

2012–13

AFT + MEMBER BENEFITS



A Union of Professionals

AFT +
Member Benefits

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. 

aft.org/members



GET MORE FROM MEMBERSHIP

- 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

Program information current as of April 30, 2012. For updated details and benefits, go to aft.org/members.



+ 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 discounted group 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 Benefit¹

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 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.

The AFT Benefit Trust has an expense reimbursement/endorsement arrangement with the third-party administrator for the products promoted on this page. Please refer to the Disclosures on page 10 for more information.

AFT + ENDORSED INSURANCE

+ 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.

+ Catastrophic Major Medical Plan^{1*}

🛒 www.aftbenefits.org
 ☎ 800-221-8740 / New York members 800-626-8101

The catastrophic major medical plan is designed to help members and their families avoid the financial hardships that accompany major illness and injury. The plan acts as an umbrella that supplements your basic health insurance by paying expenses not covered by your primary coverage. The chosen deductible is satisfied from all medical bills incurred within a 36-consecutive-month period. Available to members, spouses/domestic partners and eligible dependent children.



+ Limited Medical Plan

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

The limited medical plan is a fixed-payment policy offering a combination of limited medical benefits and a fully insured prescription plan for generic drugs. There are no pre-existing condition limitations, no deductibles, no coordination with other health insurance plans and no medical underwriting. An expanded plan also is available that provides a benefit payment for hospital confinement, surgery and anesthesia. Medical benefits are paid directly to the subscriber. The prescription program offers direct payments to more than 25,000 participating pharmacies.



+ Vision Plan

🛒 www.aftbenefits.org/LMP
 ☎ 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.²

¹ New enrollments to this plan have been suspended temporarily pending evaluation of these benefits relative to the Affordable Care Act (healthcare reform legislation). Suitable alternative plans also are being considered.

² The rates are guaranteed until Sept. 1, 2013.

+ Long-Term Care*

🛒 www.genworth.com/AFT
 ☎ 888-436-9678
 ⊕ code: AFT

Individuals with Alzheimer's disease or severe arthritis may require extended care at home, in an assisted-living facility or in a nursing home. Long-term care insurance can help make sure you have the financial resources to cover these costs. This program helps you maintain your financial freedom and gives you the flexibility to participate in making choices that affect your care, the services you receive, where you receive them and who provides the care you need. Available to members, spouses and domestic partners.



+ Pet Insurance

🛒 www.unionplus.org/pets
 ☎ 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/pets
 ☎ 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.

* 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.

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+ 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.chase.com/AFTmortgage
 ☎ 800-981-3798

The AFT + mortgage program through Chase is one of our most popular offerings for members, their children and parents.* Homebuying and refinancing are made easier and more affordable for members.

- Easy, over-the-phone or in-person application process.
- Competitive mortgage rates.
- Special programs for first-time buyers.
- Unemployment, disability and strike assistance benefits.
- Multilanguage capabilities.
- Members, on average, save \$495 on closing fees.
- Members will have to verify union membership.

* Available in all states except Hawaii. The interest rate is based on the applicant's credit history.

+ 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)
 800-651-5108 (secured card application)
 800-622-2580 (customer service)

The AFT MasterCard can save you money and carries special features you can't get elsewhere.

- No annual fee and low-rate* balance transfers.
- All service calls are answered by representatives in the United States, 24 hours a day.
- 100 percent fraud protection.
- Includes protection features for disabled workers or those facing financial hardship or large hospital bills.
- Secured credit card allows members to establish or rebuild credit through a secured credit line.
- Disaster Relief Fund for members affected by a natural disaster.

If you have questions about interest rates, balance transfers or skip-payments on the AFT + credit card, call a U.S.-based customer care representative at 800-622-2580.

* 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.



+ 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.
- Ability to freeze membership for up to six months.
- Members must sign up online or by phone to access these discounts.

+ Dental, Vision and Prescription Discounts*

🛒 www.aftdental.com
 ☎ 888-949-8184

This program, through Careington International, offers two options:

Option 1 The family dental plan gives members and their families dental care at significant discounts through a growing network of participating dentists.

- \$99 a year for you and your family.
- Most procedures are included.
- You can cancel in 30 days and receive a full refund.
- More than 100,000 providers nationwide.
- 20 to 60 percent savings on most dental procedures.
- 20 percent savings on orthodontics and other specialty care.

Option 2 In addition to the family dental plan, members can get significant discounts on prescription drugs, eyewear and contact lenses through a nationwide network of participating providers.

- \$119.99 a year for you and your family.
- You can cancel in 30 days and receive a full refund.
- Save 20 to 60 percent on most dental procedures.
- Save 20 to 40 percent off the retail price of eyeglass frames and lenses.
- Save an average of 31 percent on generic prescription drugs.
- Save an average of 13 percent on brand-name prescription drugs from participating pharmacies.
- Order replacement contact lenses at competitive prices.

* 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 for medical services at certain healthcare providers. 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 can access a list of participating healthcare providers at www.aftdental.com. 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, less a nominal processing fee (nominal fee for Maryland residents is \$5). 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, Vermont and Washington state.

**Medicare statement applies to Maryland residents when pharmacy discounts are part of program.

+ Entertainment Discounts

🛒 www.unionplus.org/entertainment
 ☎ 800-565-3712 M-F, 9 a.m.-6 p.m. (EST)
 📄 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.



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

🛒 www.goaheadtours.com/AFT
 ☎ 800-318-3728
 📄 code: AFT

Go Ahead Tours, a part of the EF Education family of companies, 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 \$200 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.

+ Endless Vacation Rentals

🛒 www.EVRentals.com/AFT
 ☎ 877-782-9387
 📄 code: 20952

Endless Vacation Rentals 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 you book online or by calling 877-782-9387. One-bedroom units start from under \$57 a night for seven nights with your 25 percent discount.

+ Wyndham Hotel Group

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

Save 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.



+ Extra Holidays by Wyndham

- 🛒 www.aft.org/extraholidays
- ☎ 877-670-7088, option 4
- ⊕ code: 800000297

Extra Holidays by Wyndham offers spacious 900-plus sq. ft. one-, two-, and three-bedroom deluxe suites at more than 70 resorts throughout the United States, 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 20 percent off the “best available rate.”



+ 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

Alamo

- 🛒 www.aft.org/alamo
- ☎ 800-354-2322
- ⊕ code: 93643

Avis

- 🛒 www.avis.com/AFT
- ☎ 800-331-1212
- ⊕ code: G017200

Budget

- 🛒 www.aft.org/budget
- ☎ 800-455-2848
- ⊕ code: T544500

National

- 🛒 www.aft.org/national
- ☎ 800-227-7368
- ⊕ code: 5130283

AFT + car rental programs help stretch your vacation dollars.

+ 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/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.



Your AFT membership card provides access to member benefits online, including shopping discounts through AFT Advantage.

+ AFT ADVANTAGE

 aft.org/members

AFT Advantage is a valuable benefit that gives you and your family exclusive access to an online shopping program. Save up to 70 percent on electronics, apparel, home furnishings, tickets, flowers, gifts and much more. AFT Advantage includes everyday savings on some of the most recognized brands nationwide, including Target, Ann Taylor, Blue Nile Jewelry, Panasonic, RedEnvelope, Petco, BlackBerry and Hewlett-Packard.*

* Partners noted above may or may not have an offer on any given day.

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**.





+ Powell's Books

 www.aft.org/books

Powell's is the largest unionized bookstore in the country (ILWU, Local 5). Powells.com features exclusive author interviews and essays, Powellsbooks.BLOG, and a stable of internationally respected book reviewers and contributors. Powell's is widely recognized for its large 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.

NEW!

+ Educational Supplies

 www.AFTedsupply.com
 800-990-2312

AFTedsupply.com provides educators with all of the 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.
- AFTedsupply.com will match any certified lower offer on identical products.



NEW!

+ 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 to follow.
- All orders received before 5 p.m. are shipped the same day.
- 100 percent customer satisfaction guarantee.



+ AT&T Wireless Discount

- 🛒 www.unionplus.org/att
- ☎ 800-897-7046
- ⊕ code fan: 3508840

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

+ ConsumerReports.org

- 🛒 www.unionplus.org/consumerreports

Member discounts for online *Consumer Reports* subscriptions.



+ Teleflora Flowers

- 🛒 www.unionplus.org/flowers
- ☎ 888-667-7779

Save on flowers, gifts and plants through Teleflora. Members can order discounted flowers online or by phone and have them hand-delivered anywhere in the world—100 percent satisfaction guaranteed.

- 20 percent discount on all orders.
- 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.heatusa.com/union
- ☎ 800-660-0691

For members who heat their homes with oil and live in the Boston, Mass., area, Connecticut, Maryland, southern New Hampshire, New Jersey, Pennsylvania, Rhode Island or Northern Virginia. Participants average an estimated annual savings of \$200 to \$300.

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.



General Member Benefits

For information about these programs or about 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.

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.

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, manages the supplemental insurance programs for the Benefit Trust. The following products are administered by USI: Voluntary Term Life Insurance, Voluntary Accidental & Dismemberment; No-Cost \$10,000 Term Life Insurance for New Members (first 12 months); Disability Income; Universal Life Insurance; and Vision Plan. These insurance programs are endorsed by AFT +.

The Benefit Trust has an expense reimbursement/endorsement arrangement of 5 percent of total premiums for this program. All such payments to the Benefit Trust are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. The insurer pools the premiums of Benefit Trust participants who are insured 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 Benefit Trust. The Insurer or the Benefit Trust may hold premium reserves that may be used to offset rate increases and/or fund other expenses related to the plan as determined appropriate by the Benefit Trust.

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, offered by Genworth Financial, 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.

Wyndham 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.

Powell's Books

Powell's Online Bookstore is a program endorsed by AFT +. The AFT has an endorsement arrangement that rebates 7.5 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 appropriate, to enhance them.

Go Ahead Tours

Go Ahead Tours is an AFT + endorsed program. The AFT has an endorsement arrangement that may include two round-trip domestic airplane tickets per year. These two donated tickets are randomly awarded as a door prize to an attendee at the AFT convention and/or conferences. AFT officers, executive council members and staff are not eligible for this prize.

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.

Car Rentals

The Budget and Avis Rental Inc. car rental plans are AFT + endorsed programs. The AFT has an expense reimbursement/endorsement arrangement of 3 to 5 percent based on member net time and mileage revenue received for these programs. The Alamo and National car rental plans are AFT + endorsed programs. The AFT has an expense reimbursement/endorsement arrangement of 3 percent based on annual recorded net time and mileage revenue received for these programs. 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.

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 club, pet insurance, veterinary care savings, legal services, mortgage, credit and budget counseling, health club discounts, flower service, AT&T wireless discounts, home heating oil discounts, moving discount 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.

2012-13 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	Catastrophic Major Medical	800-221-8740		www.aftbenefits.org
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	888-436-9678	AFT	www.genworth.com/AFT
3	Pet Insurance	866-473-7387		www.unionplus.org/pets
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/pets
3	Vision Plan	888-423-8700		www.aftbenefits.org/LMP
PG	Health	CALL	CODE	VISIT
5	Dental, Vision and Prescription	888-949-8184		www.aftdental.com
5	Health Club Discounts	888-294-1500	AFT	www.unionplus.org/healthclubs
5	Life Line Screening	888-683-4066		www.lifelinescreening.com/AFT
PG	Legal and Financial Services	CALL	CODE	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	800-981-3798		www.chase.com/AFTmortgage
4	Save My Home Hotline	866-490-5361		www.unionplus.org/savemyhome
PG	Shopping	CALL	CODE	VISIT
8	AFT Advantage			www.aft.org/members
9	AT&T Wireless Discount	800-897-7046	FAN: 3508840	www.unionplus.org/att
8	Powell's Books			www.aft.org/books
9	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	Teleflora Flowers	888-667-7779		www.unionplus.org/flowers
9	Home Heating Oil Discount	800-660-0691		www.heatusa.com/union
8	Magazines	800-729-6247		www.buymags.com/AFT
9	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			
	Alamo	800-354-2322	93643	www.aft.org/alamo
	Avis	800-331-1212	G017200	www.avis.com/AFT
	Budget	800-455-2848	T544500	www.aft.org/budget
	National	800-227-7368	5130283	www.aft.org/national
6	Endless Vacation Rentals	877-782-9387	20952	www.EVRentals.com/AFT
6	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	800-318-3728	AFT	www.goaheadtours.com/AFT
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
	Budget Truck Rental	800-561-1157	56000127763	www.unionplus.org/budgettruck
6	Wyndham Hotel Group	877-670-7088 #1 or 2	8000000297	www.aft.org/hotels

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*If you are a member in Florida, Minnesota, Montana or New York, a member of the Oregon School Employees Association or the West Virginia School Service Personnel Association, your current state membership I.D. number will provide you access to all AFT benefits when you register at aft.org/members. You will not receive a separate card from the AFT.

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