

CFT Member Benefits

CFT Field Representative

It pays to be a member

Disclaimer: I do not provide personal investment advice and I am not a qualified licensed investment advisor.



When you join your local you also join the larger supporting organizations

- *CFT- A Union of Professionals
California Federation of Teachers*
- *AFT- American Federation of Teachers*
- *AFLCIO- American Federation of Labor Congress of Industrial Organizations*



www.unionplus.org

To create an account you
need to know you are a
member of AFT Local
#xxxxx



www.aft.org/member-benefits

To create an account you
need to know your
member number:
(i.e.) CAxxxxxxx

aft.org/scholarships

AFT Robert G. Porter Scholars Program

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

Union Plus Scholarship Program

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.

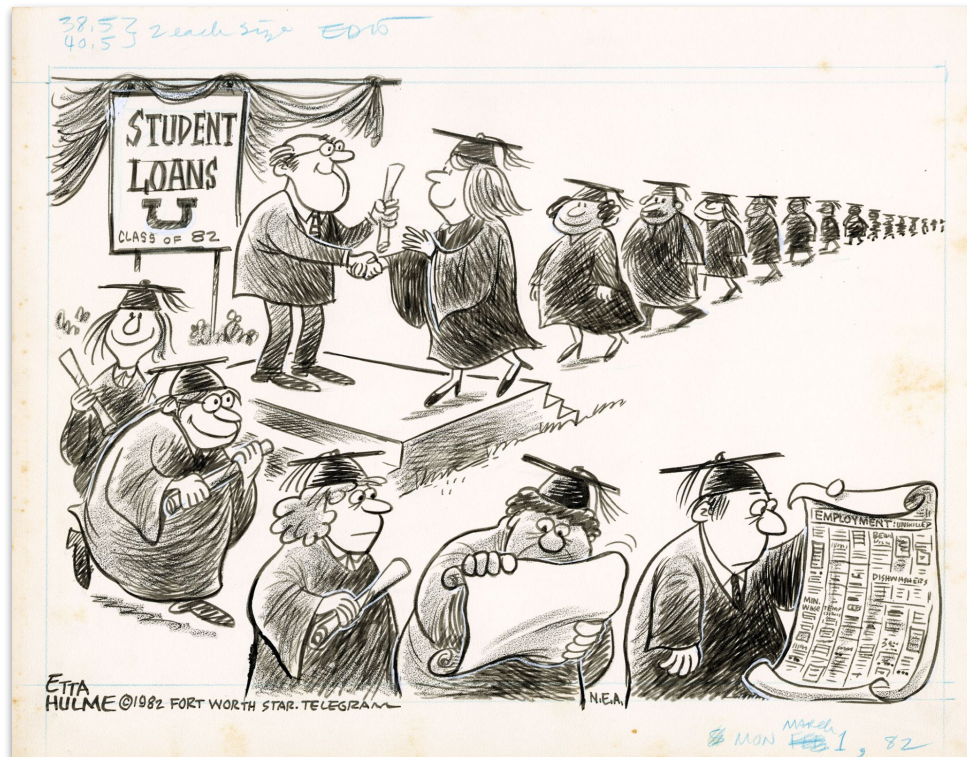


Student Debt Clinics

aft.org/debtclinicforgivemystudent
debt.org

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.



Personal Loans unionplus.org/loans

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

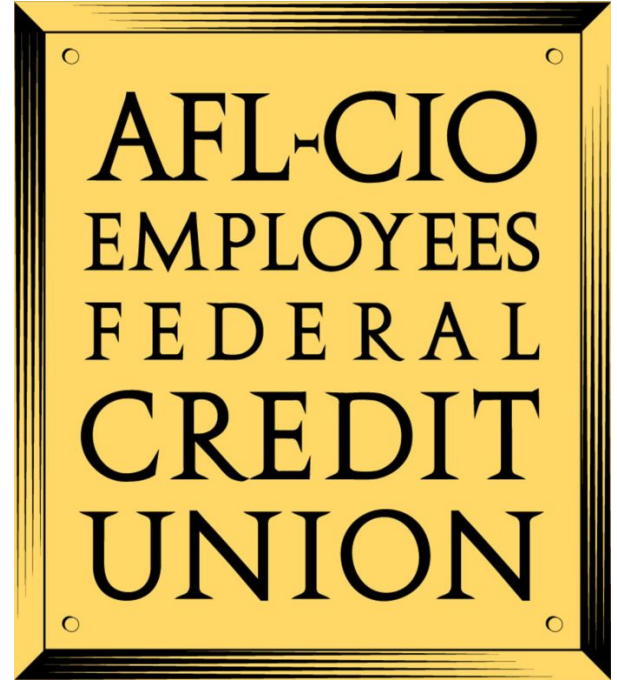
In the event you experience identity theft or resulting fraud, you can receive a free 60-minute consultation with a professional fraud resolution specialist. Services include learning how to restore your identity and good credit, protect yourself against further fraud or loss, and communicate with creditors 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.

Protect Against Identity Theft



AFL-CIO Employees Federal Credit Union aflcioefu.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

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

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 unionplus.org/legal

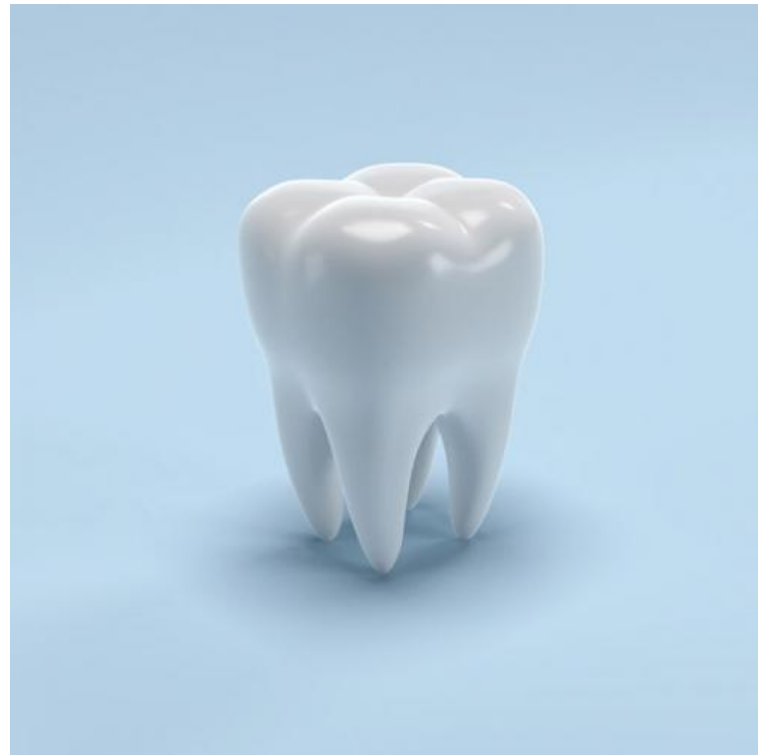
Choose from two levels of legal savings: a prepaid legal plan with full coverage on a wide range of services, or free access to a discount legal plan that includes a half hour consultation



Dental Services 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.

Careington
SOLUTIONS SIMPLIFIED®



Advantage Health Plan 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

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

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.



shutterstock.com - 1567333618

Prescription Discount Card 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



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.

Medical Alert Monitoring Systems

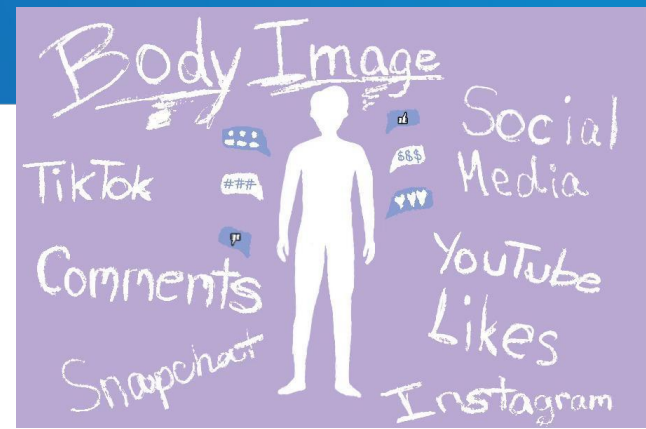
aft.org/lifestation

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



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

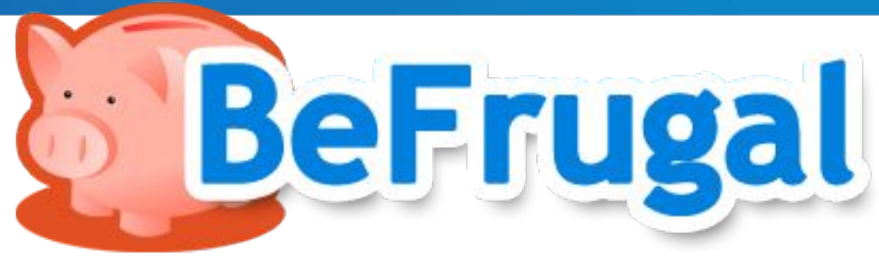


AT&T

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](https://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



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



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.

Office Depot/ Office Max
aft.org/members-only



Office
DEPOT
Max

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.

Accidental Death and Dismemberment Insurance

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

aftbenefits.org



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

farmersinsurancechoice.com/aftbenefits

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



You have special access to personalized auto and homeowners 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 farmersinsurancechoice.com/aft benefits

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 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

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 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

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.



Hilton Hotels
[Aft.org/hotels](https://aft.org/hotels)
Up to 12% off



Wyndham Hotels and Resorts **aft.org/hotels**
877-670-7088
Code: 8000000297
Save up to 20 percent





Amalgamated Bank Mortgage 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

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 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

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

800-654-2200 Code: 205666

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

Budget Truck Rental

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

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.



DISCLOSURES

The AFT has numerous endorsed programs listed in this powerpoint 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
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 for new programs and enhancements.