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

Contents

Money & Credit ................................................................. 2
Credit Cards, Credit Counseling

Home ........................................................................ 4
Mortgage, Real Estate Rewards,
Save My Home Hotline, Moving Discounts

Health ....................................................................... 7
Health Savings Discounts, Medical Bill Negotiating,
Retiree Health Insurance

Discounts .................................................................... 8
AT&T Wireless, Consumer Reports Digital,
Flower & Gift Delivery, Union-Made Shopping

Legal & Education ........................................................... 10
Discounted Legal Services, Scholarships

Insurance ...................................................................... 11
Auto and Home Insurance, Accidental Death Insurance,
Life Insurance, Pet Insurance

Auto Programs .............................................................. 12
Car & Truck Rental, New & Used Car Buying,
Goodyear Tire, Motor Club

Entertainment & Travel ............................................... 13
Entertainment Discounts, Travel Discounts

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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:

- Expertly review every one of the programs and adjust them to meet changing needs and times
- Carefully research and screen all of the potential vendors and their products and services
- Select only those who meet our highest expectations and negotiate the best contracts with them
- Closely monitor all of the programs through a volunteer board of top union officials

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 to movies and theme parks like Disney.

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 UNION 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. More than one 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. It’s great for those who want to earn rewards every time they make a 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 for those who want to transfer a higher-rate balance and save on interest. 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 service
- $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®, a U.S.-based bank

Exclusive Assistance Benefits
The assistance benefits have provided more than $2 million 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 grants²:

- **Job Loss Grant** of $300 helps eligible cardholders who have recently been laid off.

- **Strike Grant** of $300 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.

“During the Verizon strike our members received more than $632,000 in benefits through the Union Plus credit card program including mortgage payments.”

— Christopher Shelton
President, Communication Workers of America
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 facing financial hardship due to a natural disaster. The money does not have to be repaid. Since 2005, the Union Plus Disaster Relief Fund has provided more than $780,000 in aid to union members facing hardships following hurricanes, tornadoes, floods, wild fires and other natural disasters.

**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 legislative, political, organizing and other programs of the Labor Movement.

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**How to Apply**

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

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

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**Union Plus Credit Counseling**

- Free, no obligation financial review, budget analysis and written action plan
- Help eliminating debt, including customized Debt Management Plans — fees reimbursed after one 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

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“This card program is about pride — pride in being a union member, and pride to be a part of the labor movement.”

— Wendy Coleman
Pennsylvania

“I knew the Union Plus Credit Counseling Program had to be reputable if the union was backing it. I’m glad I went with the Union Plus program.”

— Lisa Johnson
Colorado
**Mortgage**

*A Mortgage Program That Helps Members Buy – And Keep – Their Homes*

Whether your members are looking to buy their first home, their next home or refinance their current one, the Union Plus Mortgage program, with financing provided by Wells Fargo Home Mortgage provides access to a wide range of financing options including yourFirst Mortgage™, a low down payment option with the opportunity to receive a monetary benefit through homebuyer education for both first and repeat homebuyers. Most importantly, the Union Plus Mortgage program provides unique assistance to help members who experience an unexpected loss of income stay in their homes. Over 250,000 union members have used the program to purchase or refinance a home.

**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 Assistance¹ for help. This Union Plus program has provided more than $10.6 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, disability, lockout or a short union-approved strike (less than 30 days). The first $1,000 of the loan is a grant that does not need to be repaid.

- **Mortgage Strike Assistance Grants** cover the full mortgage payments 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 facing financial hardship due to a natural disaster, including hurricanes, tornadoes, floods and wild fires.

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“Union families need all the protection we can get. It just makes sense, if you’re buying a home, get a union mortgage too.”

— Mitchell Jakuboski
CWA member, New York

Stay current on all of the Union Plus programs at unionplus.org/cwa
Provided by Wells Fargo Home Mortgage
As of March 2013, financing is provided by Wells Fargo Home Mortgage, the largest mortgage originator in the U.S. Members who already have a Union Plus Mortgage with Chase can call 800-848-9136 about their existing Chase mortgage account.

How To Apply
Learn more about the program by calling 800-848-6466, 8 a.m. to 10 p.m., ET, Monday thru Friday, and 9 a.m. to 5:30 p.m., ET, Saturday, or by visiting unionplus.org/mortgage

Wells Fargo My Mortgage GiftSM Award
Members who use the program will receive a Wells Fargo My Mortgage GiftSM award after closing — $500 for buying a home, or $300 for refinancing your home. The award can be used at hundreds of participating retailers to help them with home expenses.

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

Education To Help Explain The Process
Through the program members can gain access to educational programs, online tools, and knowledgeable mortgage professionals to help prepare them for homeownership.

“I always wanted to purchase a home — something I could call my own. This program was more meaningful to me because it was union affiliated. It told me there was another layer of benefit and protection to being a union member.”
— Freda Brown
Illinois

Free Promotional Materials
Free materials are available to help you make your members aware of the mortgage program:
- Order online at unionplus.org/order
- Call the leader line at 800-472-2005

For more information visit unionplus.org/cwa
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 agents.
- Members can save on average $1,000 per home sale and purchase transaction.

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<tr>
<th>Home value at closing</th>
<th>You receive after closing</th>
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<tbody>
<tr>
<td>$150,000</td>
<td>$750</td>
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<tr>
<td>$250,000</td>
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<td>$450,000</td>
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Call toll-free 800-284-9756 or go to unionplus.org/realestate

Budget Truck Rental

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

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

Moving Discounts

Professional Moving Services

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

Call toll-free 888-642-6814 for Allied Van Lines and reference your Union Plus discount.


To learn more visit unionplus.org/movingvans

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

— Howard Forte
New York
Health Savings Discount Programs

Let Union Plus help your members cut the rising cost of dental and vision care and more! Our discount programs can help union members and their families save money to cover out-of-pocket costs or expenses not covered by insurance. Please note: These programs are not insurance.

Dental Care Plan
- Save 5% to 60% on most standard dental procedures, from routine care to major work such as dentures, root canals and crowns
- 200,000+ dental access points

Vision Care Plan
- A discount vision program that offers savings on eye care and eyewear

Combine the Vision and Dental Plan to receive all the benefits of both programs for one low price.

Free Prescription Discount Card
- Savings on brand-name drugs and generic drugs at 60,000+ participating pharmacies nationwide

To estimate drug pricing, locate a participating pharmacy in your area or print your FREE prescription card, visit unionplus.org/rxcard

Free Hearing Plan
- Save 40% on diagnostic services, including hearing exams and significant discounts on the price of hearing aids(s) at more than 3,800 locations nationwide

Health Savings Plan
Includes all the benefits of Vision and Dental Plan, plus:
- Telemedicine, Nurse Line, and discounts on hearing, chiropractic and alternative medicine, lab services, imaging and diabetic testing supplies

Health Savings Plus Plan
Includes all the benefits of the Health Savings Plan, plus:
- Health care advocacy, child and elder care assistance, and mental health counseling

To learn more or to join, call 877-570-4845 or visit unionplus.org/healthsavings

— Angela Neal
Kansas

“**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.**”

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

Retiree Health Insurance Program
Union members, retirees and their spouses can receive recommendations for Medicare Supplement, Medicare Advantage and Medicare Prescription Drug plans through eHealth.

To learn more and to receive recommendations, visit unionplusmedicare.com

Call toll-free 888-680-4770 (TTY Users 711) to speak to a licensed insurance agent Mon-Fri, 8 am - 8 pm ET.

1This plan is not insurance. This is not a Medicare prescription drug plan.

2Family coverage includes spouse, dependents and all household family members.
**AT&T Discounts**

**Savings and Solidarity**

The Union Plus Wireless Discount Program can help your members save money while supporting the nearly 150,000 union members employed at AT&T, the only nationwide unionized wireless provider. Union locals and union staff can also take advantage of union-specific discounts. Over 700,000 union members and staff are already saving with this benefit.

**Through Union Plus, your members can:**

- Save 15% on the monthly service charge of qualified AT&T wireless plans¹ and get 20% off select accessories².
- Have the $25 activation fee waived³.
- Qualify for up to $250 in rebates⁴ from Union Plus when they switch to AT&T Wireless or upgrade to a new smartphone using their Union Plus Credit Card⁵.
- Take advantage of other AT&T savings offers.

Your members should still register for the Union Plus discount even if they choose an unlimited plan to which the 15% discount¹ does not apply, to get access to other unique, union-member only benefits like the 20% accessory discount² and $25 activation fee waiver³.

Members with a Union Plus Credit Card are also eligible to earn up to $250 in rebates from Union Plus⁴:

- **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

**Savings for Local Offices and Union Staff**

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. There’s also an 18% discount on wireless service for union staff (anyone who receives a paycheck from a union). Visit unionplus.org/staff-att to learn more.

Members can start saving at unionplus.org/att

**Two Ways to Sign Up for Savings**

1. **In an AT&T Store:** Members should visit unionplus.org/att to find a local store, download the discount savings coupon with Member Discount Card and take both — along with union ID — to a local AT&T store to receive the discount. (Not available at authorized retailers or kiosks).

2. **Online at unionplus.org/att:** Members can find savings on qualified AT&T wireless plans and select accessories.

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“I used AT&T even before I had a cell phone...the wireless service is dependable, and the discount plan is just really great. I’m happy to support a unionized company, too.”

— Sean Boardman

Connecticut
DISCOUNTS

Consumer Reports Digital
- Just $26/year for an online subscription — save 26%
- Access to same consumer advice found in Consumer Reports magazine, including over 1,000 product ratings, and side-by-side comparisons
- Support a unionized company

To subscribe go to unionplus.org/consumerreports

Flower & Gift Basket Delivery
- Save 20% on local, hand-delivered flowers from Teleflora and gift baskets from GiftTree

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

Union-Made Shopping
Union Plus makes it easy to shop for union-made products and services for the home and travel.
- Check out the latest on union-made beer, wine, candy, toys, tires, cars and trucks
- Search unionized hotels, airlines and more

To find out more visit unionplus.org/unionmade

Free Promotional Materials
Free materials are available to help you make your members aware of Union Plus discounts:
- Order online at unionplus.org/order
- Call the leader line at 800-472-2005

For more information visit unionplus.org/cwa
Discounted Legal Services

- Free initial consultation, up to 30 minutes
- Free simple document review; free resolution follow-up
- 30% off attorney’s hourly rates
- Access to over 2,000 union-approved law offices nationwide
- No enrollment fee or sign-up required

To locate a lawyer go to unionplus.org/legal

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

“\nThe legal program gives me a greater sense of security from knowing I can make a phone call when I need a lawyer and get to the right person quickly and easily. I’m grateful that Union Plus offers such a valuable service.\”

— Dave Felice
CWA member, Colorado

Stay current on all of the Union Plus programs at unionplus.org/cwa
Auto and Home Insurance

Your members have access to special savings and benefits through the Union Plus auto and home insurance program from MetLife Auto & Home – a leading provider of quality auto and home insurance coverage. Some of the savings include:

- Up to 15% on auto and home insurance
- Discount for automatic bank account deductions
- Multi-policy savings when members insure both their home and car
- Up to an additional $250 benefit for claim-free driving
- Extra savings with superior driver discount
- Other policies are available (renters, condos, personal excess liability and boat)

For more information, call toll-free 855-666-5797 or go to unionplus.org/metlife

Accidental Death Insurance

Your members can enroll in accidental death insurance 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 up to $200,000 in additional coverage at affordable group rates. Underwritten by The Hartford, a leading insurance and investment company.

- $10,000 “all-cause” coverage for death due to any type of accident
- Additional $10,000 in accidental death coverage while actively at work

Life Insurance

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

Term-to-70 Life Insurance

- Ages 18-64, flexibility to increase to age 70 without reapplying or losing benefits

10-Year Term Life Insurance

- Premium and benefits fixed for 10 years, an excellent option during years when family bills are at their highest

Senior Term Life Insurance

- Age 55 and over — no termination age
- Range of coverage options
- Living benefit feature: collect benefits and pay no monthly premium during a terminal illness

Insurance Assistance

Union Plus Life Insurance and purchased AD&D policies, include special insurance assistance:

- 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

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

Pet Insurance

- Members receive a 5% discount off the regular public insurance premium
- Choose your own licensed vet
- Ability to purchase a policy to cover routine care
- Flexible plans that allow you to choose your coverage, deductible and co-pay amount to find the premium that works best for you

For more information go to unionplus.org/pets

For more information visit unionplus.org/cwa
Car & Truck Rental Discounts

- Save up to 25% on car, truck, van and SUV rentals at Avis, Budget, Dollar, Hertz, Payless Car Rental 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
- **Budget Truck:** 800-561-1157, ID# 56000127763
- **Dollar:** 800-800-4000, CDP# 3042236
- **Hertz:** 800-654-2200, CDP# 205666
- **Payless Car Rental:** 800-729-5377, PDN# A071900
- **Thrifty:** 800-847-4389, CDP# 3042238

New & Used Car Buying Service

- Free service through TrueCar
- Get up-front pricing from local new car dealers
- See what others are paying for the car you want
- $100 rebate on new union-made cars
- $200 rebate on new union-made, EPA Green Cars

To learn more go to unionplus.org/autobuying

Goodyear Tire & Auto Services

- 10% off tires and services, 5% off tires on sale
- Save at company-owned Goodyear and Just Tires stores
- Goodyear Discount Coupon: unionplus.org/goodyear

Many Goodyear tires are made by members of the United Steelworkers of America (USW) and the United Food and Commercial Workers (UFCW).

To learn more and download the Goodyear Union Plus discount coupon go to unionplus.org/goodyear

Motor Club

- Costs less than AAA
- One price covers your member and their entire household — just $69 a year or $6.90 a month
- $40 in gas rebates
- 24/7 emergency roadside assistance
- Up to 4 auto service calls per year
- 27,000 services providers across the U.S.
- U.S. customer service

To learn more or to sign up for membership call toll-free 800-454-8722 or go to unionplus.org/motorclub

Stay current on all of the Union Plus programs at unionplus.org/cwa
Entertainment Discounts

- Save on admission at 50 of the most popular theme parks including Disney, Sea World and Busch Gardens
- Save on movie tickets
- Save off the regular price of theater tickets and get access to hard-to-get seats
- Gift certificates to hotels, restaurants, sporting events and more
- Savings on top Vegas tours and attractions
- Plus, save on theater, sports, city attractions and more

The magic of Broadway, Disney, the movies and many other attractions are made possible by the work done by hundreds of thousands of union members.

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.

Travel Discounts

- Save up to 25% off car rentals at Avis, Budget, Dollar, Hertz, Payless Car Rental and Thrifty
- Book airfare and hotels
- Entertainment discounts on movies, theme parks and more

Support the union members of UNITE HERE and the other unions who make your hotel stay comfortable by staying at a union hotel. For a union hotel guide go to www.fairhotel.org.

To book travel go to unionplus.org/travel
Find out more about these popular programs designed for union members

- Union Plus Credit Cards  p2
- Wireless Discounts  p8
- Union Plus Scholarships  p10

unionplus.org/cwa