



A Union of Professionals

2015–16 **AFT** + MEMBER BENEFITS

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

INSURANCE

HEALTH

LEGAL | FINANCIAL

COLLEGE EDUCATION

SHOPPING

TRAVEL | ENTERTAINMENT

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.

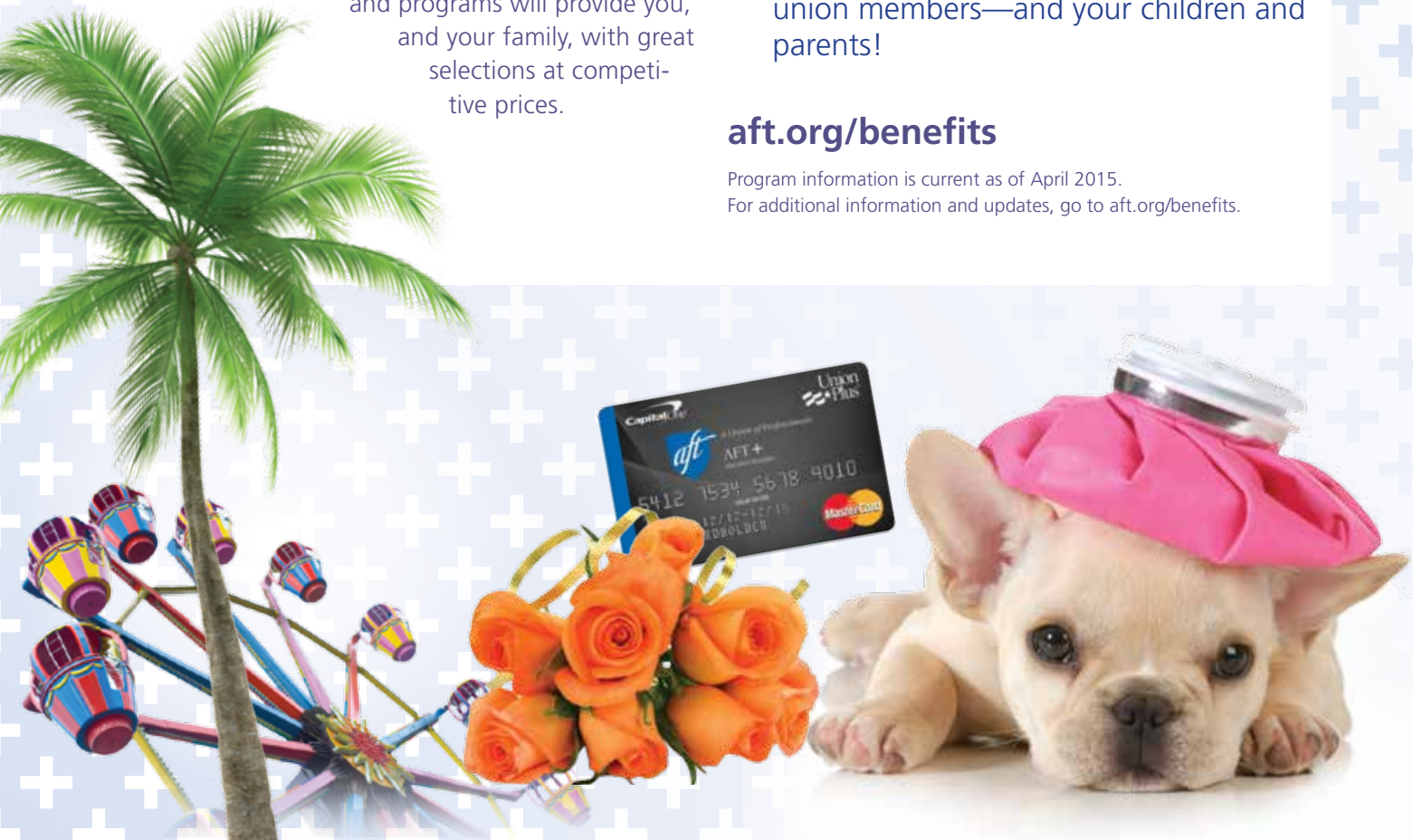
Many of the AFT's benefits are through Union Plus, the AFL-CIO benefits program. New Union Plus programs have been added to the AFT + roster of benefits to bring you savings on an even wider array of products and services, including:

- Insurance for your home, auto and life—even for your pets.
- 15 percent off wireless phone plans.
- Lowest rates on magazine subscriptions.
- Three different credit cards to meet your unique financial needs.
- Mortgages with unique benefits for union members—and your children and parents!

aft.org/benefits

Program information is current as of April 2015.

For additional information and updates, go to aft.org/benefits.



AFT + ENDORSED INSURANCE

+ MetLife 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 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 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 top-notch savings and benefits.

For company and disclaimer information, please visit www.metlife.com/AFT.
 L1113350245[exp1214][All States]
 Metropolitan Life Insurance Company, New York, N.Y. 10166

+ 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 for one year at absolutely no cost. 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 will-preparation service. Higher benefit levels also are available, subject to review and approval.

+ Disability Income*

🛒 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. 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. Benefits are not taxable if premiums are paid with after-tax dollars.



+ Senior Term Life

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

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. 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. 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). In addition, premiums are waived if you become terminally ill or confined to a nursing home.

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.

For company and disclaimer information, please visit www.aftbenefits.org.

* 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.



AFT + ENDORSED INSURANCE

+ 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. Protect your family with Term Life coverage underwritten by MetLife. Coverage amounts are available in increments of \$25,000 (up to a maximum of \$1 million). Reduced coverage amounts are also available for spouses/domestic partners and eligible dependent children. There is no benefit reduction due to age. 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.

+ Long-Term Care*

🛒 www.aftbenefits.org/ltc
☎ 888-866-0620

Do you worry about paying for nursing home or home healthcare? 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 long-term 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.

+ Pet Insurance

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

- Your pet can have its own insurance.
- Flexible plans that can cover your pet's needs are available, starting as low as \$11.99 per month. (Monthly premiums are based on pet's age, breed, ZIP code and chosen deductible.)

+ Pet Assure Veterinary Care Savings

🛒 www.unionplus.org/AFTpets
☎ 888-789-7387
📌 code: UPFREE

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

For company and disclaimer information, please visit www.aftbenefits.org.

* 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.

HEALTH

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+ Health Discount Programs

🛒 unionplus.org/healthsavings
☎ 877-570-4845

Medical expenses can really add up, even when you have health insurance. With Union Plus Health Discount Programs, 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 Programs 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 Programs.

- Save on most dental procedures, including routine oral exams, unlimited cleanings and major work such as dentures, root canals and crowns at 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 brand-name 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.



+ Health Club Discounts

www.unionplus.org/healthclubs
 888-294-1500
 + code: Union Plus

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 many independent gyms.

- 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.

+ 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.

+ 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 website 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.

+ Credit Card

www.aftcard.com
 800-522-4000

The AFT + Credit Card program offers three 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.
- **Credit Access Card**
Choose this card if you want to build credit through responsible use and earn rewards at the same time. Earn unlimited 1.5 percent cash back on every purchase, and enjoy a low introductory APR for nine months on all purchases. 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.
- Free budget and credit counseling.
- AFT + cardholders may be eligible for unique financial hardship assistance after just three months, including job loss, hospital, disability and strike grants.¹
- Supports the labor movement. The credit card program provides royalties that the AFL-CIO and the AFT use to fund labor movement programs.

Union Privilege also provides these benefits² to AFT + cardholders:

- Up to \$250 in rebates for AFT + cardholders who pay with their card when they switch to AT&T wireless or buy a new smartphone with a qualifying 15 percent discount plan.
- \$50 union HVAC rebate for cardholders who purchase an annual service contract from a union HVAC professional.
- Additional 5 percent savings on flowers for a total of 25 percent discount when cardholders use their AFT + Credit Card at checkout at www.unionplus.org/flowers.
- Union member advocates to help with any issues.
- Free budget and credit counseling.
- Scholarship program.

1. Certain restrictions, limitations and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at UnionPlus.org/Assistance.

2. Please see UnionPlus.org/Rebates 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 Incorporated. The MasterCard brand mark is a registered trademark of MasterCard International Incorporated.

Washington State Nurses Association members have access to credit card offerings through WSNA Membership Benefits. To obtain more information, members can visit www.wsna.org/membership/benefits/.

Ohio Nurses Association members have access to credit card offerings through ONA Membership Benefits. To obtain more information, please visit www.ona.org.

+ 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 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. 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.

+ Mortgage

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

This program, with financing provided by Wells Fargo Home Mortgage, offers members, their parents and children protections and exclusive benefits not found anywhere else. Whether buying or refinancing a home,* participants can take advantage of:

- A \$500 My Mortgage Gift award¹ from Wells Fargo Home Mortgage after closing a loan.
- A \$500 First-Time Home Award for eligible union members.
- Special hardship assistance (www.unionplus.org/mortgage-help) to help with mortgage payments in times of difficulty such as job loss, disability, and strike or lockout.²

*The interest rate offered is based upon the applicant's credit and other factors, as determined by the program lender.

1. Eligible individuals can receive the Wells Fargo My Mortgage Gift promotion after closing on a new purchase or refinance loan secured by a first mortgage with Wells Fargo Home Mortgage. The promotion is not available with all mortgage loan products. This promotion is void where prohibited and subject to change or cancellation with no prior notice. Please see website for more information.

2. Eligibility for the Mortgage Assistance benefits begins one year after you obtain a Union Plus Mortgage.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. Equal Housing Lender. NMLSR ID 399801.

Washington State Nurses Association members have access to mortgage offerings through WSNA Membership Benefits. To obtain more information, members can visit www.wsna.org/membership/benefits/.

+ 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.



+ Real Estate Rewards

🛒 www.unionplus.org/realestate
 ☎ 800-284-9756

The Union Plus Real Estate Rewards program, powered by SIRVA, allows AFT members to receive \$50 for every \$10,000 in home value after closing* when you use one of 6,000 local SIRVA agents to buy or sell a home (not available in all states).

Here's how it works:

You contact the program and tell the representative there that you're interested in the + Real Estate Rewards program.

- The program finds you a SIRVA-approved real estate agent in your area.
- If you decide to use that 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 programs. Call or go online to see what benefits are available in your state. To qualify for cash-back rewards (in cash-back states), you must use a SIRVA-referred real estate agent. This 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.

COLLEGE EDUCATION

+ College Test Prep

🛒 www.unionplus.org/college
 ☎ 888-243-7737

Save 15 to 60 percent on college test preparation courses from The Princeton Review. Choose classroom, online or private tutoring for the ACT, SAT, GMAT, LSAT, GRE or MCAT.

+ College Counseling Discounts

🛒 www.unionplus.org/collegecounseling
 ☎ 888-758-7737, ext. 5107

Save 15 percent on college counseling from Collegewise, the admissions division of The Princeton Review. Counselors help your family find and apply to the right college.



+ Discount Textbooks

🛒 www.unionplus.org/textbooks
 + code: UNION

Save 5 percent on orders over \$25 and \$10 on orders over \$150 for new, used and digital textbooks.

+ Union Plus Scholarship

🛒 www.unionplus.org/scholarship

The annual Union Plus Scholarship provides \$150,000, in scholarships of \$500 to \$4,000, to help union members and their children attend college. Applications are available in June. Deadline to apply is Jan. 31.





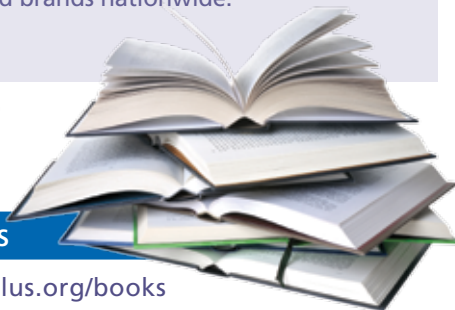
Your AFT membership card provides access to AFT Advantage, a members-only online shopping site.

+ AFT Advantage

 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.





+ 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 House-keeping*, *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.

+ Skincare and Cosmetics

 877-691-6360
 code: AFT

Savings for AFT members on a well-known brand of skincare and cosmetics.

- 20 percent discount on all orders.
- Free shipping and gift-wrapping. Many shipments have a UPS tracking number.
- Same-day shipping on orders received before 5 p.m.
- 100 percent customer satisfaction guarantee.



+ AT&T Wireless Discount

 www.unionplus.org/AFTatt
 code: FAN 3508840

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

- 15 percent discount means real savings for members. For example:
 - Save \$117 a year with a 2GB Mobile Share Value plan with unlimited talk and text and one smartphone.
 - Save \$252 a year with a 10GB Mobile Share Value plan with two smartphones and a tablet.
- Support good union jobs for the 45,000 union members at AT&T Mobility.
- Up to \$250 in rebates for AFT + Credit Card holders who pay with their card when they switch to AT&T wireless or buy a new smartphone with a qualifying 15 percent discount plan.
- Shop online for additional savings, or download the coupon and visit an official AT&T store to save.

Program plans for new and existing customers may require a new two-year contract.

This offer cannot be combined with any other discounts. The 15 percent Union Plus AT&T wireless discount is not available on: additional lines for family plans, unlimited plans and Unity plans. Data services: Only the 5GB data plan and the shared minutes and data for AT&T Mobile Share plans are discounted. All other individual plans, data plans on secondary lines, and text plans are not discounted.

For individual plans: Only the 5GB data plan is eligible. Mobile Share plans: The shared minutes and data are discounted.

+ ConsumerReports.org

 www.unionplus.org/consumerreports

Member discounts for online *Consumer Reports* subscriptions.

+ Auto Buying

 www.unionplus.org/AFTautobuying

Buying a car, whether new or used, can be stressful and time-consuming. The AFT + Auto Buying program brings you three ways to save time and money when you buy a new or used vehicle:

TrueCar

This service allows members to receive pre-negotiated, 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.

Hertz Rent2Buy

 code: R2BUPLUS

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 Kelley 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.

Enterprise Auto Sales

- Choose from more than 5,000 Enterprise quality used cars (most are 1- to 3-years-old) backed with one of the industry's best used car warranties and offered at affordable, no-haggle prices.
- As a union member, you can get more for your trade with Enterprise Auto Sales. When you purchase a used vehicle, Enterprise will appraise your vehicle using Kelley Blue Book trade-in value and add \$500.
- Plus, each vehicle comes with the Perfect Used Car Package, which includes vehicle certification, 12-month roadside assistance and more!

+ 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.

+ 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).

+ Computer Discounts

 www.unionplus.org/computers
 Dell: 877-882-3355
 code: PS16626766
 HP: 866-433-2018
 code: EP14472

Save 10 to 30 percent at Dell and up to 30 percent at HP on selected products.



+ Home Energy Discounts

 www.unionplus.org/heatingoil
 888-432-8872

Members who heat their homes with oil or use propane gas can receive average savings of \$200 to \$400 annually with this program.

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



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

+ 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



Avis

 800-698-5685
 code: B723700

Budget

 800-455-2848
 code: V816100



Dollar

 800-800-4000
 code: TB7546



Enterprise

 877-222-9711
 Union Plus


Hertz Car Rental

 800-654-2200
 code: 205666



National Car Rental

 800-227-7368
 code: 5029562

Thrifty

 800-847-4389
 code: 0010231364

+ Plum Theater Discounts

 www.unionplus.org/theater
 code: ac0123111 when registering for discount access

Plum Theater Discounts offers savings of up to 50 percent at many theaters in New York, Las Vegas and other cities.




+ Budget Truck Rental

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

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



+ Moving Van Discounts

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

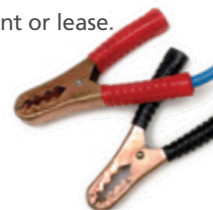
Member discounts on interstate moving, packing and in-transit storage.

+ 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.
- Costs less than AAA.
- 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.



+ Moving Boxes

 www.unionplus.org/movingboxes
 codes: UNION25 for purchases over \$40; UNION100 for purchases over \$100 to receive a \$25 Restaurant.com gift card.

Save 15 percent on moving boxes and supplies.



+ Wyndham Hotel Group

- 🛒 www.aft.org/hotels
- ☎ 800-364-6176, options 1 or 2
- ⊕ code: 8000000297

Members save up to 20 percent off the best available rate at more than 7,600 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.

©2015 Wyndham Hotel Group, LLC. All rights reserved. All hotels are either franchised by the company, or owned, and/or managed by Wyndham Hotel Management Inc., one of its affiliates, or through a joint-venture partner.

- 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.

+ 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. Call for details.



+ Entertainment Discounts

- 🛒 www.unionplus.org/AFTentertainment
- ☎ Working Advantage 800-565-3712
(M-F, 9:30 a.m. – 6:30 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 \$19 per ticket 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.

+ Emergency Assistance Plus

- 🛒 www.aftbenefits.org/emergency-assistance-plus
- ☎ 855-781-9063

For AFT members who travel: A 24-hour emergency and medical backup plan

Whether you are in another country, touring a national park or visiting a major city, AFT's 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. This valuable program gives AFT members and their families these crucial services:

- Medical Evacuation
- Medical Assistance
- Travel Assistance
- Assistance for Companions

The cost is \$89 annually for members, \$109 for family coverage.

Available to AFT members and their families, Emergency Assistance Plus offers a 24-hour year-round 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.

2015-16 AFT + MEMBER BENEFITS SUMMARY

PG	AFT + Endorsed Insurance	CALL	CODE	VISIT
2	\$10K No-Cost Life Insurance	888-423-8700		www.aftbenefits.org/freeterm
2	MetLife Auto & Home Insurance	877-238-9638		www.metlife.com/AFT
2	Senior Term Life	888-423-8700		www.aftbenefits.org/senior
2	Disability Income	888-423-8700		www.aftbenefits.org/disability
3	Long-Term Care	888-866-0620		www.aftbenefits.org/ltc
3	Pet Insurance	866-473-7387		www.unionplus.org/AFTpets
3	Term Life	888-423-8700		www.aftbenefits.org/term
3	Veterinary Care Savings	888-789-7387	UPFREE	www.unionplus.org/AFTpets
PG	Health	CALL	CODE	VISIT
3	Health Discount Programs	877-570-4845		www.unionplus.org/healthsavings
4	Health Club Discounts	888-294-1500	Union Plus	www.unionplus.org/healthclubs
4	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
5	Credit and Budget Counseling	877-833-1745		www.unionplus.org/creditcounseling
4	Legal Services	888-993-8886		www.unionplus.org/legal
5	Mortgage	800-848-6466		www.unionplus.org/AFTmortgage
6	Real Estate Rewards	800-284-9756		www.unionplus.org/realestate
5	Save My Home Hotline	866-490-5361		www.unionplus.org/savemyhome
PG	Shopping	CALL	CODE	VISIT
7	AFT Advantage			www.aft.org/members
7	AT&T Wireless Discount		FAN: 3508840	www.unionplus.org/AFTatt
8	Auto Buying			www.unionplus.org/AFTautobuying
7	Powell's Books			www.unionplus.org/books
7	ConsumerReports.org			www.unionplus.org/consumerreports
8	Dell Computers	877-882-3355	PS16626766	www.unionplus.org/computers
8	Goodyear Tires			www.unionplus.org/goodyear
8	HP Computers	866-433-2018	EP14472	www.unionplus.org/computers
8	Teleflora Flowers	888-667-7779		www.unionplus.org/flowers
8	Home Energy Discounts	888-432-8872		www.unionplus.org/heatingoil
7	Magazines	800-729-6247		www.buymags.com/AFT
7	Skincare and Cosmetics	877-691-6360	AFT	
PG	Travel and Entertainment	CALL	CODE	VISIT
9	Budget Truck Rental	800-561-1157	56000127763	www.unionplus.org/budgettruck
9	Car Rental			www.unionplus.org/AFTcarrentals
	Alamo	800-462-5266	7015700	
	Avis	800-698-5685	B723700	
	Budget	800-455-2848	V816100	
	Dollar	800-800-4000	TB7546	
	Enterprise	877-222-9711	Union Plus	
	Hertz	800-654-2200	205666	
	National	800-227-7368	5029562	
	Thrifty	800-847-4389	0010231364	
10	Emergency Assistance Plus	855-781-9063		www.aftbenefits.org/emergency-assistance-plus
10	Entertainment Discounts	800-565-3712	744387769	www.unionplus.org/AFTentertainment
10	Go Ahead Tours	800-590-1104	Union Plus	www.goaheadtours.com/unionplus
9	Motor Club	800-454-8722		www.unionplus.org/Motorclub
9	Moving Van Discounts			
	Allied Van Lines	888-642-6814		www.unionplus.org/movingvans
	North American Van Lines	888-813-9595		www.unionplus.org/movingvans
9	Plum Theater Discounts		ac0123111	www.unionplus.org/theater
10	Wyndham Hotel Group	800-364-6176 #1 or 2	8000000297	www.aft.org/hotels
AFT + QUESTIONS		800-238-1133, ext. 8643		www.aft.org/benefits

+ GET MORE FROM MEMBERSHIP

2015–16 AFT + Member Benefits

The programs listed in this booklet are current as of April 2015. For a complete listing of programs and updates, visit aft.org/benefits.

Many of the AFT's benefits offerings are through 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 + is your advocate:** Contact AFT + Member Benefits 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.

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



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