



Education
Healthcare
Public Services



AFT + MEMBER BENEFITS

AFT members unite to fight for real solutions

because we understand that when we band together at work, in our communities and in the marketplace, we can create a better life for all. At the AFT, we have our own marketplace—AFT + Member Benefits—which combines the purchasing power of the AFT’s 1.75 million members with the benefit offerings of Union Plus, the AFL-CIO’s benefit arm. This gives you a rich array of discounts, services and benefits that go beyond the workplace. Many of these programs are available to family members, too. In the last few years, we have added new benefits that meet the moment, such as free trauma counseling to support recovery from personal and workplace challenges and free student debt services to lower and even cancel student debt.

Whether for everyday necessities or splurges, check the AFT + Member Benefits offerings.



Why **organize** with the AFT? Why **belong** to the AFT?

The AFT is the home of the people who make a difference in other people's lives: 1.75 million educators and support personnel, healthcare workers and public employees fighting to improve the lives of our kids, our patients, our families and our communities. Fighting for real solutions that make everyone's lives better and showing up when it counts. Taking on the extremists who want to destroy public education, dismantle our democracy, defund public services, decimate healthcare and demonize the vulnerable—and standing up to the privatizers who are more concerned about profits than people.

So if you want respect on the job, a voice in our democracy or simply better pay, then join us. If you want the respect and resources to do your chosen work in a safe and welcoming environment, if you want to be part of the fight for a better life for all, join the AFT. That's who we are—people dedicated to the belief that everyone in America deserves the freedom to thrive, fueled by opportunity, justice and a voice in our democracy.



We've got your back. We see you. And we know that in this world of fear and division, the road to a better future is our unity and our work. Together, we can accomplish what is impossible alone.



—Randi Weingarten
AFT president



COMMUNITY BENEFITS

Our community benefits provide real solutions for a better life for all.



Reading Opens the World

aft.org/read

The AFT has given away more than 10 million books through the Reading Opens the World initiative, a multiyear campaign to offer parents and caregivers fun and research-based tips for boosting literacy, to spread the joy of reading, and to ensure teachers and school staff have tools and professional development that translate the science of reading into usable resources to help students read and read well. We're committed to this initiative because reading is a foundational skill necessary for virtually everything we do. It opens possibilities for all children to succeed—to learn and grow, to explore and imagine, to investigate and verify, and to lead fulfilling lives. Reading well instills confidence and helps reduce inequities.

First Book

firstbook.org

First Book is AFT's main literacy partner. We have partnered to distribute millions of books (over 10 million and counting) to classrooms and programs serving students and families in need and have connected thousands of educators and staff to ongoing resources. Through our partnership, we support children's well-being with access to new high-quality books as well as school supplies and basic-needs items at 50 to 90 percent off retail costs (and in some cases for free). We also help build teacher and school staff capacity by highlighting new and diverse authors and books, along with tip sheets and suggested activities.



Community Schools

aft.org/position/community-schools

The community schools strategy transforms public schools into the centers of their communities. It helps public schools weave together community partners to provide wrap-around services to students and their families; creates an environment where everyone has a voice; and is a collaborative and effective vehicle for increasing educational equity, social cohesion and civic participation. Community schools purposefully

partner with food banks, social service agencies, businesses, higher education institutions, health clinics and youth organizations, typically under the guidance of a site coordinator. Community schools create the supportive environments that make it possible for educators to do what they do best—teaching—and for students to learn and reach their full potential. The AFT has consistently advocated for the community schools strategy and, in collaboration with other national partners, has supported our local affiliates in designing and implementing community schools. We have supported dozens of locals in working with their districts and communities to create nearly 900 schools, with a goal of expanding to 2,500 over the next three years.

Career and Technical Education

aft.org/position/career-and-technical-education

Career and technical education (CTE) is a key strategy to engage students in deep and fun learning and set young people on a path to a career or higher education, or both, as soon as they graduate from high school. The AFT is working closely with federal agencies and with industry experts to ensure that CTE is seen as the pipeline for preparing a workforce with the flexible skills that today's economy is clamoring for. More districts are offering high-quality pathways in areas of high demand. For example, AFT affiliates in New York are working with semiconductor maker Micron on careers related to advanced manufacturing, and the AFT is also working with Bloomberg Philanthropies to seed the creation of high schools that will directly prepare students for high-demand healthcare jobs. The AFT has opportunities to bring additional resources and attention to CTE, to link education to economic development, and to expand career pathways, internships and apprenticeships for students.



Reducing Student Debt¹

aft.org/benefits/summer

Get introduced to Summer, the AFT's free member benefit for student debt management. Summer's trusted online platform helps members with federal student loans to identify and apply for repayment options that fit your needs, including income-driven debt repayment, Public Service Loan Forgiveness and state and occupation-based loan forgiveness plans. Don't wait to minimize the stress and burden of student loan debt; sign up with Summer today.

Share My Lesson

sharemylesson.com

The AFT's free, award-winning lesson-sharing website provides support for anyone who works with students as well as a place to collaborate on new ideas and best practices to enhance the profession and the larger community. With more than 2.2 million members, Share My Lesson is where teachers, families and school staff can find thousands of standards-aligned lesson plans and activities; professional development webinars; high-quality resources from content partners like Colorín Colorado, PBS NewsHour Classroom and Science Friday; and communities focused on topics like educating for democratic citizenship, meeting the needs of English language learners and supporting health and wellness. You can also explore our AI Educator Brain resources and learn how to use AI in your work with students through our new EdBrAI professional development webinars. For more about technology and education, read "Commonsense Guardrails for Using Advanced Technology in Schools" (go.aft.org/ubz) and "Likes vs. Learning: The Real Cost of Social Media for Schools" (go.aft.org/3ud).

Reading Universe

readinguniverse.org

The AFT has partnered with Reading Universe, which is produced by WETA/Reading Rockets, the Barksdale Reading Institute, and First Book. It offers a completely free website with ready-to-use teaching strategies, in-class videos, interviews with teachers and reading experts, and answers to common questions about teaching reading and writing—all rooted in the science of reading.

Colorín Colorado

colorincolorado.org

Colorín Colorado, with support from the AFT, offers free resources for educators and families of English language learners in grades preK-12, including classroom videos, toolkits, multilingual tip sheets, newsletters and featured books and authors. The website is bilingual in English and Spanish and offers basic content in 14 other languages.

Become an E-Activist and Stay Informed

aft.org/subscribe

The AFT has tools and resources to support your work and engage your community, including e-activist alerts that give you opportunities to speak up for working families, monthly newsletters highlighting AFT members' issues and initiatives, and print and electronic journals to enhance your professional knowledge. Keep up with the latest by subscribing to the alerts and publications that match your interests.

EDUCATION

AFT Robert G. Porter Scholars Program

aft.org/scholarships

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

Union Plus Scholarship Program

aft.org/scholarships

Since 1991, this program has awarded more than \$5.6 million to union members and their families who want to begin or continue their postsecondary education.

Student Debt Clinics

aft.org/debtclinic

forgivemystudentdebt.org

email: debtclinic@aft.org

Learn about the landscape of free and underused federal programs that help many student loan borrowers lower their monthly payments and, in some cases, even have their debt forgiven.

Summer¹

aft.org/benefits/summer

Summer is an online resource—free to AFT members—that allows members with federal student loans to receive assistance in applying for income-driven debt repayment, enrolling in Public Service Loan Forgiveness and finding other state and occupation-based loan forgiveness plans.

Affordable College

unionplus.org/collegeplus

Discover AFT-exclusive family discounts, financial aid and grants for college—so that costs don't stand in the way of your family's education dreams. Currently offering programs at Empire State University, with other institutions coming soon.



NewsGuard

www.newsguardtech.com/aft

NewsGuard's media literacy browser gives users real-time access to ratings to help evaluate the reliability of online news and information sources. It also offers weekly disinformation briefings to help readers recognize and protect themselves against misinformation.

GPTZero

www.newsguardtech.com/aft

The GPTZero tool can identify when an essay or assignment was produced using generative artificial intelligence, helping educators guide their students on appropriate AI use.

FINANCE AND LEGAL

Personal Loans

unionplus.org/loans

888-283-5228

Take control of your financial future by consolidating your high-interest credit cards and revolving debts with a personal loan that features no hidden fees and one predictable monthly payment.

Free Identity Theft Fraud Resolution Consultation

866-875-8385

In the event you experience identity theft or resulting fraud, you can receive a free 60-minute consultation with a professional fraud resolution specialist. Services include learning how to restore your identity and good credit, protect yourself against further fraud or loss, and communicate with creditors and collection agencies. Other features include a free emergency response kit, assistance with the steps for disputing fraudulent debts, a free initial consult with an attorney and 25 percent off attorney's customary fees or hourly rates.

AFL-CIO Employees Federal Credit Union

aflcioefcu.org

301-683-2800

This full-service financial institution provides checking, savings and money market accounts with no monthly fees. Members can apply for personal loans, auto loans and mortgages, and can enjoy more benefits by becoming a credit union member. Accounts in credit unions are federally insured up to \$250,000.

Credit and Budget Counseling

unionplus.org/creditcounseling

877-833-1745

Certified nonprofit credit counselors are available 24 hours a day to help AFT members with confidential financial guidance. Get started with a free consumer credit counseling session.



Credit Cards

aftcard.com

800-522-4000

The AFT + credit card program has three credit card options that AFT members can apply for. All have no annual fee and include special safety net features in the event of a layoff, disability, strike or natural disaster.

Legal Services²

unionplus.org/legal

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

LifeBrand Social Media Wellness Check

aft.org/members-only

The AFT has partnered with LifeBrand to offer members 25 percent savings on the ability to quickly review and, if desired, remove old social media posts that may not reflect your current life situation. LifeBrand lets users review potentially troublesome posts from X (formerly Twitter), Instagram, Facebook and TikTok. The system scans text, emojis, images, video and sound. You can then delete or edit flagged posts to ensure your social media profiles are an accurate representation of you. Discounted rates are \$45 for a one-time scan (regularly \$59.97) and \$96.50 for one year of unlimited social media wellness checks (regularly \$129.97).

STAYING HEALTHY

Free Trauma Counseling

aft.org/members-only

members.aft.org/members/login

The AFT trauma counseling program is available to working members free of charge, in the one-year aftermath of a covered traumatic incident. You are covered 24 hours a day, 365 days a year, if your incident involves any of the following: domestic violence, aggravated assault, sexual assault, mass shooting or terrorism, or if you are injured, traumatized or infected by disease during a major disaster. Coverage extends to your place of work if you are traumatized by being bullied, harassed or threatened; experience a secondary trauma; witness a violent act; or contract an infectious disease. If you are unsure whether your incident qualifies, we encourage you to file a claim for services.



Dental Services and Discounts³

unionplus.org/dental

Save 20 to 50 percent on everything from routine visits to major dental procedures with one of the largest national dental networks. Save on routine care, including exams, cleanings and fillings, as well as major work, including root canals, crowns and dentures.

Dental Discount Advantage Plan

unionplus.org/dental

In addition to dental savings, the Advantage Plan offers discounts on chiropractic services, alternative medicine, podiatry and diabetes supplies.

Vision Services and Discounts

unionplus.org/vision

Save on eye care with your choice of two levels of insurance plans that provide vision coverage for lower out-of-pocket costs, plus a free discount vision plan.

Hearing Services

unionplus.org/hearing

877-583-7071

Save an average of 66 percent off retail prices on premium hearing aids at providers near you. Plus, get a free hearing exam, free follow-up care and a free charging station or free batteries.

Free Prescription Discount Card

unionplus.org/rx

Print, email or text your free RX card and save up to 80 percent off most brand-name and generic drugs.

Medical Alert Monitoring Systems²

aft.org/lifestation

800-799-0061

Whether you are a caregiver for an aging loved one or want to make sure you have quick access to help if needed, LifeStation's suite of medical alert technology can help. A nationally recognized provider that sends help at the push of a button within minutes, LifeStation



provides AFT members with an exclusive discount for 24/7/365 emergency monitoring. Choose from in-home or mobile solutions that fit your family's needs.

DISCOUNTS AND SHOPPING

AT&T Wireless

unionplus.org/AFTatt

Code: 3508840

Save 15 percent on the monthly service charge for qualified AT&T wireless plans, save up to \$10 per line on Unlimited Premium PL plans, save 20 percent on eligible accessories and get up to \$50 in activation and upgrade fees waived. Savings from AT&T, the only nationwide unionized wireless carrier. Available to new and existing AT&T customers. Go online to download a coupon to take to an official AT&T store.

Cash Back Shopping

unionplus.org/cashback

Earn cash back and stack coupon savings at over 5,000 online retailers when shopping with BeFrugal.

Dansko⁴

aft.org/members-only

Members receive a 20 percent discount on all Dansko footwear styles, with free shipping where applicable. Sign up through the portal to receive a one-time-use discount code. Once you have registered, you'll receive fresh codes each quarter.

DinnerTime

dinnertime.com/aft

Save time and money and enjoy delicious, healthy meals the whole family will love. AFT members can get a free month trial and receive a 40 percent discount. DinnerTime is an incredibly powerful meal planning solution, built to satisfy your tastes, your budget and your lifestyle. Serve up some stress-free happiness at your dinner table.

Everyday Discounts

unionplus.org/discounts

Save on local shopping, dining and services, including auto care, groceries, movie tickets and more. There is a mobile app for easy access to savings on the go.

Magazines

aft.blended.media

Code: HELLOAFT

Subscribe or renew subscriptions to *The New Yorker*, *Vanity Fair*, *Bon Appétit* and more. You can also subscribe to the AFT's publications, *American Educator* and *AFT Health Care*. Use the code when checking out to receive your discount.

The New Republic

newrepublic.com/union

Visit the website for special union-member discounts to *The New Republic*.

Teleflora Flowers and Gift Baskets

unionplus.org/flowers

888-667-7779

Code: BAAUP25

Save up to 30 percent on flowers and plants, gift baskets and chocolate-covered treats through Teleflora and have them delivered anywhere in the world by local florists—100 percent satisfaction guaranteed.



INSURANCE

Accidental Death and Dismemberment Insurance

aft.org/ADD

All AFT members—working and retired—have a \$5,000 Accidental Death and Dismemberment policy paid for by the AFT. For working members, if a covered injury or death occurs as a result of a workplace accident, the policy provides extra benefits. Fair share payers do not have this coverage.

No-Cost Term Life Insurance for New Members^{2,5}

aftbenefits.org

888-423-8700

New first-time AFT members are entitled to \$5,000 of term life insurance coverage with MetLife for one year at absolutely no cost to you. New members must complete and submit the application for this coverage in the first 12 months of membership.

Term Life²

aftbenefits.org

888-423-8700

Life insurance that fits into your financial puzzle to supplement life insurance you already have or to help ensure your family's short- and long-term needs. Find



a range of coverage amounts for yourself, your spouse/ domestic partner and your dependent children from the Metropolitan Life Insurance Company.

Senior Term Life^{2,6}

aftbenefits.org

888-423-8700

Members and their spouses or domestic partners (ages 55-74) can get economical senior term life insurance to help pay for final expenses and ensure peace of mind.

Disability Income^{2,7}

aftbenefits.org

888-423-8700

Make sure you and your family can sustain a gap in income if a serious illness or accidental injury prevents you from working. The AFT's Disability Income Insurance Plan helps preserve your lifestyle if you suddenly cannot work due to a covered disability.

Long-Term Care²

aft-ltc.org

877-764-8988

Members and their families have access to a dedicated long-term care specialist who can help find the best solution for your anticipated long-term care needs (specific coverage varies by state). The program also offers alternatives to help underwrite the cost of home-based assistance with the activities of daily living.

Auto and Home Insurance^{2,8}

farmersinsurancechoice.com/aftbenefits

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

You have special access to personalized auto and homeowner's insurance. Quickly and easily compare and save with multiple quotes from highly rated carriers all in one place—in just minutes. Plus, save even more when you bundle auto and home policies together.

Renters Insurance^{2,8}

farmersinsurancechoice.com/aftbenefits

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

Savings for renters from Farmers Insurance—your single source for finding the right coverage at the right price. Plus, save even more when you bundle auto and renters policies together.

Pet Health Insurance²

unionplus.org/AFTpets

877-358-3944

Get peace of mind as a pet parent. We've partnered with Pets Best, a leading U.S. provider, to offer pet insurance plans to AFT members. Pet insurance reimburses you on your veterinary bills when your dog or cat gets sick or injured.



TRAVEL

Wyndham Hotels and Resorts

aft.org/hotels

877-670-7088

Code: 8000000297

With more than 9,000 participating hotels nationwide, you can save up to 20 percent on your next adventure. Advance booking through the program website or toll-free number with the code is required.



Hilton Hotels

aft.org/hotels

AFT members receive up to 12 percent off rates at the Hilton chain hotels. Advance booking through the program website is required.

Hotel Savings

aft.org/hotels

Members can save up to 50 percent off hotel rates at locations in the United States and around the world.

Car Rentals

aft.org/benefits/carrentals

Save up to 35 percent on car rentals so that you can go wherever life takes you.

Company	Telephone/URL	Code
Avis	800-698-5685	B723700
Budget	800-455-2848	V816100
Dollar	800-800-4000	3042236
Enterprise	partners.rentalcar.com/aficio-leisure-use	Online only
Hertz	800-654-3131	205666
National	partners.rentalcar.com/aficio-leisure-use	Online only
Payless	800-729-5377	A071900
Thrifty	800-847-4389	3042238
Alamo	partners.rentalcar.com/unionplus	Online only



Southwest Airlines⁹

aft.org/members-only
members.aft.org/members/login

Now that AFT members are eligible for discounted travel on Southwest Airlines, there's never been a better time to take a trip. Access is through a link on the AFT members-only webpage.

Vacation Tours

unionplus.org/tours
844-868-2685

Take the vacation of your dreams. Save on travel destinations around the world when you experience guided travel with Collette using your AFT discount.

Theme Parks

unionplus.org/entertainment

We've got savings for the kids and the kid in all of us at theme parks across the country. Requires advance reservations and payment through the website.

MORTGAGES AND HOME SERVICES

Mortgage Program—Union Plus

unionplus.org/mortgage
866-802-7307

The Union Plus Mortgage Program offers competitive interest rates on a wide range of mortgage options, plus special benefits like hardship assistance for union members. This program, through Wells Fargo Home Mortgage, is available to active and retired AFT members and their parents and children.

Amalgamated Bank Mortgage

amalgamatedbank.com/AFT
800-701-8409

This program features competitive interest rates, exclusive discounts, refinancing solutions and a program to help first-time buyers (not yet licensed in all states; see website for more information).

Real Estate Program

unionplus.org/realestate
800-228-3097

By working with pre-screened real estate agents, members can earn \$500 for every \$100,000 in home value after closing. Cash back not available in all states. See website for exclusions and limitations.



Save My Home Hotline

unionplus.org/savemyhome
866-490-5361

Members facing foreclosure or mortgage issues can make a free call to a hotline staffed by HUD-trained counselors, 24/7. The program provider is a nonprofit consumer credit counseling agency and a reputable source of consumer advice.

Professional Moving Discounts¹⁰

unionplus.org/movingvans
North American Van Lines: 888-813-9595

Members get discounts on interstate moving, packing and in-transit storage.

Hertz Vans and Trucks Rental¹⁰

unionplus.org/hertztruck
800-654-2200
Code: 205666

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

Budget Truck Rental¹⁰

unionplus.org/budgettruck
800-561-1157
Code: 56000127763

Get 20 percent off local and one-way moves when you reserve in advance.

Auto Buying

unionplus.org/autobuying

Receive pre-negotiated, upfront best-market pricing on new cars and trucks without having to negotiate with the dealer. There is no cost to access the program. Receive a \$100 rebate from Union Plus when buying a new union-assembled vehicle.

HARDSHIP HELP

Union Plus Hardship Help

unionplus.org/hardship

Union Plus offers special union member protections when times are tough. Participants in the Union Plus mortgage, credit card, personal loan or supplemental insurance programs may be eligible for additional hardship assistance through our Union Plus hardship programs when experiencing a qualifying job loss, disability, strike, natural disaster or other hardship.

DISCLOSURES

The AFT has numerous endorsed programs listed in this brochure for which it receives expense reimbursements. All payments to the AFT are used solely to defray the costs of administering the AFT + Member Benefits programs and, where appropriate, to enhance them.

QUESTIONS

aftplus@aft.org

202-393-8643

Toll Free: 800-238-1133, ext. 8643

AFT + Member Benefits

Many of the AFT's benefits are provided through Union Plus, the AFL-CIO's benefit arm. The programs listed in this brochure are current as of May 2024. Visit aft.org/benefits for new programs and enhancements.

Notes

¹ Summer materials and website are only available in English.

² New York State United Teachers members have similar programs through NYSUT Member Benefits Trust. To obtain more information about these plans, members can call 800-626-8101.

³ Dental services and discounts are not available in Vermont or Washington.

⁴ Dansko is not available in Alaska or Hawaii.

⁵ Retirees, agency fee payers and New York State United Teachers members are not eligible for this coverage.

⁶ Senior Term Life is not available in Idaho, Montana, New York, Oregon or Washington state.

⁷ Disability Income is not available in Utah.

⁸ Home and renters insurance are not available in Florida or Massachusetts.

⁹ Southwest's "Wanna Get Away" fares are discounted only on select routes.

¹⁰ Moving and truck rental discounts are not available in Alaska or Hawaii.

Access Your Benefits Today

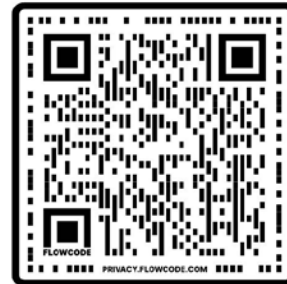
Request your member ID from the AFT

leadernet.aft.org/webform/aft-members-only-discounts



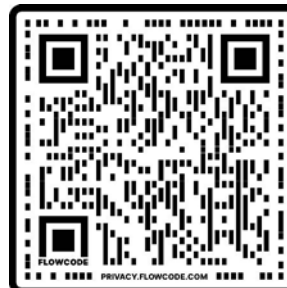
Create a members-only account

members.aft.org/members/register



AFT members-only login page after registering

members.aft.org/members/login



Randi Weingarten

PRESIDENT

Fedrick C. Ingram

SECRETARY-TREASURER

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