



Member Benefits

Your complete guide to
Union Plus money-saving
programs

Exclusively for CWA members

unionplus.org

CWA



Money-saving benefits designed to meet the needs of your members

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Experience the Union Plus difference

Union Plus benefits are unlike other benefit plans offered in today's market. They are specifically tailored to meet the unique needs of union members and their families.

You can feel confident knowing the benefits experts at Union Plus:

- Review every one of the programs and adjust them to meet changing needs and times
- Carefully research and screen all potential vendors and their products and services
- Select only those who meet our highest expectations and negotiate the best contracts with them
- Closely monitor program performance

We have the strength of over 12.5 million union members behind us to make it happen.

Union Plus has your members' backs

We understand that union members often face unique challenges that require unique solutions. That's why we tailor our programs to the life circumstances union members and their families may face, such as strikes, lockouts or layoffs.

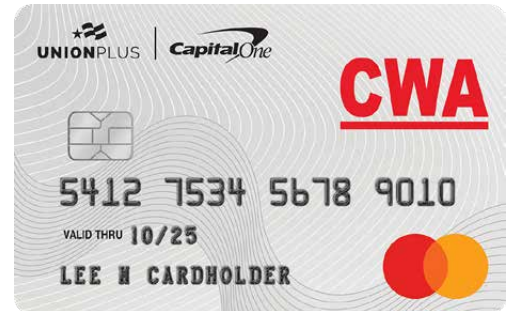
There's help with mortgages and credit cards in times of hardship, scholarships for higher education, savings on wireless services, great rates on insurance, and discounts on shopping and entertainment.

As a union leader, this member benefits guide gives you the information you need to retain—and attract—new union members.



Sign up for free Leader Update emails
Go to unionplus.org/enews or
text **BENEFITS to **22555** for mobile alerts***

*Msg&Data Rates May Apply. Reply **STOP** to opt-out. Reply **HELP** or contact info@unionplus.org for help. Expect no more than 2msgs/mo.



Credit Cards

Credit Cards Designed for Your Members

The Union Plus Credit Card Program features several credit card choices with exclusive assistance benefits¹. Nearly a million union members carry a Union Plus Credit Card.

Credit Cards

There are several card options so your members have the opportunity to apply for the one that best meets their needs:

- **Cash Rewards Card** earns unlimited 1.5% cash back on every purchase. Designed for union members with excellent credit.
- **Rate Advantage Card** offers a low intro APR on purchases and balance transfers for the first 15 months. Designed for union members with excellent credit.
- **Primary Access Card** Responsible use of this card, including on-time payments, could help you build credit. Designed for union members with good credit.

More Reasons to Carry Union Plus Credit Cards

- Competitive rates
- 24/7 U.S.-based customer service²
- \$0 Fraud Liability if card is lost or stolen³
- No penalty rate on existing balances
- No check-by-phone fee
- Displays the union logo, showing union loyalty and union pride
- Issued by Capital One, N.A., a U.S.-based bank



NEW! Risk-free Pre-Approval

Union members can now find out if they're pre-approved for card offers before applying. Checking if you're pre-approved is simple, and there's no impact to their credit score!

Exclusive Assistance Benefits

Our assistance benefits have provided millions of dollars in assistance to help union cardholders facing financial hardships since 2009. Regardless of which Union Plus Credit Card is chosen, after just three months of carrying the card, cardholders may be eligible for assistance grants⁴:

- **Job Loss Grant** of \$500 helps eligible cardholders who have recently been laid off.
- **Strike Grant** of \$500 provides assistance to eligible cardholders who are on a union-sanctioned strike or experiencing a lockout.
- **Disability Grant** of \$1,600–\$2,700 helps eligible cardholders who have lost significant income due to a long-term illness or disability.
- **Hospital Grant** of \$1,200 aids eligible cardholders with large, unreimbursed hospital expenses.

All grants approved for eligible cardholders are paid by check—and they never have to be paid back.

Supports the Labor Movement

The credit card program is critically important because it provides royalties that the AFL-CIO and our unions use to fund important programs of the Labor Movement.

Customer Service

Current cardholders can call **800-622-2580** to speak to a U.S.-based representative.

Union Privilege also provides:

Union Member Advocates

Sometimes your members may come to you for help with a question or concern. Our member advocates, Union Privilege staff who are members of OPEIU Local 2, are here to help you or your members resolve any problems. Contact us at **800-472-2005** (8:30 a.m.–4:30 p.m. ET, weekdays) or online at **unionplus.org/customer**.

Disaster Relief Grants

Union Plus Disaster Relief Grants of \$500 are available to help eligible union members living in areas affected by a natural disaster⁴. The money does not have to be repaid. Since 2012, Union Plus has provided more than \$1,118,500 in aid to union members facing hardships following hurricanes, tornadoes, floods, wildfires and other natural disasters.

Find out if you're pre-approved

and **apply online** at **cwa-unioncard.com**
or by calling **800-522-4000**.

¹Credit approval required. Terms and conditions apply. See www.unioncardapply.com for details. Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from MasterCard International Incorporated. Capital One, N.A. is not responsible for the other products/services offered in this advertisement.

²Routine or unscheduled maintenance may impact accessibility.

³Union Plus Credit Cards offer \$0 Fraud Liability if the card is lost or stolen; you will not be responsible for unauthorized charges. Unauthorized use or \$0 Fraud Liability claims are subject to verification and investigation.

⁴Certain restrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.

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Money & Credit

Credit Counseling

- Free, no obligation financial review, budget analysis and written action plan
- Help eliminating debt, including customized Debt Management Plans—fees reimbursed after 1 year in DMP
- Accredited bankruptcy advice—service fees waived
- Offered through Money Management International, America's largest non-profit credit counseling agency

For credit and budget counseling call **877-833-1745** or go to **unionplus.org/creditcounseling**.

For bankruptcy counseling call **866-279-7197**; use code: BUP#99999.



“I would definitely recommend the debt management program to other union members: anyone who finds themselves in debt, or they are trying to reduce their debt, or they are trying to get their finances in order. This is a great program for them.”

— Laverne Washington
California

Debt Settlement

Union Plus has partnered with Freedom Debt Relief to offer a debt settlement program designed to help union members get out of debt as quickly as possible. If unexpected medical expenses, job loss, or divorce has made it hard for members to pay down credit card debt of \$10,000+, Freedom Debt Relief can help them reduce what they owe, become debt-free faster, and save money on their debt. In addition, union members can get up to \$500 in extra savings¹.

Members can call for a free debt consultation: **800-230-2541** or visit **unionplus.org/debtsettlement**.

Subject to state eligibility.

¹Earn up to \$500 toward the first settlement. Total incentive payout will be in the amount of 0.5% of the total enrolled debt up to \$100,000.

Legal Services

Enroll in **Union Plus Legal Program – Premium** at a low monthly cost and have access to a high level of premium legal savings:

- All attorney fees are paid by the plan for covered matters
- Unlimited access to legal assistance
- No limitations such as hour or dollar caps on covered matters
- Expert legal advice and representation, in person or by phone
- Network of 18,000+ attorneys

Register for free in **Union Plus Legal Program – Basic** and get access to:

- Free initial consultation, up to 30 minutes
- 25% off attorney's hourly or flat rate fees
- Access to over 6,800 in-network law offices

To enroll in Premium or to register for Basic, go to **unionplus.org/legal**.



Personal Loan

Personal loans help union members take control of their finances by consolidating higher-interest credit card and revolving debts.

- Apply for a loan amount up to \$30,000.
- Save money with no annual fees, pre-payment or origination fees.

After six (6) months holding a Union Plus Personal Loan, members may be eligible for hardship assistance grants:

- **Job Loss Grant** of \$500 helps eligible personal loan-holders who have recently been laid off.
- **Strike Grant** of \$500 provides assistance to eligible personal loan-holders who are on a union-sanctioned strike or experiencing a lockout.
- **Disaster Relief Grant** of \$500 to help members living in areas affected by a natural disaster³.

For personal loan application and information go to unionplus.org/loan.

For hardship assistance go to unionplus.org/assistance.

³Certain restrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.



“If you want an organization that has your back and that is ultimately going to be with you every step of the way, explore Union Plus.”

— Sara Zubroff
Pennsylvania



Home & Auto



“It’s a big deal knowing that I won’t lose my house if I go on strike. That’s the bottom line for me, knowing that if my coworkers and I decide that we want to fight for what we know is right — whether it’s wages or benefits or healthcare — that my home will be protected.”

— **Jake Williams**
CWA Local 7804, Washington

| Mortgage Program

Whether your members are in the market to purchase a home or refinance an existing mortgage, Union Plus Mortgage Program is designed to help union families. Every mortgage provides special hardship assistance in case of disability, layoff, lockout, or strike. Veterans who use the program to purchase or refinance their primary residence can apply for a \$1,000 Veteran's Grant.¹

Financing Available Through Wells Fargo Home Mortgage



Home Mortgage

- Benefits available to verified union members when they finance their home with Wells Fargo and mention their eligibility
- Choose to work with a knowledgeable home mortgage consultant how your members prefer – either in person at their local Wells Fargo location or via phone and email
- Home financing options to meet a variety of needs, including low down payment options, VA loans and newly constructed home financing
- Access to educational tools and resources to help your members prepare for homeownership
- **My Mortgage GiftSM** award from Wells Fargo after closing – \$500 for buying a home or \$300 for refinancing – for use at participating retailers²



¹Terms and restrictions apply. Grants valued at \$600 or more may be considered taxable income by the Internal Revenue Service. Therefore, a Form 1099-MISC tax reporting form will be issued to each recipient of a grant valued at \$600 or more. Additional information about this program and eligibility criteria can be obtained at unionplus.org/veteransgrant.

²Eligible individuals will be sent redemption instructions for the **My Mortgage Gift**SM award approximately 2 weeks after closing on a new purchase or refinance loan secured by a first mortgage with Wells Fargo Home Mortgage. The award is not available with all mortgage loan products and cannot be combined with any other award, discount or rebate except as described in the Terms and Conditions (available at wellsfargo.com/mymortgage/terms). This award is void where prohibited and subject to change or cancellation with no prior notice. Please see the Union Plus website for more information.

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Mortgage Protection from Union Plus

When mortgage-holders experience income loss due to disability, unemployment, strike or lockout, they can turn to Union Plus Mortgage Assistance³ for help. This Union Plus program has provided more than \$12.6 million in assistance to help thousands of members stay in their homes, through:

- **Interest-Free Mortgage Assistance Loans** that cover up to six months of mortgage payments for union members who face unemployment or disability. The first \$1,000 of the loan is forgiven and does not have to be repaid.
- **Strike/Lockout Grants** cover the full mortgage payment for up to six months for union members who are on strike or lockout for more than 30 days.
- **Hospital Grants of \$1,000** aid eligible members with a mortgage with large, unreimbursed hospital expenses.
- **Disaster Relief Grants of \$500** are available to help mortgage-holders who live in areas affected by a natural disaster, which includes hurricanes, flooding, tornadoes and wildfires.



“I looked into [the Union Plus Mortgage Program] and it was great. I applied, got my mortgage, but what was even better was the Veterans Grant. It gave me more money in my pocket after buying my home. I couldn’t believe that I received \$1,000 on top of finally finding a mortgage.”

– Willie Barnes
Ohio

For The Family Too

The Union Plus Mortgage Program is also available to help your members’ children and parents⁴. So if your members’ sons or daughters want to buy their first home, this union benefit can help them.

How to apply

Apply online at unionplus.org/mortgage.

³Eligibility for the Mortgage Assistance Program begins one year after your financing through the Union Plus Mortgage program and these benefits are available on primary residences only. Mortgage Assistance is not available on bond loans and home equity financing. Only members of participating unions affiliated with the AFL-CIO, their parents and children who receive a mortgage from the Union Plus Mortgage Company are eligible for the Mortgage Assistance Program.

⁴Active and retired union members, their parents and children are eligible for the Union Plus Mortgage program.





Home & Auto

Real Estate Rewards

The Union Plus Real Estate Rewards Program could save your members hundreds, even thousands, on their next home sale or purchase.

- Members earn \$500 cash back after closing for every \$100,000 in home sale or purchase price when they work with our highly qualified, pre-screened, SIRVA-approved real estate agents³.
- Members can earn on average \$2,054⁴ cash back per home sale and purchase transaction.

 Home value at closing	 You receive after closing
\$150,000	\$750
\$250,000	\$1,250
\$350,000	\$1,750
\$450,000	\$2,250

Call toll-free **800-228-3097** or go to **unionplus.org/realestate**.

SIRVA is an independent provider of services. Union Plus is not affiliated with SIRVA and does not manage SIRVA or its programs. SIRVA is paying Union Plus for advertising services including dissemination of information about SIRVA and its programs to participating unions and their members as well as participation in Union Plus events and programs. No referral, recommendation, service representation or exclusivity requirement is intended by the Union Plus's mention or dissemination of the SIRVA name and delivery of this information to participating union members. It is important that you evaluate the information provided and make decisions based upon your own best interest, priorities, and concerns.

³Certain state restrictions apply to the real estate cash back program. To qualify for cash back reward (in cash back states), you must use a SIRVA-referred real estate agent. Program designed as a referral service to provide you the opportunity to select a real estate agent to meet your needs. You must evaluate the brokers, agents and their services and make selections and decisions based upon your best judgment, interest, priorities and concerns. Call 800-228-3097 or visit myrewards.sirvahomebenefits.com/UnionPlus for important program details and state restrictions.

⁴Based on total cash awarded from 1/1/24 to 12/31/24.



“Our real estate agent and her team have been absolutely amazing. She helped us purchase our home. They’re the most amazing agents we’ve ever worked with.”

— **Howard Forte**
New York

Save My Home Hotline

- For members struggling to make mortgage payments, falling behind, or facing foreclosure
- Confidential, free consultation by phone or in person with an accredited counselor
- Members with a Union Plus Mortgage may be eligible for additional assistance

To learn more call **866-490-5361**, 24 hours a day, 7 days a week.



Auto Buying Service

Free auto buying service provided through TrueCar.

- See what others are paying for the car you want
- Lock in up front pricing from local car dealers
- Pick up your vehicle or request delivery if available

To learn more go to unionplus.org/autobuying.



“When I went to the dealer, Union Plus really had my back. All union members should be using the Union Plus Auto Buying Service.”

— Anthony Ngo
California

Budget Truck Rental

- Members save 20% on local and one-way rentals¹
- Includes 24/7 roadside assistance

Call toll-free **800-561-1157** and reference discount code #56000127763, or go to unionplus.org/budgettruck.

¹ Discount cannot be applied at the rental counter, must be applied at the time of the online or phone reservation.

Professional Moving Services

- Discounts on interstate moving, packing and in-transit storage, with a year-round waiver of movers' peak rates
- Free \$50,000 of full replacement coverage from North American Van Lines

Call toll-free **888-813-9595** for North American Van Lines and reference your Union Plus discount.

To learn more visit unionplus.org/movingvans.



Shopping & Discounts



“AT&T’s service is better, which is one of the reasons why I wanted to switch. I appreciate all the benefits made available through the union. It’s a wonderful program.”

— Georgia Veiga
New Jersey



AT&T

AT&T Discounts

The Union Plus Wireless Discount Program can help your members save money while supporting more than 75,000 union members employed at AT&T, the only nationwide unionized wireless provider. Union Plus has negotiated enhanced discounts that deliver even more value and savings for members, including:

- **Save \$10 per line per month** on AT&T Unlimited Premium^{SM, 1}
- **Up to \$50 in waived** activation and upgrade fees²
- **20% discount** on eligible wireless accessories³
- **15% off** qualified wireless plans⁴
- **Exclusive limited-time offers**

Savings for Local Offices

Union locals and union staff can also take advantage of AT&T wireless discounts for AFL-CIO unions. Your local office can save 22% on qualified wireless monthly service charges through an AFL-CIO negotiated discount. AT&T also offers discounts on a wide range of other telecommunication services—from teleconferencing to internet service and more—that can help your union work smarter and save money. For local savings, contact Union Plus by email at att@unionplus.org or call **800-472-2005, ext. 888**.

Union Plus AT&T Wireless Rebate

Plus, members with a Union Plus Credit Card are also eligible to earn up to \$250 in rebates from Union Plus⁵:

- **Up to \$150** when they switch from another wireless carrier, register for the AT&T discount through Union Plus and use their Union Plus Credit Card to switch
- **Up to \$100** when they upgrade to a new smartphone with an AT&T data plan using their Union Plus Credit Card

For details visit unionplus.org/attrebate.

Shopping & Discounts



Two ways to sign up for savings



Online at unionplus.org/att:

Members can register online at unionplus.org/att by clicking on "Enroll Now or Shop Online" and sign into their Union Plus account to verify membership. They'll be linked back to shop on att.com to finish enrollment.



In an AT&T Store: Members should visit unionplus.org/att to find a local store or authorized AT&T retailer, download the discount savings coupon and take their union ID — or other proof of union membership — to a local AT&T store to receive the discount.

Be sure members mention discount code **3508840**.

Savings for Union Staff

Union staff (anyone who receives a paycheck from a union) can save \$10/mo. per line on AT&T Unlimited PremiumSM, or save 18% on qualified wireless plans, and enjoy other exclusive benefits with the AT&T Signature program. Visit unionplus.org/staff-att to learn more.

Members can start saving at unionplus.org/att.

AT&T SIGNATURE PROGRAM DISCOUNTS: Available to qualified employees, students & other authorized individuals associated with eligible companies, universities & other sponsoring organizations with a qualifying service agreement (Business Agreement). Must validate eligible online or provide valid employee badge/paystub, student ID, or other approved proof of eligibility in authorized retail store & subscribe to service under an individual responsibility account for which the qualifying individual is personally liable. Discount subject to Business Agreement & may be interrupted, changed, or discontinued without notice. Additional restrictions apply. **Credits/Discounts:** Start w/ in 2 bill cycles after service activation & eligibility confirmed. Applied after application of any available credit. **Service discount:** Req's AT&T Unlimited Premium plan. \$10 discount applied after the application of any available Autopay, paperless bill, only on phone lines 1 – 5. Any additional phone lines added over 5 and up to max of 10 reduces all phone line (including lines 1-5) discounts to \$5/mo. per phone line. May not be stackable w/ other offers, credits or discounts. **Exclusions:** Military, Veterans, First Responders, Massachusetts Public Sector Employees, AT&T employees, EMO, IMO and FirstNet customers. May not be combinable with other select offers or promotions. **WAIVED ACTIVATION FEE:** Applicable to select activations only. **WAIVED UPGRADE FEE:** Applicable to select upgrades only. **ACCESSORY DISCOUNTS:** Discount is available only on select phone and tablet accessories (unless otherwise provided in the Business Agreement) as determined solely by AT&T from time to time; eligible accessories will be identified as such in online buy flow. Discount may not be combined with other promotional pricing or offer.

AT&T UNLIMITED PREMIUMSM PLAN: Plan avail. in select locations only. All AT&T wireless services subject to terms and conditions in the Consumer Service Agreement (att.com/csa). **Other Non-Phone Device Monthly Charges:** \$20 per tablet, \$20 per camera; \$10 per wearable. If no phone line, first standalone non-phone device will be billed at Starter plan, phone single line pricing. **Phones only:** Advertised monthly price includes monthly plan charge for talk, text and data & monthly per-line phone access charge for access to such services. **OTHER RESTRICTIONS & FEES:** Activation/upgrade fee per line (up to \$50) & deposit may apply. **AutoPay & Paperless Bill Discount:** Monthly discount \$10 per phone line when active & enrolled in both. **AT&T employees, retirees & IMO consumers are not eligible for the AutoPay and Paperless bill discount.** Discount starts w/in 2 bill cycles. Credit card may be required (except for MA, PA and ND). Pay full plan cost until discount starts. **UNLIMITED DATA:** For use in the United States (the "Domestic Coverage Area" or "DCA"), Mexico and Canada. **DATA RESTRICTIONS:** 2G off-net data speeds may apply. All AT&T service is subject to AT&T network management policies. See att.com/broadbandinfo for details. **5G SERVICE:** Requires a compatible 5G device. 5G service is not available everywhere. See att.com/5Gforyou for details. **VIDEO STREAMING:** Includes Stream Saver feature which streams higher definition video in Standard Definition (max 1.5 Mbps)

on compatible devices. Feature will not recognize all video content and may affect the speed of video downloads. To enjoy higher definition video when available, you can turn it off or back on at any time at att.com/myatt. Streaming/video resolution vary, are affected by other factors and restrictions apply. Details at att.com/stream saver. **ActiveArmorSM advanced mobile security:** Compatible device required. You must download the AT&T ActiveArmor app and accept its terms and conditions for full App functionality. May not detect all threats. May inadvertently block wanted calls; settings can be adjusted in the App. **Identity Monitoring:** May not detect all compromises or leaks of your personal data. **Public Wi-Fi Protection:** Requires setup; the feature is automatically enabled when your device joins a public (unencrypted) Wi-Fi network unless an alternate VPN service is active. Does not work when using certain video streaming apps or Wi-Fi calling on certain devices. Some features may not work while roaming internationally. Details at <https://www.att.com/activearmor>. **MOBILE HOTSPOT:** Requires compatible device. Includes up to 50GB per line per month. After 50GB, mobile hotspot speed slowed to max of 128Kbps for the rest of bill cycle. After this, mobile hotspot data usage, will be impacted and not fully functional. **UNLIMITED TALK:** Phones only. Includes calls w/in and between DCA, Mexico & Canada. You may be charged for calls to special or premium service numbers and calls to other countries. For rates, see att.com/intlcalling. **UNLIMITED TEXT:** Compatible phone and rate plan required. Includes unlimited messages up to 1MB in size within and from DCA, Mexico and Canada. For texting to other countries, see att.com/text2world. Messages sent through applications may incur data or other charges. Advanced Messaging: Not available for use in Mexico and Canada. Other restrictions apply & can be found at att.com/advanced messaging. **LIMITS:** Max 10 devices on Unlimited Your Way plan group. These plans may not be eligible for additional discounts, including but not limited to Signature discounts. AT&T employees & retirees may not be eligible for certain benefits, offers, and discounts associated with these plans.

15% ON THE MONTHLY SERVICE CHARGE of QUALIFIED WIRELESS PLANS: Available- only to current members of qualified AFL-CIO member unions, other authorized individuals associated with eligible unions and other sponsoring organizations with a qualifying agreement. Must provide acceptable proof of union membership such as a membership card from your local union, a pay stub showing dues deduction or the Union Plus Member Discount Card and subscribe to service under an individual account for which the member is personally liable. Offer contingent upon in-store verification of union member status. Discount subject to agreement between Union Privilege and AT&T and may be interrupted, changed or discontinued without notice. Discount applies only to recurring monthly service charge of qualified voice and data plans, not overages. Not available with unlimited voice or unlimited data plans. For Family Talk, applies only to primary line. For all Mobile Share plans, applies only to monthly plan charge of plans with 1GB or more, not to additional monthly device access charges. Additional restrictions apply. May take up to 2 bill cycles after eligibility confirmed and will not apply to prior charges. Applied after application of any available credit. May not be combined with other service discounts. Visit unionplus.org/att or contact AT&T at 800-331-0500 for details.

UNION PLUS AT&T WIRELESS REBATE: Qualifying monthly data plan required. Rebate offers are available only to union member Union Plus cardholders. Rebates are limited-time offers and are only available while funds last, so checks are sent out on a first-come, first-served basis. Union Privilege is the sole sponsor and administrator of these rebates. AT&T is not a sponsor of the Union Plus rebates and is not affiliated with the administration and operation of the rebates in any way. For details, visit unionplus.org/attrebate.

Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license by Mastercard International Incorporated. Credit approval required. Terms and conditions apply.

Capital One, N.A., is not responsible for the contents of the message, and/or any products, and/or services offered.

For more information visit unionplus.org



Shopping & Discounts

Cash Back Shopping

- Earn cash back and stack coupon savings at over 5,000 online retailers when shopping with BeFrugal.

To start shopping, go to unionplus.org/cashback.

Everyday Discounts

- Save on local shopping, dining, movie tickets and services including auto repair, grocery coupons, and more.

To register for discounts and purchase tickets go to unionplus.org/discounts or download the mobile app by searching **Union Plus Deals** in iTunes or Google Play.



“Part of my job sometimes includes ordering flowers and Union Plus is my bookmark for flowers.”

— Yvette Sheehan
Maryland

Flower & Gift Basket Delivery

- Save 25% on local, hand-delivered flowers, plants, gift baskets and chocolate covered treats.

To order visit unionplus.org/flowers or call U.S. customer service at **888-667-7779**.



Order Free Promotional Materials

Free materials are available to help you make your members aware of Union Plus discounts:

Two ways to order

Order online at unionplus.org/order, or
Call the leader line at **800-472-2005**.



Accidental Death Insurance Plan

Your members can enroll in the **accidental death insurance plan** and **take advantage of up to \$20,000 worth of no-cost accidental death insurance coverage**, provided by Union Plus for one full year. No medical exam. No hassle. Members can also purchase additional coverage at affordable group rates. Offered by The Hartford*, a leading insurance company.

- \$10,000 in accidental death coverage for covered accidents
- Additional \$10,000 in coverage if the accident happens while actively at work

For more information call toll-free **800-393-0864** or go to **unionplus.org/accidentinsurance**.

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

Auto and Home Insurance

You and your members have special access to personalized auto, home, and renter's insurance with Farmers Insurance ChoiceSM.

Farmers Insurance ChoiceSM gives you and your members access to:

- Multiple quotes from trusted, highly-rated insurance providers
- Convenient payment options
- Savings from bundled auto, home, and renter's policies

For more information, call toll-free **877-794-5416** or go to **farmersinsurancechoice.com/unionplus**.

Insurance is underwritten by Farmers Property and Casualty Insurance or certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. Offering not exclusive to Union Plus eligibles. Rates, rules, policy terms established solely by carrier in accordance with law. Policyholders responsible for choosing products to meet their needs. 4861598.1v2

Peace of mind with Insurance Assistance from Union Plus

Many Union Plus insurance policies qualify for special insurance assistance, including:

Strike/Layoff Premium Waiver:

premiums waived three months to a year in the event of strike, layoff or lockout of 30 days or more

Hospital Grants: available up to \$1,000 for large, unreimbursed hospital bills

Disaster Relief Grants: \$500 grants for those affected by natural disasters

Learn more at **unionplus.org/assistance**.

Life Insurance Plans

Union members get competitive group rates for several types of life insurance coverage. Offered by The Hartford*, a leading insurance company.

Term-to-70 Life Insurance

- Age 18 - 64 to apply, and only 3 health-related questions
- Renewable to age 70

Senior Term Life Insurance

- Age 50 - 74 to purchase
- Range of coverage options

For more information call toll-free **800-393-0864** or go to **unionplus.org/insurance**.

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

*The Hartford Financial Services Group, Inc. (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford's legal notice at www.thehartford.com.

For more information including costs, exclusions, limitations and terms of coverage, call toll-free 800-393-0864.

The various carriers referenced in this communication operate independently and are not responsible for each others' financial obligations.



Insurance

Pet Insurance

The Union Plus Pet Insurance Program, provided by Pets Best, reimburses you up to 90% on eligible vet bills.¹ Pet insurance benefits include:

- Savings of up to 10% off monthly premiums.²
- No networks. You can choose any licensed veterinarian, emergency vet, or specialist in the U.S.
- Fast claim processing and reimbursement. Claims are processed quickly and reimbursements can be direct-deposited into your bank account.
- 24/7 Pet Helpline. All Pets Best policy holders receive free 24-hour access to veterinary experts via email, chat and phone.

For more information go to unionplus.org/pets.

¹Select a plan that reimburses 70%, 80%, or 90% of the cost of eligible veterinary treatment. Limited to covered expenses. Accident Only Plans are \$9/mo for dogs and \$6/mo for cats. In WA state: The Accident Plan is \$10/mo for dogs and \$7/mo for cats.

²5% Group Discount plus 5% Weblink Discount applies to BestBenefit plans; Group Discount not available in AK, HI, or TN; Weblink Discount applies to first policy term only; not available in AK, FL, HI, or TN. Additional 5% discount applied if insuring more than one pet. Maximum allowable discount is 12%.

Pet insurance coverage is offered and administered by Pets Best Insurance Services, LLC and is underwritten by American Pet Insurance Company, a New York insurance company.



“I tell everybody at work how beneficial the pet insurance has been. They are so accustomed to me having to leave at lunch to go home and give Boogey insulin. The insurance has been so helpful.”

— Erin Radford
Washington, D.C.

Retiree Health Insurance

Comprehensive Medicare Advantage coverage, available exclusively to retired union members and their families. Bring value to your retirees through lower monthly premiums, nationwide support, and dedicated administration and support services. Your retirees will benefit from enhanced services compared to the Individual Medicare market, brand name prescription drug benefits and gap (“donut hole”) coverage, nationwide access, and value-added programs (like SilverSneakers®, telehealth, hearing and more).

To learn more, visit unionplus.org/retireehealth.



College Program

The Union Plus College Program provides exclusive discounts, financial aid and grants to eligible union members and their families wishing to pursue a higher education degree while minimizing their out-of-pocket costs.

- Affordable: earn an Associate, Bachelor's, Graduate Degree or Certificate without the excessive student debt
- Flexible: designed for busy working adults, 100% online classes
- Wide variety of fields of study
- Available to the whole family: union members and their families are eligible to apply
- Accreditation: all the schools have regional accreditations

To learn more, go to unionplus.org/college.



“Unions are the most effective vehicle for political activism and improving working conditions for ordinary Americans. The labor movement is not a relic of the past; it is alive, and I am proud to be part of it.”

— Raquelle Brant, CWA Local 6186
Union Plus Scholarship Recipient

Scholarships

Union Plus helps to make the dream of higher education a reality for your union members and their families by providing financial assistance through scholarships and discounts that really make the grade! Our education benefits go the distance to create a brighter outlook for the future.

Union Plus Scholarship Program

- \$150,000 awarded annually
- Award range: \$500–\$4,000
- Applies to two and four-year colleges, graduate, technical and trade schools
- Current and retired union members, their spouses and dependent children can apply
- Deadline to apply: January 31

To learn more or to apply, go to unionplus.org/scholarships.



Health



“It was nice knowing that someone was working for me just because I am a union member. It put me in a much better position to pay off my medical bills.”

— Angela Neal
Kansas

Dental Discounts

- Dental Discount Plans - save 20% to 50% on dental care, from routine visits to major procedures
- One of the largest dental networks nationally with a focus on neighborhood dentists

To learn more, visit unionplus.org/dental.

Hearing Discounts

- Save an average of 66% off retail prices on premium hearing aids at providers near you
- Free hearing exam
- Free follow-up care, free charging station or free batteries
- 3-year manufacturer's warranty (including loss and damage coverage)
- Nationwide network of skilled hearing care professionals at 6,000+ locations
- Exclusive union member offers

To learn more, call **877-583-7071** or visit unionplus.org/hearing.

Medical Bill Negotiating Service

- FREE assistance negotiating bill reductions with physicians, hospitals and other medical providers
- Applies to out-of-pocket medical bills over \$400 from a single provider

To learn more or to sign up for free, go to unionplus.org/billnegotiator.

Prescription Discount Card

- Print, email or text a free RX card and save up to 80% off most brand name and generic drugs
- Savings are available at over 64,000 participating pharmacies

To learn more, visit unionplus.org/rx.

Vision Insurance Plans

- Choose from two levels of insurance plans that offer savings and flexibility for lower out-of-pocket costs.
- Free Discount Vision Plan - \$50 eye exams, and discounts on frames, lenses, contacts and more
- Save at more than 36,000 network doctors and over 700 Visionworks retail locations
- Easy same-day enrollment available all year

To learn more, visit unionplus.org/vision.



Car Rental Discounts

- Save up to 35% on car, truck, van and SUV rentals at Avis, Budget, Hertz, Enterprise, Payless, National, Alamo, Dollar and Thrifty
- Save 20% on truck rentals at 2,800 Budget Truck Rental locations nationwide

To rent a vehicle go to unionplus.org/carrentals, or call:

Avis: 800-698-5685, AWD# B723700

Budget: 800-455-2848, BCD# V816100

Hertz: 800-654-2200, CDP# 205666

Enterprise: (available online only)

Payless: 800-729-5377, PDN# A071900

National: (available online only)

Alamo: (available online only)

Dollar: 800-800-4000, CDP# 3042236

Thrifty: 800-847-4389, CDP# 3042238

Entertainment Discounts

- Save on admission at 50 of the most popular theme parks including Disney, Sea World and Busch Gardens
- Save on movie tickets
- Get access to hard-to-get seats
- Gift certificates to hotels, restaurants, sporting events and more
- Plus, save on theater performances, sporting events, city attractions and more

To register for discounts and purchase tickets go to unionplus.org/entertainment or download the mobile app by searching **Union Plus Deals** in iTunes or Google Play.

Hotels

- Save up to 50% on your favorite hotels.
- Book your stay at a union hotel¹.

To book travel go to unionplus.org/hotels.



“Union Plus has saved us so much money over the years — on everything from our AT&T wireless plan to hotels and rental cars on our trips to Vegas.”

— Maria Lopez
California

¹Fair Hotel makes it easy to search for unionized hotels. Just visit fairhotel.org and select the destination you're planning to visit. Then return to the Union Plus Hotels website to book your hotel at a discounted rate.

Vacation Tours

- Book tours to destinations around the world.
- Instantly save \$50-\$100 per person² using your union member benefit.
- Use offer code UNIONSAVE to find out about special markdown offers discounted by up to \$500 per person.

For reservations, visit unionplus.org/tours, call Collette at **844-868-2685** or contact your travel professional.

²Use offer code and your member benefit for savings. Savings are comprised of retail offer together with Member Benefit. Offer valid on new bookings only and can expire earlier due to space or inventory availability.

Find out more about these popular programs
designed for union members



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