



*A Union of Professionals*

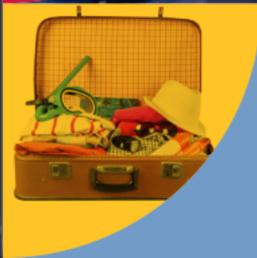
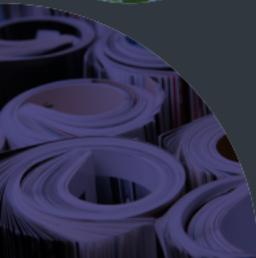
# AFT + MEMBER BENEFITS

MAY 2020

As an AFT member, you belong to a community of colleagues. We understand the power of joining together—in our work, in our communities *and* in the marketplace. At AFT, we have our own marketplace—AFT + Member Benefits—which combines the purchasing power of AFT’s 1.7 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.

Are you worried about your student loans? Do you need to equip your home office? Looking for a competitive mortgage rate? Want a choice of no-fee credit cards? A great wireless plan? Do you yearn to travel? We have hotel discounts, rental car savings, guided tours and even flight discounts.

Whether for everyday necessities or splurges, check the AFT + benefits offerings



## **EDUCATION**

### **Summer: Simplifying Student Debt**

[www.aft.org/benefits/summer](http://www.aft.org/benefits/summer)

Summer is a trusted online platform that can help you simplify and navigate your student loan situation. Summer specializes in enrolling borrowers in federal and state loan assistance programs to minimize the stress and burden of debt. Student loan borrowers are particularly at risk from the economic effects of the COVID-19 pandemic because payments are due even when paychecks might not be coming in. Summer's online tool is supplemented by a trusted team of student loan advisers who ensure you are supported step-by-step through your unique repayment process.

### **Free College**

[www.unionplusfreecollege.org](http://www.unionplusfreecollege.org)

888-590-9009

You and your immediate family members can earn an online associate degree from a public, accredited nonprofit community college with no out-of-pocket costs for tuition, fees or e-texts.

### **AFT Robert G. Porter Scholars Program**

[www.aft.org/scholarships](http://www.aft.org/scholarships)

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

### **Union Plus Scholarship Program**

[www.aft.org/scholarships](http://www.aft.org/scholarships)

Since 1991, this program has awarded more than \$4.5 million to members and their families who want to begin or continue their postsecondary education.

### **Student Debt Clinics**

[www.aft.org/debtclinic](http://www.aft.org/debtclinic)

[www.forgivemystudentdebt.org](http://www.forgivemystudentdebt.org)

email: [debtclinic@aft.org](mailto: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.

## Share My Lesson

[www.sharemylesson.com](http://www.sharemylesson.com)

Browse for lesson plans, ideas and best practices—and add your own; join free professional development webinars; and access thousands of standards-aligned lesson plans and activities for early childhood through grade 12.

## FINANCE AND LEGAL

### Identity Theft Protection

[aft.clcidprotect.net](http://aft.clcidprotect.net)

Identity theft can happen to anyone, anywhere at any time. To help, the AFT provides *all* members, including retirees with free identity protection services. The fullest protection is provided when you go online and register with the program. Free services include credit restoration and recovery services that can reimburse you for up to \$10,000 of direct out-of-pocket expenses related to identity theft. Members also have the option of purchasing a 24/7 credit and identity monitoring service, including an insurance policy that offers up to \$1 million of coverage in the event of a security breach that drains your accounts.

### Personal Loans

[www.unionplus.org/loans](http://www.unionplus.org/loans)

855-578-8704

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

### Credit and Budget Counseling

[www.unionplus.org/creditcounseling](http://www.unionplus.org/creditcounseling)

877-833-1745

Certified nonprofit credit counselors are available 24 hours a day to help AFT members with confidential financial guidance.

### Credit Cards

[www.aftcard.com](http://www.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.

## **Prepaid Debit Card**

[www.unionplus.org/debit](http://www.unionplus.org/debit)

Union Plus All-In-One Prepaid  
Visa Card—Coming Summer 2020

The Union Plus All-in-One Prepaid Visa Debit Card can help AFT members realize their financial goals and offers exclusive benefits. The card is simple to get and easy to use.

## **Legal Services\***

[www.unionplus.org/legal](http://www.unionplus.org/legal)

Legal Services: Choose from two levels of legal savings: a prepaid legal plan with full coverage on a wide range of services, or free access to a discount legal plan that includes a half-hour consultation.

## **Money Transfer**

[www.unionplus.org/moneytransfer](http://www.unionplus.org/moneytransfer)

Get a 10 percent discount on the transfer fee every time you send money online to more than 51,000 payout locations in 31 countries, including India, Mexico and the Philippines.

## **STAYING HEALTHY**

### **Dental Services and Discounts**

[www.unionplus.org/healthsavings](http://www.unionplus.org/healthsavings)

Save 20 to 50 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.

### **Vision Services and Discounts**

[www.unionplus.org/healthsavings](http://www.unionplus.org/healthsavings)

Save on eye exams, frames and other vision needs at more than 70,000 independent and retail providers.

### **Discounted Hearing Services**

[www.unionplus.org/healthsavings](http://www.unionplus.org/healthsavings)

Save 40 percent on diagnostic services, including hearing exams and hearing aids. Discounted hearing care products and services are available at more than 3,800 provider locations nationwide with a low price guaranteed.

### **Advantage Health Plan**

[www.unionplus.org/healthsavings](http://www.unionplus.org/healthsavings)

The Advantage plan offers discounts on chiropractic

services, alternative medicine, podiatry and diabetes supplies. (Look for the Dental Discount Advantage Plan on the Dental page at the website above.)

## **DISCOUNTS & SHOPPING**

### **AT&T Wireless Discount**

[www.unionplus.org/AFTatt](http://www.unionplus.org/AFTatt)

Code: 3508840

Save 15 percent on the monthly service charge for qualified Mobile Share and Family AT&T wireless plans, up to \$10 per line on Unlimited Elite plans, 20 percent on select accessories, and get activation fees waived on select devices for new lines of service. All from AT&T—the only nationwide unionized wireless company.

### **Dansko Footwear**

[www.aft.org/members-only](http://www.aft.org/members-only)

Dansko, a brand known for quality, comfort and style offers AFT members a 20 percent discount from a dedicated link on the AFT members-only website.

### **DinnerTime**

<https://dinnertime.com/content/AFT>

Serve up some stress-free happiness at your dinner table. DinnerTime is an incredibly powerful meal planning solution, built to satisfy your tastes, your budget and your lifestyle. AFT members can get a free month trial and receive a 40 percent discount.

### **Dell Computers**

[www.aft.org/members-only](http://www.aft.org/members-only)

Need to upgrade your computer for working at home? Do the kids need a laptop for schoolwork? AFT members get a 10 percent discount through a special members-only link to Dell.com.

### **Everyday Discounts**

[www.unionplus.org/entertainment](http://www.unionplus.org/entertainment)

Save on movie tickets, fashion, electronics and other entertainment activities around the country. There is a mobile app for easy access to savings on the go!

## **Magazines**

[www.buymags.com/AFT](http://www.buymags.com/AFT)

800-877-7238

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

## **Office Depot/Office Max**

[www.aft.org/members-only](http://www.aft.org/members-only)

Members can register for special savings on everything from office supplies, classroom materials, printers, computers and accessories. Once registered, savings are available online or at stores. Free overnight delivery on orders of \$50 or more.

## **Powell's Bookstore**

[www.aft.org/powells](http://www.aft.org/powells)

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

## **Teleflora Flowers & Gift Baskets**

[www.unionplus.org/flowers](http://www.unionplus.org/flowers)

888-667-7779

Save 25 percent on flowers, gift baskets and plants through Teleflora and have them delivered anywhere in the world by local florists—100 percent satisfaction guaranteed.

## **INSURANCE**

### **Accidental Death and Dismemberment Insurance**

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

### **No-cost term life insurance for new members<sup>1</sup>**

[www.aftbenefits.org](http://www.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

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<sup>1</sup> NYSUT members, retirees and agency fee payers are not eligible for this coverage. Please call or check the website for availability in Montana and Washington state.

at absolutely no cost. New members must complete and submit the application for this coverage in the first 12 months of membership.

### **Auto and Home Insurance\***

[www.metlifechoice.com/aftbenefits](http://www.metlifechoice.com/aftbenefits)

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

You have special access to personalized auto, homeowner's insurance with MetLife Choice. 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\***

[www.metlifechoice.com/aftbenefits](http://www.metlifechoice.com/aftbenefits)

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

Savings for renters through MetLife Choice, is offered by MetLife Auto & Home—your single source for finding the right coverage, at the right price, from the right carrier. Plus, save even more when you bundle auto and renters policies together.

### **Term Life**

[www.aftbenefits.org](http://www.aftbenefits.org)

888-423-8700

Voluntary term life insurance is designed to provide financial protection for your loved ones in the event of a premature death.

Not available in Montana and Washington state.

### **Senior Term Life\***

[www.aftbenefits.org](http://www.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 final expenses and ensure peace of mind.

### **Disability Income\***

[www.aftbenefits.org](http://www.aftbenefits.org)

888-423-8700

This is a voluntary insurance program underwritten by Metropolitan Life Insurance Company that provides income if you are unable to work due to a covered accident or illness.

Not available in Montana, New Hampshire or Washington state.

## **Free Trauma Counseling**

[www.aft.org/members-only](http://www.aft.org/members-only)

The new trauma counseling program is available to AFT 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, terrorism, or if you are infected, injured or traumatized by a disease during a major disaster. Coverage also includes incidents in your place of work if you are traumatized by contracting an infectious disease, witnessing a violent incident, bullying, harassment, threats or secondary traumas.

## **Voluntary Trauma Coverage**

[www.aft.org/members-only](http://www.aft.org/members-only)

A new member-paid benefit allows for *expanded coverage* and is available for members to purchase for themselves or their entire family at a reduced cost that is specifically for AFT members. This extends the coverage for members beyond the AFT's free trauma counseling. It includes recovery care, income replacement, a death benefit and optional family coverage.

## **Retiree Health Insurance**

[www.unionplus.org/medicare](http://www.unionplus.org/medicare)

888-680-4770

Members, either headed into Medicare or during Medicare's open season, can use eHealth to compare Medicare Supplement Insurance, Medicare Advantage Plans and prescription drug plans to find the one best suited to their budget, needs, medications and doctors.

## **Pet Health Insurance\***

[www.unionplus.org/AFTpets](http://www.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**

### **Hilton Hotels**

[www.aft.org/hotels](http://www.aft.org/hotels)

AFT members receive up to 12 percent off rates at the

Hilton chain hotels. Advance booking through the program website required.

### **Wyndham Hotels and Resorts**

[www.aft.org/hotels](http://www.aft.org/hotels)

877-670-7088

Code: 8000000297

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

### **Car Rental**

[www.unionplus.org/carrentals](http://www.unionplus.org/carrentals)

COMPANY	TELEPHONE	CODE
Avis	800-698-5685	B723700
Budget	800-455-2848	V816100
Dollar	800-800-4000	3042236
Hertz	800-654-2200	205666
Payless	800-729-5377	A071900
Thrifty	800-847-4389	3042238

Save up to 25 percent on car rentals, so you can go wherever life takes you.

### **Southwest Airlines<sup>2</sup>**

[www.aft.org/members](http://www.aft.org/members)

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 the AFT members-only webpage.

### **Vacation Tours**

[www.unionplus.org/collette](http://www.unionplus.org/collette)

844-868-2685

Take the vacation of your dreams. Save on travel destinations around the world when you experience guided travel with Collette Vacations using your AFT discount.

### **Theme Parks**

[www.unionplus.org/entertainment](http://www.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.

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<sup>2</sup> Southwest's "Wanna Get Away" fares are discounted only on select routes.

## **MORTGAGES AND HOME SERVICES**

### **Amalgamated Bank Mortgage**

[www.amalgamatedbank.com/AFT](http://www.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).

### **Union Plus Mortgage Company**

[www.unionplasmortgage.com](http://www.unionplasmortgage.com)

855-864-6653

Find competitive rates on a wide range of mortgage options, plus special benefits, including hardship assistance for union members. This program is available to active and retired union members, their parents and children (not yet licensed in all states; see website for more information).

### **Real Estate Program**

[www.unionplus.org/realestate](http://www.unionplus.org/realestate)

800-284-9756

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

### **Save My Home Hotline**

[www.unionplus.org/savemyhome](http://www.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. The program provider is a nonprofit consumer credit counseling agency and a reputable source of consumer advice.

### **Home Security**

[www.unionplus.org/homesecurity](http://www.unionplus.org/homesecurity)

800-211-9708

Protecting your family has never been easier or more budget-friendly. SimpliSafe is an industry leader known for its competitive pricing, *no* long-term contracts and state-of-the-art systems that are easy to set up. Plans start at only 50 cents a day, and AFT members also have access to other special-value offers from SimpliSafe.

## **Professional Moving Discounts**

[www.unionplus.org/movingvans](http://www.unionplus.org/movingvans)

North American Van Lines: 888-813-9595

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

## **Hertz Vans & Trucks Rental**

[www.unionplus.org/hertztruck](http://www.unionplus.org/hertztruck)

800-654-2200

Code: 205666

Save up to 25 percent on Hertz Vans & Trucks at participating locations.

## **Budget Truck Rental**

[www.unionplus.org/budgettruck](http://www.unionplus.org/budgettruck)

800-561-1157

Code: 56000127763

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

## **Auto Buying**

[www.unionplus.org/autobuying](http://www.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.

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

## **DISCLOSURES**

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

## **QUESTIONS**

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

800-238-1133, ext. 8643

## **AFT + Member Benefits**

Many of the AFT's benefits are provided through Union Plus. The programs listed in this brochure are current as of May 2020. Visit [aft.org/benefits](http://aft.org/benefits) for new programs and enhancements.



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