

When you join AFGE, your benefits go beyond the workplace, with programs and discounts that help you and your family save money on everything from health and education, to homeownership and travel.

Start saving, talk to your AFGE representative about joining today!



American Federation of Government Employees, AFL-CIO
80 F Street, NW
Washington, DC 20001

AFGE Member Benefits Information

Please see your local AFGE representative, visit www.afge.org or call the Benefits Line at **888-844-AFGE** (1-888-844-2343) for more information.

HOME BENEFITS (continued)

The Save My Home Hotline: AFGE members have a resource if they are facing mortgage problems.

INSURANCE

No Cost Accidental Death Insurance: Enroll for up to \$20,000 of No Cost To You Accidental Death coverage for one year.

Working America Health Care Program: Work with licensed agents to guide any uncovered workers and their families through the health insurance enrollment process. Explains eligibility for tax credits and subsidies, plus advise on best insurance plans to fit their needs and budget.

Farmer's Auto and Home: Special exclusive group rates for home and auto for AFGE members and their dependents.

Professional Liability Insurance: AFGE members need protection for their personal assets and their family's assets in case of a costly civil action or administrative hearing against them.

Term Life Insurance: Benefit amounts of \$20,000 to \$250,000 available. Living benefits up to 75% of the life insurance benefit amount for covered members diagnosed with a terminal illness.

Senior Term Life Insurance: Economical Guaranteed Issue Senior Term Life Insurance for older active and retiree AFGE members and their spouses.

Pet Insurance by MetLife: A small monthly payment can help you prepare for unexpected vet expenses. Comprehensive schedule of benefits.

LEGAL

Legal Services: Free and discounted legal services from thousands of law offices nationwide with a choice of two levels of savings; a pre-paid legal plan for a low monthly fee or free access to basic legal services.

MOVING BENEFITS

Hertz Vans and Trucks Discount: Save up to 25% every day with nationwide availability.

Discounts on Boxes and Supplies: AFGE members save 25-50% on moving boxes and supplies, plus free shipping within the U.S.

Discount Moving and Storage PODS: Savings of 10% on local moves and storage, and 5% on long distance moves and storage for AFGE families.

Discount Moving Vans: Exclusive AFGE discounts on interstate moving, packing and in-transit storage.

Discount Budget Truck Rental: Save 20% on do-it-yourself moves with Budget Truck Rental.

TECHNOLOGY DISCOUNTS

Apple Discount: Offers the highest level of discounts on select products to AFGE members.

AT&T Wireless Discount: Significant savings and discounts on qualified monthly services, bill credits for switching to AT&T, save 20% on accessories.

Purchasing Power: Buy computers, TVs, home electronics, accessories and much more with no credit check and by convenient payroll deduction.

ADT Personal Emergency Response: AFGE members can enjoy peace of mind and receive special low membership pricing with price guarantee, free hardware, free system activation and free next day equipment delivery.

TRAVEL BENEFITS

Car Rental Discounts: Save up to 35% on rental cars from Avis, Budget, Hertz, Enterprise, Alamo, Dollar, Payless, and Thrifty.

Hotel Discounts: AFGE members get exclusive access to hotel room rates that are up to 70% less than other direct travel websites. Low-rate guarantee on all reservations.

Collette World Tours: Union Plus and Collette have teamed up to provide you with discounts on tours, offering excellent savings to destinations around the world.

Hawaiian Airlines Discount: Members receive a 5% discount from North America to Hawaii on the lowest available Hawaiianair.com web rates.

No union dues are used to provide these benefits.



For more information, visit www.afge.org



Membership Pays!



Your Guide to Money-Saving AFGE Member-Only Benefits

Join Today!

By using these money-saving programs, AFGE members can save more than the annual cost of their dues.



AUTO BENEFITS

AFGE's Farmers Auto & Home Insurance:

Special group discounts not available to the public. Auto, Home, Condo/Renter's, boat, and excess personal liability protection.

Auto Buying Program: Research, compare new and used vehicles. Plus, get a \$100 rebate¹ on new union-made cars and up to \$2,000¹ in post-sale benefits.

Firestone Tire and Auto Care Discount: Save 15% on all maintenance, repairs, and tire purchases from leading tire brands.

CONSUMER BENEFITS

AT&T Discount: Save with union member discounts from AT&T, the only nationwide unionized wireless carrier.

Cash Back Shopping: Get up to 40% cash back at over 5,000 stores.

Fine Jewelry Discount: AFGE members save 20%. All products are made in the USA.

Discounted Flowers: Save 25% everyday on Teleflora flowers, gifts and chocolate treats.

Purchasing Power: Pay for purchases over time through payroll deduction, no upfront cash or credit check required. Buy brand name electronics, furniture, appliances and more. Payments can be spread up to 18 months.

EDUCATION BENEFITS

Affordable College for AFGE Families: Online options for significant savings on associate and bachelor's degrees.

Associate Degree: Union families can earn an affordable, online associate degree.

Bachelor's Degree: Union families can earn an affordable, online bachelor's degree.

Kaiser Permanente Well-being Scholarship: Five AFGE members will be awarded a \$1,000 scholarship for 1 year from Kaiser Permanente.

AFGE Union Plus Scholarship Program:

Members, their spouses and dependents can apply for scholarships from \$500 to \$4,000.

SAVI-Help with Student Debt and Loan Forgiveness:

Savi is a concierge to help you take advantage of Public Service Loan Forgiveness (PSLF). As a Federal or DC government employee, you are likely eligible for forgiveness of your student loans.

Powell's: A Union Bookstore: Great prices at AFGE's online unionized bookstore.

Discount Textbooks for AFGE Families: Save 4% on orders over \$25, or \$10 on orders over \$150. Free shipping.

College Preparation Course Discount: AFGE members and their dependents save 15% to 60% on The Princeton Review's college preparation courses.

ENTERTAINMENT BENEFITS

Broadway & Cirque Du Soleil Discounts: AFGE members can save up to 60% on more than 80,000 nationwide offers on discounts and special offers for a variety of events and attractions.

Theme Parks: Research and save on prepaid tickets to a large selection of parks.

Tickets at Work (Working Advantage): Tickets at Work offers discounted movie tickets, theme parks, shows, sporting events, ski lift tickets, and a large variety of shopping discounts.

Union Sportsmen's Alliance: An exclusive hunting and fishing club by and for union members, retirees, and their families.

Williamsburg, VA: AFGE members receive 20% discount off admission.

FINANCIAL BENEFITS

AFGE Mastercard Credit Card issued by Capital One²:

The card built for union members with benefits negotiated just for you and your family, like competitive rates, 24/7 U.S.-based phone customer service³, and access to hardship grants⁴ only available to cardholders.

ID Sanctuary: Protection from ID Theft. Proactive tools and recovery assistance to respond to identity theft or fraud crisis. Help with replacing stolen identification documents.

Union Plus Personal Loan: Consolidate higher interest credit card and revolving debts; Loan amount up to \$20,000, no annual fees, pre-payment, or origination fees.

Debt Settlement Program: If something unexpected has made it difficult to pay down credit card debt, Freedom Debt Relief may be able help. Subject to state eligibility.

File State and Federal Taxes for Free: Free tax preparation program with oversight from the IRS.

Credit Counseling Program: Provides AFGE members with confidential financial guidance, free consumer credit counseling services, and debt management assistance.

Free Credit Report: Receive copy of your credit report at your request once every 12 months.

HEALTH & FITNESS BENEFITS

Zeamo: Your Fitness Passport: Discounts on gyms and studios, On-demand fitness videos, nutrition, free online appointment with a registered nutritionist, access healthy meal delivery service. Discounted monthly subscriptions for gyms and on-demand videos.

Vision Care Savings and Discount Plans: Two levels of insurance plans that provide vision coverage for lower out-of-pocket costs, plus a free discount vision plan.

Free Prescription Discount Card: This free prescription discount card helps AFGE families save up to 80% off retail price on most brand name and generic drugs.

Medical Bill Negotiating Service: For families with one or more out-of-pocket bills of \$400 or more from a single medical provider. Free assistance helping negotiate bill reductions directly with medical providers.

Solve Caregiving Issues: YourCare360 is a complete caregiving solution with easy online access to caregiving guidance. Numerous tools are provided to help find facility and research cost and quality information.

Hearing Care Discount: Save an average of 66% off retail on premium hearing aids at providers near you. Plus, free hearing exams, free follow-up care and free batteries or a free charging station (depending on type of hearing aid purchased).

Dental Discounts Plans: Members can save on routine exams, cleanings, fillings, X-rays, root canals, crowns, bridges, orthodontics and more.

HOME BENEFITS

Rocket Mortgage Savings: Exclusive for AFGE members, help with finding the best mortgage option and receive up to \$2,000 at closing cost for new purchases and refinance.

Union Plus Mortgage Program: Competitive interest rates on a wide range of mortgage options, plus special benefits including hardship assistance for AFGE members.

Real Estate Member Benefit: Save thousands of dollars when buying or selling your home using the Union Home Services Real Estate Benefit Program. Receive rebates on the cost of buying and selling your home.

AFGE's Farmers GroupSelect[®] Auto and Home Insurance Program: Shop for group discounted homeowner insurance rates to receive significant annual savings.

Propane Discount: Sign up and get a \$50 voucher for propane and up to \$100 towards the purchase of a new tank. No delivery or low-usage fees.

Home Heating Oil Discount: Save money on home heating oil and claim a \$100 rebate on efficient home heating equipment.

Programs are subject to change and certain restrictions may apply. Please refer to www.afge.org for more information.

¹See afge.org/member-benefits/auto/auto-buying-program for details.

²Credit approval required. Terms and conditions apply. See www.afgecard.com for details. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

³Routine or unscheduled maintenance may impact accessibility. U.S.-Based Phone Service subject to calling the phone number on the back of your Union Plus credit card and following the prompts.

⁴Certain restrictions apply for Union Plus discounts. For details, visit unionplus.org/cardperks.

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