



# AFT + MEMBER BENEFITS

APRIL 2022



Randi Weingarten  
PRESIDENT

Fedrick C. Ingram  
SECRETARY-TREASURER

Evelyn Dejesus  
EXECUTIVE VICE PRESIDENT



*A Union of Professionals*

American Federation of Teachers, AFL-CIO  
555 New Jersey Ave. N.W.  
Washington, DC 20001  
202-879-4400



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## 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 the AFT, we have our own marketplace—AFT + Member Benefits—which combines the purchasing power of the 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.

In the last few years, we have added new benefits that meet the moment, such as free trauma counseling to support recovery from personal and workplace challenges, NewsGuard to help discern fact from fiction online, and Summer to minimize student loan repayments.

Whether for everyday necessities or splurges, check the AFT + Member Benefits offerings.

# We're Here When You Need Us Most

From addressing trauma to helping you buy a home, the AFT is here for your most important needs.

## Free Trauma Counseling

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

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I am a nurse with 20 years in the infectious disease unit. During the spring and summer of 2020, my unit was 100 percent COVID. The amount of loss we experienced was unimaginable. My local president made me aware of the counseling benefit provided by the AFT.... I received three months of counseling with a therapist who specializes in trauma recovery. Without this assistance, I'm afraid I would no longer be a nurse. Thank you for providing this benefit!

—AFT Healthcare Member

I had suffered a traumatic brain injury from an assault at work. I cannot say enough good things about the counseling that I received.... I would highly recommend to anyone that has experienced any kind of trauma to utilize this program to help in the healing process.

—New York State United Teachers Member

Last year, I was faced with the loss of two students. The grief was unbearable, and I began to suffer both emotionally as well as physically. I found out about the trauma counseling benefit while browsing the union's website and was quickly connected to a counselor. The therapy I received was transformative and truly saved my life.... The in-take process was seamless, and the hardest part was simply making the call and acknowledging I needed help.

—AFT Higher Education Member

## Summer: Simplifying Student Debt

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

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After paying continuously for 16 years and getting rejected twice, I assumed I had no chance of receiving loan forgiveness and that I would be paying student loans even after retirement. Then I saw a mention of Summer in one of the [union] newsletters. With Summer, I finally got the PSLF [Public Service Loan Forgiveness] on Dec. 23.... I feel \$68,000 richer.

—AFT Higher Education Member

## Free Identity Theft Protection

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

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We had a scary incident where a man tried to impersonate my husband. The impersonator showed the store clerk a driver's license (identical to my husband, except for the photo) and credit card (our exact number). I immediately called the AFT fraud hotline ... [which] turned a terrible crisis into an issue that could be managed.

—New York State United Teachers Member

## Union Plus Mortgage Company

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

855-864-6653

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Union Plus was with me every step of the way. And through financing with them, I also received a \$500 gift card. I'm so glad I received the recommendation to go with the Union Plus Mortgage Program.

—Philadelphia Federation of Teachers Member

## EDUCATION

### Summer: Simplifying Student Debt

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

Get introduced to Summer, the AFT's *free* member benefit for student debt management. *With the temporary expansion of the federal Public Service Loan Forgiveness program currently set to expire on Oct. 31, 2022*, it is more important than ever to have Summer's trusted team of student loan advisors on your side to help you identify repayment options that fit your needs and to help you confidently complete the PSLF application process before the deadline.

Summer is a trusted online platform that can help you sum up, simplify and navigate your student loan situation. Summer specializes in enrolling borrowers in income-driven repayment plans and keeping them on track for Public Service Loan Forgiveness and other federal, state and private loan assistance programs to minimize the stress and burden of student loan debt. Don't wait; sign up with Summer today.

### NewsGuard

[newsguardtech.com/AFT](http://newsguardtech.com/AFT)

NewsGuard is a free online browsing tool that the AFT provides to help members assess the reliability of online news and information. NewsGuard helps readers distinguish between fact and fiction and discloses ownership, financing and potential conflicts of interest by content providers.

### 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 \$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 toddlers through higher education.

### Free College

[freecollege.unionplus.org](http://freecollege.unionplus.org)

888-590-9009

You and your 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-books.

### Bachelor's Completion

[bachelorsdegree.unionplus.org](http://bachelorsdegree.unionplus.org)

AFT members and their families can complete a bachelor's degree online, for free. Classes are offered through accredited colleges. Choose from 16 bachelor's completion degrees.

## FINANCE AND LEGAL

### Free Identity Theft Protection

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

The AFT is proud to provide identity theft protection to all active and retired members at no cost. The results of identity theft can include stolen funds from bank accounts, tax fraud and more. Criminals can even open new lines of credit for cars using your stolen identity. With this program, members have access to CLC's full range of online monitoring tools as well as a fraud resolution support team. Register today for your free online tools at [aft.clcidprotect.net](http://aft.clcidprotect.net).

## Benefits include:

- Assisted restoration: Our fraud resolution specialists guide you through restoring your financial reputation.
- \$10,000 Identity Theft Insurance:<sup>1</sup> Zero deductible for expense reimbursement that is related to identity recovery.
- ID Threat Score:<sup>2</sup> See how at risk you are to identity fraud threats with our real-time analysis.
- Premium protection upgrade: Optional upgrade includes full restoration with credit and identity monitoring services along with \$1 million insurance to cover stolen funds.

## Personal Loans

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

855-578-8704

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

## AFL-CIO Employees Federal Credit Union

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

This full-service financial institution provides checking, savings and money market accounts with no monthly fees. Members can apply for personal loans, auto loans and mortgages, and can enjoy more benefits by becoming a credit union member. Accounts in credit unions are federally insured up to \$250,000.

## 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. Get started with a free consumer credit counseling session.

## 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

[aft.unionallinone.com](http://aft.unionallinone.com)

The AFT prepaid card program can help AFT members realize their financial goals and offers exclusive benefits. The card is easy to get and simple to use.

## Legal Services<sup>3</sup>

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

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/dental](http://www.unionplus.org/dental)

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.

### Advantage Health Plan

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

In addition to dental savings, the Advantage plan offers discounts on chiropractic services, alternative medicine, podiatry and diabetes supplies.

### Vision Services and Discounts

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

Save on eye care with your choice of two levels of insurance plans that provide vision coverage for lower out-of-pocket costs, plus a free discount vision plan.

### Hearing Services

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

Save over 40 percent on premium hearing aids at providers near you. Plus free hearing exams, free follow-up care and free batteries.



## Prescription Discount Card

[unionplus.org/rx](http://unionplus.org/rx)

Download a free discount RX card and save up to 65 percent on the retail price for brand-name and generic drugs.

## DISCOUNTS AND SHOPPING

### Medical Alert Monitoring Systems<sup>3</sup>

[www.aft.org/member-benefits/discounts-shopping/medical-alert-monitoring](http://www.aft.org/member-benefits/discounts-shopping/medical-alert-monitoring)

800-799-0061

Whether you are a caregiver for an aging loved one or want to make sure you have quick access to help if needed, LifeStation's suite of medical alert technology can help. A nationally recognized provider that sends help at the push of a button within minutes, LifeStation provides AFT members with an exclusive discount for 24/7/365 emergency monitoring. Choose from in-home or mobile solutions that fit your family's needs.

### AT&T Wireless

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

Code: 3508840

Save 15 percent on the monthly service charge for qualified Mobile Share and Family AT&T wireless plans, save up to \$10 per line on Unlimited Elite plans, save 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

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

Dansko, a brand known for quality, comfort and style, offers AFT members a 25 percent discount through a special members-only link.

### Dell Computers

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

Need to upgrade your computer? Do the kids need a laptop for school/college? Want to enhance your gaming setup for the best experience? In addition to exclusive monthly offers and the Dell Rewards Program offering 3 percent back and free shipping, AFT members will have access to exclusive savings of 10 percent off select computers and Dell monitors and accessories through a special members-only link to Dell.com.

### DinnerTime

[dinnertime.com/content/AFT](http://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. Save time and money and enjoy delicious, healthy meals the whole family will love.

### Everyday Discounts

[unionplus.org/discounts](http://unionplus.org/discounts)

Save on local shopping, dining and services, including auto care, groceries, movie tickets and more. There is a mobile app for easy access to savings on the go.

### Magazine Subscriptions

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

800-877-7238

AFT members receive special discounts on a huge selection of popular magazines. Subscribe now to member favorites like *The New Yorker*, *Time*, *People*, *Sports Illustrated* and much more. Renew the magazines you enjoy today or treat a family member to a gift subscription you know they will love.

### Office Depot/Office Max

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

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

### Powell's Bookstore

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

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

### Teleflora Flowers and Gift Baskets

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

888-667-7779

Save up to 30 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

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

All AFT members—working and retired—have a \$5,000 Accidental Death and Dismemberment policy paid for by the AFT. For working members, if a covered injury or death occurs as a result of a workplace accident, the policy provides extra benefits. Fair share payers do not have this coverage.

### No-Cost Term Life Insurance for New Members<sup>4</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 at absolutely no cost to you. New members must complete and submit the application for this coverage in the first 12 months of membership.

### Auto and Home Insurance<sup>3</sup>

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

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

You have special access to personalized auto and homeowner's insurance. 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<sup>3</sup>

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

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

Savings for renters from Farmers Insurance—your single source for finding the right coverage at the right price. Plus, save even more when you bundle auto and renters policies together.

### Term Life<sup>3</sup>

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

888-423-8700

Life insurance that fits into your financial puzzle to supplement life insurance you already have or to help ensure your family's short- and long-term needs. Find a range of coverage amounts for yourself, your spouse/ domestic partner and your dependent children from the Metropolitan Life Insurance Company.

### Senior Term Life<sup>3</sup>

[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. Not available in Montana or Washington state.

### Disability Income<sup>3</sup>

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

888-423-8700

Make sure you and your family can sustain a gap in income if a serious illness or accidental injury prevents you from working. The AFT's Disability Income Insurance Plan helps preserve your lifestyle if you suddenly cannot work due to a covered disability.

### Free Trauma Counseling

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

The AFT trauma counseling program is available to working 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 or terrorism, or if you are infected, injured or traumatized by a disease during a major disaster. Coverage extends to your place of work if you are traumatized by being bullied, harassed or threatened; experience a secondary trauma; witness a violent act; or contract an infectious disease. If you are unsure whether your incident qualifies, we encourage you to file a claim for services.

### Pet Health Insurance<sup>3</sup>

[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 is required.

### Wyndham Hotels and Resorts

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

877-670-7088

Code: 8000000297

With more than 9,000 participating hotels nationwide, you can save up to 20 percent on your next adventure. Advance booking through the program website or toll-free number with the 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 that you can go wherever life takes you.

### Southwest Airlines<sup>5</sup>

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

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 a link on the AFT members-only webpage.

### Vacation Tours

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

844-868-2685

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

## 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 and their parents and children (not yet licensed in all states; see website for more information).

The Union Plus Mortgage Program comes with the exclusive union member benefit of Mortgage Assistance. If you've had a Union Plus home mortgage for a year or more and become disabled, are laid off, are locked out or go on strike, you may be eligible for Union Plus Mortgage Assistance.

### Real Estate Program

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

800-284-9756

By working with pre-screened real estate agents, members can earn \$500 for every \$100,000 in home value after closing. Cash back not available in all states. See 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, 24/7. The program provider is a nonprofit consumer credit counseling agency and a reputable source of consumer advice.

## 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 and Trucks Rental

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

800-654-2200

Code: 205666

Save up to 25 percent on Hertz vans and 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.

## HARDSHIP HELP

### Union Plus Hardship Help

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

Union Plus offers special union member protections when times are tough. Participants in the Union Plus mortgage, credit card, personal loan or supplemental insurance programs may be eligible for additional hardship assistance through our Union Plus hardship programs when experiencing a qualifying job loss, disability, strike, natural disaster or other hardship.

## Notes

<sup>1</sup>Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described.

<sup>2</sup>CLC ID Protect does not monitor all transactions at all businesses. No service can stop all identity theft events.

<sup>3</sup>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.

<sup>4</sup>Retirees, agency fee payers and New York State United Teachers members are not eligible for this coverage.

<sup>5</sup>Southwest's "Wanna Get Away" fares are discounted only on select routes.

## 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)

202-393-8643

Toll Free: 800-238-1133, ext. 8643

### AFT + Member Benefits

Many of the AFT's benefits are provided through Union Plus, the AFL-CIO's benefit arm. The programs listed in this brochure are current as of April 2022. Visit [aft.org/benefits](http://aft.org/benefits) for new programs and enhancements.