



A Union of Professionals

AFT + MEMBER BENEFITS

As an AFT member, you belong to a community of colleagues—with benefits that go beyond the workplace. AFT + Member Benefits brings you the purchasing power of AFT's 1.7 million members. With a union, you don't have to go it alone on or off the job—or in making financial decisions big and small. Need a great deal on your next new car? A competitive mortgage rate? A choice of no-fee credit cards? A great wireless plan? AFT + can help. Our AFT + Member Benefits program is just one more way that joining the AFT gives us the strength of many in every part of our lives.



EDUCATION

Free College

Earn an online associate degree with no out-of-pocket costs for tuition, fees or e-texts. Eastern Gateway Community College is a public, nonprofit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. Seven associate degrees and two certificate programs are available.

Student Debt Clinics

This is a resource where you can learn about 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.

Share My Lesson

Exchange lesson plans, ideas and best practices, join free professional development webinars, and access thousands of standards-aligned lesson plans and activities for early childhood through grade 12.

AFT Robert G. Porter Scholarships

AFT annually awards four 4-year, \$8,000 postsecondary scholarships to graduating high school seniors who are the dependents of AFT members. In addition, 10 one-time grants of \$1,000 are awarded to AFT members. See website for eligibility criteria and additional information. Annual application deadline is March 31.

Union Plus Scholarships

This program offers competitive scholarships to help with the cost of postsecondary education. Visit the website for more information on eligibility and how to apply. Annual deadline is Jan. 31.

Rosetta Stone

Use this award-winning language learning program for only \$99 a year to study one of 30 languages on your computer, tablet and smartphone. Rosetta Stone Pro at \$139 is also available.

FINANCE AND LEGAL

Personal Loans

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 one predictable monthly payment. Loans are made and serviced by First National Bank of Omaha.

Credit and Budget Counseling

Certified credit counselors are available 24 hours a day to help AFT members with confidential financial guidance and free consumer credit counseling services.

Credit Cards

Three different no-annual-fee credit card options for AFT members and their families are available: Rate Advantage Card has the lowest APR for members who have excellent credit; Cash Rewards Card offers unlimited 1.5 percent cash back on every purchase; Primary Access Card allows you to build credit through responsible use. Special features are available for union members suffering financial hardship.

Vianex Money Transfer

Get a 10 percent discount on the transfer fee every time you send money online to over 51,000 payout locations in 34 countries, including India, Mexico and other Latin American countries, and the Philippines.

Legal Services*

Get the help you need to avoid and solve legal problems (usually for free) via a nationwide network of more than 2,000 law offices that offer free 30-minute initial consultations and discounted services on more complex matters.

STAYING HEALTHY

DinnerTime

Make healthy meal planning easy, fun, delicious and affordable by incorporating ingredients from your favorite grocery store's weekly sales. The cost for AFT families is \$5.99 a month (40 percent off the regular cost). Enroll in a free one month trial now.

Health Savings Plans

- Vision Insurance Plans: Choose from three levels of savings starting as low as \$5 per month.
- Dental Discount: Save 20 to 50 percent on dental care, from routine visits to major procedures with

one of the largest national dental networks with a focus on neighborhood dentists.

- Vision Discount program offers savings on eye exams, frames, and other vision needs at more than 44,000 eye care providers and retail locations.
- Prescription Card: Save up to 65 percent off the retail price of brand-name and generic drugs available at more than 59,000 participating pharmacies.
- Hearing: Save on diagnostic services, including hearing exams and hearing aids available at more than 3,800 provider locations nationwide.

DISCOUNTS, SHOPPING & TRAVEL

Hotels

Save up to 20 percent off the best available rate at more than 7,700 participating hotels worldwide. See the website for participating hotels and locations.

Car Rental

Save up to 25 percent with car rental discounts. Visit online to reserve and compare prices, or call to reserve using the telephone numbers and codes listed on the website.

AT&T Wireless Discount

Save 15 percent on the monthly service charge of qualified AT&T wireless plans through the Union Plus Wireless Discount Program with AT&T, the only national unionized wireless company. Not available for unlimited plans.

Powell's Bookstore

Powell's Bookstore in Portland, Ore., is the largest independent, unionized bookstore in the country (ILWU, Local 5).

ConsumerReports.org

Members can save on annual online Consumer Reports subscriptions.

Teleflora Flowers & Gift Baskets

Save 20 percent on flowers, gifts and plants through

Teleflora, and have them delivered anywhere in the world—100 percent satisfaction guaranteed.

Entertainment Discounts

Save on movie tickets, theme parks, theater and restaurants across the country. There is a mobile app for easy access to savings on the go!

Magazines

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

AFT ADVANTAGE

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

INSURANCE

Accidental Death and Dismemberment Insurance

All active, working AFT members have a \$5,000 Accidental Death and Dismemberment policy. If a covered injury or death occurs as a result of a workplace accident, the policy provides extra benefits. Coverage is not available to retiree members or fair share payers.

No-Cost Term Life for New Members*

New AFT members can obtain \$5,000 of term life insurance coverage for one year with no premium payment required. A completed application must be received by the Administrator within the first year of membership to obtain the no-cost coverage. At the end of the no-premium year, participants will have the option of moving into a \$25,000 premium-paying policy. NYSUT members, retirees and agency fee payers are not eligible for this coverage. As of March 2018, please call or check the website for availability in Montana, New Hampshire and Washington state.

Auto & Home Insurance*

This program offers special group discounts on auto and home insurance.

Term Life*

Voluntary term life insurance is designed to provide financial protection for your loved ones in the event of a premature death. Reduced coverage amounts are also available for spouses/domestic partners and eligible dependent children. Benefits terminate at age 70.

Senior Term Life*

Help pay final expenses and ensure peace of mind. Benefit amounts of \$5,000 to \$25,000 are available to those who apply before age 75 with no medical exam required. There is no termination age for coverage, although there may be a reduction in coverage levels by age.

Retiree Health Insurance

Find the right Medicare insurance plan, with access to thousands of health plans from nearly 30 top carriers. Call to speak with an expert and receive free Medicare information and advice with no obligation.

Disability Income*

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.

Long-Term Care*

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.

Pet Health Insurance*

Get up to a 10 percent discount off premiums from a plan that lets your pet receive care from any licensed veterinarian, emergency vet or specialist. There are several plans to choose from.

MORTGAGES AND HOME SERVICES

Amalgamated Bank Mortgage

This program features competitive interest rates, exclusive discounts and refinancing solutions, and a program to help first-time buyers (not yet licensed in all states; see website for more information).

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

Union Plus Mortgages

Find competitive rates on a wide range of mortgage options, plus special benefits, including hardship assistance for union members. This program is available to active and retired union members, their parents and children.

Real Estate Program

Save hundreds, even thousands, on your next home sale or purchase and earn \$50 cash back after closing for every \$10,000 in home sale or purchase price while working with highly qualified, pre-screened, SIRVA-approved real estate agents. See the website for exclusions and limitations.

Save My Home Hotline

Members facing foreclosure or mortgage issues can make a free call to a hotline staffed by HUD-trained counselors. The program provider is a nonprofit consumer credit counseling agency and a reputable source of consumer advice.

Professional Moving Discounts

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

Budget Truck Rental

Get 20 percent off do-it-yourself moves when you reserve in advance.

HIT THE ROAD

Emergency Assistance Plus

Access medical advice, assistance and transport when a medical emergency strikes while away from home—whether you are in another country, touring a national park or visiting a major city. There is a risk-free, 30-day no-obligation trial.

Motor Club

This program offers participating member households emergency roadside assistance with vehicle-related problems, anywhere in the country.

Auto Buying/TrueCar

Receive pre-negotiated, upfront best-market pricing on new cars and trucks without having

to negotiate with the dealer. There is no cost to access the program. Bonus: \$100 rebate for purchase of new union-assembled vehicles;

\$200 rebate on union-assembled "green" vehicles.

AFT + Member Benefits at a Glance

Accidental Death and Dismemberment Insurance	www.aft.org/ADD	
AFT ADVANTAGE	www.aft.org/benefits , click on <i>Shopping</i>	
AFT Robert G. Porter Scholarships	www.aft.org/scholarships	
Amalgamated Bank Mortgage	www.amalgamatedbank.com/AFT	800-701-8409
AT&T Wireless Discount	www.unionplus.org/AFTatt	code: 7172343
Auto & Home Insurance	www.metlife.com/AFT	877-238-9638
Auto Buying/TrueCar	www.unionplus.org/autobuying	
Budget Truck Rental	www.unionplus.org/budgettruck	code: 56000127763 800-561-1157

Car Rental	www.unionplus.org/AFTcarrentals	
Avis		800-698-5685, code: B723700
Budget		800-455-2848, code: V816100
Dollar		800-800-4000, code: 3042236
Hertz		800-654-2200, code: 205666
Payless		800-729-5377, code: A071900
Thrifty		800-847-4389, code: 3042238
ConsumerReports.org	www.unionplus.org/consumerreports	
Credit and Budget Counseling	www.unionplus.org/creditcounseling	877-833-1745
Credit Cards	www.aftcard.com	800-522-4000
DinnerTime	www.aft.org/dinnertime	code: AFT
Disability Income*	www.aftbenefits.org/disability	888-423-8700
Emergency Assistance Plus	www.aftbenefits.org/EAPlus	855-781-9063
Entertainment Discounts	www.unionplus.org/entertainment	

Free College	www.unionplus.org/freecollege	888-590-9009
Health Savings	www.unionplus.org/healthsavings	
Hotels	www.aft.org/hotels	800-364-6176, code: 8000000297
Legal Services*	www.unionplus.org/legal	
Long-Term Care Insurance*	www.aftbenefits.org/ltc	800-616-8759
Magazines	www.buymags.com/AFT	800-877-7238
Motor Club	www.unionplus.org/motorclub	800-454-8722
No-Cost Term Life for New Members	www.aftbenefits.org/freeterm	888-423-8700
Personal Loans	www.unionplus.org/loans	855-578-8704
Pet Health Insurance*	www.unionplus.org/AFTpets	877-358-3944
Powell's Bookstore	www.aft.org/benefits , click link under <i>Shopping</i>	
Professional Moving Discounts	www.unionplus.org/movingvans	888-642-6814 (Allied Van Lines) 888-813-9595 (North American Van Lines)
Real Estate Program	www.unionplus.org/realestate	800-284-9756

Retiree Health Insurance	www.unionplus.org/medicare	888-680-4770
Rosetta Stone—language training	www.aft.org/rosettastone	code: AFT
Save My Home Hotline	www.unionplus.org/savemyhome	866-490-5361
Senior Term Life*	www.aftbenefits.org/senior	888-423-8700
Share My Lesson—FREE online lesson plans	www.sharemylesson.com	
Student Debt Clinics	www.aft.org/debtclinic ; www.forgivemystudentdebt.org	To request a debt clinic, email: debtclinic@aft.org
Teleflora Flowers & Gift Baskets	www.unionplus.org/flowers	888-667-7779
Term Life*	www.aftbenefits.org/term	888-423-8700
Union Plus Scholarships	www.aft.org/scholarships	
Union Plus Mortgages	www.aft.org/benefits/mortgage	
Vianex Money Transfer	www.unionplus.org/moneytransfer	

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

DISCLOSURES

The AFT has numerous endorsed programs listed 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.

QUESTIONS

800-238-1133, ext. 8643

AFT + Member Benefits

Many of the AFT's benefits are provided through Union Plus. The programs listed in this brochure are current as of March 2018. Visit aft.org/benefits for new programs and enhancements.

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