

A Reference Guide for Members

Everything You Need
To Know About Your
Union Benefits



OPEIU Membership Benefits

A Reference Guide for Members



Updated Dec. 2021

Table of Contents

Chapter 1	Auto Discounts	2
Chapter 2	Computer and Phone	6
Chapter 3	Money and Credit	8
Chapter 4	Food, Drink and Restaurant Discounts	13
Chapter 5	Flowers and Gift Baskets	15
Chapter 6	Health and Well-Being	16
Chapter 7	OPEIU Death, Accidental Death and Dismemberment	20
Chapter 8	House and Home	23
Chapter 9	Insurance Benefits/Discounts	26
Chapter 10	Legal Services	28
Chapter 11	Education	29
Chapter 12	Recreation, Entertainment and Travel	46
Chapter 13	Shopping	48
Chapter 14	OPEIU Identity Protection	49

OVERVIEW

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 number of benefits including towing, death and accidental death and dismemberment insurance, identity protection, free college, defense fund benefits for government employees, educational scholarships and a student debt reduction program. All benefits are also listed on the OPEIU website at opeiu.org and the OPEIU app, available for free download for iOS devices on the App store and for Android devices on Google Play.

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.

CHAPTER 1

AUTO BENEFITS

Benefits in this Chapter

- Purchasing a New or Used Car
- Auto Insurance
- Car Rental
- OPEIU Towing/Service Calls

Purchasing a New or Used Car

The Union Plus Auto Buying Service is powered by TrueCar and can help you find the right new or used car or truck for your family. Search online for the car you want, then lock in your member savings with a real price that includes incentives, dealer discounts and fees.

Look for the Buy from Home badge to see which dealers offer vehicle delivery, remote paperwork and enhanced vehicle sensitization.

Through this program, OPEIU members and their families who use our service save an average of \$3,470 off MSRP.*

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.

For more information on Union Plus' Auto Buying Service visit:

unionplus.org/autobuying

Auto Insurance

Choose an auto insurance policy that is right for you and your family. Now, as part of Union Plus, you can get multiple quotes from highly rated-carriers who offer budget-friendly features like safe driving rewards. Farmers GroupSelect reports that others who chose its auto insurance saved an average of \$562*.

Choice of multiple quotes. Compare policies from highly-rated carriers. Convenient payment options. Pick a payment plan that's right for you. Union member savings of up to 22%. Save more every month for being a Farmers GroupSelect customer.

Tip: Bundle & Save!

Enjoy the convenience of having all your policies with one provider. Most companies offer discounts when you combine your auto and home insurance policies together.

Need help choosing the auto insurance plan that is right for you?

Talk to a Farmers GroupSelect customer service representative about your existing policy, call 855-666-5797.

Hours:

Monday to Friday: 8 a.m. to 11 p.m. ET







Saturday: 9 a.m. to 5 p.m. ET

All customer service calls are answered in the United States.

Car Rentals

Whether it's a car, van, SUV or truck rental, working families can get good rental car deals and drive in style for less. Discounted rental car rates and savings vary depending on the type of car or vehicle, time of year, location and length of car rental reservation.

Save up to 25% when you rent a car through one of
Union Plus partners!

 Make a reservation Or call 800-654-2200, reference CDP #205666	 Make a reservation Or call 800-698-5685, reference AWD #B723700	 Make a reservation Or call 800-455-2848, reference BCD #V816100
 Make a reservation Or call 800-800-4000, reference CDP #3042236	 Make a reservation Or call 800-847-4389, reference CDP #3042238	 Make a reservation Or call 800-729-5377, reference PDN #A071900

Please be advised 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 new benefits are being negotiated on a regular basis. Please watch for benefit enhancements and improvements in White Collar.

Free Towing/Service Calls for OPEIU members and families!



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.*

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 15 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/service 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.


**\$80 call plus \$20 administrative fee*



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: B



Towing/Service Calls Benefit Program

The bearer of this card is a member of an OPEIU Local Union, Guild or Directly Affiliated Group entitled to the Towing/Service Calls Benefit.
Up to two towing/service calls per year, per household, valued at up to \$100* each through Nation Safe Drivers (NSD). The benefit applies to all OPEIU members and family members living in the same household as the member.
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: B
*\$80 call plus \$20 administrative fee

****If you have moved, please make sure your address has been updated with your local union, guild or directly affiliated group.****

CHAPTER 2

Computer and Phone Benefits

Benefits in this Chapter

- Computer Discounts
- Cell Phones-AT&T Wireless

WorkingAdvantage.com has discounts on Lenovo computers, and others, as well as accessories. Visit workingadvantage.com and click on electronics. Remember, OPEIU members can set up an account at Working Advantage by using ID# 744387769.

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. 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
- Union members-only savings on AT&T cell phones and cell phone accessories available online at UnionPlus.org
- Use the coupon on the following page and visit an AT&T store to speak with a sales representative, who is a union member, and enjoy further discounts

**\$10 PER LINE
PER MONTH***
on the AT&T Unlimited Elite® plan.



Plus, take advantage of additional savings including up to \$45 off on activation and upgrade fees, 20% off on eligible wireless accessories and 15% off the monthly service charge of qualified wireless plans, including AT&T 4GB Plan.

Best network based on 2020 GWS OneScore.



Sign up today!

Take this coupon and a union membership card, or the attached member discount card, to your local AT&T store (discounts not available at authorized dealers or kiosks), or register online at **unionplus.org/att**.



AT&T Retailer: The Union Plus
Discount Code is **3508840**.

CHAPTER 3

Money and Credit

Benefits in this Chapter

- Credit Card
- Hardship Grants
- Credit Counseling/Debt Management

Credit Card

The OPEIU Credit Card from Capital One® is designed to meet the needs of hardworking 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.

For more information or to apply online: UnionPlus.org or over the phone: 1-800-522-4000.



BUILT FOR UNION MEMBERS. BACKED BY UNION MEMBERS.

Giving union members peace of mind with hardship grants.¹

ALL CARDS
INCLUDE:

\$0

Annual Fee






24 24/7 U.S.-Based Phone
Customer Service




\$0 Fraud Liability
if your card is ever lost or stolen²

Choose the card that's right for you.

<u>Good Credit</u>	<u>Excellent Credit</u>	<u>Excellent Credit</u>
 PRIMARY ACCESS	 RATE ADVANTAGE	 CASH REWARDS
<p>\$0 ANNUAL FEE</p> <p>BUILD YOUR CREDIT through responsible use.</p> <p>Enjoy flexible payment due dates so you can choose the date that works best for you; 23.24% variable APR.</p> <p>Apply Now</p> <p>Terms & Conditions</p>	<p>LOW INTEREST RATE</p> <p>+ \$0 ANNUAL FEE</p> <p>0% Intro APR for the first 15 months on purchases and transfers; 10.9%-20.9% variable APR after that; 3% fee for each transfer that posts to your account within the first 15 months.</p> <p>Apply Now</p> <p>Terms & Conditions</p>	<p>1.5% CASH BACK ON EVERY PURCHASE</p> <p>+ \$0 ANNUAL FEE</p> <p>0% Intro APR for the first 12 months on purchases and transfers; 12.9%-22.74% variable APR after that; 3% fee for each transfer that posts to your account within the first 12 months.</p> <p>Apply Now</p> <p>Terms & Conditions</p>

All cards include these features and benefits:

 Hardship Grants¹

 Rebates & Discounts

 Mastercard® Benefits³

For more information or to apply over the phone:

1-800-522-4000

Hardship Grants

Union Plus partners with brands you know and trust to offer special union member protections.

Participants in our Union Plus Mortgage, Credit Card, Personal Loan or supplemental insurance programs may be eligible for additional hardship assistance through our Mortgage Assistance Program or other Union Plus hardship programs.

- Strike Benefits
- Layoff or Furlough Assistance
- Mortgage Assistance
- Debt Management
- Save My Home Hotline
- Credit Counseling
- Bankruptcy Counseling Fee Waiver
- Disaster Relief Grants
- Hospital Grant
- Disability Benefits
- Medical Bill Negotiating Service

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Credit Counseling/Debt Management

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, including budget analysis and credit management counseling
- 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)

Get a free budget analysis and money management advice from an accredited, non-profit counseling program.

Visit: unionplus.org/creditcounseling or call 877-833-1745

Credit Counseling/Debt Management (Cont.)

Debt Management Plan (DMP)

If members need additional assistance, a counselor will work with them to develop a Debt Management Plan to reduce their debt liabilities. For a small fee, Money Management International (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. If something unexpected has made it hard to pay down credit card debt, Freedom Debt Relief may be able to help. In addition, union members can get extra savings.

Visit: unionplus.org/debtsettlement or call 800-230-2541

Financial Help You Can Trust

Union Plus Credit and Budget Counseling is administered by Money Management International (MMI). For more than 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.

CHAPTER 4

Food and Drink/Restaurant Discounts

Benefits in this Chapter

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

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. These discounts can be obtained by visiting 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.

Restaurant.com, a 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.

Food & Wine

[Workingadvantage.com](https://www.workingadvantage.com) offers discounts on many online food websites, specializing in gift baskets and both gourmet and dietary meal preparation. Go to [workingadvantage.com](https://www.workingadvantage.com) and click on “Food & Wine” 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](https://www.workingadvantage.com) for bargains.

Local Restaurants

[Workingadvantage.com](https://www.workingadvantage.com) and [restaurants.com](https://www.restaurants.com) offer hundreds of discounts in your area. Deals on local restaurants change frequently and so does the list of participating local restaurants, so make sure that you check frequently at [workingadvantage.com](https://www.workingadvantage.com) and [restaurants.com](https://www.restaurants.com) for local bargains.

Additional Food & Beverage Discounts

[Workingadvantage.com](https://www.workingadvantage.com) offers a wide variety of additional food and beverage discounts at its website (remember to use OPEIU’s corporate ID number 744387769).



CHAPTER 5

Flowers & Gift Baskets

Benefits in this chapter

- Flowers
- Gift Baskets

Give the gift of flowers with hand-delivered floral arrangements and order Gift Tree gift baskets.

- The Union Plus flower delivery service provider, Teleflora, offers a 30% discount and is committed to 100% local florist delivery
- All customer service calls are answered in the United States
- OPEIU members and their families receive a 30% discount on all Teleflora flowers gift baskets when they order online at unionplus.org/flowers 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



Union members save 30% on all Teleflora flowers, gift baskets, and chocolate covered strawberries. Your discount will be automatically applied at checkout. **Promotion code: BAAUP30**

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CHAPTER 6

Health and Well-Being

Benefits in this Chapter

- Dental Savings
- Vision Savings
- OPEIU Medicare Advantage for Retirees

Dental Savings

OPEIU members, retirees, and their household family members can sign-up and enjoy savings of 5% to 60% on dental care through Careington, one of the largest dental networks in the nation.

Typical Discounted Services Include:

- Annual exams, cleanings, fillings, X-rays
- Root canals, crowns, extractions
- Bridges, dentures

Pricing:

- Member: \$7.95/month or \$79.00/year*
- Member+1: \$12.95/month or \$129.00/year*
- Member+Family: \$15.95/month or \$159.00/year*

* +\$10 one-time, non-refundable enrollment fee

Your plan is available for use immediately and comes with a 30-day money back guarantee.



Vision Savings

Open your eyes to great savings:

- Healthy vision is a gift. Choosing the right vision plan is a solid step toward protecting your vision and saving money
- Union Plus Vision Savings Plans offer union members and their families access to great savings eye exams, eyewear, contacts and more
- Save at more than 44,000 eye care provider and retail locations found on the Vision Savings Pass (VSP) Network — a network of independent providers and national retail chains. Find an in-network provider in your neighborhood



OPEIU Medicare Advantage for Retirees

If you're at or nearing 65, OPEIU has an exciting new option to help save you money and provide dependable health care benefits during your retirement.

OPEIU is pleased to now offer our Medicare-eligible union retirees comprehensive Medicare Advantage plans through a trusted national partner, Anthem Blue Cross and Blue Shield. These plans are available exclusively to retired OPEIU members and their spouses/partners and cannot be found or bought on the open Medicare market.

These plans offer enhanced services compared to the Individual Medicare market, brand name prescription drug benefits and gap ("donut hole") coverage, nationwide access and value-added programs, such as SilverSneakers® gym membership, telehealth, hearing and more.

Medicare open enrollment starts Oct. 15. You can learn more and compare plans and features by visiting retireehealth.unionplus.org or calling the Anthem First Impressions Welcome Team at 1-833-371-1160, TTY: 711, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays.

Benistar Admin Services, your plan sponsor's administrator, will be handling everything related to enrollment in the plan and questions related to premiums. To enroll or ask about these topics, please call 1-844-235-3787, Monday through Thursday, 8:30 a.m. to 5:30 p.m. ET and Friday, 8:30 a.m. to 5 p.m. ET.



**Comprehensive coverage
available exclusively to
retired union members**

AFL-CIO | Anthem 

NEW! Discover the Benefits of Better Health as a Union Retiree

Medicare Advantage plans offered exclusively to retired union members

The AFL-CIO Medicare Advantage Plans Include:



**Nationwide access to providers
and care**



**Telehealth and other virtual
options**



**The same benefits in and out of
the plan's network**



Hearing and vision coverage



**Brand name prescriptions drug
and "Rx" cap (or donut hole)
coverage**



**Value-added resources, like
SilverSneakers® gym
memberships**

Learn more at

**retireehealth.unlonplus.org
844-235-3787**



8:30 A.M. to 5:00 P.M. Monday - Friday except holidays.

Disclaimer:

Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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RETIREE HEALTH-0723-21

CHAPTER 7

Death, Accidental Death and Dismemberment

Benefits in this Chapter

- OPEIU Death
- OPEIU Accidental Death and Dismemberment

OPEIU Death Benefit

OPEIU will provide members in good standing, with twelve (12) consecutive months or more of membership, with a \$2,000 death benefit.

OPEIU Accidental Death and Dismemberment 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 the following pages.

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



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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.

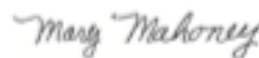
Only active members are eligible for this benefit.

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



Mary Mahoney
OPEIU Secretary-Treasurer



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CHAPTER 8

House and Home

Benefits in this Chapter

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

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 WellsFargo mortgage representative in your area to apply or ask questions.

Among the unique benefits available through Union Plus 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 Union Plus 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.

This program is available to active and retired union members, their parents and children. Visit: unionplus.org/mortgage

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

Moving & Storage

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 you are an OPEIU member.

North American Van Lines

1-888-813-9595

- Exclusive union member discounts on interstate moving, packing and in-transit storage
- Up to \$50,000 of Full Replacement Coverage. This coverage comes with \$0 deductible and at no cost from North American Van Lines
- Peak rates waived year round
- On-time delivery pledge

Contact North American Van Lines at 1-888-813-9595.



CHAPTER 9

Insurance Benefits/Discounts

Benefits in this Chapter

- Auto Insurance
- Renters Insurance

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.

Many members who take advantage of this benefit not only end up saving money, they also get extra services and discounts.

The most important thing to remember about the Union Plus auto insurance benefit is 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 \$562 a year through this program.

To obtain a free price quote visit: unionplus.org/insurance or call 855-666-5797 and mention discount code DJ7.

Union Plus Renters Insurance

Whether you rent an apartment or a house, your landlord's insurance likely covers your building, but not your stuff. Now, as part of Union Plus, you can get multiple quotes from highly rated-carriers who offer renter's insurance policies that safeguard all your belongings, from electronics and luxury items to sports equipment and musical instruments.

To obtain a free price quote visit: unionplus.org/insurance or call 855-666-5797 and mention discount code DJ7.



CHAPTER 10

Legal Services

Benefits in this Chapter

- Legal Consultation

UnionPlus Legal Services - Basic

All OPEIU members, their spouses and dependents automatically receive free access to basic legal benefits:

- Free initial consultation of up to 30 minutes from participating attorneys
- A 25% discount off attorney's hourly or flat rate fees
- More than 6,800 participating law firms
- Instant access
- No enrollment fee

UnionPlus Legal Services - Premium: MetLife Legal Plans

For a low fee of \$22.95 a month, you'll have access to a network of experienced attorneys, ready whenever you are.

- Unlimited access to legal assistance
- All attorney fees are paid by the plan for covered matters
- Expert legal advice and representation, in person or by phone
- Network of more than 18,000 attorneys
- No limitations such as hour or dollar caps on covered matters
- Digital estate planning to create wills, living wills and powers of attorney in as little as 15 minutes

For more information or to find a lawyer near you visit:

unionplus.org/hardship-help/legal-help

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

CHAPTER 11

Education

Benefits in this Chapter

- OPEIU Student Scholarships
- Union Plus Scholarships
- OPEIU Free College Benefit
- FAFSA Information
- OPEIU Student Debt Reduction Program

OPEIU Student Scholarships

John Kelly Labor Studies Scholarship

Eight (8) scholarships per year will be awarded on the basis of at least one (1) per region. Applications are open to members or associate members in good standing for at least two (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 for at least 2 years; and
- either an undergraduate or graduate student in one of the following areas of study: Labor Studies, Industrial Relations, or Union Leadership and Administration

John Kelly Labor Studies Scholarship (Cont.)

Requirements for scholarship application include:

Essay: All applicants shall be required to submit an essay on their union activism and their occupational goals (300 to 500 words). This essay should be double-spaced and typed on 8 1/2" x 11" paper.

College Transcript: If presently enrolled in a College, University or a recognized Technical or Vocational Post-Secondary School, applicant is required to submit a college transcript. Official transcripts are not necessary; copies are acceptable.

Statement of Intent: All applicants are required to execute the Statement of Intent to remain within OPEIU for at least two (2) years.

Application forms may be obtained:

- from your Local Union office or
- on our website opeiu.org and click on Membership Benefits

**EMAIL COMPLETED AND SIGNED APPLICATION, ESSAY,
COLLEGE TRANSCRIPT and LETTER OF INTENT TO:**

Subject line: John Kelly Labor Studies Scholarship

Email: stoffice@opeiu.org

By: March 31

Howard Coughlin Memorial Scholarship

Full-time Scholarships:

Twelve (12) full-time scholarships will be awarded on the basis of at least one (1) per region. Applications are open to members in good standing, associate members, and 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 award shall be granted with a payment of \$1,625.00 for each year of higher education with a maximum value of \$6,500.00, pending proof of enrollment.

Part-time Scholarships:

Eight (8) part-time scholarships will be awarded on the basis of at least one (1) per region. Part-time scholarships were implemented in order to reach a greater number of members, as full-time scholarships are generally awarded to children of members. 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 award shall be granted with a payment of \$662.50 for each year of part-time higher education with a maximum value of \$2,650.00, pending proof of enrollment.

Part-time scholarships are defined as a minimum of three (3) credits and no more than two (2) courses. If a part-time student does not attend a college/university each semester, they have two (2) years maximum to use the part-time scholarship

Howard Coughlin Memorial Scholarship (Cont.)

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.

The applicant must be:

- A member or associate member of OPEIU in good standing up until date of endorsement by Local Union President/Secretary-Treasurer
- The son, daughter, stepchild or legally adopted child of an OPEIU member in good standing or an associate member
- A High School senior or High School graduate entering a College, University or a recognized Technical or Vocational Post-Secondary School as a full-time or part-time student
- Presently enrolled in an undergraduate degree at a College, University, or a recognized Technical or Vocational Post-Secondary school as a full-time or part-time student

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 or guardian of an applicant, or an associate member has been in good standing for 12 months on the date of the application. Membership status will be checked again on the date of the awards. Such endorsement must be obtained BEFORE the application is submitted to the International Secretary-Treasurer's Office.

Howard Coughlin Memorial Scholarship (Cont.)

Application forms may be obtained:

- from your Local Union office or
- on our website opeiu.org and click on Membership Benefits.

EMAIL COMPLETED AND SIGNED APPLICATION TO:
Subject line: Howard Coughlin Memorial Scholarship
Email: stoffice@opeiu.org
By: March 31



Union Plus Scholarships

Since 1992, the Union Plus Scholarship has awarded more than \$4.2 million to students of working families who want to begin or continue their secondary education. More than 2,000 families have benefited from our commitment to higher education. The Union Plus Scholarship 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 Benefits heading, then click “Money” and “Union Plus Scholarships” to begin the application process. The deadline for applying for a Union Plus scholarship is January 31 of each year.

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!

Union Plus Scholarships (Cont.)

Evaluation criteria:

- Applications for the Union Plus Scholarship 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



Dream Bigger with a Union Plus Scholarship

Awards ranging from \$500 to \$4,000 are available to students from union families attending a two-year college, four-year college, graduate school or recognized technical or trade school.

The **Union Plus Scholarship** application is now available online.

Deadline: Jan. 31, 12 pm ET

Learn more at
unionplus.org/scholarship



OPEIU Free College

OPEIU is pleased to offer this benefit for all OPEIU members – the OPEIU Free College Benefit. Just as the name implies, OPEIU members and their families can earn an associate degree completely free of charge.

With all the expenses that working families have to deal with these days, it's good to know that meeting the costs of rising tuition and textbooks doesn't have to be one of them. If you have children graduating from high school who are hoping to attend college or are looking for a way to advance your own career, the OPEIU Free College Benefit is here to help. Every member or retired member and their children, stepchildren, grandchildren, spouses, domestic partners, financial dependents, parents, siblings, sons- and daughters-in-law and nieces, nephews and cousins can earn a two-year online degree or certificates, or complete their bachelor's degree with absolutely no out-of-pocket costs for tuition, fees or e-books. You read that right – free college just for being an OPEIU member in good standing.



OPEIU Free College (Cont.)

OPEIU has partnered with Eastern Gateway Community College to provide all members and their families access to their classes online. Eastern Gateway is an accredited, non-profit public institution with campuses serving eastern Ohio, but OPEIU members and their families can enroll in the distance learning program from anywhere in the country and earn a participating online associate degree and certificates with absolutely no out-of-pocket costs for tuition, fees or e-books.

Students will have the opportunity to enroll in associate degree programs such as:

- General Studies
- Health Care
- Business Management, with focus areas in Information Systems, Labor Studies, Marketing, Advertising and more!
- Criminal Justice
- Paralegal
- Teacher Education
- Accounting
- Professional Office Management

OPEIU continues to look for additional programs that will meet the needs of our members.

Eastern Gateway is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools, the largest of our country's regional accreditors. That fact should make the transfer of academic credit earned at Gateway to other accredited two-year or four-year institutions fairly straightforward. Thousands of EGCC students from all 50 states have already transferred to schools all over the country.



Office & Professional Employees International Union

FREE COLLEGE BENEFIT

brings a
college degree
within your
reach.



OPEIU and Eastern Gateway Community College are offering you the chance to **earn an online degree from an accredited school with no out-of-pocket expense.** A college degree can be your pathway to new opportunities, greater responsibility, and more earning power.

FreeCollege.OPEIU.org
888-590-9009



In Partnership With
**EASTERN GATEWAY
COMMUNITY COLLEGE**
Part of the University System of Ohio

4 steps to FREE COLLEGE

OPEIU members and their spouses, children, grandchildren and dependents can complete two years of college with **ZERO dollars out of pocket.**



The OPEIU Free College Benefit is a last dollar scholarship that fills the gap between the cost of tuition, fees and e-books at Eastern Gateway Community College and any federal, state or employer education grants for which you are eligible. It is a type of financial aid so students must comply with federal, state, and college academic and financial aid policies, which can be found on the EGCC website. In order to determine the amount of your scholarship, students first apply for and use any federal student aid awarded through the Free Application for Federal Student Aid. Even if it's determined that you are not eligible for any grants, OPEIU's last dollar scholarship has you covered. It will still be applied to your remaining balance for tuition, fees, and e-books. For step-by-step instructions on how to apply, visit FreeCollege.OPEIU.org

1

APPLY TO EASTERN GATEWAY

Go to FreeCollege.OPEIU.org and select the "Apply Now" button.

2

COMPLETE THE FREE FAFSA

Complete the form online: FAFSA.ed.gov
Eastern Gateway Community College school code: 007275
The FAFSA application is required. Even if you don't qualify for financial aid, the OPEIU "last dollar scholarship" will be applied to your balance for tuition, fees and e-books. Note that some applicants are chosen by the US Dept. Ed for further verification and compliance is required. Your enrollment specialist can help you with the process.

3

SUBMIT YOUR TRANSCRIPTS

Submit your high school transcript or GED test score as proof of high school completion. Official transcripts must be sent directly from the school to:

E-mail: online@egcc.edu (Subject: OPEIU)
Mail: EGCC Admissions, Attn: OPEIU, 101 Federal Plaza East, Youngstown, OH 44503
Fax: 330-480-0817 (Attn: OPEIU)

If you have completed any college coursework, have the transcript sent to EGCC. Applicable college credits will be transferred to the new program.

4

ENROLL IN CLASSES

Work with an enrollment specialist to enroll in classes

The Higher Education Benefit covers the cost of tuition, fees and books after any PELL or other federal grant, or employer reimbursement is applied. The remaining amount will be cleared by the Higher Education Benefit. **As long as your financial aid file is complete, there is no cost to the student and students are never asked to take out any loans.**

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aficio



FreeCollege.OPEIU.org 888-590-9009

OPEIU Low-Cost Bachelor's Degree Completion

UPDATE: Central State University (CSU) has ended the bachelor's degree program for union members, including those currently enrolled. Students should contact CSU directly to learn more about their options at 1-877-30-3772. Eastern Gateway Community College (EGCC) continues to enroll returning students into the Free College Benefit. Students should call 888-590-9009 or email Online@egccfreecollege.org for information.

OPEIU members and their families can earn a bachelor's degree for no more than \$4,500 out-of-pocket per year for a full-time student, and many of the programs are completely free. These costs include all tuition, fees and e-textbooks.

Students can finish their teacher education or business administration bachelor's degree affordably and safely. You must have earned an associate degree or have at least 60 credits in either field to be eligible.

And remember, if you haven't earned your associate degree you can do so as always for NO COST through the OPEIU Free College Program.

If you are furloughed or laid off during this pandemic, don't worry — you and your family members are still eligible to enroll with no cost.

Members in good standing, their children, stepchildren, grandchildren, spouses, domestic partners, financial dependents, parents, siblings, and sons- and daughters-in-law, nieces and nephews are eligible.

Learn more at FreeCollege.OPEIU.org.



Office & Professional Employees International Union

NOW ENROLLING

BACHELOR'S DEGREE COMPLETION PROGRAM

A Bachelor's Degree at no cost for you
and your family members

Bachelor's degree completion program for union families

The program is available to current and retired OPEIU union members, children, stepchildren, grandchildren, spouses, domestic partners, financial dependents, parents, siblings, sons- and daughters-in-law and nieces and nephews. Family members do NOT need to be financial dependents or living with the member to be eligible. All courses are 100% online.

An Associate degree or 60 or more transferable college credits are required to enroll. Students who have not yet earned an Associate degree or are just getting started in higher education can begin with the Free College program at Eastern Gateway Community College and then transfer into the Bachelor's Degree Completion programs at CSU.

Central State University is regionally accredited

OPEIU has partnered with Central State University (CSU), a regionally accredited public, non-profit university near Dayton, OH. Credits you earn can transfer to other schools.

Zero out-of-pocket costs

Members and their families can earn a Bachelor's degree online with no out-of-pocket costs.

Students must apply for federal financial aid and use any grants to pay the tuition. Students must also use any employer-sponsored tuition assistance. The Student Success Grant covers the difference between any federal grants and employer assistance and your tuition, fees and e-books at CSU.

Bachelor's degrees offered

- **Business Administration**
- **Teacher Education**
Early Education (Pre-K – 5th Grade) and
Intervention Specialist
- **Criminal Justice**
- **Interdisciplinary Studies - Humanities**
- **Additional degree programs coming soon!***

Students may enroll part time, but continuous enrollment is required. Students must complete the FAFSA and any required verification.

*For additional degree programs, there may be required fees.

THE STUDENT
SUCCESS GRANT

ALLOWS STUDENTS TO COMPLETE THEIR BACHELOR'S DEGREE WITH
NO OUT-OF-POCKET COSTS FOR TUITION, FEES, OR E-BOOKS.



In Partnership With

1-888-897-9671
FreeCollege.OPEIU.org

FAFSA Information

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.



OPEIU Student Debt Reduction Program

All OPEIU members are eligible for the Student Debt Reduction benefit. This program provides five (5) awards of \$2,500 each year to a member who has completed an associate or undergraduate degree and who can demonstrate they have at least \$10,000 in student debt and their account is current.

The application deadline is June 30. All applications must be signed by the Local Union President, Secretary-Treasurer or authorized officer before submission to the International Union.

ELIGIBILITY:

To be eligible for this program an applicant must be:

- A member or an associate member of OPEIU in good standing on the date the application is submitted to their local union
- Must have completed an Associate Degree or Undergraduate Degree program at a College, University or a recognized Technical or Vocational post-secondary school as a full-time or part-time student
- Must demonstrate that applicant has at least \$10,000 in outstanding student debt and is making regular student loan payments to a recognized student loan provider or debtor organization
- Must submit documentation that student loan payments are up to date
- Members who received an OPEIU Howard Coughlin scholarship award within the last five (5) years are not eligible for this program

OPEIU Student Debt Reduction Program (Cont.)

STUDENT DEBT SCHOLARSHIPS:

Five (5) \$2,500 scholarships will be awarded in July of each year. Applicants must meet the eligibility requirements and comply with the Rules and Regulations as established by the OPEIU Executive Board.

Applicants are eligible to receive only one \$2,500 lifetime award.

PAYMENTS OF AWARDS:

Each scholarship award shall be granted with a one-time payment of \$2,500 to a recognized student-loan provider or debtor organization, or if not accepted by the debtor organization, the scholarship program may make an alternate arrangement with the awardee.

All awards are taxable income to the awardee.

PROCEDURES:

Each applicant must file an official OPEIU Student Debt Reduction Scholarship application.

Application forms must be endorsed by the Local Union President, Secretary-Treasurer or other authorized officer attesting that the member or associate member is in good standing. Such endorsement must be obtained before the application is submitted.

OPEIU Student Debt Reduction Program (Cont.)

FORMS:

Application forms may be obtained at your local union office, the Secretary-Treasurer's office of the International Union or from the OPEIU website at opeiu.org. Once logged into the site, click on OPEIU Member Resources/OPEIU Membership Benefits link.

REQUIREMENTS:

Applicants must provide proof (Copy of Associate Degree OR Copy of Undergraduate Degree) they have completed an Associate Degree or Undergraduate Degree program at a College, University or a recognized Technical or Vocational post-secondary school as a full-time or part-time student.

APPLICATION:

All applications are due in the Secretary-Treasurer's office of the International Union no later than June 30.

SELECTION OF WINNERS:

Qualified applications will be entered into a drawing. All applicants will be notified in the month of July via email with the results of the drawing.

EMAIL COMPLETED AND SIGNED APPLICATION TO:

Subject line: Student Debt Scholarship

Email: stoffice@opeiu.org

By: June 30

CHAPTER 12

Recreation, Entertainment & Travel

Benefits in this Chapter

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

Movie Tickets

Movie ticket savings up to 30% off regular ticket prices at AMC Theatres, Regal, Showcase Cinemas, Cinemark Theatres, Cinepolis Luxury Cinemas, Edwards Theatres, Marcus Theatres and United Artists Theatres. Other theatres are listed at workingadvantage.com.

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

Theatre/Show Tickets

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

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



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 "Theme Parks & Attractions," on the main menu.

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.

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

CHAPTER 13

Shopping

Benefits in this Chapter

- Online Shopping
- Outlets

Online Shopping Discounts

Both Union Plus 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%. Please visit workingadvantage.com for a list of retailers.

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 14

OPEIU Identity Protection

Benefits in this Chapter

- Identity Protection

OPEIU is pleased to offer an identity protection benefit free for all members and your family living in the same household.

All OPEIU members have a proactive, comprehensive defense against identity theft, all at no cost to you.

OPEIU has contracted one of the nation's leading identity protection solutions, IdentityIQ (IDIQ), to protect members against this \$16 billion crime that impacted almost 15.4 million Americans last year.

OPEIU's Identity Protection Program Features

It's important all OPEIU members sign up as soon as possible with OPEIU's identity protection provider, IDIQ, to ensure you receive all benefits available. To activate the following benefits, sign up immediately at OPEIUidProtect.com. You can also activate by calling 800-637-5680. Don't delay; activate your benefits today.

If you do become a victim of identity fraud, IDIQ's trained experts will help you to restore your identity as best as possible to what it was before the incident. This can save you hundreds of hours of your own time and productivity. It can also save you money!

Your complimentary identity theft protection plan includes:

- 100% U.S.-based identity theft restoration assistance
- Lost wallet assistance
- Dark web and internet monitoring with ability to track multiple family members' information
- IQ Center featuring educational content
- Checking account report
- Opt-OutIQ for junk mail/National Do Not Call Registry

Confirmed identity theft victims receive an upgrade for their entire household to the premium plan at no additional cost. This plan includes these additional benefits:

- 1-Bureau Credit Monitoring and Alerts
- \$1 Million ID Theft Coverage Underwritten by AIG
- File Sharing Network Searches
- Social Security Number Monitoring
- Synthetic ID Theft Protection

To activate your benefits, sign up immediately at OPEUIDProtect.com.

You can also activate by calling 800-637-5680.

Don't delay; activate your benefits today.

FREQUENTLY ASKED QUESTIONS



What are IdentityIQ services?

IdentityIQ services, part of IDIQ®, provide award-winning identity theft protection. Our customer service and identity restoration specialists are 100% U.S.-based employees. We are headquartered in Temecula, California.



How much does it cost?

It is complimentary by being a member of OPEIU.



How do I enroll in IdentityIQ services?

Visit www.OPEUIDProtect.com to enroll.



How do I contact IdentityIQ customer service before or after I enroll?

Please call [1-800-637-5680](tel:1-800-637-5680).



Where do I log into my account?

After you enroll, visit www.OPEUIDProtect.com and click "Sign In", which is located under the "Continue" button on the page.



What identity theft protection benefits are provided in my plan?

For you and your family, your complimentary identity theft protection plan includes the following:

- 100% U.S.-based identity theft restoration assistance
- Lost wallet assistance
- Dark web and internet monitoring with ability to track multiple family members' information
- IQ Center featuring educational content
- Checking account report
- Opt-OutIQ for junk mail/National Do Not Call Registry

Identity theft victims receive an upgrade for their entire household to a premium plan at no additional cost. This plan includes these additional benefits:

- 1-bureau credit monitoring and alerts
- \$1 million ID theft coverage underwritten by AIG
- File sharing network searches
- Social Security number monitoring
- Synthetic ID theft protection



What should I do if I suspect my identity has been stolen?

Call customer service at **1-800-637-5680**.



How do I upgrade my plan if I am an identity theft victim?

The IdentityIQ team needs to speak with you to confirm you are an identity theft victim. You may be required to answer a few questions. After speaking with an IdentityIQ team member and you are confirmed a victim of identity theft, you and any affected household members can upgrade to the premium plan. An identity theft specialist will provide instructions to help you upgrade your plan. Customer service members can provide instructions to enroll.



Is it safe to give IdentityIQ services my personal information?

Yes. We understand that protecting your information is essential. Our employees adhere to our information security policy. Your data is securely stored in a world class U.S.-based data center that is SSAE 16 SOC1 and SOC2 Type II accredited.





When does my IdentityIQ coverage become effective?

As a member of OPEIU, your coverage is active immediately. Take advantage of your full benefits by logging in and customizing your account.



How do I access additional features of my plan such as identity monitoring?

To access additional protection features, go to "Identity Monitoring," then select "Other Monitoring Information," and choose "Add/Update Monitoring Information." From there, you can add phone numbers; email addresses; medical identification numbers; bank account numbers; driver's license numbers; and passport numbers that can be monitored on the internet and dark web.



I'm having trouble logging in. What should I do?

Go to www.OPEUIDProtect.com and then click "Login". You can reset your password or search for your username. You can also call us for help at **1-800-637-5680**. You must enroll before you are able to login.



Will I still be covered if I leave the union?

If your union membership is canceled, your IdentityIQ benefits also will be canceled.



Do I need an email address to receive alerts or manage my account?

Yes, an email address is required to receive alerts and manage your account.



Do you have representatives who speak Spanish?

Yes, we have specialists who speak Spanish.



If you have questions about any of your benefits, email
frontdesk@opeiu.org.

Get the OPEIU App Today

The OPEIU app is available for free download.

It's a great way to stay connected to your union, learn more about your membership benefits, find links to OPEIU's social media networks and much more. Available for free download for iOS devices in the App Store and for Android devices on Google Play by searching OPEIU.

