

2013–14

AFT + MEMBER BENEFITS

- Insurance for your home, auto and life—even your pets
- Savings on classroom supplies
- 15 percent off wireless phone plans
- Lowest rates on magazine subscriptions
- Free 30-minute legal consultation



GET MORE FROM MEMBERSHIP



A Union of Professionals

AFT membership brings with it a wealth of resources and opportunities. Every day, members like you help shape and drive the AFT agenda. Through involvement in your local union, you have the opportunity to be part of the solution to the issues and concerns you face at work. Together, we work to improve the lives of members, our families and our communities.

With the purchasing power of 1.5 million members, together we are able to access a wide array of high-quality programs and services. Our partners that offer these services and programs are committed to socially responsible business practices that will provide you and your family with great selections at competitive prices.

Many of the AFT's benefits offerings are through our affiliation with Union Plus, the AFL-CIO benefits program. New Union Plus programs have been added to the AFT + roster of benefits to bring you savings on an even wider array of products and services.

aft.org/benefits

Program information current as of April 30, 2013.
For updated details and benefits, go to aft.org/benefits.



+ Auto & Home Insurance^{†*}

 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 to provide access to special group discounts on auto and home insurance.¹

Save Big with Special Member Discounts

You could save on your auto 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 Benefit²

For each year of claim-free driving, MetLife 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.

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's discounts. Call today for top-notch savings and benefits.

[†] MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, R.I. Coverage, rates, and discounts are available in most states to those who qualify. Met P&C[®], MetCasSM, and MetGenSM are licensed in state of Minnesota.

¹ Home insurance is not part of MetLife Auto & Home's benefit offering in Florida and Massachusetts.

² Deductible Savings Benefit is not available in all states. In New York state, drivers must pay a state-required minimum deductible before using this benefit.

* 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*

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

New AFT members who are actively employed are entitled to \$10,000 of term life insurance coverage with MetLife for one year at absolutely no cost. New members must complete, sign and return an application to be eligible.

After the no-cost year, continue to protect your family by moving into a \$25,000 premium-paying policy, with no medical questions to answer, and have access to a free will-preparation service.



+ Disability Income*

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

This is a voluntary insurance program with MetLife that will provide nontaxable replacement income if you are unable to work due to an accident or extended sickness. This plan will coordinate with other sources of income when you are unable to perform the duties of your job. There are three benefit plans to choose from: two years; five years; or to your Social Security normal retirement age, or the reduced benefit period, whichever is later.



+ Term Life*

 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. Term life coverage with MetLife is available in amounts up to six times annual base earnings (maximum of \$1 million). Limited amounts are also available to spouses/domestic partners and eligible dependent children.

+ Universal Life*

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

Voluntary universal life insurance with Transamerica provides members with an opportunity to obtain permanent cash-value protection. If actively at work, you can obtain up to \$150,000 of insurance with no medical tests or health questions. Members can apply for an additional \$150,000 of coverage by answering a series of simple health questions. Limited coverage is also available for spouses/domestic partners and eligible dependent children.

+ Senior Term Life

🛒 www.aftbenefits.org/seniorlife
 ☎ 800-393-0864

Members and their spouses or domestic partners (ages 55-74) can get economical Senior Term Life insurance to help pay final expenses and ensure peace of mind. This is especially valuable for retiree members. Members must apply before age 75; coverage is guaranteed. There is no termination age for coverage, although there may be a reduction in coverage levels by age.

AGE	COVERAGE AVAILABLE
Age 55 – 64	\$5,000 – \$25,000
Age 65 – 74	\$5,000 – \$10,000

Please call or visit the website for more information on the benefits of this coverage.

+ Limited Medical Plan

🛒 www.aftbenefits.org/LMP
 ☎ 888-423-8700

This plan offers fixed reimbursements for physician office visits, lab work and X-ray services. There are no pre-existing condition limitations, no deductibles, no coordination with other health insurance plans and no medical underwriting. An expanded plan that provides a benefit payment for hospital confinement, surgery and anesthesia is also available. Medical benefits are paid directly to the subscriber.

+ Vision Plan

🛒 www.aftbenefits.org/vision
 ☎ 888-423-8700

Without a vision plan, an exam and eyeglasses can cost \$275 or more. Luckily, the AFT + vision plan is an affordable solution to vision care for you and your family. The plan includes in-network savings at more than 30,000 locations.

The cost is only \$6.07 per month for a member, \$11.01 for a member and one other household member, and \$18.68 for a family.¹

+ Long-Term Care*

🛒 www.aftbenefits.org/ltc
 ☎ 888-423-8700

Long-Term Care insurance maintains your financial freedom and gives flexibility in making choices in the event of a long-term illness or a chronic condition. Call today for an appointment with a long-term care adviser to learn about your options for obtaining this valuable coverage.



+ Pet Insurance

🛒 www.unionplus.org/AFTpets
 ☎ 866-473-7387

Your pet can have its own insurance. Policies include older pets, accident-only coverage and more. For as low as \$11.95 a month, AFT + pet insurance can protect you against large, unexpected veterinary expenses.

+ Pet Assure Veterinary Care Savings

🛒 www.unionplus.org/AFTpets
 ☎ 888-789-7387
 + code: UP2003

Save 25 percent at participating veterinarians on preventive care, shots, lab work, surgery, X-rays, medications and more. All pets covered, including exotics and horses. No exclusions for older pets.

¹ These rates are guaranteed until Sept. 1, 2013.

* 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.

+ Legal Services

🛒 www.unionplus.org/legal
 ☎ 888-993-8886

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! One toll-free call or visit to the Web puts you in touch with a nationwide network of more than 2,000 law offices that offer free 30-minute consultations and discounted services. In fact, three out of four members get their legal issues handled without paying a penny.

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

Through this program, now with Wells Fargo, home-buying and refinancing are made easier and more affordable for members, their children and parents.*

- Easy, over-the-phone or in-person application process.
- \$500 gift card for first-time buyers who are members.
- Unemployment, disability and strike assistance benefits.
- Union program participants will receive a \$500 gift card when refinancing or buying a new home.

* The interest rate offered is based upon the applicant's credit history. Program availability in Wells Fargo branches will phase in during 2013.

+ 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.

+ Credit Card

🛒 www.aftcard.com
 ☎ 800-522-4000 (to apply)
 800-622-2580 (customer service)

The AFT MasterCard, now issued by Capital One, NA, a U.S.-based bank with a focus on customer service, carries special features you can't get elsewhere, including:

- No annual fee and competitive interest rates.*
- 24/7 U.S.-based customer service.
- 100 percent fraud liability protection.
- AFT + cardholders may be eligible for financial hardship assistance programs, including job loss, hospital and disability relief grants provided by Union Privilege.

Union Privilege also provides these benefits to AFT + cardholders:

- Member-only rebates on phones and wireless plans from AT&T.
- Union member advocates to help with any issues.
- Free budget and credit counseling.
- Scholarship program.

* The interest rate a member receives is based on the member's credit history.



+ Credit and Budget Counseling

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

Certified credit counselors are available 24 hours a day to help members with confidential financial guidance, free consumer credit counseling services and discounted debt-management 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. After successfully completing 12 months of the plan, the first year of debt-management fees will be reimbursed.
- Bankruptcy counseling fees are waived for AFT members.

+ Health Discount Savings

🛒 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.

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.

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

Union Plus programs can help you save at participating health providers in your area. Simply choose a Union Plus Discount program below.

NOTE: These plans are not insurance and do not replace insurance.



Vision Discounts

Vision Discounts—\$14.95 per family/per year—help you save on vision care, prescription drugs, hearing care, foot care and diabetic supplies. Save 20 to 40 percent on vision care and eyewear, including frames, glasses and contact lenses at more than 50,000 providers nationwide. Save 20 to 40 percent on medical and diabetic supplies; save 20 to 50 percent on foot and ankle care from more than 3,500 podiatrists nationwide. Participants save 30 percent on hearing aids at HearPO providers and can receive discounts on hearing exams at more than 2,700 locations nationwide.



No-Cost Prescription Card

www.unionplus.org/rxcard

No-cost prescription discount card helps you save at participating pharmacies. Save an average of 20 percent on brand-name drugs and 40 percent on generic drugs at more than 55,000 participating pharmacies nationwide.

Dental Discounts

Dental Discounts—\$69.95 per family/per year—includes everything in the vision program, plus dental care discounts and a nurse hotline. Save 20 to 50 percent on most dental procedures, including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns. Select from more than 111,000 dental providers. 24-hour Nurse Hotline is staffed by licensed registered nurses who provide expert healthcare advice.



Physician and Hospital Discounts

Physician and Hospital Discounts—\$179.95 per family/per year (or \$17.95 per month)—includes everything in the dental program, plus physician and hospital care discounts, and a personal health advocate who offers expert guidance on healthcare and insurance systems, including answers to your questions about test results, treatments and medications, as well as help in resolving insurance claims. Also save 20 to 45 percent at physician and ancillary providers, including labs and imaging centers. Save 10 to 30 percent on hospital care.*

* Hospital care is not available in Alaska, Hawaii, Maryland, Massachusetts, Rhode Island, Vermont, West Virginia and Wyoming.

* 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; phone 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.



+ Life Line Screening

🛒 www.lifelinescreening.com/AFT
 ☎ 888-683-4066

The AFT and Life Line Screening have partnered to offer members preventive health screenings at a discount not available to the public. In less than one hour, you can be screened for stroke, vascular disease, diabetes and other diseases in convenient community-based facilities that use painless, noninvasive, advanced ultrasound technology. The screenings are performed by highly qualified and skilled technologists and reviewed by a board-certified physician. You'll receive a confidential written report within 21 days and are encouraged to share the results with your doctor. Join the thousands of AFT members who believe in the power of prevention.

+ Health Club Discounts

🛒 www.unionplus.org/healthclubs
 ☎ 888-294-1500
 ➕ code: AFT



To help you and your family take better care of yourselves and save money on monthly health club fees, try the AFT + Health Club Discounts program. Save on new memberships at more than 10,000 health clubs nationwide, including Curves, Sport & Health, and Bally Total Fitness.

- Savings on both initiation fees and monthly charges.
- Lowest price guarantee.
- Ability to freeze membership for up to six months.
- Members must sign up online or by phone to access these discounts.

+ Wyndham Hotel Group

🛒 www.aft.org/hotels
 ☎ 877-670-7088, options 1 or 2
 ➕ code: 8000000297

Save up to 20 percent off the best available unrestricted rate at more than 6,400 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, Days Inn, Super 8, Ramada Worldwide, Wingate by Wyndham, Hawthorn Suites by Wyndham, Baymont Inns and Suites, Microtel Inns and Suites, Howard Johnson, Travelodge and Knights Inn.

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

- Advance reservations required.
- Offer not valid if hotel is called directly; caller must use toll-free numbers 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.

+ Go Ahead TOURS—Escorted Tours for Adults of All Ages

🛒 www.goaheadtours.com/unionplus
 ☎ 800-590-1104
 ➕ code: Union Plus

Go Ahead TOURS offers a wide selection of tour packages, including walking tours, food and wine tours, family vacations, land and sea tours, photography tours and more. AFT members will receive \$150 off any Go Ahead tour package. Travelers who organize a group of 12 or more friends and family members will receive two free places on the tour. Call for details.

+ Vacation Rentals

🛒 <http://unionplus.tradingplaces.com>
 ☎ 877-782-9387
 ➕ code: 20952

Trading Places provides access to one of the largest collections of global vacation rentals with more than 200,000 accommodations in over 100 countries. AFT members will receive 25 percent off vacation rentals when booked online. One-bedroom units start from under \$57 a night for seven nights, which includes the 25 percent discount. Save even more by booking a condo hot deal.

+ Extra Holidays by Wyndham

- 🛒 www.aft.org/extraholidays
- ☎ 877-670-7088, option 4
- ⊕ code: 8000000297

Extra Holidays by Wyndham offers spacious 900-plus sq. ft. one-, two-, and three-bedroom deluxe suites at more than 70 resorts throughout the continental United States as well as Hawaii and the Virgin Islands. Extra Holidays by Wyndham is a specialized resort condominium rental operator and a part of Wyndham Vacation Ownership offering spacious, family-style accommodations with access to countless resort amenities with as short as a two-night stay. As a member of the AFT, you will receive up to 20 percent off the “best available rate.”



+ Entertainment Discounts

- 🛒 www.unionplus.org/entertainment
- ☎ 800-565-3712 M-F, 9 a.m. – 6 p.m. (Eastern time)
- ⊕ code: 744387769

You deserve a break—from both work and high entertainment costs. Through AFT + Entertainment Discounts, you can save on movie tickets, on movie rentals and at theme parks across the country.

- Savings of up to \$15 at theme parks.
- Movie tickets savings of up to 40 percent.
- Savings at theaters, Broadway shows, museums, aquariums, zoos, sporting events and on sightseeing tours in selected cities.
- Discount ski lift tickets.

+ Budget Truck Rental

- 🛒 www.unionplus.org/budgettruck
- ☎ 800-561-1157
- ⊕ code: 56000127763

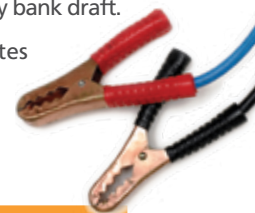
Get 20 percent off do-it-yourself moves (must reserve in advance).

+ Auto Club

- 🛒 www.unionplus.org/autoclub
- ☎ 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 + Auto 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.
- Costs less than AAA Plus.
- One price (\$69) covers you and your entire household for a year.
- Make payment by credit card, check or monthly bank draft.
- AFT members receive up to \$40 in gas rebates when 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.

Alamo

- ☎ 800-462-5266
- ⊕ code: 7015700

Enterprise

- ☎ 877-222-9711
- ⊕ no code required

Avis

- ☎ 800-698-5685
- ⊕ code: B723700

Hertz Car Rental

- ☎ 800-654-2200
- ⊕ code: 205666

Budget

- ☎ 800-455-2848
- ⊕ code: V816100

National Car Rental

- ☎ 800-227-7368
- ⊕ code: 5029562

+ Moving Van Discounts

- 🛒 www.unionplus.org/moving
- ☎ 800-871-8864 (Allied Van Lines)
- ☎ 800-524-5533 (North American Van Lines)
- ⊕ code: AFT



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

SHOPPING



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

+ AFT ADVANTAGE

 <http://go.aft.org/advantage>

AFT Advantage is an exclusive online shopping program for AFT members. Save 10 to 70 percent on electronics, apparel, tickets, flowers, gifts and much more.

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

We know how difficult it can be to find the **supplies you need at a price you can afford**. That's why AFTedsupply.com was created. We offer a **wide range of high-quality educational products** for home and classroom at **discounted pricing**.



+ Educational Supplies

 www.AFTedsupply.com
 800-990-2312

AFTedsupply.com provides educators with the classroom supplies and office products they need at the most affordable pricing possible.



- Members get a 15 percent discount on all orders.
- FREE shipping on orders over \$75.
- Large selection of clearly identified American-made products.
- Price match guarantee.

+ Powell's Books

 www.unionplus.org/books

Powell's is the largest unionized bookstore in the country (ILWU, Local 5). Powell's online bookstore has a huge selection of new and used books, including e-books.

+ Magazines

 www.buymags.com/AFT
 800-729-6247

AFT Subscription Services has been serving members for more than 30 years with the lowest rates and the best customer service on your favorite magazines. Join thousands of satisfied members who order gifts, renewals and new subscriptions to such popular titles as *The Economist*, *The New Yorker*, *Newsweek*, *Time*, *Everyday Food*, *Discover*, *Smithsonian*, *Good Housekeeping*, *Money*, *Sports Illustrated* and many more!

AFT Subscription Services welcomes the opportunity to assist AFT members in any way, including price matching, straightforward renewals and gift selection.



+ ConsumerReports.org

 www.unionplus.org/consumerreports

Member discounts for online *Consumer Reports* subscriptions.




+ AT&T Wireless Discount

 www.unionplus.org/AFTatt
 code FAN: 3508840

Discount of 15 percent on wireless plans with AT&T, the only unionized wireless company.



+ Mary Kay Cosmetics

 www.marykay.com/tzaino
 877-691-6360
 code: AFT (enter on checkout in comment section)

Shop and save on Mary Kay cosmetics.

- 20 percent discount on any size order.
- Free shipping and gift-wrapping year round. Most shipments arrive via UPS and have a tracking number.
- All orders received before 5 p.m. are shipped the same day.
- 100 percent customer satisfaction guarantee.



+ 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 on Goodyear tires,* auto parts and preventive maintenance at company-owned Goodyear, Just Tires or Allied Tires & Service stores. Visit the website to locate participating stores and print a coupon.

* Discount is 10 percent on regularly priced Goodyear tires and car service, 5 percent on sale tires and preventive maintenance.



+ Auto Buying

 www.unionplus.org/autobuying

Buying a car, whether new or used, can be stressful and time-consuming. The AFT + Auto Buying program brings you two programs to help save money and keep you on the road:

TrueCar

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

- No cost to access the program.
- Pre-negotiated fleet 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.
- Used car pricing at 4 percent over the auction cost plus dealer preparation.

Hertz Rent2Buy

For those who really want to know how a car performs on the road before buying, Hertz Rental Company offers union members a three-day test rental, at a special daily rate, on older fleet cars Hertz is retiring.

- Rent a car you are interested in purchasing from among the Rent2Buy program fleet.
- If you decide to buy the car, union members get \$250 off Kelly Blue Book pricing, and your rental fees will be refunded.
- If you don't want to buy the car, simply return it and pay the rental charges.

+ Teleflora Flowers

 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.

- Same-day hand delivery by local florists (if ordered before noon in recipient's time zone).

+ Dell Computers

 www.unionplus.org/computers
 877-882-3355
 code: PS16626766



Savings on selected Dell products.

+ Home Heating Oil Discount

 www.unionplus.org/heatingoil
 800-660-0691

This is a real value for members who heat their homes with oil. Participants average an estimated annual savings of \$300 to \$400.

Not available in all areas. Visit or call for availability.

New York State United Teachers members have a heating oil savings program through NYSUT Member Benefits. NYSUT members can call 800-626-8101 for more information.



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.



The American Federation of Teachers Benefit Trust ("Benefit Trust") is a tax-exempt, not-for-profit trust fund, established for the purpose of providing benefits to AFT members. Union membership dues paid to the AFT or its locals are not used to pay the operating expenses of the Benefit Trust. The Benefit Trust receives funds to cover operating expenses from negotiated expense reimbursement and/or endorsement arrangements from some of the companies that provide these benefit programs to members. The reimbursement and/or endorsement arrangements may consist of a dollar amount per AFT member using that benefit or may be a percentage of premiums paid by AFT members who are insured by an insurance provider.

Specific information pertaining to these expense reimbursement/endorsement arrangements is included in the communications materials and application or enrollment forms for each program that has such an arrangement in place. Expense reimbursements are used solely to defray the costs of administering the programs of the Benefit Trust, including compensation, rent, office expenses, and the cost of retaining outside consultants, auditors and attorneys to advise the trustees and staff. Where appropriate, revenues from expense reimbursements and endorsements are used to enhance the benefit programs for participants. For information on contractual expense reimbursement and/or endorsement arrangements with providers of endorsed programs, please call AFT financial services at 800-238-1133, ext. 4493, or send an e-mail to disclosureinfo@aft.org.

Just as no membership dues are used to support the Benefit Trust in any way, no expense reimbursement/endorsement funds received by the Benefit Trust are paid to the American Federation of Teachers, except for the reimbursement costs of office space and personnel provided by the AFT as determined by independent auditors.

Supplemental Insurance Programs

USI Affinity, a third-party administrator, currently manages the supplemental insurance programs: Voluntary Term Life Insurance; Voluntary Accidental & Dismemberment Insurance; No-Cost \$10,000 Term Life Insurance for New Members (first 12 months); Disability Income; Universal Life Insurance; and Vision Plan. However, during the course of 2013, responsibility for administration of these programs will transfer to AGIA, Inc. USI is also currently the broker of record for the supplemental insurance programs and, as the broker, receives commission. During the course of 2013, Union Privilege will begin to assume many of these broker responsibilities and will share in the commission.

The Insurer pools the premiums of supplemental insurance participants for the purposes of determining premium rates and accounting. Coverage outside of this plan may have rates and terms that are not available through the programs. For programs other than the Universal Life and the Vision plans, the Insurer holds premium reserves that may be used to offset rate increases and/or fund other expenses related to the plan, as determined appropriate by the AFL-CIO Mutual Benefit Fund, which is the group policyholder for these programs. The AFL-CIO Mutual Benefit Fund is a tax-exempt, not-for-profit trust fund, established for the purpose of providing benefits to union members, including AFT members. No membership dues are used to support the AFL-CIO Mutual Benefit Fund in any way; nor does the Fund receive any payments from Insurer.

Auto & Home Insurance

Auto & Home Insurance is an AFT + endorsed program. The AFT has an endorsement arrangement with MetLife Auto and Home for \$55,000 per year. 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.

Long-Term Care

The Long-Term Care program is endorsed by AFT. The AFT has an expense reimbursement/endorsement arrangement of 5 percent of collected first-year premiums each calendar year for this program. 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.

Life Line Screening

Life Line Screening is an AFT + endorsed program. The AFT has an expense reimbursement/endorsement arrangement with Life Line Screening of America Inc. calculated on the net number of members screened. All payments to the AFT are used solely to defray the costs of administering the AFT + Member Benefits programs and, where appropriate, enhance them.

Hotel Discount Program

The Hotel Discount program offered by the Wyndham Hotel Group, LLC, is endorsed by AFT +. The AFT has an expense reimbursement/endorsement arrangement of 6 percent of earned premiums for this program. 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.

Magazines

AFT Subscription Services is an AFT + endorsed program. The AFT has an endorsement arrangement of \$3 per subscription. 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.

Mary Kay Cosmetics

Mary Kay Cosmetics, offered by Toni Zaino Agency, is an AFT + endorsed program. The AFT has an endorsement arrangement that rebates 5 percent of member purchases to the AFT. All payments to the AFT are used solely to defray the costs of administering the AFT + Member Benefits programs and, where applicable, to enhance them.

AFT MasterCard

The AFT MasterCard is an AFT + endorsed product that is offered through the AFT's participation in the AFL-CIO's Union Plus program. The AFT receives substantial royalty payments from the program that support the operations and services of AFT + Member Benefits. For information about the royalty arrangement with Union Plus, please call AFT financial services at 800-238-1133, ext. 4493, or send an e-mail to disclosureinfo@aft.org.

AFT +/Union Plus Programs

AFT has endorsed the following products or services available through the AFL-CIO's Union Plus program: Auto Buying, Auto Club, Pet Insurance, Veterinary Care Savings, Legal Services, Mortgage, Credit and Budget Counseling, Health Club discounts, health savings, flower service, car rental discounts, AT&T wireless discounts, Home Heating Oil Discounts, Moving Van Discounts, Goodyear Tires and Service and Entertainment Discounts. The AFT has a capped expense reimbursement/endorsement arrangement with Union Plus. All such payments to the AFT are used solely to defray the costs of administering the AFT + Member Benefits programs and, where appropriate, to enhance them.

2013-14 AFT + MEMBER BENEFITS RESOURCE SUMMARY

PG	AFT + Endorsed Insurance	CALL	CODE	VISIT
2	\$10K No-Cost Life Insurance	888-423-8700		www.aftbenefits.org/freeterm
2	Auto & Home Insurance	877-238-9638		www.metlife.com/AFT
3	Senior Life	800-393-0864		www.aftbenefits.org/seniorlife
2	Disability Income	888-423-8700		www.aftbenefits.org/disability
3	Limited Medical Plan	888-423-8700		www.aftbenefits.org/lmp
3	Long-Term Care	888-423-8700		www.aftbenefits.org/ltc
3	Pet Insurance	866-473-7387		www.unionplus.org/AFTpets
2	Term Life	888-423-8700		www.aftbenefits.org/term
2	Universal Life	888-423-8700		www.aftbenefits.org/universal
3	Veterinary Care Savings	888-789-7387	UP2003	www.unionplus.org/AFTpets
3	Vision Plan	888-423-8700		www.aftbenefits.org/vision
PG	Health	CALL	CODE	VISIT
5	Health Savings	877-570-4845		www.unionplus.org/healthsavings
6	Health Club Discounts	888-294-1500	AFT	www.unionplus.org/healthclubs
6	Life Line Screening	888-683-4066		www.lifelinescreening.com/AFT
PG	Legal and Financial Services	CALL		VISIT
4	Credit Card, to apply	800-522-4000		www.aftcard.com
4	Credit Card, customer service	800-622-2580		www.aftcard.com
4	Credit and Budget Counseling	877-833-1745		www.unionplus.org/creditcounseling
4	Legal Services	888-993-8886		www.unionplus.org/legal
4	Mortgage	800-848-6466		www.unionplus.org/AFTmortgage
4	Save My Home Hotline	866-490-5361		www.unionplus.org/savemyhome
PG	Shopping	CALL	CODE	VISIT
8	AFT Advantage			http://go.aft.org/advantage
8	AT&T Wireless Discount		FAN: 3508840	www.unionplus.org/AFTatt
9	Auto Buying			www.unionplus.org/autobuying
8	Powell's Books			www.unionplus.org/books
8	ConsumerReports.org			www.unionplus.org/consumerreports
9	Dell Computers	877-882-3355	PS16626766	www.unionplus.org/computers
8	Educational Supplies	800-990-2312		www.AFTedsupply.com
9	Goodyear Tires			www.unionplus.org/goodyear
9	Teleflora Flowers	888-667-7779		www.unionplus.org/flowers
9	Home Heating Oil Discount	800-660-0691		www.unionplus.org/heatingoil
8	Magazines	800-729-6247		www.buymags.com/AFT
8	Mary Kay Cosmetics	877-691-6360	AFT	www.marykay.com/tzaino
PG	Travel and Entertainment	CALL	CODE	VISIT
7	Auto Club	800-454-8722		www.unionplus.org/autoclub
7	Car Rental			www.unionplus.org/AFTcarrentals
	Alamo	800-462-5266	7015700	
	Avis	800-698-5685	8723700	
	Budget	800-455-2848	V816100	
	Enterprise	877-222-9711	no code needed	
	Hertz	800-654-2200	205666	
	National	800-227-7368	5029562	
7	Entertainment Discounts	800-565-3712	744387769	www.unionplus.org/entertainment
7	Extra Holidays by Wyndham	877-670-7088 #4	8000000297	www.aft.org/extraholidays
6	Go Ahead Tours	800-590-1104	UnionPlus	www.goaheadtours.com/unionplus
7	Moving Van Discounts			
	Allied Van Lines	800-871-8864	AFT	www.unionplus.org/moving
	North American Van Lines	800-524-5533	AFT	www.unionplus.org/moving
7	Budget Truck Rental	800-561-1157	56000127763	www.unionplus.org/budgettruck
6	Vacation Rentals/Trading Places	877-782-9387	20952	http://unionplus.tradingplaces.com
6	Wyndham Hotel Group	877-670-7088 #1 or 2	8000000297	www.aft.org/hotels
	AFT + QUESTIONS	800-238-1133, ext. 8643		www.aft.org/benefits

+ GET MORE FROM MEMBERSHIP

2013–14 AFT + Member Benefits

The programs listed in this booklet are current as of April 2013. For up-to-date program details, visit aft.org/benefits.

Many of the AFT's benefits offerings are through our affiliation with Union Plus, the AFL-CIO benefits program. New Union Plus programs have been added to the AFT + roster of benefits to bring you savings on an even wider array of products and services.



A Union of Professionals

American Federation of Teachers, AFL-CIO
555 New Jersey Ave. N.W.
Washington, DC 20001
800-238-1133
www.aft.org

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