



AFT + MEMBER BENEFITS

AFT members unite to protect our kids and communities

because we understand that when we band together at work, in our communities and in the marketplace, we can create a better life for all. At the AFT, we have our own marketplace—AFT + Member Benefits—which combines the purchasing power of the AFT's 1.8 million members with the benefit offerings of Union Plus, the AFL-CIO's benefit arm. This gives you a rich array of discounts, services and benefits that go beyond the workplace. Many of these programs are available to family members, too. In the last few years, we have added new benefits that meet the moment, such as free trauma counseling to support recovery from personal and workplace challenges and free student debt services to lower and even cancel student debt.

Whether for everyday necessities or splurges, check the AFT + Member Benefits offerings.

We care, we fight and we show up.



As education, healthcare and public service workers, we make a difference in the lives of others every day. We fight for a better life for all—for opportunity and dignity for all.

But now, it's harder. We are facing an onslaught of attacks—on our students, patients and communities; on our voice; on our public schools and universities; and on our very democracy. Instead of life getting better, it seems to be getting worse. And in these uncertain times, no matter who you voted for, one thing is clear: If you want higher wages, freedom and justice, you need to have a voice and a union.

The AFT is fighting back—and for a better future. We're fighting to protect our kids and communities, and we're fighting for a better life for all. Some believe that the American dream is reserved for the rich, but we stand unapologetically for higher wages, lower costs, safe working conditions, a secure retirement and a voice at work. For educational and economic opportunity for all.

Our union stands at the intersection of two pillars of democracy and opportunity—public education and the labor movement—that give Americans from all walks of life the dignity and respect they deserve.

We care, we show up and we fight—in the courts, in the court of public opinion, in Congress and in our communities. So if you want to protect our kids, defend our rights and democracy, fight for economic fairness and demand a better life for all, join the AFT. In a world of fear and division, we choose hope and community. Together, we can accomplish what is impossible alone.

Randi Weingarten
AFT President



COMMUNITY BENEFITS

Our community benefits highlight how we protect our kids and communities and fight for the promise of America—for opportunity, dignity, respect and a better life for all.



Reading Opens the World

aft.org/read

The AFT has given away more than 10 million books through the Reading Opens the World initiative, a multiyear campaign to offer parents and caregivers fun and research-based tips for boosting literacy, to spread the joy of reading, and to ensure teachers and school staff have tools and professional development that translate the science of reading into usable resources to help students read and read well. We're committed to this initiative because reading is a foundational skill necessary for virtually everything we do. It opens possibilities for all children to succeed—to learn and grow, to explore and imagine, to investigate and verify, and to lead fulfilling lives. Reading well instills confidence and helps reduce inequities.

First Book

firstbook.org

First Book is AFT's main literacy partner. We have partnered to distribute millions of books (over 10 million and counting) to classrooms and programs serving students and families in need and have connected thousands of educators and staff to ongoing resources. Through our partnership, we support children's well-being with access to new high-quality books as well as school supplies and basic-needs items at 50 to 90 percent off retail costs (and in some cases for free). We also help build teacher and school staff capacity by highlighting new and diverse authors and books, along with tip sheets and suggested activities.



Community Schools

aft.org/position/community-schools

The community schools strategy transforms public schools into the centers of their communities. It helps public schools weave together community partners to provide wraparound services to students and their families; creates an environment where everyone has a voice; and is a collaborative and effective vehicle for increasing educational equity, social cohesion and civic participation. Community schools purposefully partner with food banks, social service agencies, businesses, higher education

institutions, health clinics and youth organizations, typically under the guidance of a site coordinator. Community schools create the supportive environments that make it possible for educators to do what they do best—teaching—and for students to learn and reach their full potential. The AFT has consistently advocated for the community schools strategy and, in collaboration with other national partners, has supported our local affiliates in designing and implementing community schools. We have supported dozens of locals in working with their districts and communities to create nearly 900 schools.

Career and Technical Education

aft.org/position/career-and-technical-education

Career and technical education is a key strategy to engage students in deep and fun learning and set young people on a path to a career or higher education, or both, as soon as they graduate from high school. The AFT is working closely with government and industry to ensure that CTE is seen as the pipeline for preparing a workforce with the flexible skills that today's economy is clamoring for. More districts are offering high-quality pathways in areas of high demand. For example, AFT affiliates in New York are partnering with microchip maker Micron to prepare students for careers related to advanced manufacturing, and the AFT is also working with Bloomberg Philanthropies to seed the creation of high schools that will partner with health systems so students will be able to enter high-demand healthcare jobs when they graduate. The AFT aims to bring additional resources and attention to CTE; to link education to economic development; and to expand career pathways, internships and apprenticeships for students.

Reducing Student Debt¹

aft.org/benefits/summer

Get introduced to Summer, the AFT's free member benefit for student debt management. Summer's trusted online platform helps members with federal student loans to identify and apply for repayment options that fit your



needs, including income-driven debt repayment, Public Service Loan Forgiveness and state and occupation-based loan forgiveness plans. Don't wait to minimize the stress and burden of student loan debt; sign up with Summer today.

Share My Lesson

sharemylesson.com



The AFT's free, award-winning lesson-sharing website provides support for anyone who works with students as well as a place to collaborate on new ideas and best practices to enhance the profession and the larger community. With more than 2.3 million members, Share My Lesson is where teachers, families and school staff can find thousands of standards-aligned lesson plans and activities; professional development webinars; high-quality resources from content partners like Colorín Colorado, PBS NewsHour Classroom and Science Friday; and communities focused on topics like educating for democratic citizenship, meeting the needs of English language learners and supporting health and wellness. You can also explore our AI Educator Brain resources and learn how to use artificial intelligence in your work with students through our new EdBrAI professional development webinars.

Reading Universe

readinguniverse.org

The AFT has partnered with Reading Universe, which is produced by WETA/Reading Rockets, the Barksdale Reading Institute and First Book. It offers a completely free website with ready-to-use teaching strategies, in-class videos, interviews with teachers and reading experts, and answers to common questions about teaching reading and writing—all rooted in the science of reading.

Colorín Colorado

colorincolorado.org

Colorín Colorado, with support from the AFT, offers free resources for educators and families of English language learners in grades preK-12, including classroom videos, toolkits, multilingual tip sheets, newsletters, and featured books and authors. The website is bilingual in English and Spanish and offers basic content in 14 other languages.

Become an E-Activist and Stay Informed

aft.org/subscribe

The AFT has tools and resources to support your work and engage your community, including e-activist alerts that give you opportunities to speak up for working families, monthly newsletters highlighting AFT members' issues and initiatives, and print and electronic journals to enhance your professional knowledge. Keep up with the latest by subscribing to the alerts and publications that match your interests.

EDUCATION

AFT Robert G. Porter Scholars Program

aft.org/scholarships

AFT members and their dependents are eligible to apply for union-sponsored scholarships toward postsecondary education.

Union Plus Scholarship Program

aft.org/scholarships

Since 1991, this program has awarded more than \$5.6 million to union members and their families who want to begin or continue their postsecondary education.

Student Debt Clinics

aft.org/debtclinic

forgivemystudentdebt.org

email: debtclinic@aft.org

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.



Savi Student Debt Navigator

unionplus.org/studentdebt

Online tools, powered by Savi, can help AFT members and their families lower monthly student loan payments, create a clear path to apply for loan forgiveness and provide answers to your student loan questions. AFT members and their families can choose from three levels of support: a do-it-yourself model that is free; the Essential plan (\$50 per calendar year); and the Pro plan (\$140 per calendar year) that includes access to a financial planner, a comprehensive student loan review and one-on-one sessions with a student loan expert.

Summer¹

aft.org/benefits/summer

Summer is an online resource—free to AFT members—that allows members with federal student loans to receive assistance in applying for income-driven debt repayment, enrolling in Public Service Loan Forgiveness and finding other state and occupation-based loan forgiveness plans.

Affordable College

unionplus.org/collegeplus

Discover AFT-exclusive family discounts, financial aid and grants for college—so that costs don't stand in the way of your family's education dreams. Currently offering 120+ associate degree, bachelor's degree, combined undergraduate to graduate and certificate programs at Empire State University, with other institutions coming soon. Benefits include reduced tuition, application fee waived and prior learning assessment fee waived.



FINANCE AND LEGAL

Personal Loans

unionplus.org/loans

888-283-5228

Take control of your financial future by consolidating your high-interest credit cards and revolving debts with a personal loan that features no hidden fees and one predictable monthly payment.

AFL-CIO Employees Federal Credit Union

aflcioefcu.org

301-683-2800

This full-service financial institution provides checking, savings and money market accounts with no monthly fees. Members can apply for personal loans, auto loans and mortgages, and can enjoy more benefits by becoming a credit union member. Accounts in credit unions are federally insured up to \$250,000.

Credit and Budget Counseling

unionplus.org/creditcounseling

877-833-1745

Certified nonprofit credit counselors are available 24 hours a day to help AFT members with confidential financial guidance. Get started with a free consumer credit counseling session.



Credit Cards

aftcard.com

800-522-4000

The AFT + credit card program has three credit card options that AFT members can apply for. All have no annual fee and include special safety net features in the event of a layoff, disability, strike or natural disaster.

Legal Services²

unionplus.org/legal

Choose from two legal plan offerings: a prepaid legal plan with coverage on a wide range of services for just \$24.95 per month, or a free plan that provides access to basic legal benefits, including a free initial 30 minute consultation and a 25 percent discount on other services.



STAYING HEALTHY

Free Trauma Counseling

aft.org/members-only

members.aft.org/members/login

The AFT trauma counseling program is available to working members free of charge, in the one-year aftermath of a covered traumatic incident. You are covered 24 hours a day, 365 days a year, if your incident involves any of the following: domestic violence, aggravated assault, sexual assault, mass shooting or terrorism, or if you are injured, traumatized or infected by disease during a major disaster. Coverage extends to your place of work if you are traumatized by being bullied, harassed or threatened; experience a secondary trauma; witness a violent act; or contract an infectious disease. If you are unsure whether your incident qualifies, we encourage you to file a claim for services.

Dental Services and Discounts³

unionplus.org/dental

Save 5 to 60 percent on everything from routine visits to major dental procedures with one of the largest national dental networks. Save on routine care, including exams, cleanings and fillings, as well as major work, including root canals, crowns and dentures.



Dental Discount Advantage Plan

unionplus.org/dental

In addition to dental savings, the Advantage Plan offers discounts on chiropractic services, alternative medicine, podiatry and diabetes supplies.



Vision Services and Discounts

unionplus.org/vision

Save an average of \$350 a year on eye care with your choice of two levels of insurance plans that provide vision coverage for lower out-of-pocket costs, plus a free discount vision plan.

Hearing Services

unionplus.org/hearing

877-583-7071

Save an average of 66 percent off retail prices on premium hearing aids at providers near you. Plus, get a free hearing exam, free follow-up care and a free charging station or free batteries.

Free Prescription Discount Card

unionplus.org/rx

Print, email or text your free Rx card and save up to 80 percent off most brand-name and generic drugs at over 64,000 pharmacies nationwide.

Medical Alert Monitoring Systems²

aft.org/lifestation

800-799-0061

Whether you are a caregiver or want to make sure you have quick access to help if needed, LifeStation's suite of medical alert technology can help. A nationally recognized provider that sends help at the push of a button within minutes, LifeStation provides AFT members with an exclusive discount for 24/7/365 emergency monitoring. Choose from in-home or mobile solutions that fit your family's needs.

DISCOUNTS AND SHOPPING

AT&T Wireless

unionplus.org/AFTatt

Code: 3508840

Save \$10/month per line on AT&T's best unlimited plan, AT&T Unlimited Premium Plan. AFT members also receive 20 percent off eligible wireless accessories and waived activation fees with select upgrades. AT&T is the only nationwide unionized wireless carrier. Available to new and existing AT&T customers. Visit unionplus.org/AFTatt for more information and to find the nearest AT&T retail location.

Cash Back Shopping

unionplus.org/cashback

Earn up to 44 percent cash back at over 5,000 online retailers when shopping with BeFrugal.

Dansko⁴

aft.org/members-only

Members receive a 20 percent discount on all Dansko footwear styles, with free shipping where applicable.

DinnerTime

dinnertime.com/aft

Save time and money and enjoy delicious, healthy meals the whole family will love. AFT members can get a free month trial and receive a 40 percent discount. DinnerTime is an incredibly powerful meal planning solution, built to satisfy your tastes, your budget and your lifestyle. Serve up some stress-free happiness at your dinner table.

Everyday Discounts

unionplus.org/discounts

Save on local shopping, dining and services, including auto care, groceries, movie tickets and more. There is a mobile app for easy access to savings on the go.

Magazines

aft.blended.media

Code: HELLOAFT

The AFT Magazine program is back! Subscribe or renew subscriptions to *The New Yorker*, *People*, *Vanity Fair*, *Time*, *Bon Appétit* and more. Use the code when checking out to receive your discount.

Teleflora Flowers and Gift Baskets

unionplus.org/flowers

888-667-7779

Code: BAAUP25

Save up to 30 percent on flowers and plants, gift baskets and chocolate-covered treats through Teleflora and have them delivered anywhere in the world by local florists—100 percent satisfaction guaranteed.



INSURANCE

Accidental Death and Dismemberment Insurance

aft.org/ADD

All AFT members—working and retired—have a \$5,000 Accidental Death and Dismemberment policy paid for by the AFT. For working members, if a covered injury or death occurs as a result of a workplace accident, the policy provides extra benefits. Fair share payers do not have this coverage.

No-Cost Term Life Insurance for New Members^{2, 5}

aftbenefits.org

888-423-8700

New first-time AFT members are entitled to \$5,000 of term life insurance coverage with MetLife for one year at absolutely no cost to you. New members must complete and submit the application for this coverage in the first 12 months of membership.



Term Life²

aftbenefits.org

888-423-8700

Life insurance that fits into your financial puzzle to supplement life insurance you already have or to help ensure your family's short- and long-term needs. Find a range of coverage amounts for yourself, your spouse/ domestic partner and your dependent children from the Metropolitan Life Insurance Company.

Senior Term Life^{2, 6}

aftbenefits.org

888-423-8700

Members and their spouses or domestic partners (ages 55-74) can get economical senior term life insurance to help pay for final expenses and ensure peace of mind.

Disability Income^{2, 7}

aftbenefits.org

888-423-8700

Make sure you and your family can sustain a gap in income if a serious illness or accidental injury prevents you from working. The AFT's Disability Income Insurance Plan helps preserve your lifestyle if you suddenly cannot work due to a covered disability.

Long-Term Care²

aft-ltc.org

877-764-8988

Members and their families have access to a dedicated long-term care specialist who can help find the best solution for your anticipated long-term care needs (specific coverage varies by state). The program also offers alternatives to help underwrite the cost of home-based assistance with the activities of daily living.

Auto and Home Insurance^{2, 8}

farmersinsurancechoice.com/aftbenefits

877-AFT-9638 (877-238-9638)

You have special access to personalized auto and homeowner's insurance. Quickly and easily compare and save with multiple quotes from highly rated carriers all in one place—in just minutes. Plus, save even more when you bundle auto and home policies together.



Renters Insurance^{2,8}

farmersinsurancechoice.com/aftbenefits

877-AFT-9638 (877-238-9638)

Savings for renters from Farmers Insurance—your single source for finding the right coverage at the right price. Plus, save even more when you bundle auto and renters policies together.

Pet Health Insurance²

unionplus.org/AFTpets

877-358-3944

Get peace of mind as a pet parent. We've partnered with Pets Best, a leading U.S. provider, to offer pet insurance plans to AFT members. Pet insurance reimburses you on your veterinary bills when your dog or cat gets sick or injured.



TRAVEL

Wyndham Hotels and Resorts

aft.org/hotels

877-670-7088

Code: 8000000297

With more than 9,000 participating hotels nationwide, you can save up to 20 percent on your next adventure. Advance booking through the program website or toll-free number with the code is required.

Hilton Hotels

aft.org/hotels

AFT members receive up to 12 percent off rates at Hilton chain hotels. Advance booking through the program website is required.

Hotel Savings

aft.org/hotels

Members can save up to 50 percent off hotel rates at locations in the United States and around the world.

Southwest Airlines⁹

aft.org/members-only

members.aft.org/members/login

Now that AFT members are eligible for discounted travel on Southwest Airlines, there's never been a better time to take a trip. Access is through a link on the AFT members-only webpage.

Car Rentals

aft.org/benefits/carrentals

Save up to 35 percent on car rentals so that you can go wherever life takes you.

Company	Telephone/URL	Code
Avis	800-698-5685	B723700
Budget	800-455-2848	V816100
Dollar	800-800-4000	3042236
Enterprise	partners.rentalcar.com/unionplus	Online only
Hertz	800-654-3131	205666
National	partners.rentalcar.com/unionplus	Online only
Payless	800-729-5377	A071900
Thrifty	800-847-4389	3042238
Alamo	partners.rentalcar.com/unionplus	Online only

Vacation Tours

unionplus.org/tours

844-868-2685

Take the vacation of your dreams. Save on travel destinations around the world when you experience guided travel with Collette using your AFT discount. Members receive \$50-\$100 off per traveler, per trip and can use code UNIONSAVE for up to an additional \$500 off select tours worldwide.



Theme Parks

unionplus.org/entertainment

We’ve got savings for the kids and the kid in all of us at theme parks across the country. Requires advance reservations and payment through the website.



MORTGAGES AND HOME SERVICES

Union Plus Mortgage Program with Wells Fargo Home Mortgage*

mortgage.wf.com/unionplus

866-802-7307

The Union Plus® Mortgage Program, financed through Wells Fargo Home Mortgage, offers competitive interest rates on a wide range of mortgage options, including for first-time home buyers. The Union Plus Mortgage program is available to active and retired members, as well as their parents and adult children. Union families can take advantage of exclusive benefits. Call or visit to learn more.

Amalgamated Bank Mortgage

amalgamatedbank.com/AFT

800-701-8409

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



Real Estate Program

unionplus.org/realestate

800-228-3097

By working with pre-screened real estate agents, members can earn \$500 for every \$100,000 in home value after closing. Cash back not available in all states. See website for exclusions and limitations.

Save My Home Hotline

unionplus.org/savemyhome

866-490-5361

Members facing foreclosure or mortgage issues can make a free call to a hotline staffed by HUD-trained counselors, 24/7. The program provider is a nonprofit consumer credit counseling agency and a reputable source of consumer advice.

*Disclosure

Union Plus® is a registered trademark of Union Privilege.

Wells Fargo Home Mortgage has a services agreement with Union Privilege in which Union Privilege receives a financial benefit for providing agreed-upon services. Wells Fargo Home Mortgage encourages you to shop around to ensure you receive the services and loan terms that fit your home financing needs.

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 Equal Housing Lender

Professional Moving Discounts¹⁰

unionplus.org/movingvans

North American Van Lines: 888-813-9595

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

Budget Truck Rental¹⁰

unionplus.org/budgettruck

800-561-1157

Code: 56000127763

Get 20 percent off local and one-way moves when you reserve in advance.

Auto Buying

unionplus.org/autobuying

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. Receive a \$100 rebate from Union Plus when buying a new union-assembled vehicle.

HARDSHIP HELP

Union Plus Hardship Help

unionplus.org/hardship

Union Plus offers special union member protections when times are tough. Participants in the Union Plus mortgage, credit card, personal loan or supplemental insurance programs may be eligible for additional hardship assistance through our Union Plus hardship programs when experiencing a qualifying job loss, disability, strike, natural disaster or other hardship.

Just Announced!

Occupational Liability Insurance

202-393-8643

[email: \[aftplus@aft.org\]\(mailto:aftplus@aft.org\)](mailto:aftplus@aft.org)

AFT's Occupational Liability Insurance Plan (sometimes called Professional Liability) provides members broad secondary protection for legal defense costs and court judgments arising from job-related liability claims. The plan covers civil claims brought by third parties such as students, parents, patients or clients (as opposed to actions by the employer). In addition, there is limited reimbursement coverage of legal costs to defend against work-related criminal allegations and licensure actions.

Some local affiliates purchase this coverage for all of their working members, but this coverage is also available for individual purchase. Contact AFT Member Benefits (see the phone number and email above) for more information.

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, to enhance them.

QUESTIONS

aftplus@aft.org

202-393-8643

Toll Free: 800-238-1133, ext. 8643

AFT + Member Benefits

Many of the AFT's benefits are provided through Union Plus, the AFL-CIO's benefit arm. The programs listed in this brochure are current as of March 2025. Visit aft.org/benefits for new programs and enhancements.

Notes

¹ Summer materials and website are only available in English.

² 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.

³ Dental services and discounts are not available in Vermont or Washington.

⁴ Dansko is not available in Alaska or Hawaii.

⁵ Retirees, agency fee payers and New York State United Teachers members are not eligible for this coverage.

⁶ Senior Term Life is not available in Idaho, Montana, New York, Oregon or Washington state.

⁷ Disability Income is not available in Utah.

⁸ Home and renters insurance are not available in Florida or Massachusetts.

⁹ Southwest's "Wanna Get Away" fares are discounted only on select routes.

¹⁰ Moving and truck rental discounts are not available in Alaska or Hawaii.

Access Your Benefits Today

Request your member ID from the AFT
leadernet.aft.org/webform/aft-members-only-discounts



Create a members-only account
members.aft.org/members/register



AFT members-only login page after registering
members.aft.org/members/login





Randi Weingarten

PRESIDENT

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May 2025