

AFT Member Benefits

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

Fedrick C. Ingram
SECRETARY-TREASURER

Evelyn DeJesus
EXECUTIVE VICE PRESIDENT



Digital Membership Cards:

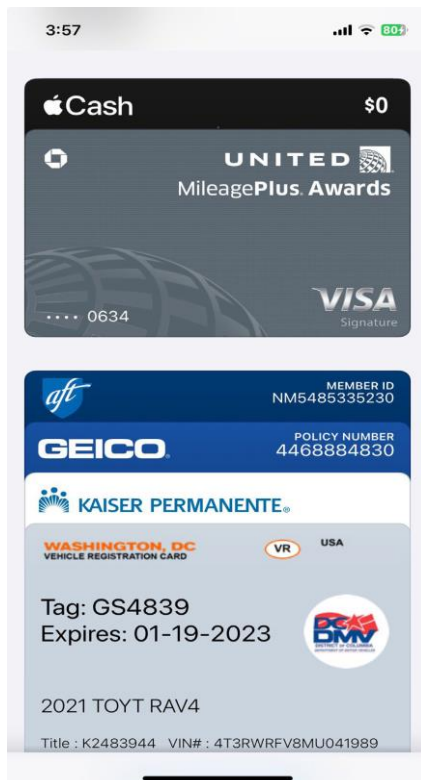


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All new members *with* valid emails will receive a digital card and the option to request a card in the mail. Those with *no* email but a *valid* mailing address will receive a card in the mail. New members with *no email or valid address* will receive a card when their record is updated with their information.



Digital Membership Cards:

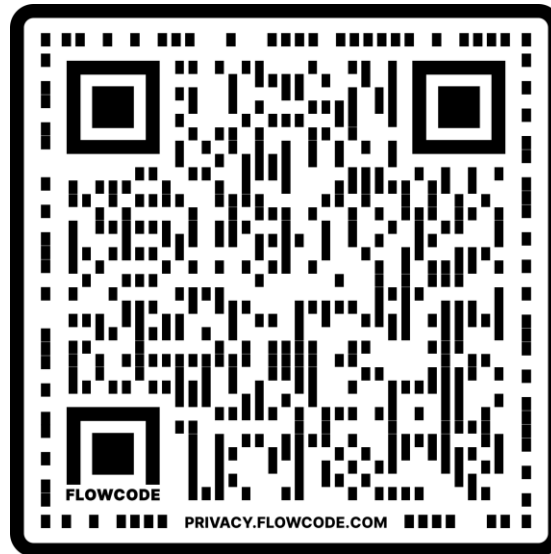


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If you are a member and you aren't certain what your AFT member ID is, you can use the QR code below to request your AFT ID and your local affiliate ID. You can request a digital membership card to keep on your Smartphone, too.



Occupational Liability Insurance for Members



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- Affiliate purchased insurance – *all members* of a participating local
- New individuals can now purchase (\$6 per month)
- 35 cents per member per month
- What is covered
 - Accused of injury – bodily injury, personal injury, property damage – up to \$1million per member per occurrence
 - Accused of a criminal act, up to \$5,000 regardless of outcome; up to \$35,000 if completely exonerated
 - If corporal punishment, \$35,000 regardless of outcome
 - Sexual abuse – no payment if there is a settlement
 - Accused of denial of constitutional rights, up to \$250,000 per member per calendar year and up to \$1 mill for any one incident
 - Reimbursement for defending certification or licensure required for the job (\$5,000)
 - \$50,000 death benefit if assaulted and killed on the job.

Occupational Liability Insurance for Members



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Filing a Claim

- Consult with either AFT Legal OR the administrator, Davies Claims North America, as *early as possible!!*
- Complete claims form here: aft.org/OLclaim
- Call AFT legal: 800-238-1133 and ask for legal department
- Contact at Davies Claims North America
 - Toll-free AFT line: 877-590-5562
 - Email: ClaimsNA_AFT@us.Davies-Group.com

Compliments of AFT – for being a member!



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- **Accidental Death & Dismemberment (AD&D)**
 - \$5,000 AD&D: Covers all members – actively working or retired
 - Many locals carry additional AD&D through the AFT in increments of \$6,250 for Active working only, not retired
- **\$5,000 Term Life Insurance Policy for 12 months (new members only)**
- **Trauma Counseling (not retirees)** -- free virtual therapy for working members after covered incidents, on and off the job

Trauma Counseling – 24/7 any where, any time



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Covered incidents, ANYTIME:

- Aggravated assault
- Domestic Violence
- Sexual Assault
- Mass Acts
- Major Disaster

Trauma Counseling At Work



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- Bullied, harassed or threatened
- Traumatized by witnessing a violent incident
- Infected by contagious disease
- Secondary Trauma

Info: www.aft.org/benefits/trauma

Claim: www.aft.org/members-only

Wide Range of Exclusive Products



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- Insurance (Life, Auto, Home, Pet)
- Credit Card & Personal Loans
- Credit Counseling – nonprofit consumer credit counseling
- AT&T Wireless Discounts
- Car Rental Discounts
- Aūra ID Theft Protection

unionplus.org



**Big benefits,
really big savings**

Do you want to save a bunch of money? Of course you do. All you have to do is click.

[Go to my benefits](#)



- **AFT Member \$5,000 Group Term Life Insurance** new AFT members only: eligible to apply for \$5,000 of Group Term Life Insurance at no cost for 12 months.
- **AFT + Term Life Insurance** – great value for many
- **AFT + Senior Term Life Insurance**
- **AFT + Disability Income Insurance**
- **AFT + Long-Term Care Insurance**
- **AFT + Auto, Home & Renter's Insurance** -- Farmer's
- **Pet Insurance** -- Fido and Fluffy have coverage, too!

Union Plus Financial Resources



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CREDIT COUNSELING



- Reduces interest rate on credit cards and sets up payment plans
- Can assist members with any level of debt
- Pre-mortgage counseling

DEBT CONSOLIDATION LOAN



- Combine debt into one payment
- Customized personal loans up to \$40K
- Lower, fixed interest rate
- Need good credit scores

BANKRUPTCY

- Last resort
- Expunges debt through Chapter 7 or 13 Legal Proceedings
- Little to no income



Union Plus Mortgage – Wells Fargo Home Finance



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Mortgages and Refinancing for AFT members *and* their families!

- Competitive interest rates; special programs for first time home buyers
- Veterans may qualify for a \$1,000 Veteran's Grant when purchasing or refinancing through the program
- Members who've purchased or refinanced a home through the program have access to *unique* financial safety net programs.
 - If unemployed due to layoff, disabled because of injury or illness, on strike or locked out: Up to **6** months of mortgage payment assistance at **ZERO** percent interest; **\$1,000** grant (doesn't require repayment).
- These special features are available to family members who apply for a mortgage or refinancing through the program, too.



UNIONPLUS

Expanding Health Savings Program



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New Vision Care Program with VSP Vision Care

- New vision insurance and free discount plans.
- VSP has the largest independent eye care provider network in the US with over 36,000 providers, including 700 Visionworks retail locations.
- Choose the plan that works best for you.



New Hearing Care Program with Start Hearing

- Free follow-up care for one year (up to 6 visits)
- Free charging station or 3-year supply of batteries, depending on hearing aid purchased
- 3-year manufacturer's warranty (including loss and damage coverage)*
- Access to a nationwide network of hearing care professionals at more than 3,500 locations
- 60-day risk free trial



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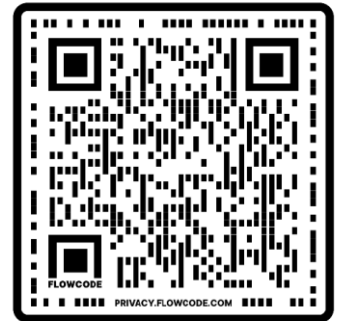
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Member # look up now available

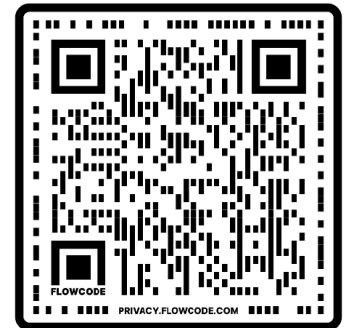
- Southwest Airlines (discount depends on which category)
- Trauma Counseling -- free
- Danskø footwear – 20 percent off and *free shipping!*

SCAN ME



Request your ID

SCAN ME



**Register for Members
Only if you know your ID**

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- Hotels (Hilton and Wyndham chains), Priceline hotel savings
- Porter Scholarships
- AFL-CIO Employees Fed. Credit Union
- Share My Lesson
- Legal Services
- Long-term care insurance
- Moving services
- Magazines
- Teleflora
- Movie ticket discounts
- Car rentals



www.aft.org/benefits

www.aft.org/members-only



Questions or Problems?



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202-393-8643 or 800-238-1133, ext. 8643

Email: aftplus@aft.org

www.aft.org/benefits

www.aft.org/members-only