

Auto Insurance

Members can save up to \$342*

Auto insurance premiums can take a big bite out of the family budget. That's why 21st Century Insurance is offering the opportunity to request a quote with Union Plus Auto Insurance Program. Check out all the benefits of this valuable program!

You're in the driver's seat

Now, AFSCME members can save \$342.00* or more on auto insurance. Union Plus Auto Insurance Program from 21st Century Insurance, a world leader in insurance, is available to participating union members and their families.

Reliability

- ★ Coverage you can trust — 21st Century Insurance, with \$800 billion in assets, is one of the strongest and most stable insurance and financial services organizations in the world.
- ★ With more than \$800 billion in assets and approximately \$80 billion in shareholders equity, 21st Century Insurance is one of the strongest and most stable insurance and financial services organizations in the world.

Flexibility

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

Driver Education Grants

- ★ Driver Education Grants of up to \$250 are available to drivers who complete a DMV-certified safety course, defensive driving course or 55 Alive class.

The Savings Just Keep On Coming

Under the Union Plus Auto Insurance Program, you will also receive discounts** if you have:

- ★ An anti-theft device on your car and multiple vehicles on the same policy
- ★ Free roadside assistance, emergency travel and medical assistance
- ★ Identity theft restoration service (not available in NY)



Who's eligible?

All dues-paying AFSCME members, their spouses, domestic partners and dependents..

Availability

Available in all states except HI and MA.

Member Access

Visit www.afscme.org or call 1-800-294-9496 for a rate quote.

Program Advantages

- ★ Average premium savings of \$342* per year
- ★ Driver Education grants
- ★ Coverage you can trust
- ★ Multi-car discount
- ★ Discounts for air bags, anti-lock brakes, anti-theft devices and much more
- ★ The choice of body shop or mechanic is always up to you
- ★ Top quality customer service
- ★ Free roadside assistance
- ★ Up to \$250 to cover approved driver training

**Average annual dollar savings are based on all new policyholders nationwide who reported their prior carrier's premium when they switched to this Union Plus Auto Insurance program from 2/1/08 to 2/1/09. Of these new policies issued in this time frame, 84.0% realized a premium savings.*

***Discount amounts and availability may vary by state.*

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1-800-294-9496

21st Century
 insurance
Union
Plus®
 Working For Working Families
Auto Insurance
www.afscme.org AFSCME-AI-L1009

Questions & Answers

Who provides the insurance coverage?

With more than \$800 billion in assets and approximately \$80 billion in shareholders equity, 21st Century Insurance is one of the strongest and most stable insurance and financial services organizations in the world.

How can I get a quote?

Call the 21st Century Insurance Companies at **1-800-294-9496** to get a quote.

How can I tell if Union Plus Auto Insurance is a good deal for me?

Visit **www.afscme.org** and follow the steps to get quotes from the Union Plus Auto Insurance Program and other insurance companies in your state. Not all states are available for quote comparison but the list is growing. If your state is not listed, please check back later to see if it has been added.

Does everyone receive a quote?

Most members who call or visit online receive a quote. For example, members will not receive a quote if they have never had insurance, if they have a bad driving record or if the vehicle to be insured is for commercial use.

How do I go about starting my policy?

In most states, you can start your policy by making an initial payment by check or credit card over the phone. In the near future, you will be able to make your payment online. If you use this method, your policy can become effective as early as the day after you make your payment. If you do not make your initial payment over the phone, you should complete the application in your quote package and return it to 21st Century Insurance along with your down payment. Your policy will become effective one day after the postmark on the envelope used to mail in your payment.

What happens if I have a claim?

In the event of a claim, you can call 1-800-433-8880, 24-hours-a-day, 7-days-a-week.

When can I expect a check?

Most losses are paid within 7 days of a report. If you wish, we can pay your repair shop directly. Just tell your adjuster to call your shop.

Can I use any repair shop?

Yes. You may use any repair shop to have your vehicle repaired. And the 21st Century Insurance Companies also has a Direct Appraisal program of preferred shops for your convenience.

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1-800-294-9496

**American Federation
of State, County and Municipal
Employees, AFL-CIO**

1625 L Street, NW,
Washington, DC 20036
TTY: 202-659-0446

Pet Services

Keep your pet healthy and happy with savings on veterinarian service, insurance, and pet-related products.

If your pet is ill or has an accident, the last thing you want to think about is money. Union Plus Pet Services is the answer! We offer two money-saving programs: Pet Insurance and Pet Savings. The programs are available to all dues paying union members, retired members and their families.



Union Plus Pet Insurance — A Policy to Meet Every Need

Union Plus Pet Insurance covers unexpected veterinary expenses and will help you meet the real-life needs of your pet. All of your pet's expenses relating to an insured accident or illness will be paid for up to the limits of the policy. Policies include: **QuickCare Intro**—A great introductory program with the first month paid for by Union Plus, covering both accidents and illnesses. Designed to cover animals between the ages of 8 weeks and 4 years. **QuickCare**—An accident-only program designed for cats and dogs of all ages. Other plans include **QuickCare Complete, Gold, Senior for Dogs, and QuickCare Complete, Gold, Plus, Indoor Cats, and Senior for Cats.**

Pet Savings Program— Save Up to 25% off Veterinarian Services

The Union Plus Pet Savings program is designed to provide savings for all veterinary services, including routine care and coverage for all animals. The program may be used in conjunction with traditional pet insurance to save you even more money on veterinary bills. With Union Plus Pet Savings, you will receive a 25% point-of-sale discount off all veterinary services at a growing network of veterinarians nationwide. The program also provides substantial discounts on other pet-related products and services such as grooming, boarding, and pet supplies. All pets qualify. Coverage starts as low as \$5.99 per month. The Union Plus Pet Savings program is not an insurance program.

Fast, Easy Enrollment Process

The value and benefits speak for themselves. Enroll today at **1-866-473-7387** or enroll online at **www.afscme.org**. Your pet will thank you.

Who's Eligible?

All dues paying members, retired members and their families.

Member Access

To enroll in the Pet Insurance program call **1-866-473-7387**.

To enroll in the Pet Savings program call **1-888-789-PETS**. Or enroll online for both at **www.afscme.org**

Types of Services

Veterinarian services, insurance, routine care, and savings on pet products.

Pet Insurance Program Advantages

- ★ Low \$100 deductible and up to 100% coverage after deductible
- ★ Coverage for all care related to insured accident or illness
- ★ Quick reimbursement on claims

Pet Savings Program Advantages

- ★ 40% savings off membership fee
- ★ Coverage as low as \$5.99 per month
- ★ Up to 30% savings on other pet services and supplies like grooming and food.
- ★ Coverage for every kind of pet, regardless of age
- ★ No penalty if you pre-pay
- ★ Additional savings on multiple pets
- ★ Pre-existing conditions no problem

**Union
Plus®**
Working For Working Families
Pet Services Program

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1-866-473-7387

www.afscme.org

AFSCME-PET-12/08

Questions & Answers

How do I decide which program is right for me?

Union Plus Pet Insurance is designed to cover your pet in case of unexpected expenses from illness or accidents, **but does not cover routine care**. You may use your insurance at any veterinarian. **Union Plus Pet Savings** provides savings on any service **including routine care**. However, you must use a participating veterinarian. Members may participate in either program or select both to combine the coverage.

PET INSURANCE

After enrolling my pet into the program, can I still see my regular veterinarian?

Yes. If your pet is insured with Union Plus Pet Insurance you can use the veterinarian of your choice. Pet savings are limited to veterinarians in the program's network.

How much are the deductibles with Union Plus Pet Insurance?

You pay a \$100 deductible (unless otherwise noted) per condition, regardless of the number of trips you make to the veterinarian. This deductible remains constant for as long as your policy remains in force.

What are my payment options?

MasterCard, Visa, & Discover cards are accepted for annual or monthly payments. Monthly payments can be made by pre-authorized withdrawal from a checking account. Currently, MasterCard and Visa are accepted on the Union Plus pet insurance website. Checks and money orders can be used to make payments by mail for annual payments.

How do I make a claim?

After paying your bill from the veterinarian, you and the veterinarian must complete the appropriate claim form that comes with your policy. Mail or fax the completed claim forms to: **Union Plus Pet Insurance Programs, 3315 E. Algonquin Road, Suite 450, Rolling Meadows, IL 60008**. You can also submit claims online at www.afscme.org. They will reimburse you for the payable amount of the adjusted claim minus the deductible. Just put a claim in the mail and within 5 business days of receipt of all the necessary information your claim will be processed. If you need additional claim forms you may order them by calling **1-866-473-7387**.

What are your call center hours?

Call us at **1-866-473-7387**. Representatives are available to answer questions Mon. – Fri., 8 a.m. – 11 p.m. (ET) and Sat., 10 a.m. – 6 p.m. (ET). Administrative hours for claims and policy questions are Mon. – Fri., 9 a.m. – 8 p.m. (ET).

PET SAVINGS

Are there any exclusions?

No, with Union Plus Pet Savings, you will receive a 25% discount off all veterinarian services. All you have to do is show your Pet Savings card.

How much are the deductibles with Union Plus Pet Savings?

There are no deductibles; your discount is shown on your bill.

What if I lose my ID card or my pet ID tag?

Just call **1-888-789-7387** or email custserv@petassure.com and we will send a replacement within two business days. There may be a \$5.00 replacement fee.

Will this only save me on veterinarian care or are there additional savings?

Union Plus Pet Savings not only saves you money when you go to the veterinarian but you can save on other pet services and products from thousands of companies. After you enroll, you will receive a list of local and national pet companies that offer membership savings.

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Legal Service

Free and discounted legal advice is a phone call away for AFSCME members and their families.

If you think finding an attorney has to be difficult and expensive, think again! The Union Plus Legal Service makes it easy for AFSCME members and their families to get the legal help they need to avoid and solve legal problems — and usually for free!

One toll-free call puts them in touch with a nationwide network of over 2,000 law offices that offer free and discounted services to union members. In fact, three out of four members get their legal issues handled without paying a penny.

No Enrollment Charge or Annual Fee

Similar legal services can cost up to \$150 a year but the Union Plus Legal Service has no enrollment charge or annual fee, so AFSCME members are ahead of the game right from the start. And there is no enrollment form to complete. Members are automatically eligible.

Free Consultation and Follow-up

Oftentimes being able to talk to an attorney about a legal question can prevent it from turning into a legal problem. The Union Plus Legal Service lets members consult with a program attorney (in person or over the phone) about almost any personal legal concern — for up to 30 minutes — for free. A member may consult with a lawyer as many times as he or she needs provided it is about a separate matter each time. Plus, personal documents — such as leases, insurance policies or sales contracts — will also be reviewed and explained at no charge. And if the attorney thinks a follow-up letter or a phone call will resolve the situation, it will be done for free as well.

30 Percent Savings on Complex Services

Of course, some legal matters need more than 30 minutes of attention from an attorney. In such cases, members pay only 70 percent of the attorney's regular fee (except in contingency cases, where the attorney's fee is a percentage of any money recovered). Plus, members get to see the fee in writing, in advance — so they won't be faced with any surprises later on.

Quality Control

Union Plus Legal Service attorneys are continually evaluated by members who use the service. And if members ever have a disagreement with an attorney, they have access to an established set of grievance procedures to help resolve the issue. Attorneys who no longer meet the program criteria or who perform unsatisfactorily are promptly removed from the program.

The Verdict Is In — No Other Program Makes Getting Legal Advice So Easy and Affordable

Judge for yourself and we think you'll agree that no other program measures up to the Union Plus Legal Service. So the next time your members need legal advice, call us. Not only will they save money, they might even get their problem handled for free!



Who's Eligible?

All dues-paying AFSCME members, their spouses, domestic partners and dependents.

Member Access

Call **1-888-993-8886** Mon. - Fri.,
9 a.m. - 7 p.m (ET) or visit

www.afscme.org for names of participating attorneys in your area.

Cost

There is no enrollment charge or annual fee, and it costs nothing to get the name of a participating attorney.

Program Advantages

- ★ Free consultations of up to 30 minutes — in person or over the phone
- ★ Free document explanation and review
- ★ Free follow-up letter or phone call
- ★ 30 percent off most other services
- ★ No enrollment forms to fill out; AFSCME members are automatically eligible for the program
- ★ No enrollment charge or annual fee
- ★ Up front written fee agreement
- ★ Special quality control procedures
- ★ Access to the nation's largest legal service of its kind — with over 2,000 offices nationwide

Union
Plus
Legal Service

Working For Working Families

www.afscme.org

AFSCME-LEG-03/09

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1-888-993-8886

Questions & Answers

How do I find an attorney?

For referrals, visit www.afscme.org or call 1-888-993-8886, Mon. - Fri., 9 a.m. - 7 p.m. (ET).

What should members say when they call a participating attorney?

Make sure members identify that they are calling for Union Plus Legal Services when they contact a participating attorney. Also, remind members to ask for a written fee agreement to avoid any unpleasant surprises.

What types of services do members get for free?

Here's what the program offers:

FREE consultation up to 30 minutes on almost any legal matter — either over the phone or in person. Members may consult with an attorney as many times as they need to, provided it is about a separate matter each time.

FREE simple document review. Under this benefit, members can have important papers, leases, insurance policies or other contracts reviewed and explained. (Written evaluations are not part of the service, nor are documents written by members or for use in a business capacity.)

FREE follow-up services. If the attorney thinks making a phone call or writing a simple letter will solve the problem, then it will be done for free.

What is not covered under the service?

Matters involving any union-related organization or union official are not handled by the service. Matters involving ownership or operation of a business are not covered. Documents written by members, such as contracts, rental agreements, etc., are not covered by the free document review benefit.

How much will I save on other services?

Members save 30 percent off the attorney's normal fee. Also, discounted flat fees may be available for some common services such as drafting a will. Smaller discounts apply to contingent or percentage fee cases. To protect members and help avoid unpleasant surprises, clients and attorneys will sign a written fee agreement in advance.

Am I guaranteed representation?

No. Participating attorneys are not obligated to take a case and may decline if they so choose.

What about confidentiality?

With the Union Plus Legal Service, all matters are handled between the member and their attorney on a strictly confidential basis. Only the attorney will know members are using the service. The union has no involvement.

What's the value of this program?

Other legal programs often charge membership fees as high as \$150 per year. But the Union Plus Legal Service costs absolutely nothing to join, which provides you an automatic advantage right from the start. (Research shows that over 75 percent of the Union Plus Legal Service cases are handled free of charge.)

There are no lawyers in my area. What can I do?

Sorry we don't have any attorneys in your area at this time. We are continuously updating our listings and searching for interested attorneys. If you have a lawyer to recommend call us at 1-888-993-8886.

Can I call more than one panel attorney?

Yes you can contact more than one attorney. When you call for a referral we will limit referrals to two panel attorneys, and we'll try to give you the attorneys that best match your needs. You can go online and search the full list. But in general, we do ask that you limit the number of attorneys you contact.

How is quality legal service ensured?

Union Plus Legal Service attorneys are carefully selected to make sure members receive the best services available. Many of the attorneys have been recommended by local and international unions, central labor councils and state labor federations.

All firms that apply must go through an extensive evaluation and must meet certain standards of experience.

Program attorneys are continually evaluated by members who use the service. The attorney referral call center does follow-up surveys with a random selection of members. Any member who wishes to evaluate their lawyer and the program should simply contact the program's toll free number. These evaluations are reviewed by the program administrator, who also keeps track of any complaints filed by members against participating attorneys. If an attorney does not measure up to program performance standards, Union Plus can have that attorney dismissed from the panel.

Is there recourse if a member has a disagreement with an attorney?

If a member disagrees with their attorney over fees or other matters, the program will try to resolve the dispute through an informal grievance process. If a member is not satisfied with the service, they can call 1-888-993-8886 or send a letter detailing the complaint.

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1625 L Street, NW
Washington, DC 20036
TTY: 202-659-0446

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1-888-993-8886



Mortgage

Home buying, selling and refinancing made easier and more affordable for AFSCME members.



Buying a home can be one of the most important and complicated purchases you will make in your lifetime. But finding your dream home doesn't have to be a nightmare – thanks to Union Plus Mortgage. Designed exclusively for AFSCME members and their families, this valuable program makes buying and refinancing a home easier and more affordable. Just one phone call provides you with one-stop shopping for all your mortgage needs.

Hassle-Free Mortgages

Our specially trained mortgage counselors are standing by to answer all your home buying questions and to help you find a mortgage that's right for you. You can even apply for a mortgage over the phone. Plus, we have early-morning and evening hours, so you can call whenever it's most convenient for you.

Member protections

To make sure you have the right product, every loan must pass a net benefit test to make sure it is in your best interest. Union Plus Mortgage does not offer negative amortizing loans and there is full disclosure if you select an adjustable rate mortgage

Fees are capped

Union Plus holds closing costs down by capping fees at \$100. Fees from other lenders range from \$500 to over \$1,000.

Help When Times Are Tough

Another valuable feature is the Mortgage Assistance Program.[†] Available to members who have had their mortgage for one year, this benefit can help you make your mortgage payments if you become unemployed as a result of a layoff, disability or union-sanctioned strike.

Who's Eligible?

Dues-paying AFSCME members, their parents and their children. This program is not available to members living in Canada, Guam, Puerto Rico and the U.S. Virgin Islands.

Member Access

1-800-848-6466

8:00 a.m. – 10:00 p.m., Mon. – Fri. (ET)

9:00 a.m. – 5:00 p.m., Sat. (ET)

or visit www.afscme.org

Mortgages Offered

Conventional (15- and 30-year), ARM, VA, FHA, local bond programs. (Programs are not available in all areas.)

Program Advantages

- ★ Low fees
- ★ Low-cost loans with competitive fixed and variable interest rates
- ★ Advice from expert counselors
- ★ Special programs for first-time buyers
- ★ An easy over-the-phone application process
- ★ A comprehensive home warranty plan
- ★ Assistance for members who become unemployed or disabled
- ★ Home Finance Center at www.afscme.org

[†] Mortgage Assistance Program is not available under bond programs or for second homes and investment properties. All 1st mortgage loans are offered through JPMorgan Chase Bank, N.A., or Chase Bank USA, N.A. depending on product type and property location. All rights reserved.



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Mortgage

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Questions & Answers

What's the first thing I should do to begin my search for my house?

Call Union Plus Mortgage before you do anything else. A mortgage counselor will be happy to answer all your home-buying questions — ranging from how much you can afford to pay for a house, to what type of mortgage will best suit your needs. Then you can speak with a real estate counselor who can refer you to a real estate agent who knows the area in which you are looking. And if you need to sell your current home, the counselor can help with that too — by matching you with an agent in your area.

What does it take to get approved for a mortgage?

A good credit history, a record of stable employment, savings for a down payment, and in some cases, reserves are required. Call the program at **1-800-848-6466** for an evaluation of your individual situation.

How do I prequalify for a mortgage?

Just have your financial information ready (income, debts, savings and other assets) and call the program. A trained counselor will go over your information and help you determine how much you can afford to spend on your home. If you qualify, you can also get pre-approved — which gives you an advantage over other buyers by allowing you to house hunt as a “cash buyer.” Even if you're not sure you're ready for home ownership, this process will help you learn about the costs involved.

How much money do I need upfront to buy a house?

You will need cash for the down payment and the closing costs. The amount of money you need will vary based on the price of the home and the loan program for which you apply. A program counselor will help you choose the loan that best suits your needs and will supply you with estimates of the required down payment and closing costs.

How do first-time buyer programs work?

There are many types of mortgage loans available for first-time buyers, depending on their financial situation and needs. Most first-time buyer programs allow for lower down payments, more flexible debt-to-income guidelines, and in some cases alternative documentation can be used to prove your income and/or credit history. A program counselor will explain the different programs available and will help you choose the loan program that will fit best with your circumstances.

How do I know if I'm getting a good rate?

Your counselor can make a side-by-side comparison between the union mortgage and the other mortgages you may be considering.

What if I already have a fixed-rate loan on a home and interest rates go down?

When interest rates drop significantly, you should investigate the financial advantages of refinancing. Most mortgage experts agree that if you can get a rate of 2 percent less than your existing loan, and if you plan on staying in your home for at least 18 months, refinancing is a good investment. Refinancing may require paying many of the same fees paid at the original closing plus the origination fees.

If I become unemployed, how does the program benefit me?

If you become unemployed — whether through a layoff or disability — the Union Plus Mortgage Assistance Program can help you make your mortgage payments. You become eligible for this benefit one year after obtaining your mortgage. If you become disabled or unemployed, you may apply for an interest-free loan to cover up to six months of your mortgage payments.

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1625 L Street, NW
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Insurance Programs

Affordable, quality supplemental insurance designed to help AFSCME members provide for their families



Different Needs, Different Types of Insurance

There are many different types of insurance, and deciding which is right for you can be difficult. That's where the UnionSecure Insurance Program comes in. UnionSecure can help you understand insurance basics and review with you how you can best protect your family. Just call **1-800-393-0864** to speak with a representative who will walk you through your options in detail.

Guaranteed Coverage with No Occupational Exclusions

The UnionSecure Insurance Program guarantees affordable coverage to AFSCME members so they can provide their families with financial security and peace of mind. And unlike some other plans, you can't be singled out for cancellation or a rate increase because of changes in your health or job category.

Special Strike Waiver Provision

Each of the products available to active members includes built-in strike protection (as applicable). If you are out of work during a union-sanctioned strike or lockout, the program waives your premium.

Get the Best Value for Your Insurance Dollar

Don't pay more for insurance than you have to. Using the consumer strength of the millions-strong AFL-CIO Union member constituency, UnionSecure coverage provides supplemental protection at low, union member rates. And UnionSecure's stamp of approval gives you the comfort of knowing you're receiving a good value for your money. So enroll today and get more peace of mind for yourself – and more financial security for your family.

Who's Eligible?

All dues-paying AFSCME members, retirees, and their spouses or domestic partners are eligible to apply.

Member Access

1-800-393-0864

8 a.m. to 7 p.m., Eastern Time

Monday-Friday

Website: www.UnionSecure.com

Plans Offered

- ★ Accidental Death and Dismemberment
- ★ Comprehensive Accident Protection
- ★ Ten-Year Level-Premium Term Life Insurance
- ★ 5-Year Term Life Insurance
- ★ Senior Term Life Insurance

Overall Program Advantages

- ★ \$5,000, no-cost accidental death coverage
- ★ Strike waiver of premium
- ★ 60-day satisfaction guarantee
- ★ Spouse and domestic partner coverage available
- ★ Disability coverage available for part-time workers
- ★ No occupational exclusions

Underwritten by: Hartford Life and Accident Insurance Company
Policyholder: AFL-CIO Mutual Benefit Fund


UnionSecure
www.UnionSecure.com

Questions & Answers

Accidental Death Insurance

What is the no-cost accidental death coverage?

A special benefit for union members only, this no-cost coverage offers a \$5,000 accidental death benefit for motor vehicle deaths or \$1,000 for accidental death from any other cause. Every active member should take advantage of this coverage – there are no obligations attached to this no-cost plan. Members can call **1-800-393-0864** or go to **UnionSecure.com** to enroll.

What is the Accidental Death and Dismemberment (AD&D) Plan?

This insurance provides cash to the beneficiary if the insured were to die from an accident. The policy also covers dismemberment (loss of limbs, for example). Because it is guaranteed to be issued regardless of health conditions, AD&D coverage is a good option for people who cannot qualify for life insurance. Benefits range from \$25,000 to \$200,000, with extra benefits paid if the accident involves motor vehicles or common carriers. Members, spouses or domestic partners may enroll. Call **1-800-393-0864** or go to **UnionSecure.com**.

Why do I need accidental death and dismemberment insurance?

Consider what would happen if you died as a result of an accident. Accidental death and dismemberment coverage helps provide your family financial relief if you are involved in an accident that results in death or dismemberment. Even with an employer-sponsored life insurance plan, oftentimes, you may need more coverage if you should lose your life in an accident. This plan provides additional coverage to what you may already have at a very reasonable cost.

What does enhanced coverage provide?

- Larger base benefit amounts - \$25,000 to \$200,000
- Coverage for family members - spouse/domestic partner and children
- Additional extra benefits:
 - An additional \$100,000 for accidental death while riding as a passenger on any common carrier, such as, an airplane, train, bus or taxi.
 - An additional \$50,000 for workplace accidental death.
 - An additional \$25,000 for accidental death resulting from a motor vehicle accident or as a pedestrian.
 - Inflation guard - your base benefit amount increases automatically to help keep your benefit amount in line with the increasing cost of living. This benefit increases for a maximum of 10 years, up to 125% of the Principle Sum.
 - Strike waiver of premium - premium will be waived for up to one year during a union-sanctioned strike or lockout lasting 30 days or more. May not be available for all unions or in all states.

Comprehensive Accident Protection

What is the Comprehensive Accident Plan (CAP)?

CAP was designed for union members as an economical way to provide additional financial security for their families with three types of coverage in one policy. CAP includes accidental death, hospital income and disability coverage all in one. Members ages 18-59 may apply and coverage continues through age 65.

Why is Comprehensive Accident Protection (CAP) important to have?

Consider what would happen if you were unable to work for days, weeks, months from an accident? The UnionSecure Comprehensive Accident Plan is a "catch-all" plan to provide financial relief for almost any kind of accident - from the minor to the severe. First, it pays a daily benefit while you are in the hospital for any kind of accident, no matter where it occurs. Secondly, if the accident is severe enough to cause a disability - one that causes you to become unable to perform the material and substantial duties of your usual occupation - it pays an additional monthly benefit to help relieve the added financial burden caused by your inability to work. And thirdly, if the accident is fatal, the Comprehensive Accident Plan death benefit helps pay the bills if you are gone.

What benefits are available with CAP?

CAP provides three types of coverage in one policy: a lump-sum payment for death due to accident; a daily benefit for hospitalization due to an accident up to 500 days; and a monthly benefit for a disability due to an accident for up to one year. Members choose between two plans:

Benefit	Plan 1	Plan 2
Death Benefit	\$50,000	\$100,000
Hospital Benefit	\$50/day	\$100/day
Monthly Disability	\$500/month	\$1,000/month

How much life insurance coverage should I have?

Experts recommend that an individual's life insurance coverage equal three to five years of his or her annual salary, depending on such financial obligations as mortgages, college tuition and other debts equal to approximately 8 years.

What are the different types of life insurance coverage?

UnionSecure offers term life insurance coverage, which provides a death benefit for a fixed amount of time – the "term" of the coverage. Term life insurance is recommended by financial experts as the most affordable, cost-effective type of coverage.

With UnionSecure's 5-Year Term Life Insurance, the premium remains level for a 5-year renewable term and then increases as a new 5-year age period is entered. The insured can continue coverage until age 70 regardless of any health changes. At age 70, the insured member or spouse easily can convert to Senior Term Life Insurance. Members and spouses or domestic partners ages 18-64 are eligible to apply for coverage amounts of \$25,000 to \$250,000. No medical exam is required for amounts of \$100,000 or less.

Ten-Year Level-Premium Term Life Insurance coverage is less expensive than the 5-year term and has a level premium for the full ten-year period. However, if the insured chooses to continue coverage after that term, he or she has to reapply, and there are no guarantees that the member will receive the same rates or be accepted. Members and their spouses or domestic partners ages 18-59 may apply for coverage amounts of \$100,000 to \$200,000. No medical exam is required for amounts less than \$100,000.

Why would a senior need life insurance?

Senior Term Life Insurance is a good option for the retired member who is worried about leaving the family with large funeral costs or the expenses caused by a final illness. Union members, retirees, spouses or domestic partners ages 55-74 are eligible to apply for benefits of \$5,000 to \$25,000. There is no termination age.

How do I enroll for UnionSecure insurance?

Members, retirees, spouses and domestic partners may call **1-800-393-0864** from 8 a.m. to 7 p.m., Monday-Friday ET, with any questions or to apply for any UnionSecure coverage, including the no-cost accidental death coverage. Members also may find information about the program at **UnionSecure.com**.

Credit Card

A unique, money-saving credit card that works as hard as you do.



You probably have other credit cards in your wallet right now. But the AFSCME Advantage Credit Card could save you money in interest charges and fees compared to those other cards. Plus, the AFSCME card features special members-only Triple PlusSM features that you can't get anywhere else. Our card has a special competitive variable Annual Percentage Rate (APR), charges no annual fee, and has a 25-day grace period. Since the AFSCME Advantage Credit Card was first offered in 1986, it has saved union members thousands of dollars every year.

Union Plus[®] Member Advocacy Program

Enjoy peace of mind knowing that you have somewhere to turn if you ever have a concern with your credit card. There may be a time when you'd like assistance handling a concern — the Union Plus Member Advocacy Program created by Union Privilege is there to help resolve issues for you.

Safety Net

The AFSCME Advantage Credit Card features a unique safety net to help cardholders facing financial hardship as a result of illness, disability, natural disaster, layoff and strike. Features include Lifeline Trust grants for disability and natural disaster, a Layoff Helpline, skip payments, free credit counseling and consumer credit education.

Secured Card Helps Establish or Repair Credit

If you have little or no credit history or do not qualify for the regular credit card because of past credit problems, a special Secured Card is available to help you build or repair your credit record.

Carry the Card That Works as Hard as You Do!

With so many exceptional benefits, it's no wonder why more and more AFSCME members and their families now carry the AFSCME Advantage Credit Card. Join in the savings...apply today!

Who's Eligible?

All dues paying members. Adult children (living at home) of members and spouses and domestic partners are eligible.

Member Access

To apply by phone call **1-800-522-4000** or apply online at www.AfscmeCard.com.

Call **1-800-651-2580** to request a secured card application.

Program Advantages

- ★ A highly competitive Annual Percentage Rate (APR)
- ★ 25-day grace period
- ★ No annual fee
- ★ Layoff Helpline
- ★ Disability grants
- ★ Natural disaster grants
- ★ Credit counseling
- ★ Member Advocacy
- ★ Easy application by phone
- ★ Special AFSCME Advantage design
- ★ 100% Fraud protection
- ★ No liability for lost or stolen cards
- ★ Skip-payments up to twice per year
- ★ All customer service calls answered in the USA
- ★ 24-hour personal customer service
- ★ Free additional cards
- ★ Scholarship Program

**Union
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Working For Working Families
Credit Card

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1-800-522-4000

www.AfscmeCard.com

www.afscme.org

Questions & Answers

What makes the AFSCME Advantage Credit Card better than others?

The card offers Triple PlusSM features including a highly competitive rate, but the benefits don't end there. It offers superior customer service from representatives in the USA — and has the unique Safety Net to help you in times of financial need.

The program offers low balance transfer rates that allow you to transfer your higher rate balances and save hundreds of dollars!

How do I apply?

Just call 1-800-522-4000 to apply by phone or apply online at www.AfscmeCard.com. HSBC Bank, Nevada, N.A., is solely responsible for approving applications. The union is not involved in credit decisions.

What if I don't qualify for the AFSCME Advantage Credit Card?

If you don't qualify because of little or no credit history or past credit problems, a special Secured Card is available to help you establish or improve your credit. The amount you deposit in an interest-bearing savings account determines your credit line. For example, if you deposit \$500, you have a \$500 credit line. After 18 months of satisfactory, on-time payments, you may qualify for a regular AFSCME Advantage Credit Card.

How does the skip-payment option work?

As long as you have been making regular payments and your account is in good standing, you can choose to skip up to two payments per 12-month period. Simply call the bank to make arrangements. Finance charges will continue to accrue but no penalties apply.

Does the credit card help the labor movement?

Yes. Every time you use the credit card you help the labor movement and you help yourself. Royalties from the program help to build a more secure future for working Americans. The royalties are used for organizing and other new programs that will continue the revitalization and growth of the labor movement. The credit card program also makes the scholarship program possible.

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1-800-522-4000

www.AfscmeCard.com

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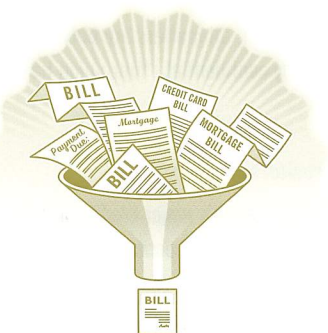
1625 L Street, NW
Washington, DC 20036
TTY: 202-659-0446

www.afscme.org



Credit Counseling

Credit and housing counseling plus debt management tools for union members



Experience the Peace of Debt-Free Living

The Union Plus Credit Counseling program was designed exclusively for union members and their families. The program helps members learn more effective ways to manage money and ways to save for the future.

Financial Help They Can Trust

Money Management International (MMI) and its family of Consumer Credit Counseling Services (CCCS) agencies help 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). The certified credit counselors at MMI are available to help members get through their maze of financial challenges 24-hours-a-day, 7-days-a-week.

Free Initial Counseling Session

To help your members get started, the Union Plus Credit Counseling program will provide them with a free one-hour initial counseling session. During that session they will receive a complete financial review and budget analysis, advice on how to work with creditors, a written action plan with timelines for reaching their goals, and if necessary, referrals to appropriate organizations and programs that may also be able to help them.

Debt Management Plan (DMP)

If members need additional assistance, a counselor will work with them to develop a DMP to reduce their debt liabilities. For a small fee, MMI will negotiate with the member's creditors on their behalf, disburse the member's funds to creditors on their behalf, and work with creditors to stop the collection calls. Members may begin a DMP with the usual set up fee waived. If the member successfully completes one year under the plan, Union Plus will reimburse the member all the monthly charges.

Save My Home Hotline

The Save My Home Hotline can help if you are worried about making your mortgage payment. You can arrange a confidential, free consultation with HUD-certified housing counselors who can provide advice and develop an action plan for you. Call **1-866-490-5361**.

Education Materials

Free financial resources, calculators and tools are available to all members who are counseled through this program. A wealth of these materials are available online.

Who's Eligible?

Union members and their families may use this program.

Member Access

Counselors are available 24-hours-a-day, 7-days-a-week. Call **1-877-833-1745** or visit www.afscme.org

Program Advantages

- ★ Free credit and housing counseling from certified counselors
- ★ Save My Home Hotline
- ★ Learn effective budgeting and money management skills
- ★ Extensive website with free financial tools
- ★ Debt Management Plans with waived initiation fees for union members
- ★ An alternative to bankruptcy

Union
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Credit Counseling

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Questions & Answers

Who can participate in the program?

All dues paying members and retired members are eligible to participate in this program. Family members, including parents, are also eligible to participate in the program.

Is there a charge for credit or housing counseling?

No, financial assessment, advice and a written action plan are always provided free under the Union Plus Credit Counseling program.

How long will the counseling session last?

It takes a counselor approximately 45 minutes to gather financial information, analyze your situation, and discuss your options. Counselors are available 24-hours-a-day, 7-days-a-week. However, appointments are always available as well.

How is this service better than other similar programs?

Credit counselors are certified, trained, and continually monitored for quality. Members will receive a variety of options to meet their financial goals. Recommendations are always customized and based on the member's individual circumstances. A written action plan, which outlines the agreed upon action items, will always be provided to the member.

What is a Debt Management Plan?

The Debt Management Plan (DMP) offered through the Union Plus Credit Counseling program is a confidential program individually designed to provide members with a unique solution for their financial situation.

Do AFSCME members receive a special benefit from this program?

Yes, the Union Plus Credit Counseling program offers a union member-only a waived DMP initiation fee and if the member successfully completes one year on the DMP, Union Plus will reimburse all of the monthly fees paid.

Can members who are already enrolled in a DMP with another organization switch to the Union Plus Credit Counseling DMP?

Yes, however, benefits with some creditors could be lost. Members should call Union Plus Credit Counseling at 1-877-833-1745 to discuss the best option for them.

What about confidentiality?

With the Union Plus Credit Counseling program, all matters are between you and your counselor and are kept strictly confidential. Your union has no involvement.

Does the program work with most creditors?

MMI has strong relationships with all of the nation's major credit corporations. They work with all unsecured creditors including doctors, attorneys, finance corporations, and collection agencies. Because secured lenders have collateral-backed loans, they are unlikely to reduce payments or interest and, therefore, are not included in the debt management plan.

Will my payments and interest be lower than they are now?

The counselors work with creditors to negotiate reduced monthly payments and overall interest charges. In the initial counseling sessions, your counselor will discuss your individual creditors and their policies on reducing payments and interest rates.

Who is MMI?

Money Management International (MMI) is the provider of the Union Plus Credit Counseling program. MMI is a non-profit, community service organization that provides confidential financial guidance, free consumer credit counseling services and debt management assistance. MMI is affiliated with the National Foundation of Credit Counseling (NFCC) and Consumer Credit Counseling Services (CCCS). In addition, MMI is a member of the Better Business Bureau and the BBB Online Reliability Program. You can count on MMI to provide sound quality service and assistance.

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Everyday Savings

Member-only savings on everything from renting a car to sending a bouquet of flowers.

AT&T Wireless Discount

- ★ 10% off monthly individual and family plans from AT&T, the nation's only unionized wireless company.
- ★ Available to new and existing customers (with a new 2-year agreement).
- ★ Additional union-member only promotions.
- ★ Three ways to save:
 - Call **1-800-897-7046**
 - Online at **www.afscme.org**
 - At a local AT&T store
- ★ Use **FAN# 00113662** and provide union ID.

Consumer Reports Online

- ★ Save 27% on annual subscriptions to ConsumerReports.org, Consumer Reports' online consumer information website.
- ★ Read latest issue of Consumer Reports magazine online.
- ★ Features Product Reviews, Product Ratings and Buying Guides.
- ★ Visit **www.afscme.org** to order.

Dell Computers

- ★ Save up to 7% on computers, computer accessories, TVs and electronics from Dell. Get free Your Tech Team North American-based support on selected computer systems. Use discount **ID#: PS16626766**. Visit **www.afscme.org** or call **1-800-695-8133** (all calls answered by representatives in the U.S.).

Flower Service

- ★ Save 20% when you send flowers, gifts, or plants.
- ★ Order toll-free, 24 hours a day, 365 days a year
- ★ To order call **1-888-667-7779** or visit **www.afscme.org**

Goodyear Tire and Service Discounts

- ★ Discounted oil, lube and filter service.
- ★ A 5% discount on all tires, including snow, radial and all-terrain tires
- ★ A 10% discount on services other than oil changes
- ★ Support members of the United Steelworkers, who make many Goodyear tires
- ★ Available to union members at Goodyear Gemini Auto Service Centers, Just Tires or El Campo Tire locations
- ★ Visit **www.afscme.org** to download the Goodyear Union Plus coupon

Health Club Discounts

- ★ 20 to 60% savings on initiation and monthly fees at over 10,000 health clubs, including Bally Total Fitness and select Golds Gyms
- ★ Flexibility of a month-to-month membership
- ★ Ability to transfer membership between participating health clubs for a \$10 transfer fee
- ★ Visit **www.afscme.org** or call **1-888-294-1500**

Home Heating Oil Discounts

- ★ Save an average of \$200-\$300 a year on home heating oil in MA, NY, NJ, CT, RI, ME, NH, PA, MD, DC, and VA.
- ★ \$50 towards your first fuel purchase
- ★ Save \$10 on the first-year membership fee
- ★ For details, and to find out if this program is available in your area call: **1-888-665-4526** or visit **www.afscme.org**



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Everyday Savings

Moving Discount

- ★ Interstate moves with special union-members-only benefits
- ★ Free estimates
- ★ Visit www.afscme.org or call **1-800-871-8864** for Allied Van Lines and **1-800-524-5533** for North American Van Lines. When you call, reference your Union Plus discount.

Union Plus TurboTax® Service

- ★ Save big on online tax preparation on TurboTax®. Just answer some simple questions to prepare your federal and state taxes, then e-file your returns. Free federal returns for lower income households. Visit www.afscme.org

Powell's Bookstore

- ★ Save on new and used books and textbooks at this discount union-ized Internet bookseller. Visit www.afscme.org

Union-Made Checks

- ★ Personalized, union-printed checks and return address labels that promote a pro-union message and feature the AFSCME logo
- ★ 200 checks starting at \$9.95 (plus \$1.50 for shipping and handling)
- ★ To order call **1-888-864-6625** or visit www.afscme.org

Union-Made Clothing Discounts

- ★ Buy union-made apparel and save with a minimum 5% discount on everything you buy. Jeans, dress shirts, casual wear, jackets and more.
- ★ Discounts at Justice Clothing, No Sweat Apparel and Union Jean & Apparel Co. Order online at www.afscme.org (use discount code Union Plus).

Your Credit Score

- ★ Special 15% discount through myFICO®. 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. Visit www.afscme.org

Travel Center

The one stop for all of your travel needs including discounted car rentals, cruises and condo rentals. Make airline and hotel reservations online through the largest airfare search engine on the Internet. Visit www.afscme.org

YOU'LL FIND ALL THIS IN THE TRAVEL CENTER:

Car and Truck Rental Discounts

- ★ Save up to 25% on car rentals. Reserve online or call Avis **1-800-698-5685**, ID#B723700, Budget **1-800-455-2848**, ID# V816100 or Hertz **1-800-654-2200**, ID#205666. Get discounts of 20% on truck rentals at over 2,800 locations nationwide at Budget Truck Rental. To find out more and make a reservation, visit www.afscme.org or call **1-800-561-1157** (use discount code ID 56000127763).

Condo Rental Discounts

- ★ Save up to 25% when you rent a resort condominium anywhere in the world. Visit www.afscme.org

Cruise Discounts

- ★ Receive a 5% union member discount when you cruise Hawaii on NCL America, which operates Pride Of America, the only deep sea US-flagged, all union cruise ship. For more information, visit www.afscme.org and to book, call **1-866-867-0593** (ask for the Union Plus Freestyle Cruising discount).

Entertainment Discounts

- ★ Save on a wide range of entertainment including movies, theme parks, sporting events and more.
- ★ Save up to \$15 per ticket at theme parks across the country
- ★ Get discount DVD rentals at Blockbuster and Hollywood Video
- ★ Save up to 40% on movie tickets at theaters across the country
- ★ Save on Broadway shows, museums, aquariums, zoos and sporting events like Major League Baseball in selected cities
- ★ Call **1-800-565-3712**, Monday through Friday, 9 a.m. to 6 p.m. EST. Reference Company Member ID: **744387769**. Or visit www.afscme.org

Worldwide Vacation Tours

- ★ Discounted international travel packages and tours. Union members save \$100. Call **1-800-590-1104**.

AFSCME Advantage Everyday Savings are nationally based. Your local may have similar union-negotiated benefits. These AFSCME discounts may be used to supplement local discounts. Participating retailers and program provisions (including discounts on products and services) offered through AFSCME Advantage Everyday Savings are subject to change without notice.

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