

When you join AFGE, your benefits go beyond the workplace, with programs and discounts that help you and your family save money on everything from health and education, to homeownership and travel.

**Start saving, talk to your AFGE representative about joining today!**



**American Federation of Government Employees, AFL-CIO**  
80 F Street, NW  
Washington, DC 20001

## AFGE Member Benefits Information

Please see your local AFGE representative, visit [www.afge.org](http://www.afge.org) or call the Benefits Line at **888-844-AFGE** (1-888-844-2343) for more information.

### HOME BENEFITS (continued)

**Real Estate Member Benefit:** Get excellent service buying or selling your home and cash-back!

**Rocket Mortgage Savings:** Receive up to \$2,000 off closing costs on your home purchase or refinance.

**Save My Home Hotline:** AFGE members have a resource if they are facing mortgage problems.

### INSURANCE

**Free Accident Insurance:** Enroll for \$20,000—no-cost to you—accidental death insurance.

**MetLife Pet Insurance:** A small monthly payment can help you prepare for unexpected vet expenses down the road.

**Professional Liability Insurance:** AFGE members need protection for their personal assets and their family's assets in case of a costly civil action or administrative hearing against them.

**Senior Term Life Insurance:** Economical senior term life insurance for older, active and retired AFGE members and their spouses.

**Term Life Insurance:** Benefit amounts of \$20,000 to \$250,000 available. Living benefit up to 75% of the life insurance benefit for covered members diagnosed with a terminal illness.

### LEGAL BENEFITS

**Free and Discounted Legal Services:** Get legal help from thousands of law offices nationwide with a choice of two levels of savings: a prepaid legal plan or free access to basic legal services.

### MOVING BENEFITS

**Discount Budget Truck Rental:** Save 20% on your do-it-yourself move with Budget Truck.

**Discount Moving Boxes and Supplies:** AFGE members save 25-50% on moving boxes and supplies, plus free shipping within the U.S.

**Discount Moving and Storage PODS:** Savings of 10% on local moves and storage, and 5% on long distance moves and storage for AFGE families.

**Discount Moving Vans:** Exclusive AFGE member discounts on interstate moving, packing and in-transit storage.

**Hertz Vans and Trucks Discount:** Get up to 25% discount every day with nationwide availability.

### TECHNOLOGY DISCOUNTS

**ADT Personal Emergency Response:** AFGE members enjoy peace of mind and receive special low member pricing with price guarantee, free hardware, free system activation and free next day equipment delivery.

**Apple Computer Discount:** Offers the highest level of discounts to AFGE members.

**Purchasing Power—Home Electronics, Appliances and More:** AFGE members can get a computer, TVs, cameras, furniture and more with no credit check and by payroll deduction.

### TRAVEL BENEFITS

**AFGE Collette World Tours:** Union Plus and Collette have teamed up to provide you with discounts on tours, offering excellent savings to destinations around the world.

**Car Rental Discounts:** Save up to 25% on rental cars from Avis, Budget, Dollar, Hertz, Payless, and Thrifty.

**Endless Vacations:** AFGE members get \$399 weekly getaways or 25% off preferred stays.

**Hawaiian Airlines Discount:** Members receive a 5% discount from North America to Hawaii on the lowest available Hawaiianair.com web fares.

**Hotel Discounts:** AFGE members get exclusive access to hotel room rates that are up to 70% less than other direct travel websites. Lowest rate guarantee on all reservations.

No union dues are used to provide these benefits.



For more information, visit [www.afge.org](http://www.afge.org)



# Membership Pays!



## Your Guide to Money-Saving AFGE Member-Only Benefits

# Join Today!

By using these money-saving programs, AFGE members can save more than the annual cost of their dues.



## AUTO BENEFITS

**Auto Buying Program:** Auto Buying Service including RV's, boats, motorcycles, commercial, agricultural, more.

**Firestone Tire and Auto Care Discounts:** Save 15% on all maintenance, repairs and tire purchases from leading tire brands.

## CONSUMER BENEFITS

**AT&T Discounts:** Save with union member discounts from AT&T, the only nationwide unionized wireless carrier.

**Cash Back Shopping:** Get up to 40% cash back at 5,000+ stores.

**Fine Jewelry Discount:** AFGE members save 20%. All products made in the U.S.A.

**Flower, Chocolate & Gift Discounts:** AFGE members save 25% with satisfaction guaranteed.

## EDUCATION BENEFITS

**AFGE Union Plus Scholarship Program:** Members, their spouses and dependents can apply for scholarships from \$500 to \$4,000.

**Bachelor's Degree Completion Program:** Free College program eliminates cost as a hurdle preventing members from taking the next step in their education and career advancement.

**College Test Preparation Course Discount:** AFGE members and their children save 15% to 60% on The Princeton Review's college test preparation courses.

**Discount Textbooks for AFGE Families:** Save 5% on orders over \$25, or \$10 off orders over \$150. Free shipping on orders over \$59.

**Free College Benefit:** Get an Associate Degree with NO out-of-pocket costs.

**Grantham University — Online Degree Programs:** Pursue a college degree in Business Administration, Criminal Justice, Computer Science, Engineering and more. Full tuition scholarships are also available.

**Grantham University Scholarship:** Each year, an AFGE member is awarded a full scholarship to Grantham University.

**Kaiser Well-being Scholarship:** Five AFGE members will be awarded a \$1,000 scholarship for 1 year from Kaiser Permanente.

**Nursing Degree Program:** Get an RN to BSN or RN to MSN nursing degree fully online at a substantial discount to union members and their families.

**Powell's—A Union Book Store:** Great prices at AFGE's online unionized bookstore.

## ENTERTAINMENT BENEFITS

**Hershey Park Tickets:** Exclusive AFGE member discounts on park admission.

**Tickets at Work:** Discounts on movie tickets, theme park admission, shows and performances, ski lift tickets, and more.

**Union Sportsmen's Alliance:** An exclusive hunting and fishing club by and for union members, retirees and their families!

**Williamsburg, VA:** AFGE members receive up to 20% discount off admission.

## FINANCIAL BENEFITS

**AFGE Credit Cards:** Several card choices<sup>1</sup>, all with competitive rates, U.S.-based customer service and more.

**Credit Counseling Program:** Provides AFGE members with high quality confidential financial guidance, free consumer credit counseling services and debt management assistance.

**File Federal and State Taxes for Free:** The IRS has oversight of this free tax preparation program.

**Help with Student Loan Debt and Forgiveness:** Savi is a concierge service to help you take advantage of Public Service Loan Forgiveness (PSLF) and to keep your student loans on track.

**ID Sanctuary:** Save on credit and non-credit monitoring; get the most comprehensive resolution service.

**Personal Financial Management Course:** Your AFGE membership entitles you to take a no-cost college level course from Grantham University, on personal financial management.

**Union Plus All-In-One Prepaid Visa® Card:** provides financial security and flexibility. Packed with exclusive benefits.

**Union Plus Debt Settlement Program:** If something unexpected has made it hard to pay down credit card debt, Freedom Debt Relief may be able to help. Subject to state eligibility.

**Union Plus® Money Transfer Program:** Send money abroad conveniently and safely with Vianex<sup>2</sup> and get 10% off the fee for every online money transfer.

**Union Plus Personal Loan:** Consolidate higher-interest credit card and revolving debts; loan amounts up to \$30,000; no annual fees, pre-payment or origination fees.

## HEALTH BENEFITS

**Dental Discounts Program:** Members can save on routine exams, cleanings, fillings, X-rays, root canals, crowns, bridges, and orthodontics.

**Eargo Hearing Aids:** Federal workers and retirees may even qualify to get Eargos at no cost—thanks to their Federal Employees Health Benefits (FEHB).

**Free Prescription Discount Card:** This free prescription card helps AFGE families save up to 65% off the retail price on brand name and generic drugs.

**Health Club Discounts:** Save at over 9,000 gyms nationwide with top brands including 24 Hour Fitness, LA Fitness, Curves, and more.

**Medical Bill Negotiating Service:** For members with at least one out-of-pocket medical bill of at least \$400 from a single medical provider, free assistance helping negotiate bill reductions directly with medical providers.

**Retiree Health Insurance:** Comprehensive Medicare Advantage coverage, available exclusively to retired union members and their families.

**Solve Caregiving Issues:** YourCare360 is a complete caregiving solution with easy, online access to caregiving guidance.

**Union Plus Hearing Discounts:** Save over 40% on premium hearing aids at providers near you. Plus free hearing exams, free follow-up care and free batteries.

**Vision Insurance & Discount Plans:** Two levels of insurance plans that provide vision coverage for lower out-of-pocket costs, plus a free discount vision plan.

**Working America Health Care Program:** Work with licensed agents to guide any uncovered workers and their families through the insurance enrollment process. Explains eligibility for tax credits and subsidies, plus advise on best insurance plan to fit their needs and budget.

**Zeamo:** Your Fitness Passport: One Platform. Thousands of Choices. Complete Fitness Flexibility.

## HOME BENEFITS

**AFGE Union Plus Mortgage Program:** Buy or refinance a home and get special union benefits, hardship assistance available.

**Auto & Home Insurance Policies:** AFGE's group program provides AFGE members with access to insurance coverage for personal insurance needs at a discount.

**Home Heating Oil Discounts:** Save money on home heating oil and claim a \$100 rebate on efficient home heating equipment.

**Propane Discount:** Sign up and get a \$50 voucher for propane and \$100 towards purchase of a new tank. No delivery or low-usage fees.

**Quicken Mortgage Savings:** AFGE members receive exclusive mortgage savings of up to \$1,250 from Quicken Loans.

Programs are subject to change and certain restrictions may apply. Please refer to [www.afge.org](http://www.afge.org) for more information.

<sup>1</sup>Credit approval required. Terms and conditions apply. See [www.afgecard.com](http://www.afgecard.com) for details. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from MasterCard International Incorporated. Capital One, N.A. is not responsible for the contents of this message and/or any of the other third party products/services mentioned.

<sup>2</sup>The money transfer service is powered exclusively by Vianex. Service may not be available in all areas. Terms and conditions apply. Massachusetts License # FT121031.