

A REFERENCE GUIDE FOR MEMBERS

**EVERYTHING
YOU NEED TO
KNOW ABOUT
YOUR UNION
BENEFITS!**

**SAVING MONEY
FOR MY FAMILY
IS IMPORTANT -
DETAILS INSIDE**



A Reference Guide for Members

“Everything You Need to Know
About Your Union Benefits”

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TYPES OF BENEFITS:

There are many benefits and services available to OPEIU members that are briefly explained in this guide. It is organized by the discounted product/service the benefit provides; such as food discounts, health care savings, and automobile discounts. The levels of discounts available to you are outlined below for your information.

**OPEIU members are eligible for
ALL of these benefits!**

OPEIU-Provided Benefits

OPEIU provides a towing benefit, a life insurance benefit, and an accidental death and dismemberment insurance benefit, as well as educational scholarships.

Union Plus

The AFL-CIO provides these benefits. Many discounts and deals are offered from discounted car rentals to college scholarships. For general information visit unionplus.org

Working Advantage Discounts

The AFL-CIO provides these benefits. These benefits span from savings on theme park tickets to online shopping discounts. For general information, visit workingadvantage.com. When registering use company ID number 744387769.

Please be advised that the benefit information referred to in this manual was current at the time of its publication, but is subject to change without notice. For up-to-the minute benefit and eligibility information, please log on to the vendors' websites stated in this manual. In addition, please be aware that new benefits are being negotiated on a regular basis. Please watch for benefit enhancements and improvements in *White Collar*.

CHAPTER 1

AUTO BENEFITS

Benefits in This Chapter

- OPEIU Towing Benefit
- Purchasing a New Car
- Auto Insurance
- Discounts on Tires and Service

1. Free Towing for OPEIU members and families!

OPEIU members are entitled to two towing/service calls per year for members and family living in the same household, valued at up to \$100 each. This benefit provides:

- Free hook-up and tow up to 25 miles.
- Emergency roadside assistance.
- Emergency battery service.
- Emergency lockout assistance.
- Emergency tire service.

For full information on this benefit, please see the following page:

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OPEIU Towing/Service Calls Benefit Reminder

As a reminder, the OPEIU Towing/Service Calls program is through Nation Safe Drivers* (NSD) and all calls should be made only to NSD. OPEIU is not responsible for reimbursing members for calls made to other towing services, so please consult this card and call the NSD number provided when you are in need of a tow or service call.

No action is necessary on your part to activate the towing/service calls benefit — you have been automatically enrolled by OPEIU.

**Nation Safe Drivers may operate as Nation Motor Club, Inc. in various states.*

Remove your new OPEIU Towing/Service Calls card.

Punch out and remove



For service, please call the OPEIU designated toll-free number:
1-800-617-2677

Provide your name (or the name of the OPEIU member)
Producer Code: 74046 Plan Letter: C

Punch out and place on keychain

OPEIU Towing/Service Calls Benefit Program

For service, please call the OPEIU designated toll-free number: **1-800-617-2677**

Provide your name (or the name of the OPEIU member)

Producer Code: 74046 Plan Letter: C

OPEIU Towing/Service Calls Benefit Is Much More Than Just Towing

OPEIU's 24-hour towing/service calls program includes:

- Free hook up and tow up to 25 miles
- Emergency roadside assistance
- Emergency battery service
- Emergency lockout service
- Emergency tire service
- Delivery of supplies
- Travel discounts and much more

Every OPEIU member is entitled to two tows/services calls valued up to \$100 each per year for themselves and family living in the same household. For service, please call the OPEIU designated toll-free number: 1-800-617-2677.

Please remove your OPEIU Towing/Service Calls card today!



2. Purchasing a New or Used Car

Union Plus Auto Buying Discount

Through this program, OPEIU members and their families can save an average of \$3,279 off the manufacturers' suggested retail price of a car. You can see what others paid for the car you want and lock in guaranteed savings on new cars and discounts on used cars. You can also get a \$100 rebate when you buy a new union-made car and a \$200 rebate on a new union-made, EPA Green Car (hybrid). You can receive an additional buyer's bonus benefit worth up to \$2,000 for deductible and repair expense reimbursement.

This program connects union members and their families with certified dealers who offer upfront, online pricing and guaranteed savings, as well as seeing what others paid for the same car so you have the confidence that you're getting a great deal.

1. Select the new or used vehicle and options you want.
2. View your upfront pricing information and/or estimated savings off manufacturer's suggested retail price (MSRP).
3. Compare the upfront pricing information to what others are paying for the car you want on the TRUECar Price Curve.
4. Enter your contact information to view up to three local dealers and lock in your Savings Certificate (There is no cost to use the program and no obligation to buy. You will not be contacted until you request a Savings Certificate).
5. View your certified dealers and visit the Certified Dealer Representative with your Savings Certificate for a hassle-free car buying experience.

If you purchase a new, qualifying union-assembled vehicle, you will receive a check for \$100 within 6 to 8 weeks after purchase. You will receive a \$200 rebate if you purchase a qualifying new, union-made EPA Green Car. The rebate checks come from Union Plus and not from the dealer. Union Plus receives a monthly report on the sales activity from the program provider to verify that a rebate check should be sent to a member who purchased a qualifying vehicle. This process is automatic, there are no forms to complete.

For more information visit UnionPlus.org/auto-cars

At the same link you can find:

- A report from ConsumerReports.org on the 10 mistakes that car buyers often make that can quickly turn that initial excitement into buyer remorse and how to avoid them.
- A list of union-made cars.
- A list of union-made vehicles.
- Car buying tips.

You'll find all this and more at UnionPlus.org/auto-cars

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

3. Auto Insurance

Union Plus Auto Insurance with MetLife Auto & Home:

- Union member discount of up to 15%
- Drivers have saved on average \$507 a year
- Extra savings with automatic payment options
- Multi-policy discounts for car and home insurance
- Up to an additional \$250 benefit for claim-free driving
- Provided by MetLife Auto & Home, one of the nation's leading personal lines property and casualty insurance providers
- All customer service calls are answered in the United States
- 24-hour claims service

Switching carriers has never been easier, and you don't have to wait until your current policy expires. OPEIU members can make a seamless transition from existing insurance carriers to the Union Plus Auto and Home Insurance program.

CALL 1-855-666-5797 to speak with a friendly and knowledgeable MetLife Auto & Home® representative and mention Union Plus discount code DJ7.

Get your free auto insurance quote online today at UnionPlus.org or by calling 1-855-666-5797.

■ **Tip: Bundle & Save!**

You can combine your car and home policies with for additional savings.

More features

- **Peace of mind:** The ability to request a deferment of your premium payment for up to 30 days in the event of a strike, lockout, furlough, or layoff.
- **Convenience:** Multiple billing options.
- **Quality coverage:** comprehensive and collision coverage
- RVs, Boats & Motorcycles insurance available.
- **Windshield Repair:** 100% of the repair cost covered—with no deductible for windshield repairs.
- **Teen Driver Program:** Reward of up to \$100 for teen drivers, ages 16-17 who remain accident and claim free

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4. Discounts on Tires and Service

Most Goodyear tires are union-made—by members of the United Steelworkers of America (USW) and the United Food and Commercial Workers (UFCW) and are manufactured in the USA. We are happy to add that Union Plus has discounts for OPEIU members on both Goodyear tires and Goodyear services. Visit UnionPlus.org or use the coupon on this page. This is a union-member-only benefit so make sure you bring your union card, a paycheck with your union dues deducted or a Union Plus MasterCard when visiting a Goodyear tire or service shop! A list of Goodyear locations is available at UnionPlus.org or by calling the toll-free numbers or visiting the websites that appear on the coupon.

Save 10% off all Goodyear tires or 5% off sale tires at company-owned Goodyear and Just Tires.

Save 10% off car service, including auto maintenance, auto parts, or 5% off preventative maintenance.

Union Privilege VIP Program

At Goodyear Auto Service and Just Tires

GET SAVINGS ON TIRES, PREVENTIVE MAINTENANCE AND AUTOMOTIVE REPAIRS WITH THIS VIP LETTER!

Your neighborhood Goodyear Company-Owned Store is pleased to provide your employees with VIP savings on quality tires, preventive maintenance and automotive repairs. To take advantage of these great savings, simply visit any Goodyear Auto Service or Just Tires location and present a copy of this letter along with your company identification. Offer ends 12/31/16.

Available at over 600 Goodyear Auto Service and Just Tires stores nationwide.

Conventional Oil
\$18⁹⁵*



MaxLife Synthetic Blend
\$29⁹⁵*



INCLUDES A FREE 4 TIRE ROTATION

Full Synthetic MaxLife Technology™
\$49⁹⁵*



INCLUDES A FREE 4 TIRE ROTATION

10% OFF

ALL TIRES, MAINTENANCE & REPAIRS¹

Does not include oil changes.



GOODYEAR MORE DRIVEN | DUNLOP KELLY Tires

Offers valid 1/1/16 - 12/31/16. Must present letter and company identification to receive this offer. Most vehicles. No other discounts apply. Redeem at participating Goodyear Auto Service or Just Tires locations. *Up to 6 quarts of oil. Pricing applies to most vehicles. Cartridge filter and/or diesel oil extra. Fluid/filter disposal charges may apply. Additional charge or shop supplies, up to 7% or \$25 maximum, may be added. Redeem at participating Goodyear Auto Service locations only. See store for complete details. Special State Exceptions: FL - Waste oil / filter fee may apply. CA - \$2.50 fluid / filter disposal fee apply but no additional charge for shop supplies apply. P additional charge for shop supplies apply. Cash value 1/50¢. Not to be used in conjunction with any other coupon. 1. 10% off all Tires, Maintenance and Repair - discount will be deducted from participating retailer's price at the time of purchase. Does not include oil changes. Tire disposal fee may apply in some states. No carry outs. See store for complete details. Cash value of 1/50¢.

Go online and schedule an appointment today or call the toll free number below for the participating locations



JUST TIRES

JustTires.com
1-800-TIRES-FAST
(1-800-847-3732)



GOODYEAR AUTO SERVICE

GoodyearAutoService.com
1-888-GDYR-STORES
(1-888-439-7786)

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CHAPTER 2

COMPUTER, PHONE AND INTERNET BENEFITS

Benefits in this Chapter

- Computer Discounts
- Cell Phones-AT&T Wireless

1. Union Plus and Working Advantage Computer Discounts

Union Plus frequently offers discounts on the purchase of Dell and/or HP computers. Check UnionPlus.org for any discounts available. Working Advantage.com has discounts on Dell, HP and Lenovo computers and accessories ranging from 10% to 40%. Visit workingadvantage.com and click on electronics. Remember, OPEIU members can set up an account at Working Advantage by using ID number 744387769.



2. AT&T Wireless Discounts

OPEIU members can receive a special 15% discount on service from AT&T Wireless, the only wireless company that can, and does, proclaim that it is “Proud to Be Union.” The 15% discount is available off the regular monthly rate for any AT&T individual or family plan (OPEIU members should use the number FAN-3508840). There are many other AT&T benefits available at UnionPlus.org including, but not limited to, the following:

- 15% discount off the regular monthly rate for all AT&T Wireless individual or family plans.
- The 15% discount includes plans for the new iPhone 7.
- Union members-only savings on AT&T cell phones and cell phone accessories available online at UnionPlus.org
- Use the coupon on this page and visit an AT&T store to speak with a sales representative who is a union member and enjoy further discounts!



Union Members

Save 15%

on the monthly service charge of qualified AT&T wireless plans¹

AT&T is the only nationwide unionized wireless carrier. When you choose AT&T, you support the nearly 150,000 union members employed there. Visit an AT&T store where you'll be helped by a fellow union member.

AT&T Retailer: The Union Plus Discount Code is **4924966**.

Sign up today!

Take this coupon and a union membership card, or the attached member discount card, to your local AT&T store (discount not available at authorized dealers or kiosks). Ask about the AT&T discount through Union Plus¹ or register for the discount at UnionPlus.org/ATT15.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m. - 4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

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CHAPTER 3

MONEY AND CREDIT

Benefits in this Chapter

- Credit Card
- Credit Counseling
- Financial Advisement & Tax Preparation

1. Credit card

The OPEIU Credit Card from Capital One®

Designed to meet the needs of hard-working union members and their families.



Choose from three card options, all with competitive rates, U.S.-based customer service, and more. Plus, hardship grants for eligible cardholders.

Union Plus Cash Rewards

Earn cash rewards on everyday purchases

Union Plus Rate Advantage

Save on interest by transferring higher-rate balances

Union Plus Credit Access

Build rewards and your credit through responsible use

For More Information or to Apply Online or Over the Phone: 1-800-522-4000 or go to UnionPlus.org to apply

Rewards	1.5% cash back earned on every purchase with no limit to the amount you can earn.	none	1.5% cash back earned on every purchase with no limit to the amount you can earn.
Competitive Rates	0% Intro APR for the first 12 months on purchases and Balance Transfers; 13.15%-23.15% variable APR after that; 3% fee for each transfer that posts to your account by 10/13/2017.	0% Intro APR for the first 15 months on purchases and Balance Transfers; 11.15%-21.15% variable APR after that; 3% fee for each transfer that posts to your account by 01/13/2018.	0% Intro APR for the first 9 months on purchases; 0% Intro APR 20.05% variable APR after that.
Annual Fee	\$0	\$0	\$35
Credit Line	\$500-\$10,000	\$500-\$7,500	\$300-\$2,500

Hardship Grants*

Whichever card you choose, after 3 months as a cardholder, you may be eligible for hardship grants. All grants approved for eligible cardholders are paid by check and you never have to pay them back.

Disability Grants: \$1,600-\$2,700 Helps eligible cardholders who have lost significant income from a long-term illness or disability.

Hospital Grants: \$1,200 Aids eligible cardholders with large, unreimbursed hospital expenses.

Job Loss Grants: \$300 —Helps eligible cardholders who have recently been laid off.

Strike Grants: \$300—Provides assistance to eligible cardholders who are on union-sanctioned strike or experiencing a union-sanctioned lockout.

Credit approval required for all products

2. Credit Counseling

The **Union Plus Credit Counseling program** was designed exclusively for union members and their families. The program helps members learn more effective ways to manage money and also ways to save for the future.



Free Initial Counseling Session

Union Plus Credit Counseling program will provide members with a free one-hour initial counseling session. During that session members will receive:

- A complete financial review and budget analysis
- Advice on how to work with creditors
- A written action plan with timelines for reaching their goals
- Referrals to appropriate organizations/programs that may be able to help them (if needed)

Debt Management Plan (DMP)

If members need additional assistance, a counselor will work with them to develop a DMP to reduce their debt liabilities. For a small fee, MMI will negotiate with the member's creditors on their behalf, disburse the member's funds to creditors on their behalf, and work with creditors to stop the collection calls.

For more information on credit counseling visit UnionPlus.org where you will find Credit and Budget Counseling under "Money and Insurance."

Financial Help You Can Trust

Union Plus Credit and Budget Counseling is administered by Money Management International (MMI). 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). The certified credit counselors at MMI are available to help members get through their maze of financial challenges 24-hours-a-day, 7-days-a-week.

3. Tax Preparation Discount

UnionPlus has offered several tax preparation discount benefits in the past, including coupons for professional tax preparation services and discounts on TurboTax. When tax time comes we recommend that OPEIU members check for these discounts and coupons at UnionPlus.org



We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

CHAPTER 4

FOOD AND DRINK/RESTAURANTS DISCOUNTS

Benefits in this Chapter

- Working Advantage Benefit
- Discount Coupons and Gift Cards
- Gourmet Foods
- Restaurant Discounts
- Additional Food Discounts

1. Working Advantage Benefit

All OPEIU members may use their Working Advantage membership to enjoy discounts on dining, gift certificates, gourmet foods, and other food items such as Omaha steaks. These discounts can be obtained by at workingadvantage.com. You will be asked for your corporate ID number which is 744387769 for OPEIU members. There are more than 1,000 local restaurants, national chain restaurants, gourmet food retailers and other food outlets that participate.

2. Restaurants.com-Working Advantage Benefit

Restaurant.com has discount coupons available for restaurants across the USA, including eateries in your own neighborhood. Working Advantage offers gift cards that can be emailed to friends and family members. Deals change from week to week and so do the participating restaurants, so make sure that you check frequently at Restaurant.com for bargains. Among the restaurants that frequently participate are:

Buca di Beppo
Chili's Grill & Bar®
Bonanza Steakhouse
Bertucci's
Applebee's Neighborhood Grill & Bar®
Panera Bread®
T.G.I Friday's®
Macaroni Grill®
Red Lobster
Ponderosa Steakhouse
Olive Garden

3. Gourmet Food/Dietary Food/Gift Baskets

Workingadvantage.com offers discounts on many online food websites, specializing in gift baskets and both gourmet and dietary meal preparation. Go to workingadvantage.com and click on "Food" in the menu at the top of the screen. Deals change from week to week and so do the participating outlets, so make sure that you check frequently at workingadvantage.com for bargains.

Among the outlets that frequently participate are:

1-800 Baskets
Blue Apron
Cheryl's
Fannie May
Fruit Bouquet
Jenny Craig



Harry David
Nutrisystem
Omaha Steaks
Shari's Cherries
Virgin Wine
WSJ Wine

4. Local Restaurants

Workingadvantage.com and restaurants.com offer hundreds of discounts at local restaurants, so make sure that you check frequently at workingadvantage.com and restaurants.com for local bargains.

5. Additional Food & Beverage Discounts

Workingadvantage.com offers a wide variety of additional food and beverage discounts at its website (remember to use OPEIU's corporate ID number 744387769). Examples are The Original Craft Beer Club, The Popcorn Factory and My M&Ms among others.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

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CHAPTER 5

FLOWERS & GIFT BASKETS

Give the gift of flowers with hand-delivered floral arrangements and order Gift Tree gift baskets, both with a 20% union discount!

- The Union Plus flower delivery service provider, Teleflora, offers a 20% discount and is committed to 100% local florist delivery.
- Plus save 20% on gift baskets from Gift Tree.
- All customer service calls are answered in the United States..
- OPEIU members and their families receive a 20% discount on all Teleflora flowers and Gift Tree gift baskets when they order online or call 1-888-667-7779.
- Teleflora has the largest network of U.S. local florists ready to hand-deliver your order.
- 100% satisfaction guaranteed.



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CHAPTER 6

HEALTH AND WELL-BEING

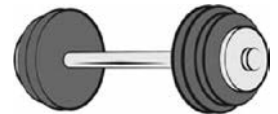
Benefits in this chapter

- Health Club/Gym Discounts
- Dental Savings
- Vision Savings
- Prescription Card Savings
- Hospital Care Grants

1. Health Club/Gym Discount

Working Advantage Globalfit

Members receive discounts to over 1,500 health clubs/gyms nationwide! Visit workingadvantage.com and click on “Beauty & Health.” There you will find a link to Globalfit and LAFitness, two health clubs/gyms that offer discounts and special deals.



■ **Tip:** Make sure you enroll through [workingadvantage](http://workingadvantage.com) rather than through individual Globalfit locations, otherwise you will not receive the union discount!

2. Dental Benefits

Union Plus Dental Discount

OPEIU members may access the Maximum Care Discount Plus Network through Union Plus that creates one of the largest dental networks nationally with a focus on neighborhood dentists. The network combines the outstanding network management skills of two great organizations and results in discounts of 5% to 60% below the 80th percentile of Reasonable and Customary charges. Rates are \$6.95 per month for individuals and \$8.95 per month for families. A full list of this program’s prices is posted. To access this plan go to workingadvantage.com and click on dental discounts under the health savings heading.



An advertisement banner for the Union Plus Dental Savings Plan. On the left, the Union Plus logo is displayed above the text "Union Plus Dental Savings Plan". Below this, a large blue headline reads "Save 5% to 60% on dental care with the Maximum Care Discount Plus Network." At the bottom of the text box, it says "THIS IS NOT INSURANCE." in red. The right side of the banner features a photograph of a smiling blonde woman in a dental office, with a circular inset showing a close-up of her teeth.

3. OPEIU Vision Benefits

Vision Savings Pass

Through UnionPlus, OPEIU members may use a Vision Savings Pass (VSP), which is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame. Members can choose from great brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more.



To access VSP go to UnionPlus.org and click on “vision discounts” under the health savings heading. Through VSP members receive all of the following:

- Access to discounts through a trusted, private-practice VSP doctor.
- One rate of \$50 for eye exams.
- 15% savings on contact lens exams.
- Special pricing on complete pairs of glasses and sunglasses.
- Unlimited use on materials throughout the year.
- Exclusive Member Extras and special offers.

Union Plus Prescription Card

Download a no-cost prescription discount card and start saving at participating pharmacies.

The Union Plus Prescription Discount Card Difference:

- If you lack insurance for prescriptions, this no-cost card helps union families save an average of 20% off brand name drugs and 40% off generic prescription drugs. More savings if you use mail-order prescriptions.
- Savings available at over 55,000 participating pharmacies nationwide. Find a pharmacy near you.
- Union family members—including spouses, domestic partners, children (of any age), parents, aunts and uncles of union members—are eligible for the no-cost prescription discount card.

Union Plus Hospital Care Grants

If you're a union member with a large, uncovered hospital bill, the Union Plus Hospital Grant could help.

Battling rising health care costs? Union Plus programs can help you save at participating health providers in your area. Simply choose a Union Plus Discount program below:

- No cost prescription discount card—helps you save at participating pharmacies
- Vision Discounts—helps you save on vision care, prescription drugs, hearing care and more
- Dental Discounts—includes everything in the vision program, plus dental care discounts
- Physician and Hospital Discounts - includes everything in the dental program, plus physician and hospital care discounts

NOTE: These plans are not insurance and do not replace insurance.

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CHAPTER 7

DEATH AND DISABILITY BENEFITS

Benefits in this Chapter

- Death Benefit
- Accidental Death Benefit

1. Death Benefit

OPEIU will provide members in good standing, with twelve (12) consecutive months or more of membership, with a \$2,000 death benefit. For full information, please see page 16.

2. Accidental Death Benefit

OPEIU will provide members in good standing, with twelve (12) consecutive months or more of membership, with a \$2,000 accidental death and dismemberment benefit. For full information, please see page 17.

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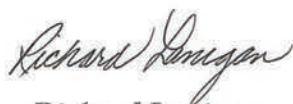
OPEIU \$2,000 Death Benefit

This is to certify that all members in good standing of OPEIU with twelve (12) or more consecutive months of membership shall be covered for a two-thousand-dollar (\$2,000) death benefit payable by OPEIU. A member's good standing and eligibility for this two-thousand-dollar (\$2,000) death benefit is forfeited if the member is more than two (2) months in arrears in dues during the fourteen-month (14-month) period prior to death, exclusive of the month of death.

A member who is not on the active payroll due to leave, disability or other similar circumstances remains eligible only if the member keeps his/her dues payment current. Therefore, a member must continue to pay dues directly to his/her Local Union, Guild or Directly Affiliated Group during these periods if he/she wishes to remain eligible for this benefit.

**Only active members are eligible for this benefit.
Once retired, a member is no longer eligible for this benefit.**

All death benefit claims will be paid by Amalgamated Life Insurance Company (ALICO) in accordance with rules promulgated by OPEIU.



Richard Lanigan
OPEIU President



Mary Mahoney
OPEIU Secretary-Treasurer



opeiu:153
afl-cio



OPEIU \$2,000 Accidental Death and Dismemberment Benefit

This is to certify that all members in good standing of OPEIU with twelve (12) or more consecutive months of membership shall be covered for a two-thousand-dollar (\$2,000) accidental death and dismemberment benefit payable by OPEIU. A member's good standing and eligibility for this two-thousand-dollar (\$2,000) accidental death and dismemberment benefit is forfeited if the member is more than two (2) months in arrears in dues during the fourteen-month (14-month) period prior to death, exclusive of the month of death.

A member who is not on the active payroll due to leave, disability or other similar circumstances remains eligible only if the member keeps his/her dues payment current. Therefore, a member must continue to pay dues directly to his/her Local Union, Guild or Directly Affiliated Group during these periods if he/she wishes to remain eligible for this benefit.

**Only active members are eligible for this benefit.
Once retired, a member is no longer eligible for this benefit.**

All accidental death and dismemberment benefit claims will be paid by Amalgamated Life Insurance Company (ALICO) in accordance with rules promulgated by OPEIU.



Richard Lanigan
OPEIU President



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OPEIU Secretary-Treasurer



opeiu:153
afl-cio

CHAPTER 8

HOUSE AND HOME

Benefits in this Chapter

- Home-Buying Discounts & Benefits
- Moving & Storage
- House and Home Discounts

1. Home Buying Discounts & Benefits

Union Plus Mortgage & Real Estate makes refinancing and home-buying easier and more affordable for working families!

Through Wells Fargo Home Mortgage, one of the largest lenders in the U.S., union members can take advantage of convenient mortgages. Call **1-866-802-7307** or contact a Wells Fargo mortgage representative in your area to apply or ask questions.

Among the unique benefits available through UnionPlus Mortgage & Real Estate are unemployment, disability and strike benefits to help you make mortgage payments when you're out of work. Also, parents and children of union members are eligible for UnionPlus mortgages!

Financing a home can be a complicated business, so why not leave it to the mortgage experts? Wells Fargo Home Mortgage counselors will walk you through the entire process of buying, selling and refinancing homes. Wells Fargo also offers special mortgage programs for first-time buyers. For more information call 1-866-802-7307.

2. Moving & Storage

Get Moving.

No matter what your needs, Union Plus Home & Moving Discounts help union members & their families affordably relocate with expertise, convenience and no hassles!

Ready to move? Contact either of the following company for a discount on moving. Make sure you mention that you are a OPEIU member.

North American Van Lines
1-888-813-9595



Allied Van Lines
1-888-642-6814

Allied & North American Van Lines Discounts

Professional Moving Discounts for Union Families:

- Exclusive union member discounts on interstate moving, packing and in-transit storage.
- Free \$50,000 of Full Replacement Coverage from North American Van Lines.
- Double the coverage on property protection from Allied Van Lines.
- Peak rates waived year round.
- On-time delivery guarantee. Members receive \$125 per diem if the interstate delivery date is missed due to no fault of the member.*
- Contact North American Van Lines at 1-888-813-9595 and Allied Van Lines at 1-888-642-6814.



Full-Service Moving from the Professionals

Enjoy a stress-free and affordable experience with Union Plus discounts on full-service moving vans through the leading national moving brands, Allied Van Lines and North American Van Lines.

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

The Union Plus Budget Truck Discount Difference:

- Union families save 20% — discount applies to local & one-way rentals too
- Over 2,800 convenient locations nationwide
- Provides 24/7 roadside assistance
- Get truck or van rates by calling 1-800-561-1157

3. New! House & Home Discounts from Working Advantage

Savings on home appliances, tools, dinnerware, bedding and much more!

OPEIU members can take advantage of dozens of house and home discounts through Working Advantage! Members can enjoy 20% discounts on AJ Madison home appliances like stainless steel refrigerators and stoves and 10% on Sears appliances. There are savings of up to 30% available at Lowes and additional 10% savings at Sears and other retailers, including Overstock.com, Target and all bedding and mattress products from SLEEPY'S. Discounts and sales change often, so make sure you check frequently at workingadvantage.com for great savings on items for the house and home. Remember, OPEIU members can set up an account at Working Advantage by using ID number 744387769.

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Your Home Is Waiting



The Union Plus Mortgage program is one of some 40 benefits available to help union members. The program is for union members and their parents and children. Benefits include mortgage hardship assistance to help protect members' homes in the face of financial hardship. With Union Plus, a mortgage is more than a monthly payment. It's long-term protection for everything your home means to you.

Learn more: UnionPlus.org/Mortgage

Benefits in this Chapter

- Accident Insurance
- Auto Insurance
- Pet Insurance
- Renters Insurance

1. Accident Insurance

In addition to the accidental death insurance benefit listed in Chapter 7, your OPEIU membership entitles you to enroll at UnionPlus.org to take advantage of up to \$20,000 worth of additional no-cost-to-you accidental death coverage, provided by Union Plus for one full year. No medical exam. No hassle.

Or opt for even greater protection of up to \$200,000 in Accidental Death and Dismemberment coverage at affordable group rates—just for union members and their families—because in case of accidental death, your family may need the financial protection.

You'll find this and other insurance options at UnionPlus.org under the Money & Insurance heading.

2. Auto Insurance

A Great Auto Insurance Deal for OPEIU Members!

One of the most consistently beneficial programs available to OPEIU members through the Union Plus program is auto insurance.

It's true! Many members who take advantage of this benefit not only end up saving money, they also get extra services and discounts. It's a great deal. And it's an especially great program for drivers in New York and New Jersey, two of the top three states when it comes to high auto insurance rates. In short, there is nothing to lose in checking out the Union Plus auto insurance program but plenty to gain for those who sign up.

The most important thing to remember about the Union Plus auto insurance benefit is that it will not save money for every union member that seeks rate quotes. But it will save money for most members who do. In fact, union members are saving an average of \$507 a year through this program. Some will save as much as \$600 a year or more.

The reason for the savings is that the program obtains multiple price quotes from a variety of insurance companies. Under the plan, union members can get free auto insurance quotes in two ways. They can obtain the free price quotes online or they can call 1-855-666-5797. In either case, studies show that many will save money by doing so. We should note that members who reside in New Jersey will not be able to obtain auto insurance price quotes over the phone due to state law. They will, however, receive their quotes promptly by mail.

There's more. An added measure of security is built into every Union Plus-sponsored auto insurance policy. Members' coverage includes free access to 24-hour roadside assistance and emergency travel assistance.

The plan provides auto insurance coverage that members can trust. And, yes, the program has auto insurance policies available for drivers with less than perfect driving histories. It also offers freedom of choice, meaning that union members can select body shops or mechanics if repairs are necessary.

The program provides round-the-clock service, and top quality assistance. Every call made to the Union Plus auto insurance program is answered in the United States!

The average savings for union members of \$507 annually is based on all new Union Plus auto insurance policyholders who reported their prior carriers' premiums when they switched to Union Plus. Of all new policies issued during this period, 86.7 percent realized savings. Savings can be even larger for those families that have more than one car.



Now that you know these facts about Union Plus auto insurance you may want to get a price for your own auto insurance. You can do so online at Unionplus.org or by phone at 1-855-666-5797.

As we said, Union Plus auto insurance was found in the last year to save money for 86.7 percent of the drivers that used the program. Will it save you money? It costs nothing to find out. Visit Unionplus.org or call 1-855-666-5797 and ask for a representative.

3. New! Union Plus Renters Insurance

Union member discount of up to 15%

Through Union Plus, OPEIU members can now save up to 15% on renters insurance, with many different options available. CALL 1-855-666-5797 for your free quote and mention Union Plus discount code DJ7.

- Available through UnionPlus Met Life and Home
- Renters Insurance Specialty Coverage Packages
- Coverage for the contents of your home, such as furniture, clothes, and TVs
- Flexible payment plans
- Superior 24/7/365 claim service from U.S.-based call center
- Provided by MetLife Auto & Home, one of the nation's leading personal lines property and casualty insurance providers.

■ **Tip!** Bundle & Save!

Combine your car and renters policies with Met Life for additional savings.

Additional features

- Protection for damage, theft, and personal liability.
- Replacement Cost or Actual Cash Value settlement methods.
- Specialty packages for electronics, musical instruments, recreational and sports equipment and luxury items.
- Identity Protection Services included with each policy.
- Legal Defense/Court Costs: If you're sued for a covered claim, MetLife Auto & Home will help pay attorneys' fees.
- Optional Water Backup Coverage available.

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Benefits in this Chapter

- Legal Consultation

1. UnionPlus Legal Services

All OPEIU members, their spouses and dependents automatically receive these benefits through UnionPlus:



- Free consultation of up to 30 minutes from participating attorneys in person or over the phone.
- A 30% discount on hourly rates and flat fees.
- Over 2,000 law offices nationwide.
- Over 25 years serving union members, with more than 1 million member referrals.
- Instant access.
- No enrollment fee.
- No sign-up required.

All Services are strictly CONFIDENTIAL!

Panel lawyers have expertise in a variety of areas, including, but not limited to: family law, traffic matters, wills and estate-planning, real estate, criminal, immigration, personal injury, etc. Participating attorneys average 14 years in legal experience and are carefully screened and selected to make sure members receive the best services available.

To access an attorney through this program visit the UnionPlus website and click on the Legal and Education heading. When contacting an attorney make sure you say you are calling for the Union Plus Legal Service.

For more information or to find a lawyer near you visit unionplus.org/legal

When you contact a lawyer in the network, make sure to tell them you are calling for the **Union Plus Legal Service** to get your discount*

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

CHAPTER 11

EDUCATION SERVICES

Benefits in this chapter

- Student Scholarships
- College Planning Center
- FAFSA Info

1. Student Scholarships

Union Plus Scholarship Program



Since 1992, the Union Plus Scholarship Program has awarded more than \$4.2 million to students of working families who want to begin or continue their secondary education. Over 2,000 families have benefited from our commitment to higher education. The Union Plus Scholarship Program is offered through the Union Plus Education Foundation.

Scholarship award amounts: The amount of the award ranges from \$500 to \$4,000. This is a one-time cash award sent to individual winners for undergraduate study beginning in the fall of the same year.

How to apply: Applications for Union Plus scholarships are **only** accepted online. Visit unionplus.org and click on the education & legal heading to began the application process. the deadline for applying for a Unio Plus scholarships is January 31 of each yar.

Who is Eligible: Members of AFL-CIO unions participating in any Union Plus program, and spouses and dependent children (foster children, step children, and any other child for whom the individual member provides greater than 50% of his or her support). The individual must be accepted into an accredited college or university, community college or recognized technical or trade school at the time the award is issued. Graduate students are eligible!

Evaluation criteria:

- Applications for the Union Plus Scholarship Program are first reviewed by a panel of independent career professionals.
- Semi-finalists are chosen based on a point scale, and their applications are then provided to judges for further review and selection of finalists and awards.
- Program judges include representatives from the American Association of Community Colleges, the United Negro College Fund, the American Association of State Colleges and Universities and the National Association of Independent Colleges and Universities.

John Kelly Labor Studies Scholarship

Ten (10) scholarships per year will be awarded on the basis of at least 1 per region and not to exceed (1) per family. Applications are open to members or associate members in good standing for at least 2 years. All applicants must meet eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship has a total maximum value of \$3,250.00

The applicant must be:

A member or associate member of OPEIU in good standing and either an undergraduate or graduate student in one of the following areas of study:

- Labor Studies
- Industrial Relations
- Social Science or a related field

Non-degree Programs sponsored by the National Labor College at the George Meany Center or similar institution

Requirements for scholarship application include:

1. High School Transcript (including Rank in Class).
2. College Transcript-for those currently or previously enrolled in college, university, technical or vocational school.
3. Essay (300-500 words). The essay should discuss the student's occupational goals.

4. Statement of Intent-All applicants are required to write a statement of intent to remain within OPEIU for at least two years.



Application form is available at your local office, the Secretary-Treasurer's office of the International Union or at opeiu.org and click on Membership Benefits.

Please note: Application, essay, transcripts and statement of intent must be received at the Secretary-Treasurer's office of the International Union, 80 Eighth Ave., Sixth Floor, New York, NY 10011 by March 31 of each year.

Howard Coughlin Memorial Scholarship

Full-time Scholarships:

Twelve full-time scholarships will be awarded on the basis of at least one per region and not to exceed one per family for a lifetime. Applications are open to members in good standing, associate members or to their children all of whom must meet the eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship is \$3,250.00 per year for a total maximum of \$6,500.

Part-time Scholarships:

Six part-time scholarships will be awarded on the basis of at least one per region and not to exceed one per family for a lifetime. Applications are open to members in good standing, associate members or to their children all of whom must meet the eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship is \$1,325.00 per year for a total maximum value of \$2,650.00

Part-time scholarships are defined as a minimum of three credits and no more than two courses. If a part-time student does not attend a college/university each semester, they have 2 years maximum to use the part time scholarship

If the student becomes a full time student, while receiving a part-time student scholarship, the scholarship will be revoked and they will be able to apply for a full-time scholarship.

Part-time scholarship awards shall be subject to all other eligibility rules under this scholarship fund.

The applicant must be:

- A member or associate member of OPEIU in good standing on the date of award, unless a member discontinues employment to study on a full-time basis, retires, becomes disabled, or terminated from employer layoffs and plant closings.
- The son, daughter, stepchild, or legally adopted child of an OPEIU member in good standing or an associate member.
- High school senior or High school graduate entering a college, university, or a recognized technical vocational post secondary school as a full time or part time student.
- Currently in a college, university, or a recognized technical vocational post secondary school as a full-time or part-time student.

Requirements:

Each applicant must file an official OPEIU scholarship fund application. **Application forms must be endorsed** by the Local Union President or Secretary-Treasurer attesting that a member, a parent of an applicant, or an associate member is in good standing on the date of the application. The application must also be endorsed if a member discontinues employment to study on a full-time basis, retires, is disabled, or is terminated from employer layoffs and plant closings. **Such endorsement must be obtained before the application is submitted.**

All Applicants must submit:

1. A Completed Scholarship Application*
2. High School Transcript (including Rank in Class)
3. College Transcript-for those currently or previously enrolled in college, university, technical or vocational school
4. SAT or ACT Test results (or equivalent examination by a recognized Technical or Vocational Post-Secondary school)

If you have already taken any of the above tests, you should request that your school forward the results to the Secretary-Treasurer's office of the International Union.

*Application forms may be obtained at your local union office or at the Office of the Secretary-Treasurer of the International Union or at opeiu.org and click on Membership Benefits.

All Applications, transcripts, and test scores must be received at the Office of the Secretary-Treasurer of the International Union, 80 Eighth Avenue, Sixth Floor, New York, NY 10011 by March 31 of each year.

Romeo Corbeil/Gilles Beauregard Memorial Scholarship Fund

This fund offers opportunity to children (ages 13-16) of OPEIU members and associate members to attend a summer camp program to learn about labor unions while having a great camp experience.

Each year up to 20 children are chosen to have their transportation and camp registration fees (up to \$2,000) paid for by the Romeo Corbeil/Gilles Beauregard Memorial Fund.

* The summer camp will be held in July of each year at University Forest, 153 University Forest Drive Wapapello, MO 63966 (573) 222-8373, fax (573) 222-8829.

Twenty (20) full-time scholarships will be awarded on the basis of at least one per region. Applications are open to children* of OPEIU members in good standing or associate members who must meet the eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship is a maximum of \$2,000.

* Applicant must be a son, daughter, stepchild or legally adopted child (between ages 13 and 16) of an OPEIU member in good standing or an associate member.

Each applicant must file an official OPEIU scholarship fund application. **Application forms must be endorsed** by the Local Union President or Secretary-Treasurer attesting that a parent of an applicant is a member or an associate member in good standing on the date of the award. **Such endorsement must be obtained before the application is submitted.**

* Application forms may be obtained at your local union office or at the office of the Secretary-Treasurer of the International Union or at opeiu.org and click on Membership Benefits.

For more information contact:

Office of the Secretary-Treasurer
Office and Professional Employees International Union
80 Eighth Avenue Sixth Floor, New York, NY 10011
Phone: (212) 367-0902

2. College Planning Center

<http://unionplus.educationplanner.com>

UnionPlus provides this online center to union members. The site offers many helpful tools and information including:

- Career Assessments
- Search tool for schools and colleges
- College visit advice
- Help choosing a school
- Understanding financial aid offers and award letters
- Test preparation
- Learning Styles quiz
- Study skills
- Student resume builder
- Admission application dos and don'ts
- Admission application essay writing course
- Tips for filling out FAFSA (see box below)
- Free scholarship search

- Educational loans information.
- Sample questions and practice tests

College Planning Center is sponsored by American Education Services (AES)

FAFSA

The Free Application for Federal Student Aid (FAFSA) is your starting point for applying to almost all student financial assistance programs. For example, 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.

The Department of Education's site ed.gov also explains the purpose of the FAFSA and how to complete a FAFSA form.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

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CHAPTER 12

PET SERVICES

Benefits in this Chapter

- Discounts on pet food, toys and other supplies for pets

Discounts on pet food, toys and other supplies for pets. Through Working Advantage OPEIU members can find discounts on pet food and other supplies for pets, including:

- Savings of 20% on dog and cat food at Petco stores.
- Savings of 10% at Petfood.com
- Savings of 10% on medicines for your pet at 1-800-PetMeds.
- Savings of 10% on all pet products at Target.

Members will find these discounts at workingadvantage.com

Remember, OPEIU members can set up an account at Working Advantage by using ID number 744387769.

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CHAPTER 13

RECREATION, ENTERTAINMENT & TRAVEL

Benefits in this Chapter

- Movie Tickets
- Theatre Tickets
- Sports & Recreation
- Hotel Discounts

1. Movie Tickets

Working Advantage

Movie ticket savings up to 40% off regular ticket prices at AMC, Cinemark, Century Theatres, Harkins Theatres, Landmark, Malco Theatres, Marcus Theatres, Pacific Theatres, Regal Cinemas and United Artists. Other theatres are listed at workingadvantage.com

To order tickets visit workingadvantage.com and click on “Movie Tickets” in the main menu.

2. Theatre/Show Tickets

*** Working Advantage Theatre/Show Discounts**

Working Advantage offers members incredible discounts for tickets to plays, musicals, Broadway shows, symphony, ballet, and opera performances, and more!

A few examples of these great offers:

New York City

Beautiful

Book of Mormon

Matilda

Wicked

For a complete list of discount offers and/or to order tickets, visit workingadvantage.com and click on “Shows” on the main menu.

3. Sports & Recreation & Attractions

• Working Advantage Sporting Event Tickets

Working advantage offers many discounted professional sporting event tickets that change throughout the year as well as discounts for amusement parks and many other attractions.

For a complete list of offers or to purchase tickets, visit workingadvantage.com and click on “Attractions & Events & Theme Parks,” both on the main menu.

4. Hotel Discounts

When traveling, OPEIU members can save plenty on hotel rates! Through Working Advantage members can enjoy special, negotiated rates and substantial savings of 10 to 60% off regular hotel room rates at more than 225,000 hotels in the U.S. and around the world. Visit workingadvantage.com and choose either “City” or “Hotels” in the main menu at the top of the screen. Working Advantage’s website also has a convenient link to Expedia for the lowest air fares anywhere in the U.S. and throughout the world.

Benefits in this Chapter

- Online Shopping
- Outlets

1. Online Shopping

Both UnionPlus and Working Advantage offer discounts and coupons to OPEIU members. Many of these discounts (such as automotive, entertainment, etc.) can be found elsewhere in this booklet and all of them can be found at workingadvantage.com

From restaurant coupons to clothing, from electronics to magazines and from shoes to gift certificates, you can shop to your heart's content at workingadvantage.com, choosing from many famous retailers and enjoying discounts of 10 to 60%. Some—but certainly not all—of the retailers that provide discounts and coupons through workingadvantage.com are the following:

T.J. Maxx
The Gap
Macy's
Lowe's
K-Mart

Best Buy
Dell
Omaha Steaks
Perfumania
Sears

Target
JC Penney
Old Navy
Nautica
Columbia

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UNIONPLUS RETIREMENT PLANNING

Retirement Planning Center

If you're 18 or 60, have been working for years or just getting started, there are steps you can take to plan for your retirement...starting today!



Whether your retirement is decades away or right around the corner, the more time you spend thinking through the issues you will face, and preparing for them, the better you will be able to respond to life's curve balls. You'll also be better positioned to retire as you'd envisioned, on your own terms. The **Union Plus Retirement Planning Center Web site** at www.UnionPlusRetirement.org will

help you figure out the answers.



RETIREMENT GOALS

- Complete the Retirement Roadmap and Retirement Goals Worksheet
- Where will I live?
- What do I want to do in retirement?

MAKING IT LAST

- Where am I now?
- Use budget saving calculators
- Learn to save more money

MONEY FOR RETIREMENT

- What will my income be after I retire?
- Which savings or income source will be the largest?
- What is an annuity?
- Which savings should be used first?

PROTECTING YOUR FAMILY

- Do I have a will?
- Have I appointed trustees and guardians for my children?
- Do I have a durable power of attorney?
- Do I have a list of all my important papers and their locations?



Take the first step: Complete Your Retirement Road Map and receive your action plan by visiting:

UnionPlusRetirement.org