

ACCESS

AFGE

A Leadership Guide

For

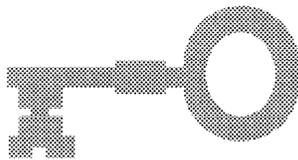
AFGE Member-Only Benefits



ACCESS AFGE

A LEADERSHIP GUIDE
FOR THE MEMBER BENEFITS PROGRAM

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



AUGUST 2008

TABLE OF CONTENTS

INTRODUCTION	1
THE QUICK ACCESS	2
MONEY	
BondRewards	3
AFGE Credit Card	4
Credit Builder Program	6
My FICO® Score	7
Credit Counseling Program	8
Corporate Card for Locals	10
HOUSE AND HOME	
Mortgage and Real Estate Program	11
Costco	12
Moving Van Lines	13
Pet Health Insurance and Health Care	14
Home Heating Oil Discount (Boston, CT, MD, S. NH, NJ, NY, PA, RI, N. VA)	15
LEGAL	
Legal Services	16
EDUCATION	
College Financing	17
Scholarships	19
Online Degree Program	20
Online Training	21
Union Bookstore	22
MIND <i>sprinting</i>	23
COMPUTERS	
Apple Computer Discount	24
Dell Computer Discount	25
Purchasing Power	26
Internet Service Provider (ISP)	27
CAREER	
Federal Job Opportunities	28
HEALTH	
Health Club Discounts	29
Health Needs Service (Discounts on Dental, Vision, RX, Hearing and more)	30
DISCOUNTS	
Flowers Discount	31
Union-made checks	32
Entertainment Discounts	33
Union Made Clothing	34
ConsumerReports.org	35
AT&T Wireless Discount	36
TRAVEL	
Worldwide Vacation Tours	37
Theme Park Discounts	38
Union Plus Cruises	39
Car Rental Discounts	40
Condo Rentals	41
RV Discounts	42
AUTO	
Auto Buying	43
Auto Insurance	44
Pinnacle Motor Club	45
Goodyear Tire and Service Discount	46
INSURANCE	
Free Accident Insurance	47
NEC Policy	48
Insurance Programs by District and Contact Information	49

INTRODUCTION

The purpose of this guide is to provide national and local AFGE leaders with at-a-glance information on each of the benefit programs that are endorsed Federation-wide. For the most up-to-date information on these programs, please visit the Member Benefits section of the AFGE web site www.afge.org.

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

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

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

We recognize that a wide variety of benefits are needed to appeal to the largest number of employees. We also recognize that, as the labor movement evolves, unions must endorse the kind of benefits that help to meet the needs of the membership beyond the worksite. AFGE has these organizing and retention tools. It is you, AFGE’s leadership, that will make these tools work. We are here to assist you in building AFGE into an even more powerful union. With you, we will achieve our goals.

Sincerely and in Solidarity,

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

John Gage

National President

American Federation of Government Employees, AFL-CIO

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

MONEY

BondRewards 1-866-739-2737
 AFGE Credit Card 1-800-522-4000
 Credit Builder Program 1-800-651-5108
 Loan Program 1-888-235-2759
 Corporate Card for Locals 1-888-428-6466
 Your Credit Score Available online www.afge.org
 Credit Counseling Program 1-877-833-1745

HOUSE AND HOME

Mortgage and Real Estate Program 1-800-848-6466
 Costco 1-800-774-2678
 Pet Health Insurance 1-866-473-7387
 Pet Health Care 1-888-789-PETS
 Moving Van Discounts 1-800-234-1159
 Home Heating Oil Discount 1-800-660-0691

EDUCATION

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

COMPUTERS

Easy Computer Purchase Program (ecp2) 1-800-540-4142
 Dell Computer Discount 1-866-257-4711 reference CS33585924
 Apple Computer Discount 1-800-692-7753 (mention AFGE membership)
 Union-America Internet Service (ISP) 1-877-712-9191

CAREER

Federal Job Opportunities Available online www.afge.org

LEGAL

Legal Services Program 1-888-993-8886

HEALTH

Health Club Discount 1-888-294-1500
 Health Needs (Discount Dental, Vision, RX, Hearing and more) 1-877-570-4845

DISCOUNTS

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

TRAVEL

Worldwide Vacation Tours 1-800-590-1104 Code UP147
 Theme Park Discounts 1-800-565-3712, ID: 744387769
 Union Plus Cruises 1-866-867-0593
 Avis 1-800-698-5685 reference # B723700
 Budget 1-800-455-2848 # V816100
 Hertz 1-800-654-2200 #205666
 National 1-800-227-7368 #5130006
 Condo Rentals 1-800-365-7607 ext. 400
 RV Discounts 1-800-671-8042

AUTO

Auto Buying 1-866-824-1133, mention 'Partner Code' **RU-503**
 Pinnacle Motor Club 1-800-366-1165
 Goodyear Tire and Service Discount Available online www.afge.org
 Auto Insurance 1-800-294-9496 for a quote.



BondRewards

The BondRewards Federation® was formed in 2000, when we noticed a negative trend in savings in America. For the first time since the Great Depression of the 1930s, Americans had a negative savings rate. They spent more than they earned.

We wanted to make it easier for Americans to save. We realized that a rewards program offering U.S. Savings Bonds as our signature reward was the perfect solution. We had developed a program that was good for Americans and good for America.

Now you can save while you spend. Our corporate sponsors will contribute a percentage of all your purchases with them into your BondRewards® account. You can redeem your earnings for U.S. Savings Bonds.

- Enrollment in **BondRewards Federation®** is completely free. There is never any cost associated to you as an Account Holder for being a part of the BondRewards Federation®.

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

Shop online at over 500 stores including Target, Best Buy, Overstock.com and Buy.com and earn Bond Dollars on each purchase.

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



AFGE's Credit Card

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

Value

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

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

Flexibility

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

- Special safety net for disabled workers and victims of natural disasters
- Skip-payment options
- 25 day Grace period on new purchases
- Complete online account management
- Unique union benefits for laid-off workers

Service

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

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

Variety

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

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

Triple Plus Protectionsm

Special safety net for disabled workers and victims of natural disasters - including Lifeline Trust Disability grants and Disaster Relief Fund grants

100% Fraud Protection: The Union Plus MasterCard gives you 100% fraud protection if your card or account number is misused or stolen.

Union Review Committee: Union members ensure the card's benefits are the ones members need.
Extended Warranty: Adds up to one year of extra coverage to your original warranty on most products purchased with the Union Plus MasterCard.

Triple Plus Servicesm

Live Customer Service: All customer service calls are answered by representatives in the United States.

24-Hour Personal Service: you can always speak to a customer service representative, 24-hours a day, 365 days a year.

Merchant Dispute Assistance: If you ever have a dispute with a merchant, we're here to help you get your dispute resolved.

Triple Plus Valuesm

No Annual Fee: Other credit cards charge up to \$50 or more every year.

Exclusive Member Rates and Benefits: As a union member you'll receive a competitive interest rate, special Labor Day savings and low rate balance transfers.

Money Saving Discounts: You have easy access to discounts on eye care, movie tickets, prescription drugs, veterinary services and more.

Access:

- Apply by phone: **1-800-522-4000**
- Account Information **1-800-771-7321**
- Technical Support **1-800-771-7293**
- Lost or Stolen Cards **1-800-651-5116**
- Customer Service **1-800-622-2580**
- Application Status **1-877-277-0948**
- Lifeline Trust/Natural Disaster Helpline **1-877-761-5028**
- Card Activation **1-800-651-5114**
- Collections **1-800-285-5100**
- Self-Select Pin **1-800-685-3500**
- Credit-Line Increases **1-800-622-2580**
- TDD Line **1-800-655-9392**



Secured Credit Card: *Credit Builder Program*

START WITH A CLEAN SLATE.

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

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

The Union Plus Secured Credit Card benefits include:

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

For more information or an application, union members may call **1-800-651-5108**.

You can also download an application. Please go to www.afge.org; go to "Members-Only" then click on "Member Benefits."

Union Plus® AFGE's FICO® Discount

Your Credit May Determine The Quality of Your Life

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

WHAT IS A FICO® SCORE?

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

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

You, as an AFGE member, are eligible for a members-only 15% discount on all FICO® products.

You also have access to a tool that shows how credit decisions can affect your FICO® score to help show you strategies that may qualify you for lower interest rates on your home and auto loans.

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

PROVIDER

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

Access:

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



Credit Counseling Program

RELIABLE CONSUMER CREDIT COUNSELING

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

ADVICE DESIGNED AND DISCOUNTED ESPECIALLY FOR AFGE MEMBERS

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

INITIAL COUNSELING

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

The free session covers:

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

DEBT MANAGEMENT PLAN (DMP)

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

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

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

A TRUSTED CONSUMER CREDIT ADVISOR

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

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

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

Access:

For more information, call **1-877-833-1745**.



Local Credit Card

UNION PLUS TRAVEL CORPORATE CARD

An exclusive corporate card for Union leaders.

Benefits:

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

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

To Qualify:

- Locals must be current on their per capita tax

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

Access:

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



Mortgage and Real Estate Program

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

FEATURES

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

Home Financing Made Simple

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

Personal Service

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

Savings on Real Estate Services

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

ACCESS:

Call **1-800-848-6466** 8:00 a.m. to 10:00 p.m. E. T., Monday through Friday; Saturday, 9:00 a.m. to 5:00 p.m. E.T.



Costco

AFGE members who join Costco Wholesale receive free products valued at more than \$40.

Costco Wholesale is the premier membership warehouse club. Costco's 52-million members enjoy low warehouse prices on thousands of high-end, brand-name products and services for their home or business at more than 500 locations worldwide.

Costco is committed to offering the best value to its members with a risk-free, 100% satisfaction guarantee on membership and merchandise. Costco members enjoy low warehouse prices on high-quality products from brand names such as Michelin, AT&T, HP and Tide at more than 500 locations worldwide.

Costco members also save on a variety of convenient services, such as 1-Hour Photo, Pharmacy, 24-hour shopping at costco.com, an Optical Department with an Independent Doctor of Optometry, and Travel. And many Costco stores sell discounted gasoline for your automobile.

A Costco Gold Star Membership is \$50 a year and includes a free Household Card. You can use your Costco membership at any U.S. or Puerto Rico Costco location or costco.com. Costco Gold Star Membership is \$50 per year. Executive Membership is \$100 per year and earns a 2% Reward on most Costco purchases. See the membership counter for details.

Coupons to redeem free products will be mailed to you within 2 to 4 weeks of processing your membership application.

A free product with membership offer is valid only for non-members for their first year of membership. Limit one offer per household.

Offer is nontransferable and cannot be combined with any other offer or coupon. Certain product-specific limitations apply. See the membership counter for details.

Access:

Members join Costco by completing an application. The application can be downloaded online at www.afge.org in the member-only area of the 'Member Benefits' section -- or members can get one at the Costco warehouse. If you complete the application *online*, enter 'AFGE' at the checkout. If you complete an application *at a Costco store*, use the awareness code 22330. For questions or help with the application call Costco Customer Service at **1-800-774-2678**.



Moving Van Discounts

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

Preferred moving discounts especially designed for AFGE can save you hundreds of dollars on a typical interstate (state-to-state or long-distance) move.

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

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

- AFGE member discounts on interstate moving, packing and in-transit storage.
- Increased coverage on personal property protection.
- AFGE-member waiver of increased summer moving rates.
- On-time delivery guarantee. AFGE members will receive a \$150 per diem if the interstate move delivery is missed due to no fault of the member.

Access:

Call **1-800-234-1159** and reference your **Union Plus discount** for more information or customer service for your moving services.



AFGE's Pet Services Program

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

Veterinarian Discount Program *(from Pet Assure)*

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

Union Plus Pet Health Insurance

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

Access:

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



Home Heating Oil Discount

Home Heating Oil Discounts for AFGE members in Boston (MA) area, Connecticut, Maryland, southern New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island or northern Virginia.

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

The home heating oil discount includes:

- **Save \$200-\$300 annually** - or 15-25 cents per gallon on full-service fuel oil purchases.
- **Certificate for \$50 of free heating oil.**
- **\$10 off the first year's membership fee.** Union members pay only \$15, instead of the regular \$25 annual home heating oil membership fee.
- **Free service contract** on the home heating system, including 24-hour emergency service, extensive parts and labor coverage and annual system cleaning and tune-up. This service contract is a \$100 value!

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

You'll also appreciate the program's:

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

Access:

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



AFGE's Legal Services

In legal matters, union members rely on expert advice. And to help find lawyers who can answer their personal legal questions, members can consult the Union Plus Legal Service. Our database of union-approved lawyers contains more than 2,000 law offices nationwide. The database also includes lawyers who focus on immigration law.

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

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

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

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

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

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

Access:

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



College Financing Program

AFGE and the American Education Services (AES) have joined forces to provide educational assistance to union members and their families. The Union Plus Education Services program offers information on financing for a range of education and training needs.

Financial Aid Counseling

Pursuing financial aid opportunities seems to cause confusion for everyone, but AES can help guide members through the financial aid maze.

Members can call toll-free and speak to a Union Plus Education Services financial aid counselor. Experts are on hand to answer members' questions and guide them through the application process.

Members can access a financial aid glossary to help with confusing terms and a financial aid literacy quiz used to measure your knowledge of the process.

Student Aid

The Free Application for Federal Student Aid (FAFSA) is your starting point for applying to almost all student financial assistance programs. You need to complete this free application to receive any federal student aid. Many schools also use the FAFSA as part of their application process for non-federal aid.

Most importantly, AES can explain how to fill out the Free Application for Federal Student Aid (FAFSA).

State Savings Plans (529 Plans)

More than likely, your state sponsors a college savings plan. Each state determines the maximum amount you may contribute annually per child. The advantage of state savings plans is that your savings are not subject to state and local taxes and may grow faster than a taxable investment. Members can Learn more about 529 plans online with access to a tool to customize their comparison based on criteria that is important to them.

Work-Study Programs

Work-study programs are a form of financial aid in which you perform work in exchange for money for your education. Federal government programs are the primary source of work-study, but individual states or campuses may also offer their own programs to make additional financial aid available to as many students as possible.

Grants and Scholarships

A common misconception about grants and scholarships is that only "poor" students can get them. We want to make sure you understand that not all grants and scholarships are based on financial need. Some scholarship programs award funds to students in a particular major; others may award money based on athletic ability, scholastic ability, religious affiliation, race (of the student or parent), or social activities.

Military Service

Military service provides some of the greatest financial aid and educational benefits packages available to students. For many students, trading 3-4 years of service for a "free ride" to college, cutting-edge technological training, and a chance to see parts of their country/world they wouldn't see otherwise is an easy choice to make.

Loan forgiveness

Loan forgiveness programs encourage up and coming professionals to pursue study in a certain field by offsetting their incurred student loan debt with payments for certain work-related requirements the student-borrower fulfills

Which One Is Best?

There are a lot of financing options out there for students. Members can find the one that works best within their means by calling toll free and speaking with a to speak with an experienced financial aid counselor.

Please Note: Due to the impact of the subprime mortgage crisis on student loans, the Union Plus Education Services Program no longer offers direct loans. Contact your educational institution for more information about federal student loan programs. Or call the toll free to speak to a financial aid counselor.

Access:

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



Scholarships

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

The JNS College Scholarship:

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

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

Term awards for both undergraduate and graduate assistance are limited to \$2500. The yearly limit is \$5000. AFGE will notify applicants of the status of their application.

JNS Family Scholarship Applications Now Available: Beginning in January through March 31, 2007, AFGE Members and their dependents will be eligible to apply for the John N. Sturdivant (JNS) Family Scholarship. Scholarship amounts of up to \$2500 will be awarded on a yearly basis for enrollment in a course of study leading to a 2-year, 4-year, or graduate degree. The new scholarship program is administered jointly by AFGE and by the Federal Employees education and Assistance (FEEA) fund.

For additional information or to request an application, please contact the AFGE Education and Leadership Development Office at **202-639-4012**

Union Plus Scholarship:

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

Union Scholarships:

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

Access:

Complete details available online at www.afge.org. For the JNS Scholarship: Call the AFGE Education Department at **202-639-4013**. For the Union Plus Scholarship program: A new application is printed every year in the fall. Call the M&O Department to place your request: 1-888-844-2343, in DC 639-6941.



Online Education and Degree Program

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

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

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

Program Highlights –

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

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

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

Access:

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

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



AFGE's Online Training Program

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

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

Classroomdoor.com courses offer:

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

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

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

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

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

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

Access:

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



Online Union Book Store

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

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

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

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



Mindsprinting

MINDsprinting provides FREE K-12 Math and Reading tutoring programs. Comprehensive Assessment Tests provide immediate diagnostic results and create programs tailored to each student's needs. Students learn at their own pace and advance only when they have mastered the skill being studied (constant evaluation occurs to ensure mastery). MINDsprinting assigns the lessons (unless you opt to select them yourself) from its proven curriculum and they are printed for students to complete. Answer Keys are provided to correct lessons, and upon entering the results MINDsprinting assigns the next one!

MATH PROGRAMS:

Students receive two math programs tailored to their individual skill level, which they may use as you deem appropriate: Personal Math addresses math skills (and skill gaps) in a proven, logically sequenced order that is not limited by grade; and State Standards Math addresses all the skills, by grade, required for your state's annual proficiency exam. State Standards Math follows the exact order set forth in the state's published standards (a copy of which is available to you on the site). Both programs are tailored from the results of the math Assessment Test and they are coordinated so that completed lessons in one program are not re-assigned in the other. Lessons may be taken and re-taken as often as you like.

READING PROGRAMS

MINDsprinting also provides two Reading programs. Reading Excellence (K-3), which teaches children how to read and write (K-3); and Reading Comprehension (4-12), which improves students' understanding of what they read.

MINDsprinting is easy to use and has many convenient features. No training is required - complete a quick registration and you're ready to start. Parents can manage multiple students from one page - their Dashboard - where they can: print lessons; access Answer Keys; enter results; and access detailed Transcripts or custom reports (all of which are easily printed and emailed to others). Everything you need is readily available at the click of a button.

AFGE polled experienced teachers about the merits of this program. As in any endeavor in a child's growth, the level of success a child will attain using this program will depend upon the level of involvement of the parent.

MINDsprinting had previously provided this program at a significant discount to AFGE members. When the decision was made to provide this as a free service by relying on advertising, this program was no longer exclusive to AFGE members. However, we will continue to promote this program because we believe it provides members a significant benefit.



Apple Computer Discount

Apple and AFGE have a special program for union members. Members qualify for preferred pricing on the latest Apple products and accessories.

Members can save up to 17% off on select Apple and third party products such as the powerful and versatile MacBook Pro; the super-thin MacBook Air, the latest MacBook and iMac; the world's most popular music player, iPod; as well as Apple software.

Members not only save on these popular, easy-to-use, and award-winning Apple products, members also enjoy a variety of other benefits:

- Free standard shipping on all orders over \$50
- A complete online catalog, featuring the latest Apple products and compatible third-party products
- Quick and easy ordering. Payment can be made with any combination of credit card, Apple Gift Card, and Apple Instant Loan
- Online custom product configuration
- For product or purchasing related questions, contact APPLE

These discounts are so exclusive that only AFGE members can find out how much they are. So sign-in to the Members-Only section.

© 2008 Apple Computer, Inc. All rights reserved. Apple, the Apple logo, MacBook Air, MacBook Pro, MacBook, iMac, iPod, Mac are trademarks of Apple Computer, Inc., registered in the U.S. and other countries.

In addition, members will receive:

- Free standard shipping on all orders over \$50
- Free laser engraving on all iPods
- Quarterly promotions
- Online custom product configuration

Please note that Apple has the right to change them at any time.

Access:

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



DELL Computer Discount

High Tech At A Low Price:

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

Dell Computer Discounts

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

Benefits:

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

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

Access:

Order Online: www.afge.org and use coupon code **WQ0SP4CNHCRFLN** at checkout to receive your AFGE discount.

Or call **866-257-4711** for more details. When ordering use Member ID: **CS33585924**



Purchasing Power

Special AFGE Members-Only Benefit: Purchasing Power, computers *and more* via payroll allotment

AFGE members can purchase new, brand-name computers, electronics and home appliances for themselves and their family through the ease of payroll allotment. With no credit check, no down payment and a 12-month payment plan, buying life-enhancing products is simple and economical. Plus, you can take advantage of easy budgeting via payroll allotment so you no longer have to deal with the hassle of writing checks!

With a new computer from Purchasing Power, AFGE members will be able to:

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

Whether you want to further your education, enhance your career, give your children an advantage in the classroom or get connected online, AFGE's Purchasing Power program has the right computer bundle for you.

Most computer bundles include the following features:

- All-in-one, multi-function printer
- CD burner and DVD reader
- Keyboard, mouse, speakers, software, surge protector
- Powerful sound and video cards
- Flat screen monitors
- Manufacturer's warranty

To participate in this AFGE member benefit you must be:

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

Access:

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



Union Internet Service

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

Features:

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

Sign-up:

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

E-mail

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

Hi-Speed Internet Dial-up

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

Union Web Site Design and Production

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

Web Hosting at Unions-America

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

Access:

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



AFGE's Federal Job Search Benefit

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

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

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

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

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

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

Access:

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



Health Club Discount

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

The Union Plus Health Club Discount gives you:

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

Membership fees billed to monthly credit card or bank account.

Access:

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



Health Savings Program

The Union Plus Health Savings program offers a great financial cure for members interested in saving money on healthcare costs. AFGE members and their families in the same household can reduce out-of-pocket expenses for a variety of healthcare services as soon as they join the program.

This program is available for AFGE members, retirees and their household members - including spouses, children and parents - are eligible for this program. There are three money-saving packages to choose from:

Standard Program: \$14.95 per family per year OR One Time fee of **\$4.95** when the member uses their AFGE Union Plus Credit Card

Includes:

1. Retail and mail-order prescriptions
2. Vision care
3. Foot and ankle care
4. Hearing care
5. Medical and diabetic supplies

Premium Program: \$69.95 per family per year

Includes:

- | | |
|--|----------------------------------|
| 1. Retail and mail-order prescriptions | 4. Hearing care |
| 2. Vision care | 5. Medical and diabetic supplies |
| 3. Foot and ankle care | 6. Dental care services |
| | 7. Nurse hotline |

Premium Plus Program \$159.95 per family per year OR **\$15.95** per month

Includes:

- | | |
|--|---|
| 1. Retail and mail-order prescriptions | 5. Medical and diabetic supplies |
| 2. Vision care | 6. Dental care services |
| 3. Foot and ankle care | 7. Nurse hotline |
| 4. Hearing care | 8. Physician and hospital care services |

Access:

This program is available for AFGE members and their household members, including spouses, children, parents and extended family.

Call **1-877-570-4846** (M-F, 9:30 am - 6:30 pm ET) for a free 45-day trial period. Have the birthdates of any family members you plan to sign up.



AFGE's Flower Discount

Flowers Discount

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

- 20% discount per order
- Unconditional 100% satisfaction guarantee
- Wide selection of expertly designed flower arrangements, green and blooming plants and wreaths
- Same-day flower delivery service (if ordered before noon in recipient's time zone)
- International service (with three-day delivery guarantee)
- Secure site with a "My Account" password-protected section that can send gift reminders

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

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

Access:

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



Union-Made Checks

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

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

To order:

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

- Mail your completed order form to:

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

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

Please allow three weeks for delivery.



AFGE's Entertainment Discounts

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

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

Advantage Points

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

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

Movie Tickets

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

Movie Rentals

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

Access:

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



Union Made Clothing Discounts

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

All American Apparel Company.:

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

JUSTICE CLOTHING COMPANY:

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

Access:

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



ConsumerReports.org

Consumer Reports is the nation's undisputed authority for providing unbiased ratings and buying guides, helping people get the most for their money.

Consumer Reports is Union

ConsumerReports.org is published by Consumers Union, a non-profit organization which accepts no outside advertising, no free test samples, and has no agenda other than the interests of consumers. Consumers Union is union organized, with testers and writers represented by the Communications Workers of America (CWA).

Benefits:

Search Product Ratings and get reports and independent, expert information

- Do side-by-side product comparisons
- Access to over 1,000 Consumer Reports product Ratings
- Online access to Consumer Reports shopping advice 24 hours a day/7 days a week
- Ratings of online shopping sites
- Concise how-to-buy articles
- Buying advice on items ranging from tires and computers, to cars and appliances
- Use ConsumerReports.org's interactive electronics
- Product Selector that allows you to make brand and model choices based on price, features and manufacturer specifications, and gives you the option of making side-by-side comparisons of models based upon extensive product information available from Consumer Reports' online data.

Cost:

Special offer for AFGE members -- not for the general public -- a **27% discount**. Regular annual ConsumerReports.org subscription is \$26. AFGE member special ConsumerReports.org price is \$19.

Access:

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



AT&T Wireless Discount

Union members can receive a special 10% discount on wireless service from AT&T (formerly Cingular), the only wireless company that can, and does, proclaim that it is "Proud to Be Union."

The 10% discount is available off the regular monthly rate for any AT&T individual or family plan.

Additional savings: Union members also receive additional special savings on phones and accessories.

NEW: The new Apple 3G iPhone is now part of the Union Plus AT&T Discount Program. Members will be able to purchase the new 3G iPhone at regular price and receive the 10% Union Plus discount off the AT&T service plan.

Please note the discount only applies to service using the new 3G iPhone. There will be no discount for service using the original iPhone. The 3G iPhone may only be purchased at authorized AT&T stores.

Access:

Online at www.afge.org: Find specials on phones and purchase service or add a line to your existing AT&T Wireless account online. You will be asked to certify that you are a current or retired union member prior to entering the AT&T Web site. You will also be asked to provide your union name and local number at time of check out.

Call 1-800-897-7046 and purchase new service or add a line to your existing AT&T wireless account. Notify the customer service operator that the Union plus AT&T Wireless FAN number is: 00113662. You may be asked to fax proof of your AFGE membership.

Shop Locally at an AT&T Store

The Union discount is **ONLY** available at AT&T stores, **NOT** at any authorized dealer or kiosk. Notify the AT&T store that the Union Plus AT&T Wireless **Discount FAN number is: 00113662** and one of the following forms of union identification to the store:

- Your AFGE ID card
- Your AFGE credit card
- Proof of payment of union dues



Worldwide Vacation Tours

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

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

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

Access:

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

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



Theme Park Discounts

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

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

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

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

Sample List Of Participating Theme Parks

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

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

Access:

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

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



Cruise Ship Discounts

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

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

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

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

Benefits:

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

Access:

Visit ‘Member Benefits at www.afge.org for link directly to the NCL web site where you’ll find all the information concerning the cruises and you can book online. Or you may talk to a cruise specialist by calling **1-866-867-0593**. If you choose to use a travel agent, be sure to ask for the “Union Plus Freestyle Cruising discount.”



Car Rental Discounts

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

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

Instant Savings

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

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

AFGE members can also choose to use their AFGE Union Plus MasterCard when they make their reservations for Avis or Budget rental cars and *automatically* get the discount.

Access:

Avis:

For an online quote, visit the Member Benefits section of www.afge.org
By phone: **1-800-698-5685**
reference union I.D. # **B723700**

Budget:

For an online quote, visit the Member Benefits section of www.afge.org By
phone: **1-800-455-2848**
reference union I.D. # **V816100**

Hertz:

For an online quote, visit the Member Benefits section of www.afge.org
By phone: **1-800-654-2200**
Reference union I.D. # **205666**

National:

Members can get government rates for personal use only by phone:
1-800-227-7368
Reference union ID. #**5130006**



CONDO RENTAL DEALS

Fantastic 7-night condo stay deals for "spur of the moment" travel!

We offer some of the best resorts at the best prices around. Stay in a resort condominium and save. Condos generally offer more amenities such as kitchens and private bedrooms, plus on-site activities, at far less than you would pay for a hotel stay. Members can book on-line, and they can email or call for more information.

Access:

For an online quote, visit www.afge.org under the "Travel" section of "Member Benefits" or call **1-800-365-7607 ext. 400**

E-mail: spur@tradingplaces.com for your 7-night condo stay.



CRUISE AMERICA RV RENTALS

AFGE members receive 10% off every day Cruise America RV rentals!

Cruise America is number one in the RV Rental industry. Members get family friendly vehicles, accommodating RV Rental policies (allowing pets) AND pricing that is fair and square.

An RV is your home away from home. With Cruise America RV, every member of the family gets to come along, including the furry ones! At Cruise America RV rentals, our Pet-Friendly Policy lets you keep the whole family together.

All rates include Peace of Mind protection coverage. A \$500 damage deductible per occurrence and up to \$1,000,000 in supplemental Liability Insurance is included at no charge. Other RV rental companies may charge up to \$26.00 per day for similar coverage.

Access:

For an online quote, visit www.afge.org under the "Travel" section of "Member Benefits" or call **1-800-671-8042**.



Union Plus[®] AUTO BUYING SERVICE

Each year, one in five AFGE members buys a new or used car or truck. For many, the experience of buying a vehicle is stressful and difficult. Next to buying a home, a car or truck is often the largest household consumer purchase. AFGE has developed the Union Plus Auto Buying Service to help AFGE members through the car buying process and provide substantial savings.

Through the program, union members will receive pre-negotiated, best-market pricing on *new* vehicles without having to negotiate with the dealer. The program can also help members find used vehicles. Personal auto advisors will assist members throughout the buying process, from selection of a car to the final purchase.

Program Features

- Pre-negotiated fleet pricing on most new vehicles purchased through the program, typically 2 to 3 percent over dealer invoice
- Used car pricing at 4 percent over the cost of the car at auction plus dealer preparation.
- Help from the program's auto advisors throughout the car-buying process

How The Program Works

The program helps members save by using pre-negotiated fleet pricing for new and used vehicles at dealers all across the country. Once the member submits a vehicle request form, the auto advisor assists the member in selecting a new or used vehicle and options. The auto advisor will then find the vehicle at a dealer in the member's area and negotiate a price based on fleet pricing for new vehicles and auction cost for used vehicles. The dealer signs a contract agreeing to the price and sends it back to the auto advisor. Then the auto advisor gives the member the program's pre-negotiated price for the vehicle. If the member agrees to the price they are given the dealer's information and the dealer is given the member's information. They meet at the dealership and if the member wants the vehicle they complete the purchase.

If the member decides not to purchase they are under no obligation. If they desire they may start the process again with the auto advisor.

While the program can provide an excellent value for a vast majority of members, it may not provide the lowest price for those members who want to take the time to haggle and travel from dealer to dealer. Also, some vehicles are in such demand that they demand premium pricing. However, even for buyers who make car buying a sport, the program can provide an excellent price point to start from.

Access:

Call **1-866-824-1133** to speak with a personal auto advisor or go online at www.afge.org to fill in a vehicle request form over the Vehicle Advantage website. The "Partner Code" is **RU-503**. This code will identify the purchase as one through the AFGE Union Plus program. And be sure to have your Local and member number handy.



Auto Insurance

AFGE members can save up to \$393* or more on auto insurance. The Union Plus Auto Insurance Program from AIG, a world leader in insurance, is available to participating union members and their families.

Reliability

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

Flexibility

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

Round-the-Clock Service

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

Availability:

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

Access:

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

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

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

*Average annual dollar savings are based on all new Union Plus Auto Insurance policyholders nationwide who reported their prior carriers' premium when they switched to Union Plus Auto Insurance from AIG from 2/15/06 - 2/15/07. This figure has been rounded to the nearest whole dollar. Of the new policies issued during this timeframe, 86.9% realized a premium savings.



Pinnacle Auto Club

For as little as \$1 a week, AFGE members can be protected by the Pinnacle Auto Club –a premiere membership whose benefits exceed most AAA Plus plans. Membership follows you, not your vehicle. No matter whose vehicle you are traveling in, you are fully protected anywhere in the world. This program pays in addition to any other coverage you may have!

- Up to 50% savings over AAA Plus!
- Customer support 24/7 ... 365 days a year!
- Assistance that follows you in any vehicle including RV's, motorcycle, company cars, rental cars, and recreational trailers!

Benefits include:

- Up to \$100 in emergency roadside assistance
- Up to \$100 locksmith service
- Up to \$500 in travel assistance
- Up to \$500 bereavement travel assistance
- \$5,000 stolen vehicle reward
- Up to \$25,000 bond
- Up to \$200 in legal fees (speeding)
- Up to \$2,000 in legal fees (vehicular manslaughter)
- FREE custom trip routing
- FREE maps and road atlases
- Discounts on hotels, motels, car rentals and more

Payment Options:

Available through payroll deduction, annual credit card or check, or monthly bank draft or credit card payment:

Member:	Member + 1:	Entire Family:
\$2.00 biweekly	\$3.50 biweekly	\$5.00 biweekly
\$4.33 a month	\$7.58 a month	\$10.83 a month
\$52 a year	\$91 a year	\$130 a year

Access:

For more information or to enroll, call 1-800-366-1165 or visit www.afge.org.



Goodyear Tire and Automotive Service Discounts

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

PROGRAM FEATURES:

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

HOW THE PROGRAM WORKS:

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

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

Access:

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



Free Accident Insurance

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

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

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

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

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

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

Voluntary Insurance Programs

NEC POLICY

Important:

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

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

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

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

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

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

AUTHORIZED INSURANCE PROGRAMS

FEDERATION-WIDE

1. **Hartford** Insurance Company marketed through direct mail by Union Privilege, has Federation-wide approval to market two programs, a term-life product and an accident insurance product. **800-393-0864**
2. **Americo**, marketed by Benefit Advisors, has Federation-wide approval to market a universal life insurance product. **800-236-1154**
3. **Fidelity and Guaranty**, marketed by Benefit Architects, is authorized to market two universal life policies on a Federation-wide basis. **800-733-7236**
4. **Unum**, marketed by Benefit Architects, is authorized to market a short-term disability insurance program Federation-wide. **800-733-7236**
5. **Evanston** Insurance Company, marketed by Benefit Advisors, is authorized to provide a Professional Liability Insurance program Federation-wide. **800-236-1154**
6. **AIG**, marketed through direct mail by Union Privilege, is authorized to provide an auto insurance program. **800-433-8880**

BY DISTRICT

District 2:

1. **Transamerica** Assurance Company has authorization to market a supplemental life insurance product to FEGLI. Contact the District office **732-828-9449**.
2. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777 or 313-965-1777**.
3. **Health Plex`** is authorized to provide a dental program for members residing in New York and New Jersey. Contact your Local AFGE representative and if you are unable to, Contact the District office. **732-828-9449**
4. **MetLife Dental** insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**

District 3:

1. **MetLife Dental** insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**
2. **Dominion Dental**, marketed by Benefit Architects, is authorized for members. **800-733-7236**
3. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777 or 313-965-1777**.

District 4:

1. **MetLife Dental** insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**
2. **Dominion Dental**, marketed by Benefit Architects, is authorized for members. **800-733-7236**
3. **CompDent**, marketed by Benefit Architects, is authorized for members. **800-733-7236**
4. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777**.
5. Transamerica Assurance Company has authorization to market the Wrap Plan, a supplemental life insurance product. Contact SF&C Insurance Associates, Inc., 1-800-876-7768
6. Allstate/American Heritage is authorized to market a disability, accident and cancer insurance program. Contact SF&C Insurance Associates, Inc., 1-800-876-7768

District 5:

1. **Fortis Dental** Plan authorized for members. Contact Tate Heuer at 770-914-2543
2. **CompDent**, marketed by Benefit Architects, is authorized for members. **800-733-7236**
3. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777**.

District 6:

1. **CompDent**, marketed by Benefit Architects, is authorized for members. **800-733-7236**
2. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777**.
3. **Aflac** is authorized to market the Personal Cancer Indemnity Plan Level 3, the Specified Health Event Protection Plan 2, the Hospital Intensive Care Protection Plan, and the Hospital Protection Plan 2 to members. Call **1-888- 238-3801**.

District 7:

1. **MetLife Dental** insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**
2. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777**.
3. **CompDent**, marketed by Benefit Architects, is authorized for members. **800-733-7236**
4. **Delta Dental** of Illinois, Michigan and Wisconsin are authorized for members. Contact the District office. **312-421-6245**

District 8:

1. **CompBenefits** Elite 75 dental insurance program, marketed by Benefit Architects, is authorized for members. **800-733-7236.**
2. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777.**
3. **MetLife Dental** insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**

District 9:

1. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777.**
2. **MetLife Dental** insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**
3. **Delta Dental** is authorized for members. **800-236-1154**
4. **Aflac** is authorized to market the Personal Cancer Indemnity Plan Level 3, the Specified Health Event Protection Plan 2, the Hospital Intensive Care Protection Plan, and the Hospital Protection Plan 2 to members. Call **1-888- 238-3801.**

District 10:

1. **Fortis Dental** program is authorized in Districts 10th, but limited to the state of New Mexico under an NEC authorized 'grandfathering-in' from the old 13th District. See your local AFGE representative.
2. **Safeguard** dental insurance program, marketed by Benefit Architects, is authorized for members. **800-733-7236**
3. **CompDent**, marketed by Benefit Architects, is authorized for members. **800-733-7236**

District 11:

1. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777.**
2. **Assurant Dental** Program, marketed by Camco, is authorized for members. **800-845-4669**
3. **Safeguard** dental insurance program, marketed by Benefit Architects, is authorized for members. **800-733-7236**
4. **Dental Health Services** is authorized for members **800-248-8108**
5. **MetLife Dental** insurance, marketed by Benefit Advisors, is authorized for members in Alaska. **800-236-1154**

District 12:

1. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777**.
2. **Allstate/American Heritage**, marketed by the Riley Marketing Services, is authorized to market a disability, accident and cancer insurance program. Contact the District office. **760-233-7600**
3. The **Fortis** dental program is authorized in Districts 12, but limited to the states of Arizona under an NEC authorized 'grandfathering-in' from the old 13th District. Contact your local AFG representative.
4. **MetLife** Dental insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**
5. **Safeguard** dental insurance program, marketed by Benefit Architects, is authorized for members. **800-733-7236**
6. Dental Health Services is authorized for members. **800-248-8108**
7. **Delta Dental/HDS** of Hawaii, marketed by Marlene L. Garland Agency, is authorized for members limited to the State of Hawaii. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777**.
8. **Allstate/American Heritage**, marketed by the Riley Marketing Services, is authorized to market a dental insurance program, to members. **408-422-9680** or **408-244-9177**

District 14:

1. **Colonial Life** is authorized to market a Cancer Insurance Plan, a Critical Illness Insurance Plan and an Accident and Whole Life Insurance product. Contact the Marlene Garland Hill Agency at **866-582-1777** or **313-965-1777**
2. **MetLife** Dental insurance, marketed by Benefit Advisors, is authorized for members. **800-236-1154**