

ACCESS

AFGE

A Leadership Guide

For

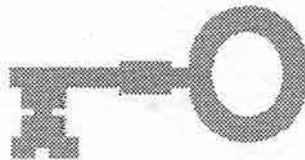
AFGE Member-Only Benefits



ACCESS AFGE

A LEADERSHIP GUIDE FOR THE MEMBER BENEFITS PROGRAM

**THE AMERICAN FEDERATION
OF GOVERNMENT EMPLOYEES
AFFILIATED WITH THE AFL-CIO**



OCTOBER 2005

TABLE OF CONTENTS

INTRODUCTION	1
THE QUICK ACCESS	2
MONEY	
BondRewards	3
AFGE Credit Card	4
Credit Builder Program	6
Loan Program	7
My FICO Score	8
Credit Counseling Program	9
Corporate Card for Locals	11
HOUSE AND HOME	
Mortgage and Real Estate Program	12
Moving Van Lines	13
Pet Health Insurance and Health Care	14
Home Heating Oil Discount (NY, NJ, RI, S CT)	15
LEGAL	
Legal Services	16
EDUCATION	
College Financing	17
Scholarships	19
Online Degree Program	20
Online Training	21
Union Bookstore	22
COMPUTERS	
Apple Computer Discount	23
Dell Computer Discount	24
Easy Computer Purchase	25
Internet Service Provider (ISP)	26
CAREER	
Federal Job Opportunities	27
HEALTH	
Health Club Discounts	28
Health Needs Service	29
Discount Dental Services	29
Vision Program	29
Discount Pharmacy Program	29
Hearing Aids Discount	30
DISCOUNTS	
Flowers Discount	31
Union-made checks	32
Entertainment Discounts	33
Union Made Clothing	34
Music Discounts	35
TRAVEL	
Worldwide Vacation Tours	36
Theme Park Discounts	37
Union Plus Cruises	38
Car Rental Discounts	39
AUTO	
Auto Insurance	40
Goodyear Tire and Service Discount	41
INSURANCE	
NEC Policy	42
Free Accident Insurance	43
Professional Liability Insurance	44

INTRODUCTION

The purpose of this guide is to provide national and local AFGE leaders with at-a-glance information on each of the benefit programs that are endorsed Federation-wide.

Information has been limited to listing the highlights of each benefit program, as well as answers to the most frequently asked questions. In addition, restrictions, limitations and features unique to each program are provided to avoid misunderstandings from the start and insure that no program is misrepresented. This is to avoid “damage control” that can negate gains in our efforts to increase visibility and attract new members.

Used correctly, The AFGE Benefits Program can be instrumental in organizing new members and in the retention of existing members. These benefits are the immediate reward for being an AFGE member. In some cases, using these programs can equal or exceed the cost of membership. The Legal Program alone has a value of \$150 to \$200 a year.

This manual is published by the Membership and Organization Department which recognizes that benefit programs help to meet the needs of our members. We are interested in hearing from the field about which programs you find to be the most popular or effective in achieving our goals. We would like to hear from you in this regard so that successful organizing drives can be shared from district to district.

The final section is an outline of talking points which may be used in a “Lunch & Learn” or a new employee orientation. We recognize that a wide variety of benefits are needed to appeal to the largest number of employees. We also recognize that, as the labor movement evolves, unions must endorse the kind of benefits that help to meet the needs of the membership beyond the worksite. AFGE has these organizing and retention tools. It is you, AFGE’s leadership, that will make these tools work. We are here to assist you in building AFGE into an even more powerful union. With you, we will achieve our goals.

Sincerely and in Solidarity,

A handwritten signature in black ink that reads "John Gage". The signature is written in a cursive, flowing style.

John Gage

National President

American Federation of Government Employees, AFL-CIO

These benefits are for members only. Please have your AFGE Local number and your AFGE membership number handy when you call.

MONEY

Bond Rewards 1-866-739-2737
AFGE Credit Card 1-800-522-4000
Credit Builder Program 1-800-622-2580
Loan Program 1-888-235-2759
Corporate Card for Locals 1-888-428-6466
Your Credit Score Available online www.afge.org
Credit Counseling Program 1-877-833-1745

HOUSE AND HOME

Mortgage and Real Estate Program 1-800-416-5786
Pet Health Insurance 1-866-473-7387
Pet Health Care 1-888-789-PETS
Moving Van Discounts 1-800-593-2526 reference Union Plus discount

EDUCATION

College Financing 1-877-881-1022
JNS SCHOLARSHIP 1-800-462-4237
Online Training Available online www.afge.org
Union Book Store Available online www.afge.org
Online Degree Program Grantham U. 1-800-955-2527

COMPUTERS

Easy Computer Purchase Program (ecp2) 1-800-540-4142
Dell Computer Discount 1-800-695-8133 ext. 42804 reference CS33585924
Apple Computer Discount 1-800-692-7753 (mention AFGE membership)
Union-America Internet Service (ISP) 1-877-712-9191

CAREER

Federal Job Opportunities Available online www.afge.org

LEGAL

Legal Services Program 1-888-993-8886

HEALTH

Health Club Discount 1-888-294-1500
Health Needs Service 1-800-228-3523
Discount Dental Services 1-800-228-3523
Vision Program 1-800-228-3523
Hearing Aids Discount 1-800-228-3523
Discount Pharmacy Program 1-800-228-3523

DISCOUNTS

Flowers Discount 1-888-667-7779
Union-made checks 1-888-864-6625
DVD and VHS Movie Rental 1-800-565-3712 ID# 00020201
Discount Movie Tickets: 1-800-565-3712; ID# 00020201
Discount Union Made Clothing Available online www.afge.org
Discount Music Available online www.afge.org

TRAVEL

Worldwide Vacation Tours 1-800-590-1104 Code UPI47
Theme Park Discounts 1-800-565-3712. Reference Member ID: 744387769
Disney World Hotel Discount 1-800-248-7890 Request 'Union Leisure Rate'
Union Plus Cruises 1-866-867-0593
Avis 1-800-698-5685 reference # B723700
Budget 1-800-455-2848 # V816100
National 1-800-227-7368 #5130006

AUTO

Goodyear Tire and Service Discount Available online www.afge.org
Auto Insurance 1-800-294-9496 for a quote.

INSURANCE

Free \$5,000 AD&D Insurance 1-800-393-0864



BondRewards

In 2000, for the first time since 1933 (in the midst of the Depression), Americans -- and especially Union members -- had a negative savings rate. We spent more than we earned. **BondRewards™** was formed to reverse the negative savings trend by providing a simple and unique way to increase savings. Through corporate sponsorship, BondRewards helps working families enhance their savings and reach their financial goals.

Many companies offer complicated points programs and inconsequential rewards as a means to buy your loyalty. **BondRewards™** has spent years forging partnerships with organizations that want to give you a meaningful reward and contribute to your financial success. The result: a reward that can truly make a difference in your life -- U.S. Savings Bonds (now U.S. Patriot Bonds).

The rewards portion of the program is very simple. The corporate sponsors will contribute a percentage of all your purchases with them into your BondRewards account. You can redeem your earnings for U.S. Patriot Bonds. Because all of our sponsors offer the same currency, you earn rewards faster AND you have only one rewards program to manage. And because you are an AFGE member, you will *earn more* BondDollars than someone who has not yet joined.

We hope that by using BondRewards and watching your savings grow, you will put some of your own money aside for savings. The BondRewards service provides a simple and effective way to automate your savings and reach your financial goals even quicker.

Here are a just few of the online partners. Shop online at these stores and you'll earn up to 18% in BondDollars on each purchase:

- PETSMart.COM
- Overstock.com
- Hallmark.com
- NASCAR.com
- Goodguys.com
- Sony Music Direct
- RadioShack.com
- 1-800-PetMeds
- Sephora
- Dell/Home
- Staples
- Disney Store.com
- Mikasa
- JewelryWeb.com
- Barnes & Noble.com
- HSN
- And hundreds more...

Book your Flight and earn \$2.50 BondDollars! **Reserve your Hotel** and Earn 5% in BondDollars!
Reserve your Car and earn 4% in BondDollars **Book a Vacation** and earn 5% in BondDollars!
Take a Cruise and earn 4% in BondDollars!

For members located in the Greater Washington, DC area, we have a growing number of participating stores in your neighborhood. Members can locate the store nearest them.

ACCESS: Register online: www.afge.org; go to "Members-Only," then click on "Member Benefits," or call 1-866-739-2737. Be sure to mention you are an AFGE member.



AFGE's Credit Card

Union Privilege and our partner Household Credit Services have created the Union Plus® Credit Card exclusively for working families. Explore the many reasons to apply today.

Value

Here's a sampling of the card's consumer-friendly features:

- Competitive interest rate
- No annual fee
- Money-saving balance transfer offers
- Scholarship program
- No liability for lost or stolen cards
- Free additional cards

Flexibility

Given life's unexpected changes, we made sure the Union Plus Credit Card offers stress-free flexibility:

- Special safety net for disabled workers and others facing financial hardship
- Skip-payment options
- Grace period on new purchases
- Complete online account management
- Unique union benefits for laid-off workers

Service

To ensure satisfied cardholders, Union Plus approaches customer service from all sides. Here are some unique ways in which we serve our members:

- Member advocates - staffed by fellow union members, not bank employees
- 24-hour personal customer service by phone or online
- Online account management to keep track of recent transactions, view statements, or even pay your bill online.

Variety

Union Plus offers a selection of credit cards to serve the diverse needs of union members.

Access: Members can apply by phone, online or request an application. Be sure to have your AFGE member and Local number handy. See page 5 for all phone numbers.

Access:

- **Apply by phone:** 1-800-522-4000
- Account Information 1-800-771-7321
- Technical Support 1-800-771-7293
- Lost or Stolen Cards 1-800-651-5116
- Customer Service 1-800-622-2580
- Application Status 1-877-277-0948
- Card Activation 1-800-651-5114
- Collections 1-800-285-5100
- Self-Select Pin 1-800-685-3500
- Credit-Line Increases 1-800-622-2580
- TDD Line 1-800-655-9392



Secured Credit Card: *Credit Builder Program*

START WITH A CLEAN SLATE.

Good news for union members who have poor credit or little or no credit history: The Union Plus Secured Credit Card offers an opportunity to establish or re-establish a clean credit record - and it's a better deal than other secured credit cards, which often charge high annual and other fees.

The card is granted to approved members who make a deposit in an interest-bearing savings account. After 18 months of on-time payments, members are eligible to be reviewed for the regular Union Plus Credit Card.

The Union Plus Secured Credit Card benefits include:

- The Secured Credit Card gets reported to the credit bureau as a regular credit card, so other creditors who review your credit will see that you were issued a major credit card - meaning you can build or repair your credit report
- Deposit anywhere between \$250 and \$5,000 in an interest-bearing Secured Credit Card savings account, then charge against this line of credit every month
- No application fees
- A competitive fixed Annual Percentage Rate (APR)
- A low annual fee
- Eligibility to be considered for the regular Union Plus Credit Card after 18 months of on-time payments

For more information or an application, union members may call **1-800-622-2580**.



AFGE's Loan Program

Get personal, debt-consolidation and home equity loans from Union Plus.

The Union Plus Loan Program invites union members to apply for a personal unsecured loan, extended line of credit or a home equity loan. Members can take advantage of competitive interest rates and special assistance during strikes and layoffs that they won't find at finance companies. Check out the program benefits:

- No application fee
- Low monthly payments
- Skip-payment privileges on personal loans
- Up to six months of strike coverage on home-equity loans
- Unsecured personal loans from \$2,500 - \$25,000
- Home equity loans from \$5,000 - \$250,000
- A quarter-percent interest rate reduction for automatic checking account withdrawal payments

Friendly and secure service

Specially-trained counselors can also help members find the best loan for their particular situation. With these advantages, it's no surprise that Union Plus has the only personal and home equity loan program endorsed by the AFL-CIO and participating unions.

Currently, the unsecured loan is not available in the following States: AL, AR, DC, ID, ME, MS, MT, OR, and VT. Unsecured personal loans are available in GA, MD, MA, NH, NC, WVA and WI, but the bank is unable to offer real estate loans in these states. Call the loan program to find out when we will begin offering loans in your state.

ACCESS:

For More Information, Visit Afge.Org And Apply Online, Or Call The Loan Program toll free at 1-888-235-2759 Monday through Friday 8 a.m. to 6 p.m. E.T.



AFGE's FICO Discount

Your Credit May determine The Quality of Your Life

AFGE wants to help members understand how lenders determine the interest rates and credit limits you are offered. The one most often used by lenders is a FICO score.

WHAT IS A FICO SCORE?

A FICO score is a snapshot of your credit risk picture at a particular point in time. The higher your score, the lower the risk to lenders. Fair, Isaac and Company develops the mathematical formulas used to produce FICO scores.

Why should you know your credit score? *Because lenders do.* Banks and other lenders check your FICO score when you apply for and use credit. Knowing your score puts you one step ahead when you apply for a mortgage, loan or other credit.

You, as an AFGE member, are eligible for a members-only 15% discount on obtaining your FICO score. Instead of paying \$12.95, you can access your FICO score for \$11.00.

You also receive tips on raising a FICO score to help improve your chances of qualifying for lower interest rates on your home and auto loans.

You can learn what interest rates to expect in your state for your FICO score, and use the FICO Savings Calculator to see how much you could save on monthly loan payments by improving your FICO score.

PROVIDER

myFICO.com is brought to you by Fair, Isaac & Company, the leader in credit scoring and the inventor of the FICO score -- the score lenders use.

Access:

Available only on-line. Please go to www.afge.org; go to "Members-Only" then click on "Member Benefits."



CREDIT COUNSELING PROGRAM

RELIABLE CONSUMER CREDIT COUNSELING

It's often difficult to choose among the messages bombarding AFGE members from fraudulent debt management companies and their misleading offers. To help members take a positive first step, AFGE and Union Privilege created the **Union Plus Credit Counseling** program in conjunction with Money Management International (MMI). Certified consumer credit counseling advisors can work together with AFGE members to create a successful program to help eliminate debt.

ADVICE DESIGNED AND DISCOUNTED ESPECIALLY FOR AFGE MEMBERS

Experienced credit counselors listen to you and your needs, then help you develop a plan of action you can follow. No confusing gimmicks or overwhelming options. Just sound advice that will help you stop collection agencies from controlling your financial life.

INITIAL COUNSELING

Members can get a **FREE credit counseling session**, budget analysis, and advice to get back on the road to financial recovery. Simply complete a credit counseling report on line or use the toll-free number available 24/7.

The free session covers:

- Complete financial review and budget analysis
- Assistance in budgeting or advice on sources of additional income
- Advice on how to work with creditors
- A written action plan that summarizes your financial situation, provides a budget and timeline for reaching goals, and restates action items
- Referral to a social service organization in your area, if appropriate
- Referral to the AFGE Union Plus Legal Services or the AFGE Union Plus Mortgage assistance program, if appropriate.

DEBT MANAGEMENT PLAN (DMP)

After the initial session, if you need additional assistance to eliminate debt, your counselor will develop a customized DMP for you. You'll receive a **33% member discount** on the set-up fee for a DMP.

- In short, a DMP allows you to make one simple monthly payment to MMI, and authorizes MMI to pay each of your creditors on your behalf based on the terms negotiated with them.

- MMI also works with creditors to stop collection, waive or reduce interest charges, and eliminate finance charge or late fees, wherever possible.

A TRUSTED CONSUMER CREDIT ADVISOR

The Union Plus Credit Counseling provider, Money Management International (MMI), was carefully chosen to protect the interests of member members. All interaction and transactions through this program are strictly confidential.

For over 46 years, MMI and its family of Consumer Credit Counseling Services (CCCS) agencies have helped consumers nationwide by providing high quality, comprehensive credit counseling, education and debt management assistance. MMI is a member of the National Foundation for Credit Counseling (NFCC) and the Association of Independent Consumer Credit Counseling agencies (AICCCA). MMI is the nation's largest full service, non-profit credit counseling agency and currently assists nearly 100,000 clients to repay their debts.

MMI is constantly growing and currently has nearly 100 local offices throughout the country.

ACCESS:

For more information, contact your local AFGE representative or call the AFGE Benefits Line: **1-888-844-2343**.



Corporate Credit Card for Locals

UNION PLUS TRAVEL CORPORATE CARD

An exclusive corporate card for Union leaders.

Benefits:

- Round-the-clock customer service, along with a special *Client Services Team* to help you manage your overall travel card program
- \$ 250,000 Travel Accident Insurance-covers you in case of an accident*
- Baggage Reimbursement Insurance-covers lost or damaged personal items in excess of common carrier coverage*
- MasterRental Insurance Coverage-saves you up to \$ 15 per day with rental car Collision/Loss Damage Waiver Insurance*
- MasterAssist Travel Assistance Services-gives you access to medical and legal professionals and 24-hour roadside service*

**Certain restrictions and limitations may apply to the services and benefits listed. Further information will be provided when the corporate cards are issued.*

To Qualify:

- Locals must be current on their per capita tax
- The Local's bi-weekly dues are equivalent to AFGE's per capita tax

The decision to extend credit is largely determined by the personal credit history of the Local officers listed in the application.

Access:

For an application call **1-888-428-6466**.



Mortgage and Real Estate Program

AFGE's Union Plus Mortgage & Real Estate makes refinancing and home-buying easier and more affordable for AFGE members. Through Chase Manhattan Mortgage Corporation, one of the largest lenders in the U.S., AFGE members can take advantage of convenient mortgage programs over the phone or in-person.

FEATURES

- Assistance for members if they become disabled.
- Mortgage loans to purchase or refinance your home
- Loan programs for borrowers with "less than perfect" credit
- Down payments as low as 5% - and even lower for qualified buyers
- \$350 toward closing costs (for buyers who use both the real estate and mortgage portions of the program)

Home Financing Made Simple

Mortgage counselors will walk you through the entire process of buying, selling and refinancing homes. Special programs for first-time buyers are also available.

Personal Service

If you prefer doing your mortgage arrangements in person, you can set up face-to-face appointments by calling a local Chase branch office and identifying your AFGE membership.

Savings on Real Estate Fees

Through a special agreement, AFGE members are entitled to money-saving real estate services which include:

- A \$350 closing cost credit when member uses the Real Estate and Mortgage Program together.
- A free home warranty plan for the seller with a value of \$350 to \$450

To be eligible for these benefits, you must call Union Member Mortgage and Real Estate to register.

ACCESS:

Call 1-800-416-5786 (8:30 a.m. to 7:00 p.m. E. T.) Monday through Friday.



Moving Van Discounts

Moving? Make it a stress-free and affordable experience with great rates on full-service moving vans through Union Plus and the leading national moving brands, Allied Van Lines, and North American Van Lines.

Preferred moving discounts especially designed for AFGE can save you hundreds of dollars on a typical interstate (state-to-state or long-distance) move. Plus, you will get added savings on truck rentals from Budget Rental Truck, in-transit storage and personal property protection coverage.

When you are relocating to another state, be sure to get a Union Plus quote on full-service moving vans.

Look at the preferred savings on moving vans you will enjoy:

- AFGE member discounts on interstate moving, packing and in-transit storage.
- Increased coverage on personal property protection.
- AFGE-member waiver of increased summer moving rates.
- Optional self-move services from Budget Rental Truck and automobile transportation from Dependable Auto Shippers (DAS) at discounted rates.
- On-time delivery guarantee. AFGE members will receive a \$150 per diem if the interstate move delivery is missed due to no fault of the member.

Access:

Call 1-800-593-2526 and reference your **Union Plus discount** for more information or customer service for your moving services.



AFGE's Pet Services Program

Pet owners spend upward of \$12 billion a year on veterinary care and \$28 billion on pet products. AFGE members can now choose pet health insurance, to help cover costs of an illness or accident. For pets that do not qualify for pet insurance for reasons of age or pre-existing conditions, members can choose a low-cost veterinarian discount plan that can offer substantial savings.

Veterinarian Discount Program (*from Pet Assure*)

- 40% savings on membership. Additional savings for multiple pets. Coverage as low as \$5.99 per month.
- 25% point-of-sale discount off all veterinarian services from over 2,500 participating veterinarians.
- Up to 30% savings on pet-related products and services such as pet food, grooming, boarding and pet supplies from thousands of local and national merchants.
- Free pet ID tag and 24/7 locator service for each enrolled pet.
- Online account management. View bills and search for vets in your area online.
- Every pet is covered - including dogs, cats, birds, fish, reptiles, horses and more - regardless of age or condition. Covers pre-existing conditions.
- Members show their Pet Assure membership card when they pay for their veterinarian services. The discount is immediately reflected on your bill - and the discount applies to all services.

Union Plus Pet Health Insurance

- AFGE members save up to 10% off regular premium rates
- Comprehensive coverage of veterinary fees
- Enroll your pet as early as 8 weeks of age
- Fixed premiums and deductibles
- Pick your veterinarian

Access:

For details, visit www.afge.org, or call or call 1-888-789-7387. Use this program code: UP2003.

Union Plus® Home Heating Oil Discount

FOR AFGE MEMBERS IN NY, NJ, RI, AND SOUTHERN CT

Home Heating Oil Discounts for AFGE members in NY, NJ, RI, and Southern CT

Through the program provider, HEAT USA, the AFGE's Union Plus Home Heating Oil Discount means members will receive a free service contract from a highly-rated local full-service company. Plus members save an average of \$200-\$300 annually - or 15-25 cents per gallon on fuel oil purchases.

The home heating oil discount includes:

- **Save \$200-\$300 annually** - or 15-25 cents per gallon on full-service fuel oil purchases.
- **25 gallons of free fuel oil** - that's a \$35 value (at 2004 prices) for union members only.
- **\$10 off the first year's membership fee.** Union members pay only \$15, instead of the regular \$25 annual home heating oil membership fee.
- **Free service contract** on the home heating system, including 24-hour emergency service, extensive parts and labor coverage and annual system cleaning and tune-up. This service contract is a \$100 value!

Special feature: When you use this home heating oil discount, HEAT USA will make a contribution to the Union Plus Scholarship Fund.

You'll also appreciate the program's:

- Satisfaction guarantee or full refund of membership fee
- Convenient automatic delivery
- Credit terms and budget billing options so you can spread your payments over time
- Shopping service for new equipment
- Free quarterly newsletter
- Monthly oil drawing where customers are eligible to win 250 gallons of free heating oil simply by sending in their old oil bills.

Access:

Call 1-800-660-0691 or join online: www.afge.org; go to "Members Benefits."



AFGE's Legal Services

In legal matters, union members rely on expert advice. And to help find lawyers who can answer their personal legal questions, members can consult the Union Plus Legal Service. Our database of union-approved lawyers contains more than 1,700 law offices nationwide. The database also includes lawyers who focus on immigration law.

No enrollment forms or fees are required. Union members are automatically enrolled and are entitled to:

- A free initial consultation of up to 30 minutes with a lawyer (in person or over the phone).
- Most additional services are discounted by 30%. (A member may consult with a lawyer as many times as necessary, provided each consultation is about a separate matter.)
- A free legal review of select documents and a free follow-up letter or phone call.
- AFGE members and their spouses and dependents are eligible to participate in this program.
- Confidentiality

Members may consult with an attorney as many times as they need to, provided it is about a separate matter each time.

All matters are handled between you and your lawyer on a strictly confidential basis. Only your lawyer will know you are using the service.

No other online legal service provides exactly this type of service. We also encourage union members (and attorneys interested in participating) to refer us to recommended lawyers. Please complete our "Recommend a Lawyer Form." You can also comment on your experience with the legal service by completing the "Lawyers Feedback Form."

Some legal matters, such as closing a mortgage loan, may require further attention from your attorney. For such matters, you will receive a 30% discount off the attorney's normal fee. Also, discounted flat fees may be available for some common services such as drafting a will. The discount may be smaller for contingency fee or percentage fee cases. The discount does not apply to ownership or operation of a business.

Access:

Call 1-888-993-8886, or find an attorney online at www.afge.org.



College Financing Program

Paying for College

Union Privilege and the American Education Services (AES) have joined forces to provide educational assistance to AFGE members and their families. The Union Plus Education Loan program offers financing for a range of education and training needs - customized to meet the needs of today's working families. Members receive a **\$50 Powell's Bookstore gift card** if they obtain a Union Plus EducationGain Loan (the private loan product).

Financing resources:

College Loans

Available to students attending accredited colleges and universities (at least part-time). These loans - including Stafford, PLUS and Signature loans - help working families pay for college tuition, books, fees, computers and other education-related expenses.

Career Training Loans

Designed for adults or part-time students attending technical, trade or professional schools. This loan helps members and their families advance their careers.

Consolidation Loans

Simplify and save by bundling all your federal loans into a single loan.

- Financial Aid Counseling
- Student Aid
- State Savings Plans (529 Plans)
- Learn more about:
 - IRAs
 - Tax Credits
 - Savings Calculations
 - Education Tax Deductions

Private loans

AFGE members can get more information and a better understanding of the loan options by using our *wiredscholar* service.

Learn about other possibilities that exist to help pay for college:

- Work Study
- Military Service
- Community Service
- Loan Forgiveness
- Other Alternatives

➤ Members can apply online for financial aid and understand how aid is calculated:

➤ Specialized information is also provided on completing the CSS PROFILE® application

Access:

Online: www.afge.org; go to “Member Benefits.” Or call **1-877-881-1022** to speak to a Union Plus Education Loan financial aid counselor.



Scholarships

Scholarships and grants are an attractive way to pay for an education because you do not need to repay the money. Some scholarships are based on financial need, others are awarded based on achievement, religious affiliation, ethnicity, memberships, hobbies, or special interests.

The JNS College Scholarship:

The JNS College Scholarship was established by the Executive Board of the American Federation of Government Employees to honor John N. Sturdivant, President of the AFGE from 1988 to 1997. John graduated from the college degree program at the George Meany Center in January 1980. We believe this scholarship program is an appropriate tribute to John's belief in the empowerment of education.

Purpose: To provide scholarship assistance to members of the American Federation of Government Employees (AFGE) to attend the college degree program at the George Meany Center for Labor Studies, Inc.

Scholarships will be awarded in amounts ranging from \$500 to \$1,500 per individual for each term to a maximum of \$3,000 per year. Qualified recipients may receive scholarship assistance for multiple years.

Union Plus Scholarship:

The Union Plus Scholarship Program is offered through the Union Plus Education Foundation with one-time awards of \$500 to \$4,000. The deadline to submit an application is January 31st of each year. Winners are announced by the following June. Only winners are notified.

Union Scholarships:

A better quality of life through education has always been a key goal of the labor movement. Every year, thousands of students enrolled in college receive scholarships and grants from labor unions. Members can access a database online that describes more than \$4 million in scholarships with details about eligibility, application deadlines, and contact information

Access:

Complete details available online at www.afge.org. For the JNS Scholarship: Call the AFGE Education Department at 202-639-4013. For the Union Plus Scholarship program: A new application is printed every year in the fall. Call the M&O Department to place your request: 1-888-844-2343.



Online Education and Degree Program

AFGE has partnered with Grantham University to help facilitate educational access for a group of people who has historically been underserved by the college and university systems. Grantham's online programs have brought college education to thousands of adult learners who, because of the rising costs and lack of accessibility to traditional education, had all but given up on the dream of being a college graduate.

AFGE members can pursue a college degree in a variety of academic disciplines or simply take a few courses to update skills in a specific area. Online programs are available in: Business Administration, Criminal Justice, Computer Science, Engineering and more.

AFGE members realize significant savings on tuition and fees in the form of a unique scholarship program. AFGE members can take advantage of a new kind of "expeditionary education" that allows them to complete their college courses completely online while at home, at work, TDY, or from anywhere in the world.

Program Highlights –

Grantham University's degree programs are designed to be 'fast track' for working adult students. AFGE members may find that civilian testing (DSST & CLEP), any military courses or military training, and training courses taken with the government may be eligible for transfer credit.

The Grantham Evaluation Team analyzes previous college and military credits/training and then customizes an Individual Education Plan (IEP) for each student to ensure maximum transfer-credit benefit. Using these educational methods and Grantham's student support, some students can earn their college degree in as little as two years.

All Grantham undergraduate academic programs, support services, and one-to-one professor support are offered completely online. Access to the entire University system is only a keystroke away and available 24/7.

ACCESS

For more information, call the Grantham AFGE member hotline: **1-800-955-2527** or visit www.afge.org.

For those AFGE members who are active duty military, veteran, or military family members, Grantham offers other unique scholarship programs. For more information call **1-800-955-2527**.



AFGE's Online Training Program

AFGE offers a member-only discount at Classroomdoor.com -- the source for over 1,600 online courses to help you meet all of your computer training needs. Advance your career or get a better job - **make more money** - by acquiring new skills or improving current skills.

Classroomdoor.com courses are **comprehensive and easy to use**. No pertinent information left out. The courses are designed to allow you to learn at your own pace -- quickly or take your time. No rigid class schedules.

Classroomdoor.com courses offer:

- **24/7 unlimited access**. The bookmark feature allows you to return to the place where you left off in the lesson.
- **quizzes** that test what you've learned or missed.
- **simulations**, interactive exercises, and practice files that ensure you retain what you study so you can build confidence in your knowledge.
- **skill assessments** that show you what you know and on what you need to focus. Post assessments that prove you've learned the material.
- printable **Certificate of Completion**

We also provide you with course glossaries, quick references, detail links, notes and tips. We give you everything you need to increase your depth of understanding while retaining the information you need to be successful.

Courses on Job-Seeking skills: Learn skills that will help get a job, advance your career and income potential – interviewing, resume writing, negotiation, time management.

Prepare for Certification: A wide range of Microsoft products and technologies relating to certification are offered. A member of the Microsoft Independent Courseware Vendor program.

Internet Skills: Getting the most out of the internet -- Navigating, searching, understanding web page design, scripting languages, dynamic HTML and Java.

Professional and Personal Development: Basic computer skills, understanding Windows 95/98, grammar, math, time management, stress management, communication skills, business writing and more.

Access:

View complete course list online: www.afge.org; go to "Members-Only," then click on "Member Benefits."



Online Union Book Store

This unionized online bookstore offers a wide selection of affordable new and used books.

Daily book reviews from Salon.com, *Esquire*, *The New Republic*, *The Christian Science Monitor*, *The Atlantic Monthly*, and Powell's own staff members.

- Textbooks, technical books, used books, kids' books, ebooks, rare books, collector's books, etc.
- Gift certificates
- Author interviews
- Win free books
- And more...

Access: Available online: www.afge.org; under "Members Benefits."



Apple Computer Discount

AFGE members get the highest level discounts from Apple!

EXAMPLES OF DISCOUNTS:

- Pro Products up to 8%
- Consumer Products up to 6%
- iPods up to 6%.
- Apple software up to 17%
- Free standard shipping on all orders over \$50 and configure to order systems

PROGRAM OVERVIEW:

The Apple Corporate Employee Purchase Program (EPP) offers AFGE members substantial savings on popular, easy-to-use, and award-winning products from Apple. Members can choose from products such as the powerful and versatile PowerBook, the iPod – the world's most popular music player, and the super fast Power Mac G5. Best of all, the program is designed to make it easy for you to bring this benefit to the members of your state.

Program Benefits:

- Special member discount on Apple products
- Quarterly promotions
- Free standard shipping
- A catalog of the latest Apple products and compatible third-party products
- Online custom product configuration
- Hot links to product information
- Online order status and shipment tracking
- Quick and easy checkout using your credit card or the Apple Instant Loan
- Toll-free number for product questions

Access:

Call 1-800-MY-APPLE (1-800-692-7753). Be sure to have your AFGE Local and membership number handy when calling. Request the Union discount for government employees. Online: www.afge.org; go to "Member-Benefits."



DELL Computer Discount

High Tech At A Low Price:

Increase your tech power, while decreasing your costs. Whether you're a student, parent or retiree, computers can make your life at home easier - and fun! Surf the net, balance checkbooks and do school research quickly and easily. Check out the laptops, desktops, and other computer deals we got from Dell.

Dell Computer Discounts

AFGE members receive 10% off of Dell Home Sales regular prices year-round through the AFGE's Dell Purchase Program. In addition, you'll receive discounted 3-5 day shipping, all generally advertised promotions, and 24X7 telephone technical support.

Benefits:

- Receive a 10% discount on all Dimension™ and Inspiron™ systems.
- EPP discounts taken on top of most generally advertised Dell Home Sales prices and promotions (some consumer special offers and coupons may be excluded)
- Discounted 3-5 day shipping with any system purchase
- 24-hour Dell hardware telephone technical support

At-home service provided via third-party contract with customer. Technician will be dispatched if necessary following phone-based troubleshooting. Availability varies. Other conditions apply.

Access:

Order Online and use coupon code **WQ0SP4CNHKRFLN** at checkout to receive your AFGE discount.

Or call **800-695-8133 ext. 42804** for more details. When ordering use Member ID: **CS33585924**



Easy Computer Purchase Program

AFGE members can get a new Dell, Gateway or Apple computer system delivered to their door within just a few weeks and pay for it in just 12 months through convenient payroll allotment with no credit check or finance charges!

A new computer from AFGE's Easy Computer Purchase Program (ECP2) will allow you to:

- Access the AFGE web site (afge.com)
- Keep up with government legislation that affects you and your career
- Take political action
- Use AFGE's online training and career advancement programs
- Stay in touch with friends and family using e-mail
- Provide additional educational opportunities for your kids or grandchildren

Whether it is a desktop or laptop, you can choose the computer bundle that best meets your needs. AFGE's Easy Computer Purchase Program provides you with everything you need to get up and running. You can start surfing the web right away.

All computer bundles include:

- New Apple, Dell or Gateway Personal Computer (PC)
- All-in-one Color Printer (copier/scanner)
- Monitor
- Speakers
- Microsoft Windows operating system and software programs
- 6-month free Internet access
- 3-year Warranty and technical support
- \$50-\$100 Gift Card from Office Depot
- Accessories including surge protector and USB printer cable are included
- Carrying case for laptops

To participate in this AFGE member benefit you must be:

- At least 18 years old
- An Active AFGE member; and
- Have a credit card or a bank account to secure your order

Access:

Call: 1-800-540-4142 or online: www.afge.org; go to "Member-Only" then click on "Member Benefits."



Union Internet Service

An AFGE member-only benefit can also save you some hard-earned dollars over what you're paying every month to your current Internet service provider. Become part of the Union Internet community.

Features:

- Only \$14.95 per Month! No Setup Fees!
- Unlimited Internet Access
- 5 MB Web Personal Storage Space
- Local Dial-up Access Numbers in Your City
- Security Encryption
- Automatic Configuration For Your Computer
- 24-hour full tech support

Sign-up:

First verify that there is a local dial-up number in your area. You can do this online or by phone. Then sign-up online, over the phone, or order one of our free sign-up CD's.

E-mail

- Premium Union Internet Services include five (5) personal e-mails
- Add an unlimited number of e-mail addresses to your account at only \$.50 per month per, per address.
- Easy access to your e-mail account from any online Internet connection worldwide.
- You can configure your favorite e-mail program like Outlook, Eudora or Netscape, to access and manage your e-mail.
- Manage your own account

Hi-Speed Internet Dial-up

For \$17.95, add the Hi-Speed Internet Dial-up "Accelerator." Makes your web pages load up to 5 *times faster* than regular Internet dial-up.

Union Web Site Design and Production

We are America's Union-Made Web Page Design, Development, and Maintenance ISP!

Web Hosting at Unions-America

Unions-America.com offers web hosting for all your union and personal needs. Our web-hosting package gives you the tools you need for a strong presence on the Internet.

Access:

Call toll free: 1-877-712-9191, or 1-866-260-9563 or sign up online at www.afge.org.



AFGE's Federal Job Search Benefit

AFGE members have no-cost access to over 25 federal departments and agencies, representing an estimated workforce of over 1,682,985 employees. Members can access and apply for federal job opportunities and receive notification of opportunities of interest online. The site also provides members with a wide range of expert information with respect to the entire spectrum of employee relations, EEO, Civil Rights, and other workforce management issues.

AFGE joined forces with Avue Technologies because it is a firm highly regarded for its aggressive innovation and advocacy on behalf of federal government workers and its association with federal agencies that are seeking the broadest possible outreach to promote diversity in hiring.

Using Avue technology, AFGE members have free access to thousands of federal government job openings through a special "portal" designed and maintained specifically for AFGE. This portal is designed to make sure members can see all jobs currently available, and to also be notified when any job meeting a member's career and geographical location interests opens in the future.

Members will also find that the site contains plenty of information to help make them a better job applicant. For federal Agencies that are Avue clients, members will even be able to apply directly on-line, learn immediately whether they meet basic qualifications, and track their progress 24/7. The online Avue process is fair, objective, transparent, and provides "on the merits" consideration of all interested candidates.

For agencies that are clients of Avue Digital Services(tm), members are able to expedite their application directly to these agencies and monitor progress through the selection process on a 365/24/7 basis.

For agencies that are not yet Avue clients, applicants are able to automatically generate and print a hard copy resume from a "base profile" maintained on line. In addition, the site provides our members with a wide range of expert information with respect to the entire spectrum of employee relations, EEO, Civil Rights, and other workforce management issues.

ACCESS:

Available only online at www.afge.org, see "Member Benefits," under "Careers.."



Health Club Discount

Things are shaping up for AFGE members. Get member-only discounts on new health club memberships at over 1,500 health clubs including Bally's Fitness and select World and Gold's Gym across the country. AFGE Union Plus has partnered with GlobalFit Fitness Solutions to provide these health club savings for AFGE members.

The Union Plus Health Club Discount gives you:

- A pre-negotiated 20-60% discount on initiation and monthly fees at over 1,400 health clubs nationwide, including Bally Total Fitness.
- The flexibility of a month-to-month membership. No long-term commitment necessary.
- An online directory makes it easy to locate a gym near you.
- Access to the GlobalFit's Travel Program when visiting cities across the country. (Not available at all clubs)
- Ability to conveniently freeze*, transfer or cancel your gym memberships.
- Additional discounts for family members
- Free guest pass to check out any club before joining.
- Online access to gym information and toll-free Health Club Help Line

Membership fees billed to monthly credit card or bank account.

Access:

To locate a participating gym in your area, visit www.afge.org or call GlobalFit at 1-888-294-1500



Health Savings Program

Health Savings Premium Program - \$49.95 per year (coverage for members, spouses, children and parents)

Member-only savings on these medical services:

- Dental care services
- Retail and mail order prescriptions
- Vision care
- Foot and ankle care
- Hearing aids and care
- Diabetic supplies
- Nurse HelpLine

Health Savings Standard Program - \$14.95 per year or free when you use your Union Plus Credit Card (coverage for members, spouses, children and parents)

- Retail and mail order prescriptions
- Vision care
- Foot and ankle care
- Hearing care
- Diabetic supplies

Prescriptions

Save an average of over 18% or almost \$11 per prescription at more than 45,000 pharmacies nationwide including Rite Aid, Safeway and Thrifty-Payless chains.* Or get even greater savings when you choose to have convenient, money-saving mail-order prescriptions delivered right to your door. (*Based on April through July 2002 claims and savings data.)

Dental Care

Under the Premium plan, members can use the dental care services and save on routine exams, cleanings, fillings, X-rays, root canals, crowns and bridges, extractions and orthodontics. Simply choose any provider from our list of more than 20,000 qualified dental professionals. Then make an appointment and show your Union Plus Health Savings card when you visit. You'll get instant savings with the program's reduced fees. In most cases, members will save an average of 35% per office visit for dental care services.

Vision Care Discounts

No matter what your eye care needs, you can enjoy substantial savings (up to 50% off) on frames, glasses and contact lenses at more than 9,000 independent optometrist shops. AFGE members also typically save about 30% on a routine visit to the eye doctor, which

includes an exam and a pair of single-vision glasses. And they can save as much as \$100 on more costly vision-care items, such as progressive eyeglass lenses or gas-permeable contact lenses.

Foot & Ankle Care

With the Union Plus Health Savings program you can save up to 40% or more off the usual and customary charges for foot and ankle care services and procedures performed by over 3,800 podiatrists nationwide. Typical services available include treatment for bunion removal, corns, calluses and heel spurs. The program also provides discounts of more than 50% on orthotics.

Hearing Care Services

Save up to 30% on the usual and customary charges on hearing care services and hearing aids provided by credentialed audiologists at more than 1,400 locations nationwide. Typical services include hearing tests and hearing aids. The program also provides discounts on hearing aid repairs.

Diabetic Supplies

By special arrangement with an established mail-order program, AFGE members receive discounts of up to 30% off retail prices on diabetic supplies, including needles, syringes, glucose meters, test strips, pumps and more. Orders can be made via phone, fax or mail and are conveniently delivered to your door.

Nurse HelpLine

Under the Premium plan, AFGE members have unlimited access to the Nurse HelpLine. Experienced registered nurses offer personal health care advice and support as well as general health information, 24 hours a day. The HelpLine also offers a large library of pre-recorded health information.

FREE Enrollment

You can now enjoy the Health Savings *Standard* Program benefits for free. Just use your Union Plus Credit Card when you enroll

Access:

Call 1-800-228-3523 for more information and to enroll. Or go online and print out an enrollment form at *afge.org*.



AFGE's Flower Discount

Flowers Discount

Flowers make the perfect gift for birthdays, holidays, celebrations and tokens of sympathy. The Union Plus Flower Service offers a variety of flowers and plants at union-members-only prices. Choose roses, centerpieces, bouquets, flowers with balloons, baskets and more. Union members can order discounted flowers online (waiving a \$2 service fee) or by phone and have them delivered anywhere in the world, satisfaction guaranteed.

- 15% discount per order (minimum order \$34.99)
- Unconditional 100% satisfaction guarantee
- Additional savings for online orders (\$2.00 off service and transmission fee)
- Wide selection of expertly designed flower arrangements, green and blooming plants and wreaths
- Same-day flower delivery service (if ordered before noon in recipient's time zone)
- International service (with three-day delivery guarantee)
- A "talking bouquet" option, which offers access to a toll-free 800-number message
- Secure site with a "My Account" password-protected section that can send gift reminders

Remember you save \$2 when you order flowers online instead of purchasing over the phone.

The Union Plus Flower Service "My Account" section features:

- *Address Book.* You'll automatically see all the addresses to which orders have been sent.
- *Gift Reminders.* Now you'll never forget to buy your sweetheart flowers on his/her birthday! Set up your contacts in the Address Book, then designate your gift special occasion reminders (e.g. anniversaries, birthdays, etc.) for family and friends. Seven days before each occasion, you'll get an e-mail reminding you of the date.
- *Order history, contact information and payment preferences.* Rather than retyping your information each time you order flowers, we'll store it and redisplay it for you - safely and securely - when you need it.
- *Sign up for e-newsletters.*

Access:

Call 1-888-667-7779 or online: www.afge.org; go to "Members-Only" then click on "Member Benefits."



Union-Made Checks

Show your AFGE pride with Union-printed checks and return-address labels. With these union-made checks, members can show their Union pride with every check they write. The competitively priced union-printed checks feature a pro-union message in addition to AFGE's logo.

- Members can also order convenient return-address labels with a similar design.
- Union-made personal checks:
200 count = \$9.95 (plus \$1.50 postage & handling)
- Union-made business checks:
Available in single-page laser & 3-to-a-page ledger styles.
- Return-address labels:
240 count = \$10.95 (plus \$1.50 postage & handling)

To order:

Call 1-888-864-6625 *or* go online at www.afge.org and print and fill out an order form. You may also view check designs online.

- Mail your completed order form to:

The Union Shop
P.O. Box 9867
Baltimore, MD 21284-9867

- Include these items:
 1. Completed order form
 2. Check or money-order payment for checks and/or return-address stickers
 3. A voided check from your current checkbook (to provide proper account numbers)

Please allow three weeks for delivery.



AFGE's Entertainment Discounts

AFGE members can use Union Plus Entertainment Discounts from Working Advantage -- including movie ticket, video and theme park discounts.

- *Sight-Seeing Savings* at theaters, Broadway shows, museums, aquariums, zoos and sporting events like Major-League Baseball in selected cities - New York, Boston, Los Angeles, Minneapolis, New Jersey, Philadelphia and San Francisco
- *Ski-Lift Discount Tickets* for New England Ski resorts

Advantage Points

The Union Plus Entertainment Discounts program rewards you for making purchases and registering online. When you buy tickets and register on the Working Advantage website, you automatically receive extra "Advantage Points" upon signing up and you can earn one additional point for every dollar spent on purchases. Points may be redeemed for free entertainment. Union members, for example, can get a free movie pass for 550 points.

- *Disneyland Discounts* are available. Disney World is not offering discounts at this time.
- *Sporting Events Discounts*

Movie Tickets

Through Working Advantage, AFGE members can save up to 30% off the regular box office price with discounted movie tickets from any of eleven (11) national chains. Tickets must be prepaid. No limit to the number you may purchase. There is a minimum order of eight tickets at a time. Tickets are valid for approximately one year from date of issue. Other restrictions may apply.

Movie Rentals

Save up to 25% by purchasing DVD and VHS movie rental coupons in advance from Working Advantage. BLOCKBUSTER® rental coupons are valid for approximately 6 months and Hollywood Video Rental coupons are valid for approximately one year for any DVD or VHS movie (limit one coupon per visit per day).

Access:

- Call 1-800-565-3712, Monday through Friday, 9 a.m. to 6 p.m. EST, or online at www.afge.org. Reference Company Member ID: 744387769



Union Made Clothing Discounts

Wear union-made clothing! These Union Plus Clothing Discounts are designed by and for union members only. AFGE members receive a 5% discount on union-made clothing from two providers of union-made apparel. Find the union label on everything from union-made jeans, T-shirts and sweats to socks, dresses and pants. AFGE members save on every purchase with the union-only family discount - even order gift certificates for your friends. Two providers offer the union-made clothing discounts:

UNION JEAN AND APPAREL CO.:

- Savings: 5% off all orders
- Product Lines: UnionLine and Graybear
- Shipping UPS shipping normally in 10-15 business days after receipt of the order.
- Return Policy: Customers may return any item within 5 days of receipt. A restocking charge may apply for refused items or orders with customer errors.
- Payment: Mastercard, (including Union Plus Credit Card), American Express and Visa, cashier's check or money order.
- Union Shipping

JUSTICE CLOTHING COMPANY:

- Savings: 5% off all orders
- Product Lines: B&C Apparel Company, Scotty's Fashions, Plains T-Shirt Co, Lifewear, Inc, Protexall, Windjammer, New Jersey Headwear, Wigwam, King Louie, UnionLine and Graybear
- Shipping: Most orders ship the same or next day, unless specified.
- Return Policy: Customers may return any item within 45 days of receipt for refund. Items must be returned in the same condition received with tags (if any) still on.
- Payment: All major credit cards (including Union Plus Credit Card), checks or money order.
- Union Shipping

Access:

This benefit is available only online. Visit www.afge.org; and click on "Member Benefits."



Union Plus Music Discount Club

This union-member-only benefit will bring music to your ears: The Union Plus Music Discount Club through MyPlayMusic.com means unbeatable savings for union members like you. No matter what your musical taste, you can choose new and old music CDs and get discounted deals.

Did you know Santana, Nora Jones and Yo-Yo Ma are union members? Over 100,000 of the world's leading musicians belong to the American Federation of Musicians (AFM).

- **Single CDs for only \$9.99** and double CDs for \$15.98.
- Buy 2 CDs and **get 1 free**.
- **Standard shipping is ALWAYS FREE.**
- Choose from over **15,000 music titles in over 50 music genres**. Enjoy CDs from your favorite artists who play rock, pop, country, jazz, classical, Latin, Christian, R&B/Rap and more.
- **Membership is easy!** Forget other clubs that require multiple purchases and send monthly mailings. With the Union Plus Music Discount Club, you simply agree to buy one CD now and one more within the next twelve months. Absolutely **no other obligations**.
- **Returns:** Return any unopened or defective CD within 30 days after receipt and we'll refund the original paid amount on your credit card.
- **Listen & Shop Online:** Listen to music clips, browse all the music options and place orders online.

Compare & Save:

3 CDs at:	MyPlay	Music Chain Retailer	Online Retailer
Price	\$19.98	\$32.97	\$35.97
Shipping	0	0	\$2.99
Total	\$19.98	\$32.97	\$38.96
Avg per CD	\$6.67	\$10.99	\$12.98

The Union Plus program provider, MyPlayMusic.com, is a division of Bertelsmann AG - one of the four largest media companies in the world. MyPlayMusic.com offers members savings of over 30% on their favorite music.

ACCESS:

This benefit is available only online. Visit www.afge.org; and click on "Member Benefits."



Worldwide Vacation Tours

AFGE members can take advantage of discounted world-class travel opportunities and the vacation choices span the globe.

The AFGE Union Plus Worldwide Vacation Tours has also teamed up with GoAhead Vacations, a leading global travel company with more than 100 offices in 43 countries. Interested in visiting England, Italy or beyond? Union Plus Vacation Tours offers AFGE members adventurers endless possibilities.

- Take \$100 off the vacation of a lifetime, wherever you choose to go - Europe, Asia, Africa or Central America.
- Book your reservation at over 200 union hotels across the country.
- Flights and vacation packages are also available.

Access:

Call 1-800-590-1104 or online: www.afge.org; go to "Member-Only" then click on "Member Benefits."

*Use Promotion Code **UP147** when booking your tour to receive your credit.*

Union Plus® Theme Park Discounts

Enjoy the thrill and excitement at some of the best theme parks nationwide with Union Plus Entertainment Discounts through Working Advantage.

Choose from 20 of the most popular theme parks in the United States - from Universal Studios to Sea World to Busch Gardens. See the sample listing of theme parks below.

You'll save from \$3 to \$19 a ticket off the normal theme park ticket prices. Think of the savings for a family of four: You could save from \$12 to \$76 on your theme park vacation!

Most theme park tickets are valid for one year (or the current season) and may be used anytime.

Sample List Of Participating Theme Parks

- Adventure Island (FL)
- Busch Gardens (FL)
- Busch Gardens (VA)
- Disneyland (CA)
- Knott's Berry Farm (CA)
- LEGOLand California
- Medieval Times (NJ)
- SeaWorld (CA)
- SeaWorld (FL)
- SeaWorld (TX)
- Sesame Place (PA)
- Universal Studios (FL)
- Colonial Williamsburg (VA)
- More...

Please note that Disneyworld (FL) is not a current participant of this theme park program.

Access:

For pre-purchase discounted passes call **1-800-565-3712**, Monday through Friday, 9 a.m. to 6 p.m. EST. **Reference Company Member ID: 744387769**

Online: www.afge.org; go to "Members-Only" then click on "Member Benefits."



Cruise Ship Discounts

In July of 2005, Norwegian Cruise Lines (NCL) launched the first new American-flagged deep seas cruise ship in 50 years. This new ship, The Pride of America, features a crew of some 800 union members. And NCL offers AFGE members a special discount from 5% to 30% off their published fares.

NCL is one of the major cruise operators for the North American market. The company is based in Miami, Florida and originates cruises out of several US cities:

- Boston
- New York
- Philadelphia
- Charleston
- Miami
- New Orleans
- Houston
- Los Angeles
- San Francisco
- Seattle
- Vancouver
- Honolulu
- Kahului, Hawaii

NCL operates three cruise lines -- Norwegian Cruise Lines, NCL America and Orient Lines -- that offer cruises worldwide, including Hawaii, New England, the Caribbean, Mexican Rivera, Alaska, South America and Antarctica.

Benefits:

- NCL features "Freestyle Cruising" which offers diverse and exciting restaurants, a more relaxed dress code and more things to see and do.
- A minimum 5% discount off any published fare for which the member is eligible. This is applied on top of any other discounts -- for example: senior discount, frequent cruiser, or state resident.
- Additional special promotions with savings up to 30% off special sailings
- Because of its US-flagged status, NCL America's ships offer itineraries in Hawaii that no other cruise line can. Sailing exclusively within the Hawaii islands, without having to sail to a foreign port, gives you more port time in Hawaii to explore everything these islands have to offer.

Access:

Visit 'Member Benefits at www.afge.org for link directly to the NCL web site where you'll find all the information concerning the cruises and you can book online. Or you may talk to a cruise specialist by calling **866-867-0593**. If you choose to use a travel agent, be sure to ask for the "Union Plus Freestyle Cruising discount."



Car Rental Discounts

AFGE members enjoy up to 25% in savings from National, Budget, and Avis.

AFGE members enjoy up to 25% in savings from Budget, Avis, and National Car Rental. Whether you need a car, van or SUV, AFGE members can drive in style for less. Avis and Budget rental car savings vary depending on vehicle, time of year, location and length of rental.

Instant Savings

Calling or ordering online in advance also means you pay less than at the counter -- and you can upgrade to a better car for only a couple bucks.

When you order online, you can also print out your confirmation for your records and to reference when you pick up your car.

AFGE members can also choose to use their AFGE Union Plus MasterCard when they make their reservations for Avis or Budget rental cars and *automatically* get the discount. You also get free insurance if you use your Union Plus Platinum or Gold card.

Access:

Avis:

For an online quote, go to:

<https://www.avis.com/AvisWeb/html/bridge/assoc/offer/go.html?B723700>

By phone: **1-800-698-5685**

reference union I.D. # **B723700**

Budget:

For an online quote, go to:

http://unionprivilege.com/benefits/auto/frame_budget.cfm

By phone: **1-800-455-2848**

reference union I.D. # **V816100**

National:

For an online quote, go to:

<http://www.nationalcar.com/servlet/DocHandler/index.html>

Members can get government rates for personal use.

By phone: **1-800-227-7368**

reference union ID. # **5130006**



Auto Insurance

AFGE members can save up to \$337* or more on auto insurance. The Union Plus Auto Insurance Program from AIG, a world leader in insurance, is available to participating union members and their families.

Reliability

Auto insurance coverage you can trust - underwritten by member companies of American International Group, Inc. (AIG)
With more than \$800 billion in assets and approximately \$80 billion in shareholders' equity, AIG is one of the strongest and most stable insurance and financial services organizations in the world.

Flexibility

Auto insurance policies available for drivers with less than perfect driving histories
Freedom of choice - union members can select body shop or mechanic if repairs are necessary
Original equipment manufacturer replacement parts are available

Round-the-Clock Service

Call AIG companies at 1-800-241-1188 to report a claim. Service is available 24 hours a day, 7 days a week. For changes to your AIG auto insurance policy or to ask customer service a question, call 1-800-241-1188.
Already have an AIG auto insurance policy? You can manage your account online to pay your bill and check your coverage.

Availability:

Union Plus AIG Auto Insurance from AIG is available in all states except MA and NH.

Access:

Call 1-800-294-9496 for a quote.

For changes to your policy or customer service call **1-877-310-5687** Monday-Friday, 7:30 am - 10 pm and Saturday from 8 am - 4 pm.

To report a claim call at **1-800-433-8880** 24 hours a day, 7 days a week.

**Average annual savings are based on all new policyholders who reported savings through the AIG Auto Insurance Program nationwide from 10/98 to 11/02, who reported their premiums. Of the policies issued during this timeframe, 89% realized savings.*



Goodyear Tire and

Automotive Service Discounts

The average cost for car repair and maintenance for a two-year-old car is nearly \$400 annually. A new set of tires can cost between \$200 and \$400. To help AFGE families keep their car running, save money and support union workers, Union Plus has developed a discount on tires and auto service at company-owned Goodyear Gemini Auto Service Centers, Just Tires and El Campo Tires locations. Members of the United Steelworkers of America manufacture many tires made by Goodyear, using this program promotes union-made products and supports union workers.

PROGRAM FEATURES:

- \$17.95 oil, lube, and filter service
- 5 percent discount on all tires, including snow tires, radials, all-terrain and more
- 10 percent discount on services other than oil change
- All discounts are on top of sale prices

HOW THE PROGRAM WORKS:

To take advantage of this Union Plus discount, AFGE members need to present a coupon at any company-owned Goodyear Gemini Auto Service Center, Just Tires or El Campo Tires locations. A promotional flyer with a coupon is available through a link from the AFGE web site. The downloadable flyer will be in the Adobe PDF format. A link to download a free version of this software will be on the web page explaining the discount.

Members can then call toll-free **1-888-GDYR-STORES (1-888-439-7786)** to locate the nearest company-owned Goodyear Gemini, Just Tires or El Campo Tires location. (The discounts are only available at company-owned facilities and will not be honored by franchise operators.) Members then simply go to the store and present the coupon to receive the discounts.

ACCESS:

Online: www.afge.org; go to "Members-Only" then click on "Member Benefits" to download the coupon or to find a dealer close to you.

Voluntary Insurance Programs

Important:

The rule regarding **any** insurance that is marketed to AFGE members is that it must first be authorized by the AFGE National Executive Council (NEC). If your Local is approached by an insurance company representative, first check with the National Vice President (NVP) of your District to see if either full or limited approval has been granted. If a member is approached by an insurance salesman who says he is working for the union, the member should beware and report this to the Local. These rules are in place to protect Locals and our members from unscrupulous insurance representatives who misrepresent themselves. Allowing or marketing an insurance program without following the established criteria established by the NEC will result in personal exposure to serious legal and financial problems for the Local's officers, the Federation and its members.

If an individual or Local is considering an insurance program they wish to make available to AFGE members, they must contact their NVP with the proposal. If the NVP feels the plan warrants further consideration, he or she will submit it to the NEC's Insurance Committee. If authorized by the Insurance Committee, the full NEC will vote for or against approval.

Once receiving NEC authorization and upon completion of a thorough review process, the insurance company enters into a written agreement signed by the National President of AFGE. The agreement authorizes specific insurance programs from a particular company, and the company, or its agent(s), may not market other plans sold by that company. Companies are granted authorization to market their program District-wide or Federation-wide authorization *only within specified areas* of the Federation.

Insurance agents are prohibited from misrepresenting themselves as representatives of AFGE. Always check with your National Vice President to determine if an insurance carrier has authorization, as well as which plan(s) it is permitted to sell. Immediately bring any problems, complaints or contacts by an unknown insurance company or insurance salesman to the attention of your NVP. Remember, this is **for the member's, the Union's and your protection**.

For a detailed list of instructions on how to implement an insurance program for your Local, or for a copy of the NEC's policy, *Criteria and Guidelines for the Establishment of Insurance Programs*, call the National Benefits Coordinator at 202-639-6483, or fax your request to: 202-639-6451.

For a list of the insurance companies currently authorized by AFGE to market a life or dental insurance program, please visit www.afge.org, "Member Benefits."



Free Accident Insurance

Every five minutes, someone in America dies from an accident. The UnionSecure (AD&D) plan creates a safety net for members and their families.

Your AFGE membership entitles you to enroll for no-cost coverage:

- \$5,000 of coverage against accidental death from covered motor vehicle/pedestrian accidents, or
- \$1,000 of coverage for death due to any other type of accident at home, at work and while commuting or traveling anywhere in the world.
- This benefit is not automatic. Enroll online or download the enrollment PDF form to take advantage of this coverage – at no cost for union members!

Purchase enhanced coverage: For added protection and peace of mind, you may choose to purchase additional accidental death and dismemberment coverage from \$50,000 to \$150,000 at group rates.

- \$50,000 to \$150,000 base amount all-cause, 24-hour accidental death and dismemberment benefits.
- If an accidental death occurs due to injury sustained while riding as a passenger on any common carrier - such as an airplane, train, bus or taxi – your beneficiary would receive triple the amount of your base coverage. For example, if you purchase \$150,000 of expanded coverage, your beneficiary would receive \$450,000.
- If an accidental death results from a motor vehicle accident or as a pedestrian, your beneficiary would receive double the amount of your base coverage. For example, if you purchase \$100,000 of expanded coverage, your beneficiary would receive \$200,000.
- Benefits are paid for loss of limbs, speech, hearing or sight.
- Coverage provided for the member alone or entire family 24-hours-a-day, everywhere.
- Pays in addition to any other insurance you may have.
- No termination age; however, benefit amounts reduce by half at age 70.

Access: For more detailed information or to sign up online, visit www.afge.org, “Member Benefits” or call 1-800-393-0864.



Professional Liability Insurance

As a federal employee, working in any federal agency, could you be accused of: false allegations; misuse of government property; insubordination; refusal to cooperate; inflated expense report; creating a hostile work environment; retaliatory actions; telling a joke taken the wrong way?

Lawsuits against federal employees are increasing at an alarming rate. Most of us are unwilling to accept that we could somehow make a mistake or that our employer or a member of the public could turn against us. But in reality, all it takes is one complaint against management, one angry supervisor, one vindictive inmate, one failed assignment, or one jealous coworker, and both your job and your personal assets could be on the line.

Because of this a Professional Liability Insurance program has been developed exclusively for members in consultation with AFGE law enforcement representatives of the Veterans Administration, Bureau of Prisons and Homeland Security. Underwritten by an "A"-rated insurance company, this insurance draws on the expertise of a large, experienced law firm to give members the legal representation they deserve.

Benefits include: \$1 million of insurance for judgments arising from acts or errors and omissions involving personal injury, bodily injury, or property damage while you are performing within the scope of your employment; \$100,000 for defense costs arising out of administrative proceedings, and \$10,000 for accidental death while on the job.

AFGE members are covered in their legal jurisdiction or anywhere in the world as long as the federal employee is acting in the scope of their employment.

The program is Underwritten by the Evanston Insurance Company, who has a financial rating from the A.M. Best of "AX" (excellent).

Cost:

This insurance is available to any member of AFGE at \$11 bi-weekly, \$66 quarterly, \$133 semi-annually or \$266 annually.

For a full description of these benefits, please refer to the policy. The policy and application are available in the 'Member Benefits' section of the AFGE web site: www.afge.org; or call 1-800-236-1154 for more information.