

AFT + MEMBER BENEFITS



As an AFT member, you belong to a community of colleagues—with benefits that go beyond the workplace. AFT + Member Benefits brings you the purchasing power of the AFT's 1.7 million members. With a union, you don't have to go it alone on or off the job—or in making financial decisions big and small. Need a great deal on your next new car? A competitive mortgage rate? A choice of no-fee credit cards? A great wireless plan? AFT + can help. Our AFT + Member Benefits program is just one more way that joining the AFT gives us the strength of many in every part of our lives.



AFT + Member Benefits at a Glance

Accidental Death and Dismemberment Insurance	www.aft.org/ADD	800-238-1133, ext. 8643
AFT Advantage	www.aft.org/benefits , click on <i>Shopping</i>	For first-time visitors, go to www.aft.org/members for access
AFT Robert G. Porter Scholarships	www.aft.org/scholarships	
Amalgamated Bank Mortgage	www.amalgamatedbank.com/AFT	800-701-8409
AT&T Wireless Discount	www.unionplus.org/AFTatt	code: 7172343
Auto Buying/TrueCar	www.unionplus.org/autobuying	
Budget Truck Rental	www.unionplus.org/budgettruck	code: 56000127763 800-561-1157
Car Rental	www.unionplus.org/AFTcarrentals	
Avis		800-698-5685, code: B723700
Budget		800-455-2848, code: V816100
Dollar		800-800-4000, code: 3042236
Hertz		800-654-2200, code: 205666
Payless		800-729-5377, code: A071900
Thrifty		800-847-4389, code: 3042238
ConsumerReports.org	www.unionplus.org/consumerreports	
Credit and Budget Counseling	www.unionplus.org/creditcounseling	877-833-1745
Credit Cards	www.aftcard.com	800-522-4000
Dansko Footwear	www.aft.org/members , click on the Dansko link	
DinnerTime	www.aft.org/dinnertime	code: AFT
Disability Income*	www.aftbenefits.org/disability	888-423-8700
Emergency Assistance Plus	www.aftbenefits.org/EAPlus	855-781-9063
Everyday Discounts (formerly Entertainment Discounts)	www.unionplus.org/entertainment	
Flowers & Gift Baskets	www.unionplus.org/flowers	888-667-7779
Free College	www.unionplus.org/freecollege	888-590-9009
Health Savings	www.unionplus.org/healthsavings	

* 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.

AFT + Member Benefits at a Glance

Hotels	www.aft.org/hotels	877-670-7088, code: 8000000297
Identity Theft Protection	aft.clcidprotect.net	
Legal Services*	www.unionplus.org/legal	
Long-Term Care Insurance*	www.aftbenefits.org/ltc	800-616-8759
Magazines	www.buymags.com/AFT	800-877-7238
MetLife Auto & Home Insurance*	www.metlife.com/AFT	877-238-9638
Money Transfer	www.unionplus.org/moneytransfer	
Motor Club	www.unionplus.org/motorclub	800-454-8722
No-Cost Term Life for New Members	www.aftbenefits.org/freeterm	888-423-8700
Personal Loans	www.unionplus.org/loans	855-578-8704
Pet Health Insurance*	www.unionplus.org/AFTpets	877-358-3944
Powell's Bookstore	www.aft.org/benefits , click link under <i>Shopping</i>	
Professional Moving Discounts	www.unionplus.org/movingvans	888-642-6814 (Allied Van Lines) 888-813-9595 (North American Van Lines)
Real Estate Program	www.unionplus.org/realestate	800-284-9756
Retiree Health Insurance	www.unionplus.org/medicare	888-680-4770
Rosetta Stone	www.aft.org/rosettastone	code: AFT
Save My Home Hotline	www.unionplus.org/savemyhome	866-490-5361
Senior Term Life*	www.aftbenefits.org/senior	888-423-8700
Share My Lesson	www.sharemylesson.com	
Student Debt Clinics	www.aft.org/debtclinic ; www.forgivemystudentdebt.org	To request a debt clinic, email: debtclinic@aft.org
Term Life*	www.aftbenefits.org/term	888-423-8700
Union Plus Mortgage Company	www.aft.org/benefits/mortgage	855-864-6653
Union Plus Scholarships	www.aft.org/scholarships	
Universal Life*	www.aftbenefits.org/universal	888-423-8700
Vacation Tours	www.collette.com/unionsave	844-868-2685, code: UNIONSARE

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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, enhance them.

QUESTIONS

AFT + Member Benefits
800-238-1133, ext. 8643
aftplus@aft.org
www.twitter.com/AFTMembBen

Many of the AFT's benefits are provided through Union Plus. The programs listed in this brochure are current as of Sept. 2018. Visit aft.org/benefits for new programs and enhancements.

FREE COLLEGE BENEFIT

Free College for you and your family members! A life-changing opportunity from your union to earn your Associate Degree, completely online.

Free College for you and your family

The Union Plus Free College Benefit offers working families a debt-free and convenient higher education opportunity. Current and retired members, their spouses, domestic partners, children (including stepchildren and children-in-law), financial dependents and grandchildren can all take advantage of this exciting opportunity! There are no age limits and family members do not have to live with you.

Zero out-of-pocket cost

Members and their families can earn an Associate Degree with no out-of-pocket costs. A last-dollar scholarship covers the difference between any federal grants and your tuition, fees and e-books at Eastern Gateway Community College (EGCC). Because the program is online, it is accessible to anyone, anywhere.

Eastern Gateway credits are transferable

Eastern Gateway Community College is a public, non-profit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. Credits you earn can transfer to other schools, saving you thousands of dollars on your education!



EASTERN GATEWAY
COMMUNITY COLLEGE

1-888-590-9009
unionplusfreecollege.org

Higher Education IN JUST 4 STEPS



APPLY to Eastern Gateway

Go to unionplusfreecollege.org, select the Get Started button and complete the Request Information form with your contact and union information (for membership verification).



COMPLETE the FAFSA

Complete the form online: FAFSA.ed.gov
Use Eastern Gateway Community College school code: **007275**. The FAFSA application is a requirement. Even if it's determined that you are not eligible for federal grants, a "last-dollar" scholarship will be applied to your remaining balance for tuition, fees and e-books.

Your FAFSA may be chosen for additional verification by the Department of Education. Your enrollment advisor can help you with the process as compliance is required.



SUBMIT proof of high school graduation or GED completion

Acceptable proof includes official or unofficial High School/GED transcripts, or a copy of your diploma or official college transcript showing Associate Degree or higher. Send to:

Email: transcripts@egcc.edu
(Subject: Union Plus)

Mail: EGCC Admissions
Attn: UnionPlus
110 John Scott Highway
Steubenville, OH 43952

Fax: 740-266-9928 (Attn: Union Plus)
If you have completed any college coursework, have the transcript sent to EGCC. Applicable college credits will be transferred to the new program.



ENROLL in classes

Work with an enrollment advisor to register for online classes.



UNIONPLUS

1-888-590-9009

unionplusfreecollege.org

The Free College benefit covers the cost of tuition, fees and books after any PELL or other federal grant, or employer reimbursement is applied. The remaining amount will be cleared with the Free College scholarship. ***As long as your financial aid file is complete, there is no cost to the student and students are never asked to take out any loans.***

Mortgages For Union Families



Union Plus Mortgage Company was created by the AFL-CIO and Union Plus to provide AFL-CIO union members and their families mortgage loans and benefits that others only dream about.

Whether you are looking to buy your first home or refinance your existing one, we are committed to helping you achieve your dream of homeownership.



Kara Polo and family
Union Plus Mortgage program participants

Program Features

- Convenient online application and unionized loan officers to assist you on the phone
- Union Plus Mortgage Company is union-owned*
- Competitive rates on a wide-range of mortgage options
- **\$500 gift card** after closing for purchasing or refinancing
- **\$750 gift card** for First-Time Home Buyers
- Special hardship mortgage assistance in the event of income loss due to disability, unemployment or strike/lockout¹
- Mortgages available to active and retired union members, their parents and children

Visit unionplasmortgage.com to learn more or call
1-855-UNION-53 (855-864-6653) to speak with a loan officer



Union Plus Mortgage Company
NMLSR 1561829

*The AFL-CIO and Union Privilege own Union Plus Mortgage Company and will benefit if you get your loan through the company. However, you are not required to use Union Plus Mortgage for your loan and are free to shop. For your Affiliated Business Arrangement Disclosure Statement, please visit www.unionplasmortgage.com.

Union Plus Mortgage Company has a services agreement with Union Privilege in which Union Privilege receives a financial benefit for providing agreed upon services.

¹Eligibility for the Mortgage Assistance Program begins one year after you obtain a Union Plus Mortgage.

Only members of participating unions affiliated with the AFL-CIO that receive a mortgage from the Union Plus Mortgage Company are eligible for the First-Time Homebuyer Award and the Mortgage Assistance Program.



Discounts on Southwest Airlines flights for AFT Members ONLY

Enjoy these savings

8% on Business Select® fares

6% on Anytime fares

3% on *select* Wanna Get Away® fares

To access the discount link, use your AFT membership number to go to www.aft.org/members.



Dansko Footwear is proud to partner with the AFT. Members will receive 20% off when purchasing shoes from an AFT-dedicated Dansko webpage.

Visit www.aft.org/members



A Union of Professionals

AFT +
Member Benefits





A home financing program created exclusively for AFT members.

AFT and Amalgamated Bank have joined together to introduce a new Home Financing Program! Benefits include:

- Competitive interest rates
- Exclusive discounts on mortgage and refinancing solutions²
- A program to help first-time homebuyers
- And more

Plus, as the largest majority union-owned bank in the nation, Amalgamated Bank is uniquely positioned to serve AFT members.

Learn more at www.aft.org/benefits or call 800.701.8409.



1. To be eligible for the benefits under the AFT Home Financing Program, applicants must identify themselves as AFT Members during the loan application process. AFT membership is subject to verification.

2. All loan applications are subject to credit, property approval and income verification. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

*The AFT Home Financing Program is currently offered in the following states: California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Tennessee, Texas, Utah, Virginia, and Washington.

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