



A Union of Professionals

2016–17 AFT + MEMBER BENEFITS

THE BENEFITS OF AFT MEMBERSHIP

AFT + ENDORSED INSURANCE | LEGAL | FINANCIAL SERVICES | REAL ESTATE PROGRAM | HEALTH | TRAVEL | ENTERTAINMENT | SHOPPING

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.

Most of the AFT’s programs are through Union Plus, the AFL-CIO benefits program. Offerings include:

- Insurance for your life, income, auto and home—even for your pets.
- The opportunity to apply for three different credit cards to meet your unique financial needs.
- 15 percent off wireless phone plans.
- Mortgages with unique benefits for union members—and your children and parents!
- Travel benefits for savings on rental cars, hotels, theme parks and more.

aft.org/benefits

Program information is current as of April 2016. 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 and home 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.

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

+ No-Cost Term Life for New Members*

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

New AFT members who are actively employed are entitled to \$5,000 of term life insurance coverage for one year with no premium payment required. 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. The plan pays monthly benefits for up to five years through age 64, with either a 60- or 90-day elimination period. Benefits are not taxable if premiums are paid with after-tax dollars.

For company and disclaimer information, please visit www.metlife.com/AFT.





+ 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 \$500,000). Reduced coverage amounts are also available for spouses/domestic partners and eligible dependent children. Benefits terminate at age 70. 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.

+ Senior Term Life

🛒 www.aftbenefits.org/senior
 ☎ 888-423-8700
 Ⓡ code: AFTMBG2016

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. Benefit amounts of \$5,000 to \$25,000 are available. Members must apply before age 75; members are guaranteed acceptance. 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), and this benefit is available up to 80 years of age. In addition, premiums are waived if you become terminally ill or confined to a nursing home.

Graded Death Benefit: During the first two years of coverage, the benefit payable for death due to sickness will be the premiums paid plus interest.

Please call for more information, including costs, exclusions, limitations and terms of coverage.

+ Long-Term Care*

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

Do you worry about paying for nursing home or home healthcare? Many AFT members do. You can lay that fear to rest—and stay in better control of your health-care 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, which also protects you from unexpected veterinary bills.
- 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.)

* 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.



+ 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.
- 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 Plus also provides these offers and services²:

- Up to \$250 in rebates for AFT + cardholders who pay with their card when they switch to AT&T wireless or upgrade to a new smartphone with a qualifying data plan through the Union Plus Wireless Discount Program.³
- Union member advocates are available 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. These discounts and programs are offered through Union Privilege. Offers are available to union members, retired union members, Union Plus Credit Card holders, members of AFL-CIO affiliated organizations, and their families. The AT&T rebate offer is only available to Union Plus Credit Card holders. Capital One, N.A. is not responsible for the contents of this message and/or any products/services offered.

Please see UnionPlus.org/Rebates for complete details.

3. Please see UnionPlus.org/ATRebate 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.



The Union Plus Real Estate Rewards Program could save you hundreds, even thousands, of dollars on your next home sale or purchase.

You earn \$50 cash back after closing for every \$10,000 in home sale or purchase price when you work with highly qualified, pre-screened, SIRVA-approved real estate agents.

Here's how it works:

- Just call 800-284-9756 or visit www.up-RealEstateRewards.com to get started.
- SIRVA will find an approved real estate agent in your area.
- If you decide to use the 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 program. To qualify for cash-back rewards (in cash-back states), you must use a SIRVA-referred real estate agent. Program 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's 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.

+ Legal Services

www.unionplus.org/legal

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! Visiting 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 on more complex matters.

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

+ Mortgage

www.unionplus.org/AFTmortgage

800-848-6466

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, members and their families can take advantage of:

- A \$500 My Mortgage GiftSM award from Wells Fargo Home Mortgage approximately six weeks after closing, for use at participating retailers.¹
- A \$500 Union Plus First-Time Home Award for eligible first-time home buyers (available only to active and retired members). Special hardship mortgage assistance in the event of income loss due to disability, unemployment or strike/lockout available through the Union Plus Mortgage Assistance Program.²

¹ Eligible individuals can receive the Wells Fargo My Mortgage GiftSM promotion approximately six weeks after closing on a new purchase or refinance loan secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage ("New Loan"), subject to qualification, approval and closing, when identifying themselves as eligible. The My Mortgage GiftSM promotion is not available with any Wells Fargo Three-Step Refinance SYSTEM[®] program, the Relocation Mortgage Program[®] or to any Wells Fargo team member. Only one award permitted per new loan. This promotion cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Awards may constitute taxable income. Federal, state and local taxes, and any use of the award not otherwise specified in the Terms and Conditions provided at receipt of award are the sole responsibility of the My Mortgage GiftSM recipient. Please see Terms and Conditions document for more information.

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

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2016 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801.

REAL ESTATE PROGRAM



+ 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 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.



+ Scholarships

🛒 www.aft.org/scholarship

Links and information about the AFT Robert G. Porter Scholars Program (annual deadline March 31) and the Union Plus Scholarships (annual deadline Jan. 31).

+ Health Savings Discount

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

Medical expenses can really add up, even when you have health insurance. With Union Plus Health Discount Savings, you can see significant savings on health-related costs for you and your family on dental, vision, prescriptions and much more.

Try a 30-day trial membership. You'll receive a Union Plus Health Discount Savings card to present to participating healthcare providers who will then automatically provide you with the program's discounted rates. We think you'll be happy with the savings, but if you're not fully satisfied after 30 days, you can cancel and receive a refund.

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

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



+ Wyndham Hotel Group

🛒 www.aft.org/hotels
 ☎ 800-364-6176, options 1 or 2
 📄 code: 800000297

Members save up to 20 percent off the best available rate at more than 7,700 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.

©2016 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.

+ Entertainment Discounts

- 🛒 www.unionplus.org/entertainment
- ☎ 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, ski-lift tickets and theme parks across the country.



- Savings of up to \$19 per ticket at theme parks.
- Movie ticket savings of up to 40 percent.
- Savings at theaters, Broadway shows, museums, aquariums, zoos, sporting events and on sightseeing tours in selected cities.

+ Emergency Assistance Plus

- 🛒 www.aftbenefits.org/EAPlus
- ☎ 855-781-9063

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, including medical evacuation, medical assistance, assistance for companions or pets, auto retrieval and travel assistance.

The annual cost is \$89 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.



+ Budget Truck Rental

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

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

+ 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.

+ Car Rental

 www.unionplus.org/carrentals

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
 code: UPlus5P

Hertz Car Rental

 800-654-2200
 code: 205666

National Car Rental

 800-227-7368
 code: 5029562

Thrifty

 800-847-4389
 code: 0010231364



+ 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.

¹ AFT Advantage is managed by an independent company; AFT Member Benefits staff can offer only limited member advocacy if there is a problem with an AFT Advantage offer.



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

+ AFT Advantage¹


 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.



+ Magazines

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

Enjoy new and renewed 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.

+ ConsumerReports.org

 www.unionplus.org/consumerreports

Member discounts for online *Consumer Reports* subscriptions.



+ AT&T Wireless Discount

 www.unionplus.org/AFTatt

 code: FAN 3508840

Save 15 percent on the monthly service charge of qualified AT&T wireless plans¹ through the Union Plus Wireless Discount Program with AT&T, the only national unionized wireless company. Not only can you save on your monthly bill, but you can also:

- Support good union jobs for the 150,000 union members at AT&T.
- Get up to \$250 in rebates² if you are an AFT + Credit Card holder who pays with your card³ when you switch to AT&T Wireless or upgrade to a new smartphone with a qualifying data plan through the Union Plus Wireless Discount Program.
- Shop online for additional savings, or download the coupon from the website and visit an official AT&T store to save.

1. Available only to current members of qualified AFL-CIO member unions. Must provide acceptable proof of union membership such as a membership card from your local union, a pay stub showing dues deduction or the Union Plus Member Discount Card and subscribe to service under an individual account for which the member is personally liable. Offer contingent upon in-store verification of union member status. Discount subject to agreement between Union Plus and AT&T and may be interrupted, changed or discontinued without notice. Discount applies only to recurring monthly service charge of qualified voice and data plans, not overages. Not available with unlimited voice plans. For Family Talk, applies only to primary line. For all Mobile Share plans, applies only to the monthly plan charge of plans with more than 300MB, not to additional monthly device access charges. May take up to two billing cycles after eligibility confirmed and will not apply to prior charges. Discount applied after application of any available credit and may not be combined with other service discounts. Additional restrictions apply. Contact AT&T at 866-499-8008 for details.

2. Union Privilege is the sole sponsor and administrator of the rebate offers. AT&T is not a sponsor of the rebate offers and is not affiliated with the administration and operation of the rebates in any way.

3. Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from MasterCard International Incorporated. Capital One, N.A. and its affiliates are not responsible for the contents of this message and/or any of the products/services mentioned.

+ 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.

+ Auto Buying

 www.unionplus.org/autobuying

TrueCar

This service allows you 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.

+ Teleflora Flowers & Gift Baskets

 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. Plus save 20 percent on gift baskets from GiftTree.

- Same-day hand delivery by local florists (if ordered before 2 p.m. Monday-Friday or before noon on Saturday in the recipient's time zone).



2016-17 AFT + MEMBER BENEFITS RESOURCE SUMMARY

PG		CALL	CODE	VISIT
AFT + Endorsed Insurance				
2	MetLife Auto & Home Insurance	877-238-9638		www.metlife.com/AFT
2	No-Cost Term Life for New Members	888-423-8700		www.aftbenefits.org/freeterm
2	Disability Income	888-423-8700		www.aftbenefits.org/disability
3	Term Life	888-423-8700		www.aftbenefits.org/term
3	Senior Term Life	888-423-8700	AFTMBG2016	www.aftbenefits.org/senior
3	Long-Term Care	888-866-0620		www.aftbenefits.org/ltc
3	Pet Insurance	866-473-7387		www.unionplus.org/AFTpets
Legal Financial Services				
4	Credit Card	800-522-4000		www.aftcard.com
Real Estate Program				
5	Legal Services			www.unionplus.org/legal
5	Mortgage	800-848-6466		www.unionplus.org/AFTmortgage
6	Save My Home Hotline	866-490-5361		www.unionplus.org/savemyhome
6	Credit and Budget Counseling	877-833-1745		www.unionplus.org/creditcounseling
6	Scholarships			www.aft.org/scholarship
Health				
7	Health Savings Discount	877-570-4845		www.unionplus.org/healthsavings
Travel Entertainment				
7	Wyndham Hotel Group	800-364-6176 #1 or 2	8000000297	www.aft.org/hotels
8	Entertainment Discounts	800-565-3712	744387769	www.unionplus.org/entertainment
8	Emergency Assistance Plus	855-781-9063		www.aftbenefits.org/EAPlus
8	Budget Truck Rental	800-561-1157	56000127763	www.unionplus.org/budgettruck
8	Motor Club	800-454-8722		www.unionplus.org/motorclub
9	Car Rental			www.unionplus.org/carrentals
	Alamo	800-462-5266	7015700	
	Avis	800-698-5685	B723700	
	Budget	800-455-2848	V816100	
	Dollar	800-800-4000	TB7546	
	Enterprise	877-222-9711	UPlus5P	
	Hertz Car Rental	800-654-2200	205666	
	National Car Rental	800-227-7368	5029562	
	Thrifty	800-847-4389	0010231364	
9	Moving Van Discounts			www.unionplus.org/movingvans
	Allied Van Lines	888-642-6814		
	North American Van Lines	888-813-9595		
Shopping				
9	AFT Advantage			www.aft.org/members
9	Magazines	800-729-6247		www.buymags.com/AFT
9	ConsumerReports.org			www.unionplus.org/consumerreports
10	AT&T Wireless Discount		FAN 3508840	www.unionplus.org/AFTatt
10	Goodyear Tires and Service			www.unionplus.org/goodyear
10	Auto Buying			www.unionplus.org/autobuying
10	Teleflora Flowers	888-667-7779		www.unionplus.org/flowers
AFT + QUESTIONS		800-238-1133, ext. 8643		www.aft.org/benefits

+ GET MORE FROM MEMBERSHIP

2016–17 AFT + Member Benefits

The programs listed in this booklet are current as of April 2016. For a complete listing of programs and updates, visit aft.org/benefits.

Most of the AFT's benefits offerings are through Union Plus, the AFL-CIO benefits program. The Union Plus programs bring you savings on an array of products and services.

+ 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.

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



A Union of Professionals

American Federation of Teachers, AFL-CIO
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