

# Generic Member Benefits Presentation

## OUR MISSION

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

Randi Weingarten  
PRESIDENT

Fedrick C. Ingram  
SECRETARY-TREASURER

Evelyn DeJesus  
EXECUTIVE VICE PRESIDENT



# Information for Affiliate Leaders:



*A Union of Professionals*

**AFT +**

Member Benefits

Affiliation with AFT includes the following coverages for local unions:

- **General Liability:** all AFT locals have \$1 million of general liability (i.e., slip and fall) coverage paid by the AFT. Locals who own a building or space must maintain their own liability coverage but can use this for events.
- **Officers and Officials:** AFT extends liability protection for all union elected officials, staff and union activists while serving in a union role.
- **Fidelity bond coverage.** Protects local union assets from fiduciary malfeasance from officers and staff who handle finances.
- **Term Life Insurance** – AFT is now covering the President, Treasurer, Vice President and Secretary of ALL Locals with a \$2,500 life insurance policy for your second “job” as a union leader.

# Occupational Liability Insurance for Members



*A Union of Professionals*

**AFT +**

Member Benefits

- Affiliate purchased insurance – *all members* of a participating local
- 35 cents per member per month
- What is covered
  - Accused of injury – bodily injury, personal injury, property damage – up to \$1million per member per occurrence
  - Accused of a criminal act, up to \$5,000 regardless of outcome; up to \$35,000 if completely exonerated
    - If corporal punishment, \$35,000 regardless of outcome
    - Sexual abuse – no payment if there is a settlement
  - Accused of denial of constitutional rights, up to \$250,000 per member per calendar year and up to \$1 mill for any one incident
  - Reimbursement for defending certification or licensure required for the job (\$5,000)
  - \$50,000 death benefit if assaulted and killed on the job.

# Occupational Liability Insurance for Members



*A Union of Professionals*

**AFT +**

Member Benefits

## Filing a Claim

- Consult with either AFT Legal OR the administrator, Davies Claims North America, as *early as possible!!*
- Complete claims form here: [aft.org/OLclaim](http://aft.org/OLclaim)
- Call AFT legal: 800-238-1133 and ask for legal department
- Contact at Davies Claims North America
  - Toll-free AFT line: 877-590-5562
  - Email: [ClaimsNA\\_AFT@us.Davies-Group.com](mailto:ClaimsNA_AFT@us.Davies-Group.com)

# Compliments of AFT – for being a member!



*A Union of Professionals*

**AFT +**

Member Benefits

- **Accidental Death & Dismemberment (AD&D)**
  - \$5,000 AD&D: Covers all members – actively working or retired
  - Many locals carry additional AD&D through the AFT in increments of \$6,250 for Active working only, not retired
- **\$5,000 Term Life Insurance Policy for 12 months (new members only)**
- **Trauma Counseling (not retirees)** -- free virtual therapy for working members after covered incidents, on and off the job



*A Union of Professionals*

**AFT +**

Member Benefits

Units	Cost per Member Per month	Coverage Amount	Coverage if Workplace Accident
1	\$0.02933	\$6,250	\$12,500
2	.05866	\$12,500	\$25,000
3	.08799	\$18,750	\$37,500
4	.11732	\$25,000	\$50,000
5	.14665	\$31,250	\$62,500

\*Leaders: To avoid rounding errors when estimating the cost of coverage, multiply the cost by the total number of members being covered before rounding to two digits. For example: a local with 217 members and 5 units of coverage would multiply 217 x .14665 which comes to \$31.82305 then round to \$31.83 per month. If you are invoiced by AFT, the invoice will do this calculation for you.

# Naming Beneficiaries – data gathering opportunity!



*A Union of Professionals*

**AFT +**

Member Benefits

CLONE CONTENT

## Philadelphia Federation of Teachers #3 AD&D Beneficiary Form

As a member of the Philadelphia Federation of Teachers and the American Federation of Teachers, you automatically receive a \$5,000 Accidental Death and Dismemberment Policy as part of your membership. Please use the form below to confirm your membership and designate your beneficiary.

This information will be stored on a secure server and only used in the event there is a claim.

Your email contact information may be used to inform you of other union benefits and services. Should you get such messages you simply need to unsubscribe if you don't wish to receive them.

- Cell phone
- Personal email
- What else?

Current worksite \*

Last four digits of Social Security number \*

This information is kept on a secure server and is used only in the event of a claim.

Your AFT Member ID if you know it

Email address \*

Date of birth \*

Month Day Year

Cell/Mobile Number

# Trauma Counseling – 24/7 any where, any time



*A Union of Professionals*

**AFT +**

Member Benefits

Covered incidents, ANYTIME:

- Aggravated assault
- Domestic Violence
- Sexual Assault
- Mass Acts
- Major Disaster

# Trauma Counseling At Work



*A Union of Professionals*

**AFT +**

Member Benefits

- Bullied, harassed or threatened
- Traumatized by witnessing a violent incident
- Infected by contagious disease
- Secondary Trauma

**Info:** [www.aft.org/benefits/trauma](http://www.aft.org/benefits/trauma)

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

# Wide Range of Exclusive Products



*A Union of Professionals*

**AFT +**

Member Benefits

- Insurance (Life, Auto, Home, Pet)
- Credit Card & Personal Loans
- Credit Counseling – nonprofit consumer credit counseling
- AT&T Wireless Discounts
- Car Rental Discounts
- Pet insurance

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



**Big benefits,  
really big savings**

Do you want to save a bunch of money? Of course you do. All you have to do is click.

[Go to my benefits](#)



- **AFT Member \$5,000 Group Term Life Insurance** new AFT members only: eligible to apply for \$5,000 of Group Term Life Insurance at no cost for 12 months.
- **AFT + Term Life Insurance** – great value for many
- **AFT + Senior Term Life Insurance**
- **AFT + Disability Income Insurance**
- **AFT + Long-Term Care Insurance**
- **AFT + Auto, Home & Renter's Insurance** -- Farmer's
- **Pet Insurance** -- Fido and Fluffy have coverage, too!

# Union Plus Financial Resources



*A Union of Professionals*

**AFT +**

Member Benefits

## CREDIT COUNSELING



- Reduces interest rate on credit cards and sets up payment plans
- Can assist members with any level of debt
- Pre-mortgage counseling

## DEBT CONSOLIDATION LOAN



- Combine debt into one payment
- Customized personal loans up to \$40K
- Lower, fixed interest rate
- Need good credit scores

## BANKRUPTCY

- Last resort
- Expunges debt through Chapter 7 or 13 Legal Proceedings
- Little to no income



# Expanding Health Savings Program



*A Union of Professionals*



## New Vision Care Program with VSP Vision Care

- New vision insurance and free discount plans.
- VSP has the largest independent eye care provider network in the US with over 36,000 providers, including 700 Visionworks retail locations.
- Choose the plan that works best for you.



## New Hearing Care Program with Amplifon

- Amplifon is a nationwide hearing provider network of nearly 6,000 locations, covering all 50 US states and three territories.
- Free hearing exams
- Save on average more than 60 percent off hearing aids categorized by technology level in price tiers to increase transparency for the member
- Not ready for an appointment? You can take an online hearing quiz to get a baseline of your hearing.



*A Union of Professionals*

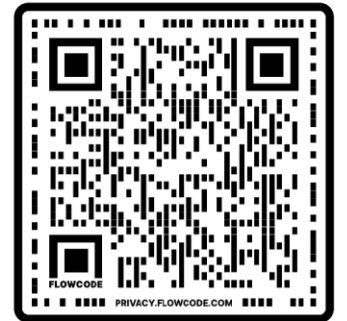
**AFT +**

Member Benefits

## ***Member # look up now available***

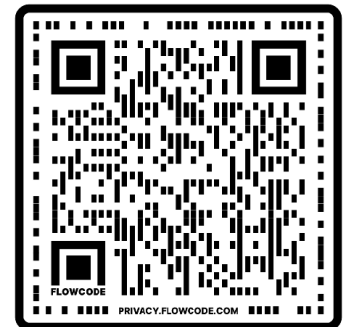
- Southwest Airlines (discount depends on which category)
- Trauma Counseling -- free
- Danskø footwear – 20 percent off and *free shipping!*

**SCAN ME**



**Request your ID**

**SCAN ME**



**Register for Members  
Only if you know your ID**

# AFT + Member Benefits



*A Union of Professionals*

**AFT +**  
Member Benefits

- Hotels (Hilton and Wyndham chains), Priceline hotel savings
- Dinnertime
- Wells Fargo Home Mortgage
- Amalgamated Bank Mortgage
- Porter Scholarships
- AFL-CIO Employees Fed. Credit Union
- Share My Lesson
- Legal Services
- Long-term care insurance
- Moving services
- Magazines
- New Republic
- Teleflora
- Dansko Footwear (20 percent off and free shipping!!)

[www.aft.org/benefits](http://www.aft.org/benefits)

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



# Questions or Problems?



*A Union of Professionals*

**AFT +**

Member Benefits

AFT + Member Benefits

202-393-8643 or 800-238-1133, ext. 8643

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

[www.aft.org/benefits](http://www.aft.org/benefits)

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