval and travel assistance.

Available to AFT members and their families, Emergency Assistance Plus offers a 24-hour yearround toll-free number to call for help when it's needed most, no matter where in the world you are. There is a risk-free, 30-day no-obligation trial.

#### Budget Truck Rental

- 🗑 www.unionplus.org/budgettruck
- \$ 800-561-1157
- code: 56000127763

Get 20 percent off do-it-yourself moves (must reserve in advance).



# + Professional Moving Discounts

- 😨 www.unionplus.org/movingvans
- 888-642-6814 (Allied Van Lines)
- 💊 888-813-9595 (North American Van Lines)

Member discounts on interstate moving, packing and in-transit storage.



+ Motor Club

www.unionplus.org/motorclub
800-454-8722

Whether the problem is a flat tire, dead battery, being locked out of your car, or your car just won't start, the AFT + Motor Club will be there to help you with vehicle-related problems, anywhere in the country, with emergency roadside assistance 24/7/365.

- Covers you in almost any vehicle you own, rent or lease.
- Offers three roadside service calls a year.
- One price (\$69) covers you and your entire household for a year.
- Make payment by credit card, check or monthly bank draft.
- Receive up to \$40 in gas rebates when initially signing up for one year of service.

#### + Car Rental

🗑 www.unionplus.org/AFTcarrentals

AFT members and their families save up to 25 percent with car rental discounts. Visit online to reserve and compare prices, or call using the telephone numbers and codes below.

#### Avis

- **&** 800-698-5685
- 🔁 code: B723700

#### Budget

800-455-2848code: V816100

#### Dollar

- **&** 800-800-4000
- **•** code: 3042236

- Hertz Car Rental
- **\$** 800-654-2200
- 🔁 code: 205666

#### Payless

800-729-5377
code: A071900

#### \_\_\_\_\_

# Thrifty

- **&** 800-847-4389
- 🕑 code: 3042238

Your AFT membership card provides access to AFT Advantage, a members-only online shopping site.



# + AFT Advantage'

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#### www.aft.org/members

AFT Advantage is an exclusive online shopping program for AFT members. Save 10 to 70 percent on electronics, apparel, tickets, gifts and much more. Earn WOW points on your purchases to save even more.

AFT Advantage includes everyday savings on some of the most recognized brands nationwide.

<sup>1</sup> AFT Advantage is managed by an independent company; AFT Member Benefits staff can offer only limited problem resolution advocacy if there is a problem with an AFT Advantage offer.

## + AT&T Wireless Discount

- 📅 www.unionplus.org/AFTatt
- discount code: 7172343

Save 15 percent on the monthly service charge of qualified AT&T wireless plans<sup>1</sup>—including the 3GB, 6GB and 10GB Mobile Share Advantage plans through the Union Plus Wireless Discount Program with AT&T, the only national unionized wireless company. Other benefits:

- \$40 activation fee waived for members.
- Support good union jobs for the 150,000 union members at AT&T.
- Get up to \$250 in rebates<sup>2</sup> if you are an AFT + Credit Card holder who pays with your card<sup>3</sup> when you switch to AT&T Wireless or upgrade to a new smartphone with a qualifying data plan through the Union Plus Wireless Discount Program.
- Shop online for additional savings, or download the coupon from the website and visit an official AT&T store to save.
- <sup>1</sup> 15 PERCENT ON THE MONTHLY SERVICE CHARGE OF OUALIFIED WIRE-LESS 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 gualified 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 two 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.
- <sup>2</sup> Union Privilege is the sole sponsor and administrator of the rebate offers. AT&T is not a sponsor of the rebate offers and is not affiliated with the administration and operation of the rebates in any way.
- <sup>3</sup> AFT + Credit Cards are issued by Capital One, N.A. pursuant to a license from MasterCard International Incorporated. Capital One, N.A. and its affiliates are not responsible for the contents of this message and/or any of the products/services mentioned.

# SHOPPING 13



# + Auto Buying

😨 www.unionplus.org/autobuying

#### TrueCar

This service allows you to receive pre-negotiated, upfront best-market pricing on new cars and trucks without having to negotiate with the dealer.

- No cost to access the program.
- Pre-negotiated pricing—typically 2 to 3 percent over dealer invoice.
- More than 6,000 local dealers nationwide.
- \$100 rebate for purchase of new union-assembled vehicles; \$200 rebate on union-assembled "green" vehicles.

# + ConsumerReports.org

😨 www.unionplus.org/consumerreports

Members pay just \$26—a 26 percent savings—for annual online *Consumer Reports* subscriptions.

# + Goodyear Tires and Service

#### 😨 www.unionplus.org/goodyear

Good tires and regular maintenance are important for safety and help extend the life of your car. Now you can save 10 percent on regularly priced Goodyear tires, auto parts and maintenance at company-owned Goodyear and Just Tires stores. Plus, save 5 percent on sale tires and preventive maintenance. Visit the website to locate participating stores and print a coupon.





www.buymags.com/AFT
800-877-7238

Enjoy new and renewed subscriptions to such popular titles as The Economist, The New Yorker, Newsweek, Time, Discover, Smithsonian, Money, Sports Illustrated and many more!

AFT Subscription Services welcomes the opportunity to assist AFT members in any way. Gift subscriptions are available.





# + Teleflora Flowers & Gift Baskets

- ₩www.unionplus.org/flowers
- \$888-667-7779

Save 20 percent on flowers, gifts and plants through Teleflora, and have them hand-delivered anywhere in the world—100 percent satisfaction guaranteed. And save 20 percent on gift baskets from GiftTree.

• Same-day hand delivery by local florists (if ordered before 2 p.m., Monday-Friday or before noon on Saturday in the recipient's time zone).

# 2017-18 AFT + MEMBER BENEFITS RESOURCE SUMMARY

	AFT + Endorsed Insurance	CALL	CODE	VISIT
1	MetLife Auto & Home Insurance	877-238-9638		www.metlife.com/AFT
1	No-Cost Term Life for New Members	888-423-8700		www.aftbenefits.org/freeterm
1	Disability Income	888-423-8700		www.aftbenefits.org/disability
5	Term Life	888-423-8700		www.aftbenefits.org/term
5	Pet Health Insurance	877-358-3944		www.unionplus.org/AFTpets
5	Senior Term Life	888-423-8700	AFTMBG2017	www.aftbenefits.org/senior
5	Long-Term Care	800-616-8759		www.aftbenefits.org/ltc
	Legal   Financial Services	CALL	CODE	VISIT
,	Credit and Budget Counseling	877-833-1745		www.unionplus.org/creditcounseling
5	Credit Cards	800-522-4000		www.aftcard.com
,	Legal Services			www.unionplus.org/legal
	Personal Loans	855-578-8704		www.unionplus.org/loans
	Mortgage	800-848-6466		www.unionplus.org/AFTmortgage
	Real Estate Program	800-284-9756		www.unionplus.org/realestate
	Save My Home Hotline	866-490-5361		www.unionplus.org/savemyhome
3	Scholarships			www.aft.org/scholarship
	Health	CALL	CODE	VISIT
)	Health Savings Discount	877-570-4845		www.unionplus.org/healthsavings
	Travel   Entertainment	CALL	CODE	VISIT
0	Hotels	800-364-6176, #1 or 2	800000297	www.aft.org/hotels
0	Entertainment Discounts			www.unionplus.org/entertainment
1	Emergency Assistance Plus	855-781-9063		www.aftbenefits.org/EAPlus
1	Budget Truck Rental	800-561-1157	56000127763	www.unionplus.org/budgettruck
11	Professional Moving Discounts			www.unionplus.org/movingvans
	Allied Van Lines	888-642-6814		
	North American Van Lines	888-813-9595		
1	Motor Club	800-454-8722		www.unionplus.org/motorclub
1	Car Rental			www.unionplus.org/AFTcarrentals
	Avis	800-698-5685	B723700	
	Budget	800-455-2848	V816100	
	Dollar	800-800-4000	3042236	
	Hertz	800-654-2200	205666	
	Payless	800-729-5377	A071900	
	Thrifty	800-847-4389	0010231364	
	Shopping	CALL	CODE	VISIT
2	AFT Advantage			www.aft.org/members
2	AT&T Wireless Discount		7172343	www.unionplus.org/AFTatt
3	Auto Buying			www.unionplus.org/autobuying
3	ConsumerReports.org			www.unionplus.org/consumerreports
3	Goodyear Tires and Service			www.unionplus.org/goodyear
4	Magazines	800-877-7238		www.buymags.com/AFT
		000 ((7 7770		www.unionplus.org/flowers
4	Teleflora Flowers & Gift Baskets	888-667-7779		www.unionplus.org/nowers
4	Teleflora Flowers & Gift Baskets Rosetta Stone (Language Training)	888-667-7779	AFT	www.aft.org/rosettastone

# **+** GET MORE FROM MEMBERSHIP

**2017–18 AFT + Member Benefits** The programs listed in this booklet are current as of April 2017.

Visit **aft.org/benefits** for new programs and enhancements.

Many of the AFT's benefits offerings are provided through Union Plus, the AFL-CIO benefits program. Together as AFT +, these offerings bring you savings on an array of products and services.

# AFT + is your advocate:

Contact the AFT + Member Benefits program at 800-238-1133, ext. 8643, if you experience a problem with any endorsed program.

# DISCLOSURES

The AFT has numerous endorsed programs detailed in this brochure for which it receives expense reimbursements. All payments to the AFT are used solely to defray the costs of administering the AFT + Member Benefits programs and, where appropriate, enhance them.

#### **AFT + QUESTIONS**

800-238-1133, ext. 8643 aft.org/benefits

#### **OUR MISSION**

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

> Randi Weingarten PRESIDENT

Lorretta Johnson SECRETARY-TREASURER

Mary Cathryn Ricker EXECUTIVE VICE PRESIDENT



A Union of Professionals

American Federation of Teachers, AFL-CIO 555 New Jersey Ave. N.W. Washington, DC 20001 202-879-4400

