



*A Union of Professionals*

## **AFT + MEMBER BENEFITS**

**AFT members belong to a community of colleagues.**

We understand the power of joining together—in our work, in our communities *and* in the marketplace. At the AFT, we have our own marketplace—AFT + Member Benefits—which combines the purchasing power of the AFT’s 1.7 million members with the benefit offerings of Union Plus, the AFL-CIO’s benefit arm. This gives you a rich array of discounts, services and benefits that go beyond the workplace. Many of these programs are available to family members, too.

In the last few years, we have added new benefits that meet the moment, such as free trauma counseling to support recovery from personal and workplace challenges and Summer to minimize student loan repayments.

Whether for everyday necessities or splurges, check the AFT + Member Benefits offerings.

# Why organize with the AFT? Why belong to the AFT?

The AFT is the home of the people who make a difference in other people's lives: 1.7 million educators and support personnel, healthcare workers and public employees fighting and caring about what kids and communities need.

Showing up when it counts. Taking on the extremists who want to destroy public education, dismantle our democracy, defund public services, demonize the vulnerable—and the privatizers who are more concerned about healthcare profits than patients.



So if you want respect on the job, a voice in our democracy or simply better pay, then join a union. That's our job—fighting for a better life for all. If you want the respect and resources to do your chosen work and your *best* work in a safe and welcoming environment, join the AFT. If you want to protect your professionalism and the future of your profession, join the AFT. If you want to fight for the good of our students, patients and communities, join the AFT.

And if you want to defend our democracy and ensure everyone has the freedom to thrive, join the AFT.





We've got your back. We see you. And we know that in this world of fear and despair, the road to a better future is our unity. Together, we can accomplish what is impossible alone.



—**Randi Weingarten**  
AFT President



## COMMUNITY BENEFITS

We're meeting the needs of our communities, our students and our members through education and community approaches to improving lives.

### Reading Opens the World

[aft.org/read](https://aft.org/read)

Reading is a foundational skill necessary for virtually everything we do. It opens possibilities for all children to succeed—to learn and grow, to explore and imagine, to investigate and verify, and to lead fulfilling lives. Reading well instills confidence and helps reduce inequities. The AFT's Reading Opens the World is a multiyear campaign to give 2 million books to children and educators in marginalized communities, to offer parents and caregivers fun and research-based tips for boosting literacy, to spread the joy of reading, and to ensure teachers and school staff have tools and professional development that translate the science of reading into usable resources to help students read and read well.

### First Book

[firstbook.org](https://firstbook.org)

Together, the AFT and First Book have partnered to distribute more than 7.5 million books to classrooms and programs serving students and families in need and have connected thousands of educators and staff to ongoing resources. Through our partnership, we support children's well-being with access to new high-quality books as well as school supplies and basic-needs items at 50 to 90 percent off retail costs (and in some cases for free). We also help build teacher and school staff capacity by highlighting new and diverse authors and books, along with tip sheets and suggested activities.



### Community Schools Strategy

[aft.org/position/community-schools](https://aft.org/position/community-schools)

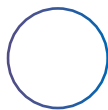
The community schools strategy transforms public schools into the centers of their communities. It helps public schools weave together community partners to support students and their families; creates an environment where everyone has a voice; and is a collaborative and effective vehicle for increasing

educational equity, social cohesion and civic participation. Community schools purposefully partner with food banks, social service agencies, businesses, higher education institutions, health clinics and youth organizations, typically under the guidance of a site coordinator. By meeting those needs, community schools make it possible for educators to do what they do best, which is to teach, and for students to learn and reach their full potential. The AFT has consistently advocated for the community schools strategy and, in collaboration with other national partners, has supported our local affiliates in designing and implementing community schools. We have supported dozens of locals in working with their districts and communities in creating nearly 900 schools, with a goal of expanding to 2,500 over the next four years.

## Career and Technical Education

[aft.org/position/career-and-technical-education](https://aft.org/position/career-and-technical-education)

Career and technical education (CTE) is a key strategy to reengage students in deep and fun learning that can help educators overcome pandemic-induced learning loss. It's also a key strategy to prepare youth for tomorrow's economy, which will offer well-paying, safe and sustainable jobs thanks in large part to investments by the Biden administration and the previous Congress. The AFT is working closely with federal agencies to ensure that CTE is seen as the pipeline for preparing a workforce with the flexible skills that today's economy is clamoring for. More districts are offering high-quality pathways in areas of high demand, such as cybersecurity, welding, healthcare, microelectronics manufacturing and robotics, to name just a few. The AFT is also working to ensure that our members and communities know about sources of funding for CTE programs and has provided mini grants that address everything from career exploration and covering equipment costs to connecting high school and college pathways.



## College Affordability and Reducing Student Debt

[aft.org/benefits/summer](https://aft.org/benefits/summer)

Get introduced to Summer, the AFT's *free* member benefit for student debt management. *With the Income-Driven Repayment waiver period—which extended many of the benefits of the federal Public Service Loan Forgiveness waiver—set to expire on Dec. 31, 2023, and with repayment soon to restart for those who have been in the “pandemic pause,” it is more important than ever to have Summer’s trusted team of student loan advisers on your side to help you identify repayment options that fit your needs and to help you confidently complete the PSLF application process before the deadline.* Summer is a trusted online platform that can help you sum up, simplify and navigate your student loan situation. Summer specializes in enrolling borrowers in income-driven repayment plans and keeping them on track for Public Service Loan Forgiveness and other federal, state and private loan assistance programs to minimize the stress and burden of student loan debt. Don't wait; sign up with Summer today.

## Share My Lesson

[sharemylesson.com](https://sharemylesson.com)

The AFT's free, award-winning lesson-sharing website provides support for anyone who works with students as well as a place to collaborate on new ideas and best practices to enhance the profession and the larger community. With more than 2 million members, Share My Lesson is where teachers, families and school staff can find thousands of standards-aligned lesson plans and activities; professional development webinars; high-quality resources from content partners like Colorín Colorado, the National Wildlife Federation and



# Become an E-Activist and Stay Informed

[aft.org/subscribe](https://aft.org/subscribe)

The AFT has tools and resources to support your work and engage your community, including e-activist alerts that give you opportunities to speak up for working families, monthly newsletters highlighting AFT members' issues and initiatives, and print and electronic journals to enhance your professional knowledge. Keep up with the latest by subscribing to the alerts and publications that match your interests.

PBS NewsHour Extra; and communities focused on topics like bullying prevention, meeting the needs of English language learners and helping students cope with traumatic events.

### **Colorín Colorado**

[colorincolorado.org](http://colorincolorado.org)

Colorín Colorado, with support from the AFT, provides free research-based information, activities and advice to educators and families of English language learners in grades preK-12. The free resources include multimedia materials such as classroom videos, toolkits, multilingual tip sheets, newsletters and featured books and authors. The site also provides information about topics such as reading together at home and creating a welcoming classroom environment. Colorín Colorado is a bilingual website in English and Spanish, and offers basic content in many other languages, including Arabic, Chinese, Haitian Creole, Hmong, Korean, Diné (Navajo), Russian, Tagalog and Vietnamese.

## **EDUCATION**

### **AFT Robert G. Porter Scholars Program**

[aft.org/scholarships](http://aft.org/scholarships)

AFT members and their dependents are eligible to apply for union-sponsored scholarships toward postsecondary education.

### **Union Plus Scholarship Program**

[aft.org/scholarships](http://aft.org/scholarships)

Since 1991, this program has awarded more than \$5.4 million to union members and their families who want to begin or continue their postsecondary education.

### **Student Debt Clinics**

[aft.org/debtclinic](http://aft.org/debtclinic)

[forgivemystudentdebt.org](http://forgivemystudentdebt.org)

email: [debtclinic@aft.org](mailto:debtclinic@aft.org)

Learn about the landscape of free and underused federal programs that help many student loan borrowers lower their monthly payments and, in some cases, even have their debt forgiven.





## FINANCE AND LEGAL

### Personal Loans

[unionplus.org/loans](https://unionplus.org/loans)

888-283-5228

Take control of your financial future by consolidating your high-interest credit cards and revolving debts with a personal loan that features no hidden fees and one predictable monthly payment.

### Free Identity Theft Fraud Resolution Services

866-875-8385

In the event you experience identity theft or resulting fraud, you can receive a free 60-minute consultation with a professional fraud resolution specialist. Services include learning how to restore your identity and good credit, protect yourself against further fraud or loss, and communicate with creditors and collection agencies. Other features include a free emergency response kit, assistance with the steps for disputing fraudulent debts, a free initial consult with an attorney and 25 percent off attorney's customary fees or hourly rates.

### AFL-CIO Employees Federal Credit Union

[aflcioefcu.org](https://aflcioefcu.org)

This full-service financial institution provides checking, savings and money market accounts with no monthly fees. Members can apply for personal loans, auto loans and mortgages, and can enjoy more benefits by becoming a credit union member. Accounts in credit unions are federally insured up to \$250,000.

### Credit and Budget Counseling

[unionplus.org/creditcounseling](https://unionplus.org/creditcounseling)

877-833-1745

Certified nonprofit credit counselors are available 24 hours a day to help AFT members with confidential financial guidance. Get started with a free consumer credit counseling session.



### Credit Cards

[aftcard.com](https://aftcard.com)

800-522-4000

The AFT + credit card program has three credit card options that AFT members can apply for. All have no annual fee and include special safety net features in the event of a layoff, disability, strike or natural disaster.

## Legal Services<sup>1</sup>

[unionplus.org/legal](https://unionplus.org/legal)

Choose from two levels of legal savings: a prepaid legal plan with full coverage on a wide range of services, or free access to a discount legal plan that includes a half-hour consultation.

## STAYING HEALTHY

### Dental Services and Discounts

[unionplus.org/dental](https://unionplus.org/dental)

Save 20 to 50 percent on everything from routine visits to major dental procedures with one of the largest national dental networks. Save on routine care, including exams, cleanings and fillings, as well as major work, including root canals, crowns and dentures.

### Advantage Health Plan

[unionplus.org/dental](https://unionplus.org/dental)

In addition to dental savings, the Advantage plan offers discounts on chiropractic services, alternative medicine, podiatry and diabetes supplies.

### Vision Services and Discounts

[unionplus.org/vision](https://unionplus.org/vision)

Save on eye care with your choice of two levels of insurance plans that provide vision coverage for lower out-of-pocket costs, plus a free discount vision plan.

### Hearing Services

[unionplus.org/hearing](https://unionplus.org/hearing)

877-583-7071

Save an average of 66 percent off retail prices on premium hearing aids at providers near you. Plus, get a free hearing exam, free follow-up care and a free charging station or free batteries.

### Prescription Discount Card

[unionplus.org/rx](https://unionplus.org/rx)

Print, email or text your free RX card and save up to 80 percent off most brand-name and generic drugs.



## **Free Trauma Counseling**

[aft.org/members-only](https://aft.org/members-only)

The AFT trauma counseling program is available to working members free of charge, in the one-year aftermath of a covered traumatic incident. You are covered 24 hours a day, 365 days a year, if your incident involves any of the following: domestic violence, aggravated assault, sexual assault, mass shooting or terrorism, or if you are infected, injured or traumatized by a disease during a major disaster. Coverage extends to your place of work if you are traumatized by being bullied, harassed or threatened; experience a secondary trauma; witness a violent act; or contract an infectious disease. If you are unsure whether your incident qualifies, we encourage you to file a claim for services.

## **DISCOUNTS AND SHOPPING**

### **Medical Alert Monitoring Systems<sup>1</sup>**

[aft.org/lifestation](https://aft.org/lifestation)

800-799-0061

Whether you are a caregiver for an aging loved one or want to make sure you have quick access to help if needed, LifeStation's suite of medical alert technology can help. A nationally recognized provider that sends help at the push of a button within minutes, LifeStation provides AFT members with an exclusive discount for 24/7/365 emergency monitoring. Choose from in-home or mobile solutions that fit your family's needs.

### **Social Media Wellness Check**

[aft.org/members-only](https://aft.org/members-only)

The AFT has partnered with LifeBrand to offer members 25 percent savings on the ability to quickly review and, if desired, remove old social media posts that may not reflect your current life situation. LifeBrand lets users review potentially troublesome posts from Twitter, Instagram, Facebook and TikTok. The system scans texts, emojis, images, video and sound. You can then delete or edit flagged posts to ensure your social media profiles are an accurate representation of you.

### **AT&T Wireless**

[unionplus.org/AFTatt](https://unionplus.org/AFTatt)

Code: 3508840

Save 15 percent on the monthly service charge for qualified AT&T wireless plans, save up to \$10 per line

on Unlimited Premium plans, save 20 percent on eligible accessories and get up to \$50 in activation and upgrade fees waived. Savings from AT&T, the only nationwide unionized wireless carrier. Available to new and existing AT&T customers. Go online to download a coupon to take to an official AT&T store.

### **Cash Back Shopping**

[unionplus.org/cashback](http://unionplus.org/cashback)

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

### **Dell Computers**

[aft.org/members-only](http://aft.org/members-only)

AFT members have access to exclusive savings of 10 percent off select computers and Dell monitors and accessories through a special members-only link to Dell.com.

### **DinnerTime**

[dinnertime.com/content/AFT](http://dinnertime.com/content/AFT)

Serve up some stress-free happiness at your dinner table. DinnerTime is an incredibly powerful meal planning solution, built to satisfy your tastes, your budget and your lifestyle. AFT members can get a free month trial and receive a 40 percent discount. Save time and money and enjoy delicious, healthy meals the whole family will love.

### **Everyday Discounts**

[unionplus.org/discounts](http://unionplus.org/discounts)

Save on local shopping, dining and services, including auto care, groceries, movie tickets and more. There is a mobile app for easy access to savings on the go.

### **Office Depot/Office Max**

[aft.org/members-only](http://aft.org/members-only)

Members can register for special savings on everything from classroom materials to office supplies, printers, accessories and more. Once registered, savings are available online or at stores. Free overnight delivery on orders of \$50 or more.



## Teleflora Flowers and Gift Baskets

[unionplus.org/flowers](http://unionplus.org/flowers)

888-667-7779

Code: BAAUP25

Save up to 30 percent on flowers and plants, gift baskets and chocolate-covered treats through Teleflora and have them delivered anywhere in the world by local florists—100 percent satisfaction guaranteed.



## INSURANCE

### Accidental Death and Dismemberment Insurance

[aft.org/ADD](http://aft.org/ADD)

All AFT members—working and retired—have a \$5,000 Accidental Death and Dismemberment policy paid for by the AFT. For working members, if a covered injury or death occurs as a result of a workplace accident, the policy provides extra benefits. Fair share payers do not have this coverage.

### No-Cost Term Life Insurance for New Members<sup>2</sup>

[aftbenefits.org](http://aftbenefits.org)

888-423-8700

New first-time AFT members are entitled to \$5,000 of term life insurance coverage with MetLife for one year at absolutely no cost to you. New members must complete and submit the application for this coverage in the first 12 months of membership.

### Auto and Home Insurance<sup>1</sup>

[farmersinsurancechoice.com/aftbenefits](http://farmersinsurancechoice.com/aftbenefits)

877-AFT-9638 (877-238-9638)

You have special access to personalized auto and homeowner's insurance. Quickly and easily compare and save with multiple quotes from highly rated carriers all in one place—in just minutes. Plus, save even more when you bundle auto and home policies together.

### Renters Insurance<sup>1</sup>

[farmersinsurancechoice.com/aftbenefits](http://farmersinsurancechoice.com/aftbenefits)

877-AFT-9638 (877-238-9638)

Savings for renters from Farmers Insurance—your single source for finding the right coverage at the right price. Plus, save even more when you bundle auto and renters policies together.

## Term Life<sup>1</sup>

[aftbenefits.org](http://aftbenefits.org)

888-423-8700

Life insurance that fits into your financial puzzle to supplement life insurance you already have or to help ensure your family's short- and long-term needs. Find a range of coverage amounts for yourself, your spouse/ domestic partner and your dependent children from the Metropolitan Life Insurance Company.

## Senior Term Life<sup>1</sup>

[aftbenefits.org](http://aftbenefits.org)

888-423-8700

Members and their spouses or domestic partners (ages 55-74) can get economical senior term life insurance to help pay final expenses and ensure peace of mind. Not available in Montana or Washington state.

## Disability Income<sup>1</sup>

[aftbenefits.org](http://aftbenefits.org)

888-423-8700

Make sure you and your family can sustain a gap in income if a serious illness or accidental injury prevents you from working. The AFT's Disability Income Insurance Plan helps preserve your lifestyle if you suddenly cannot work due to a covered disability.

## Pet Health Insurance<sup>1</sup>

[unionplus.org/AFTpets](http://unionplus.org/AFTpets)

877-358-3944

Get peace of mind as a pet parent. We've partnered with Pets Best, a leading U.S. provider, to offer pet insurance plans to AFT members. Pet insurance reimburses you on your veterinary bills when your dog or cat gets sick or injured.



## TRAVEL

### Hilton Hotels

[aft.org/hotels](http://aft.org/hotels)

AFT members receive up to 12 percent off rates at the Hilton chain hotels. Advance booking through the program website is required.



### Wyndham Hotels and Resorts

[aft.org/hotels](http://aft.org/hotels)

877-670-7088

Code: 8000000297

With more than 9,000 participating hotels nationwide, you can save up to 20 percent on your next adventure. Advance booking through the program website or toll-free number with the code is required.



### Car Rental

[unionplus.org/carrentals](http://unionplus.org/carrentals)

Company	Telephone	Code
Avis	800-698-5685	B723700
Budget	800-455-2848	V816100
Dollar	800-800-4000	3042236
Hertz	800-654-3131	205666
Payless	800-729-5377	A071900
Thrifty	800-847-4389	3042238

Save up to 35 percent on car rentals so that you can go wherever life takes you.

### Southwest Airlines<sup>3</sup>

[aft.org/members-only](http://aft.org/members-only)

Now that AFT members are eligible for discounted travel on Southwest Airlines, there's never been a better time to take a trip. Access is through a link on the AFT members-only webpage.

### Vacation Tours

[unionplus.org/tours](http://unionplus.org/tours)

844-868-2685

Take the vacation of your dreams. Save on travel destinations around the world when you experience guided travel with Collette using your AFT discount.

## Theme Parks

[unionplus.org/entertainment](http://unionplus.org/entertainment)

We've got savings for the kids and the kid in all of us at theme parks across the country. Requires advance reservations and payment through the website.

## MORTGAGES AND HOME SERVICES

### Amalgamated Bank Mortgage

[amalgamatedbank.com/AFT](http://amalgamatedbank.com/AFT)

800-701-8409

This program features competitive interest rates, exclusive discounts, refinancing solutions and a program to help first-time buyers (not yet licensed in all states; see website for more information).

### Real Estate Program

[unionplus.org/realestate](http://unionplus.org/realestate)

800-228-3097

By working with pre-screened real estate agents, members can earn \$500 for every \$100,000 in home value after closing. Cash back not available in all states. See website for exclusions and limitations.

### Save My Home Hotline

[unionplus.org/savemyhome](http://unionplus.org/savemyhome)

866-490-5361

Members facing foreclosure or mortgage issues can make a free call to a hotline staffed by HUD-trained counselors, 24/7. The program provider is a nonprofit consumer credit counseling agency and a reputable source of consumer advice.





## **Professional Moving Discounts**

[unionplus.org/movingvans](http://unionplus.org/movingvans)

North American Van Lines: 888-813-9595

Members get discounts on interstate moving, packing and in-transit storage.

## **Hertz Vans and Trucks Rental**

[unionplus.org/hertztruck](http://unionplus.org/hertztruck)

800-654-2200

Code: 205666

Save up to 25 percent on Hertz vans and trucks at participating locations.

## **Budget Truck Rental**

[unionplus.org/budgettruck](http://unionplus.org/budgettruck)

800-561-1157

Code: 56000127763

Get 20 percent off local and one-way moves when you reserve in advance.

## **Auto Buying**

[unionplus.org/autobuying](http://unionplus.org/autobuying)

Receive pre-negotiated, upfront best-market pricing on new cars and trucks without having to negotiate with the dealer. There is no cost to access the program. Receive a \$100 rebate from Union Plus when buying a new union-assembled vehicle.

## **HARDSHIP HELP**

### **Union Plus Hardship Help**

[unionplus.org/hardship](http://unionplus.org/hardship)

Union Plus offers special union member protections when times are tough. Participants in the Union Plus mortgage, credit card, personal loan or supplemental insurance programs may be eligible for additional hardship assistance through our Union Plus hardship programs when experiencing a qualifying job loss, disability, strike, natural disaster or other hardship.

## DISCLOSURES

The AFT has numerous endorsed programs listed in this brochure for which it receives expense reimbursements. All payments to the AFT are used solely to defray the costs of administering the AFT + Member Benefits programs and, where appropriate, to enhance them.

## QUESTIONS

[aftplus@aft.org](mailto:aftplus@aft.org)

202-393-8643

Toll Free: 800-238-1133, ext. 8643

### AFT + Member Benefits

Many of the AFT's benefits are provided through Union Plus, the AFL-CIO's benefit arm. The programs listed in this brochure are current as of May 2023. Visit [aft.org/benefits](https://aft.org/benefits) for new programs and enhancements.

## Notes

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<sup>1</sup> New York State United Teachers members have similar programs through NYSUT Member Benefits Trust. To obtain more information about these plans, members can call 800-626-8101.

<sup>2</sup> Retirees, agency fee payers and New York State United Teachers members are not eligible for this coverage.

<sup>3</sup> Southwest's "Wanna Get Away" fares are discounted only on select routes.

## Access Your Benefits Today

Request your member ID from the AFT  
[leadernet.aft.org/webform/aft-members-only-discounts](http://leadernet.aft.org/webform/aft-members-only-discounts)



Create a members-only account  
[members.aft.org/members/register](http://members.aft.org/members/register)



AFT members-only login page after registering  
[members.aft.org/members/login](http://members.aft.org/members/login)



Randi Weingarten

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