

# Member Benefits

Your complete guide to Union Plus money-saving programs

**Exclusively for SMART members** 







# **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 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.



\*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.



# 66AT&T is the clear choice for union staff, local union offices and union families. 99

— **Christopher Shelton**President. Communication Workers of America

# **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 rebates<sup>4</sup> from Union Plus when they switch to AT&T Wireless or upgrade to a new smartphone using their Union Plus Credit Card<sup>5</sup>
- Take advantage of other AT&T savings offers

Even if your members choose an unlimited plan to which the 15% discount<sup>1</sup> does not apply, they should still register for the Union Plus discount to get access to other unique, union-member only benefits like the 20% accessory discount<sup>2</sup> and \$25 activation fee waiver<sup>3</sup>.

Members with a Union Plus Credit Card are also eligible to earn up to \$250 in rebates from Union Plus<sup>4</sup>:

- 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



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

#### **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 and 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.)

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

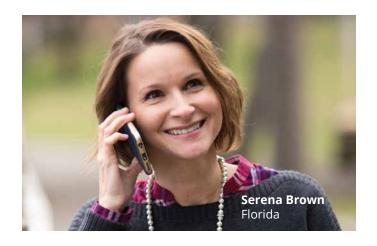
15% ON THE MONTHLY SERVICE CHARGE of QUALIFIED WIRELESS PLANS: Available only to current members of qualified AFL-CIO member unions, other authorized individuals associated with eligible unions and other sponsoring organizations with a qualifying agreement. Must provide acceptable proof of union membership 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.

<sup>2</sup>20% OFF SELECT ACCESSORIES: AT&T will apply the Accessory Discount to the prices of select Accessories available through AT&T, which may be modified by AT&T from time to time. The term "Accessory" or "Accessories" means supplementary parts for Equipment (e.g. batteries, cases, earbuds). The Accessory Discount will not apply to Accessories purchased for use with datacentric Equipment such as modems, replacement SIM cards and car kits or to Applebranded Accessories.

3\$25 Activation Waiver of fee: Subject to change and requires activation of new line of service of qualified wireless plan. Eligibility: Available only to qual. employees, students, & other authorized individuals who are affiliated with eligible companies, universities, associations, government agencies or other sponsoring organizations that have a qual. AT&T agmt. Qual. individuals must (a) be enrolled in the AT&T Signature Program and (b) buy a new smartphone (excludes Certified Like New) on AT&T Next or AT&T Next Every YearSM installment agmt w/ elig. postpaid monthly svc on an AT&T Unlimited Plus or AT&T Unlimited Choice plan, or other qual. postpaid plan (voice & data). New lines or upgrades. Fourteen (14) day return period, up to \$45 restocking fee. Credit will be applied w/in 3 bill cycles; must be active & in good standing & enrolled in AT&T Signature Program to receive credit.

<sup>4</sup>The qualifying smartphone & data plan purchase must be made after April 1, 2012. You must be using the 15% AT&T Wireless Discount through Union Plus. You must use your Union Plus Credit Card when purchasing your new smartphone. You must be a Union Plus Credit Cardholder in good-standing. You can only receive one Smartphone Upgrade Rebate and one Switch Rebate per union member, per lifetime. Rebates are for union members only. You may need to submit further proof of your union membership upon request by Union Plus. Rebates are only available while funds last, so checks will be sent on a first-come, first-served basis.

<sup>5</sup>Credit approval required. Terms and conditions apply. 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 contents of this message and/or any of the other third party products/services mentioned.



# **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

# 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 Plus Online Store**



 Union members receive discounts on union pride apparel and items for the home. All products in the online store are 100% union-made in the USA.

To order visit shopunionplus.org





I never planned to use those Union Plus assistance programs that came with my mortgage, but I was sure glad they were there when I needed them.

—John Berlongieri Indiana

# **Mortgage Program**

Whether your members are in the market to purchase a home or refinance an existing mortgage, Union Plus offers two mortgage financing providers 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 their primary residence can apply for a \$1,000 Veteran's Grant.<sup>1</sup>

## 1. Union Plus Mortgage Company

Union Plus Mortgage Company was created by the AFL-CIO and Union Plus to provide union members and their families with mortgage loans and benefits that others only dream about.

- Convenient online application and Loan Officers to assist your members on the phone
- Union Plus Mortgage Company is union-owned and staffed by unionized loan officers
- Competitive rates on a wide range of mortgage options
- \$500 gift card after closing for purchasing or refinancing
- Special benefits for first-time home buyers

'The **Union Plus**® Mortgage Assistance Program and Veteran's Grant are provided and administered through the AFL-CIO Mutual Benefit Plan ("The Plan"), which is not affiliated with Wells Fargo Bank, N.A. Additional information about this program and eligibility criteria can be obtained at **unionplus.org/assistance**.

Terms 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.

The AFL-CIO, Union Privilege and a group of unions own Union Plus Mortgage Company and will benefit if you get your loan through the company. However, you are not required to use Union Plus Mortgage for your loan and are free to shop. For your Affiliated Business Arrangement Disclosure Statement, please visit www.unionplusmortgage.com.



The NMLS Consumer Access Website is: http://www.nmlsconsumeraccess.org. NMLS Number 1561829

# 2. Union Plus Mortgage Program with financing available through Wells Fargo Home Mortgage

- 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 Gift<sup>SM</sup> award from Wells Fargo after closing - \$500 for buying a home or \$300 for refinancing – for use at participating retailers<sup>2</sup>

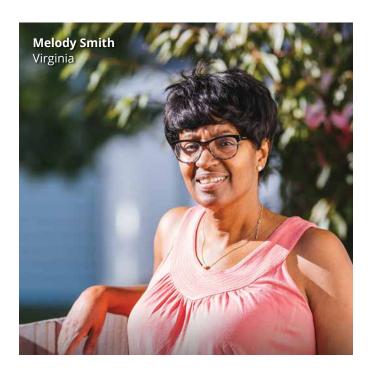
²Eligible individuals can receive the **Wells Fargo My Mortgage Gift**<sup>⁵M</sup> award approximately 6 weeks after closing on a new purchase or refinance loan secured by an eligible first mortgage or deed of trust with Wells Fargo Home Mortgage ("New Loan"), subject to qualification, approval and closing, when identifying themselves as eligible. The **My Mortgage Gift** award is not available with **The Relocation Mortgage Program**® or to any Wells Fargo team member. Only one **My Mortgage Gift** award is permitted per eligible New Loan. This award cannot be combined with any other award, discount or rebate, except for **yourFirst Mortgage**®. This award is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Awards may constitute taxable income. Federal, state, and local taxes, and any use of the award not otherwise specified in the Terms and Conditions (available at **wellsfargo.com/mmgterms** and provided at receipt of award) are the sole responsibility of the **My Mortgage Gift** recipient.

Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage has a services agreement with Union Privilege in which Union Privilege receives a financial benefit for providing agreed upon services. You are encouraged to shop around to ensure you are receiving the best services and the best rate for your home financing needs.



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#### For The Family Too

The Union Plus Mortgage program is also available to help your members' children and parents<sup>4</sup>. So if your members' sons or daughters want to buy their first home, this union benefit can help them.

#### **How To Apply**

**Learn more about the Union Plus Mortgage** program by visiting **unionplus.org/mortgage.** 

<sup>3</sup>Eligibility 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.

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

## **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 Assistance<sup>3</sup> for help. This Union Plus program has provided more than \$11 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 facing financial hardship due to a natural disaster, including hurricanes, tornadoes, floods and wildfires.







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

#### **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<sup>1</sup>
- Members can save on average \$1,000 per home sale and purchase transaction

Call toll-free 800-284-9756 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.

# **Moving Discounts**

#### **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

#### **Budget Truck Rental**

- Members save 20% on local and one-way rentals<sup>2</sup>
- Includes 24/7 roadside assistance

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

<sup>2</sup> Discount cannot be applied at the rental counter, must be applied at the time of the online or phone reservation.

#### **Hertz Vans & Trucks Rental**

- Members save up to 25% on base rates³ of Hertz vans and trucks
- Nationwide availability, convenient locations, flexible hours, and dedicated on-site support

**Call toll-free 800-654-2200** and reference discount code (CDP#) 205666, or go to **unionplus.org/hertztruck** 

# **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

<sup>&</sup>lt;sup>3</sup> Discount applies to pay later base rate. Taxes and fees excluded. Terms apply.



### **Car Rental Discounts**

- Save up to 25% on car, truck, van and SUV rentals at Avis, Budget, Dollar, Hertz, Payless 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

Dollar: 800-800-4000, CDP# 3042236

Hertz: 800-654-2200, CDP# 205666

Payless: 800-729-5377, PDN# A071900

Thrifty: 800-847-4389, CDP# 3042238

# **New & Used Car Buying Service**

Free auto buying service provided through TrueCar or Union Auto Program, depending on state of residence.

- Get upfront pricing from local new car dealers
- See what others are paying for the car you want

#### **TrueCar member benefits:**

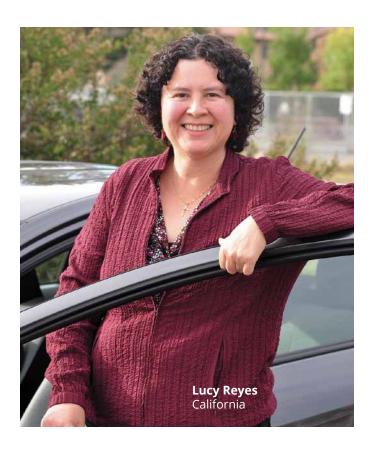
- \$100 rebate on new union-made cars
- \$200 rebate on new union-made EPA Gree



#### Union Auto Program member benefits, ch

- FREE Lifetime Powertrain Limited Warranty coverage
- Or, FREE 3-year; \$5,000 Payment Protection & Vehicle Return Plan

To learn more go to unionplus.org/autobuying





# **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 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

# **Union Plus Money Transfer**

Union Plus Money Transfer, offered through Vianex<sup>5</sup>, provides union families with access to a low cost, safe and reliable service that provides a convenient way to send money across borders to family and friends.

- Union families receive a 10% discount on the fee every time they send money online through Vianex
- Conveniently receive funds as either cash or direct deposit into a bank account
- Send money to 34 countries throughout Latin America,
   Asia and India, with over 51,000 payout locations
- Easily pay for transactions using your bank account or a credit/debit card
- Guarantee that your money will be received as instructed or your money back, and 24/7 online access

To learn more, call 800-401-7626 or visit unionplus.org/moneytransfer

## **Union Plus 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 orginations fees

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

- Job Loss Grant of \$300 helps eligible personal loan-holders who have recently been laid off.
- Strike Grant of \$300 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 facing financial hardship due to natural disaster<sup>2</sup>.

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

For hardship assistance go to unionplus.org/assistance

The money transfer service is powered exclusively by Vianex. Service may not be available in all areas. Terms and conditions apply. Massachusetts License # FT121031.



#### **Auto and Home Insurance**

Your members have special access to personalized auto, home and renter's insurance with MetLife Choice<sup>SM</sup>.

MetLife Choice gives 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 metlifechoice.com/unionplus

MetLife Choice is used by MetLife GA Property & Casualty<sup>SM</sup>, and other independent agencies and captive agents to provide consumers a broad choice of insurance providers. Coverage may be underwritten by carriers unaffiliated with MetLife Auto & Home through MetLife Auto & Home Insurance Agency Inc, with its principal place of business at 700 Quaker Lane, Warwick, RI 02886, CA License #0D25399, AR License #100116171, TX License #15811. Each insurer operates independently and has sole financial responsibility for its own products.

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#### **Pet Insurance**

- 5% discount off the regular public insurance premium
- Choose your own licensed vet
- Ability to purchase a policy to cover routine care
- 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



insurance has been so helpful.





\*\*College is so expensive. I recommend the Union Plus Free College Program to all union members I meet. Your family can go to school, and it's huge.

—Sarah Cloud Utah

# **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

# **Free College**

Union members and their families can earn an Associate Degree with no out-of-pocket cost. Classes offered through Eastern Gateway Community College, a public, non-profit school in the University System of Ohio that is regionally accredited by the Higher Learning Commission. Students can enroll in the distance learning program from anywhere in the U.S.

- Nine associate degrees and two certificate programs
- Classes are online so they fit into student's schedule
- Classes begin every 8 weeks
- Students may attend full-time or part-time
- Credits can transfer to other schools
- Advising and tutoring is available to support students

To enroll or to learn more, call 1-888-590-9009 or visit unionplusfreecollege.org





# **Dental, Vision, Prescription and Hearing**

#### **Dental**

- 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

#### Vision

- Vision Insurance Plans choose from three levels of savings plans starting as low as \$5 per month
- Plus a FREE Discount Vision program coupon for \$50 eye exams, 35% off frames and more instant savings
- Save at more than 44,000 eye care provider and retail locations

#### Prescription

- FREE Prescription Discount Card save up to 65% off the retail price on brand name and generic drugs
- Savings are available at over 59,000 participating pharmacies

#### Hearing

- Free Hearing Discounts save on diagnostic services, including hearing exams, and hearing aids
- Savings at over 3,800 provider locations nationwide

To learn more, visit unionplus.org/healthsavings

# **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



## **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
- Savings on top Vegas tours and attractions
- Plus, save on theater performances, sporting events, city attractions and more

The magic of 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

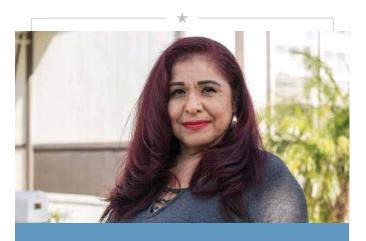
### **Travel Discounts**

- Save up to 25% off car rentals at Avis, Budget, Dollar, Hertz, Payless Car Rental and Thrifty
- Book discounted 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



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

# Stay informed and get valuable tools to promote your union benefits... Union Plus makes it as easy as 1, 2, 3







Take advantage of the valuable Union Plus resources and tools available to you today. Make your union member benefits work to your advantage!



\*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.

# Find out more about these popular programs designed for union members







# unionplus.org/smart



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