

What every member should know about...

MEMBER BENEFITS

<http://www.aft.org/aftplus/>

The benefits offered to members through the AFT are many and varied. This broad array of union-negotiated discounts, services and programs are available to all members and in some instances can be used by a members' extended family. AFT President, Sandra Feldman stated that this can be "... a real help to those AFT members who care for elderly parents or relatives."

Because there are often new benefits added or changes made, this will only be a brief description and listing of the services available. It is best on a yearly basis to request a current copy of The AFT Plus Benefits booklet from your local union or the MFT&SRP or visit the AFT website at <http://aft.org>. For more specific information or answers to questions e-mail aftplus@aft.org or call 800-238-1133 ext. 8643.

Financial Services

Each of the following services are union endorsed and were developed to save you money, offer you a way to consolidate your monthly bill or get needed cash for something special, save on college expenses, or make buying or selling a home easier and more affordable.

- **AFT Credit Card**, to apply, call 1-800-522-4000 or visit <http://www.unionpluscard.com>.
- **Legal Services**, call 1-888-993-8886
- **Loans** - Personal and Educational, call 1-888-235-2759 or visit <http://www.unionplusloan.com>. To talk to a financial aid counselor before applying for an educational or career training loan, call 1-877-881-1022 or for information visit <http://www.unionplus.org>.
- **Mortgage and Real Estate**, call 1-800-981-3798.
- **AFT PLUS Financial Assistance & Resources**
- **FICO Score** (your credit buying power)

Group Insurance

Aft Plus insurance offers rates far below those charged by other comparable plans due to the power of more than 1.2 million AFT members. For details regarding any of the AFT Plus Insurance Plans, call **1-866-423-5664** or visit our Web site at <http://www.aftinsurancecenter.org>.

- **10K No-Cost Life Insurance**
- **Ten-Year Term Life**, up to \$1,000,000 of protection at special members only rate and right to lock in coverage to age 70. Benefits double for accidental death while working or commuting to and from.
- **Term Life to 100 Senior Life Plan**, This plan is for members age 50 or over and provides up to \$25,000 of protection. Once insured rates will not increase nor will benefits decrease. Benefits double for accidental deaths.
- **Individual Accident Insurance**, Two accidental death benefits are now available at no cost to AFT members: \$10,000 of protection while at work and \$25,000 of protection while traveling by plane, train, ship, bus or taxi. Supplement this coverage with up to \$250,000 in around-the-clock accident protection, covering both accidental injuries and accidental death, plus daily hospital benefit for each day you are hospitalized as a result of an accident. Acceptance is guaranteed when you complete and submit the form.

- **Long Term Care Plan**, Costs of longterm care facilities can be devastating. This plan is devised to pay for nursing home care, adult day care and home health care.
- **Catastrophe Major Medical Plan**, This plan is designed to take over when your health insurance stops. The plan pays up to 100 percent of eligible medical expenses for up to five years, up to the \$2,000,000 limit with limited benefits for convalescent and home health care availability.
- **Disability Income Plan**, This plan ensures an income while you are unable to work.
- **Care Plus** (Medicare Supplement), This plan is designed for Medicare- eligible members and retirees, Care Plus pays medical expenses when Medicare does not. The plan covers the co-pay and deductibles for hospitalization, outpatient and skilled nursing facility benefits.
- **Auto and Home Insurance**
- **AFT PLUS Health Savings Program**
- **Pet Insurance**

For details regarding any of the AFT Plus Insurance Plans, call **1-866-423-5664** or visit the Web site at <http://www.aftinsurancecenter.org>.

Health Services

This program for \$14.95 per year provides discounts on retail and mail-order prescriptions and vision, hearing, foot and ankle care. AFT Plus Health Savings Program

- savings at more than 29,000 participating pharmacies nationwide;
- savings at more than 9,000 optometrists nationwide;
- up to 40 percent off on foot and ankle care;
- up to 30 percent off on hearing care services; and
- discounts on diabetic supplies.

For more information, call 1-800-228-3523.

Discounts

- Flowers
- Dining
- Subscriptions
- Tax Guides
- Travel
 - Car Rentals
 - Hotels
 - Theme Parks
 - Tours and Vacations

Special Offers and Savings

- Quarterly promotion specials
- Time limited offers
- Travel specials
- Discounts for 8 national hotel chains
- IBM computer discounts
- 3 National car rental companies

Technology

- AFT Home Page (<http://aft.org>)
- AFT Plus Member Benefits (<http://www.aft.org/aftplus/>)