

2023



New Employee Orientation



PLEASE SCAN THIS QR CODE
TO REGISTER YOUR ATTENDANCE
FOR THIS PORTION OF THE NEO.

Your **Union Membership** allows you to participate in the following money saving programs!



Union Member Life Insurance vs. FEGLI

Did you know that changing your FEGLI could save you a full year's salary? Can you afford a FEGLI cost increase of more than 280% from age 65 to 80 after you retire? We have a better option! Family coverage is also available with higher coverage amounts for family members. Guaranteed Issue options available.

✓ PERMANENT COVERAGE

When properly funded, your death benefit will stay level until age 100. Unlike the Government's Term plan, your Union Member Life policy is designed for you to keep forever!

✓ CASH ACCUMULATION

Your policy builds a tax-deferred cash value. Your cash value earns interest and can be used to supplement your retirement, educational funding, or any other purpose you choose. You can take loans from your policy if you need the cash in the event of an emergency, make withdrawals from your policy, or even use your cash value to pay your premiums if you choose to do so. The Government's FEGLI plan has no cash value at all!

✓ AFFORDABLE PREMIUMS

The premiums are designed to stay level—the price will not increase as you age! With FEGLI, once you turn 35, the cost increases every five years!

✓ WHAT HAPPENS IF YOU CHANGE JOBS?

The policy can be taken with you as long as you continue to pay the premiums. With FEGLI, if you ever leave Federal service, you lose all of your life insurance coverage. Since there is no cash value in FEGLI like there is in the Union Member Life plan, you cannot get back any of the money you have already spent on FEGLI!



Disability

Provides a tax-free monthly benefit of up to 60% of monthly income, up to \$6,000, due to any covered illness or off the job accident for both expected and unexpected losses of income. (Expected loss of income such as maternity, or the unexpected such as a car accident or serious illness.)



Critical Illness Insurance

Coverage pays a lump sum of \$5,000 to \$30,000 upon diagnosis of a covered critical illness such as Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Illnesses Paralysis, Loss of Sight/Speech/Hearing, and others...



Dental

- Dental Plans as low as \$14 bi-weekly
- Low Co-pays.
- No Waiting Periods! (Ortho Exception)
- No charge for oral exams, bitewing x-rays, or preventative cleanings.
- Multiple plan options (Plans vary by region)



Vision

With plans starting as low as \$5 bi-weekly, you have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrists, ophthalmologists, and national retail locations with the same benefits at all participating providers, regardless of location.



Hospital Indemnity

Pre-existing conditions are covered. Pays for Hospital Confinement (\$150 per day, up to 31 days*), Admission (\$1,000), Intensive Care (\$150 per day, up to 10 days*). Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days*). Newborn coverage for 60 days from birth.
*per covered sickness/accident



Accident

Accident Insurance helps with what your health insurance plan might not cover. Helps pay for out of pocket costs that arise from covered accidents such as fractures, dislocations and lacerations. Coverage is 24/7, on or off the job, and is available for the member, spouse and dependents.

SCAN TO
ENROLL

FOR QUESTIONS, PLEASE CONTACT YOUR BENEFIT REPRESENTATIVE:

SCAN FOR
MORE INFO



(800) 733-7236 | BENEFITARCHITECTS.COM

Federal Employees Group Life

FGLI Bi-Weekly Cost Analysis (Active at work)

Salary \$50,000	Basic \$52,000	Option A \$10,000	Option B \$250,000	Option C \$25,000 \$12,500	Bi-Weekly Premium	Total Coverage
Under 35	8.32	0.20	5.00	1.00	\$14.52	\$364,000
35-39	8.32	0.20	5.00	1.20	\$14.72	\$343,200
40-44	8.32	0.30	7.50	1.85	\$17.97	\$317,200
45-49	8.32	0.60	15.00	2.65	\$26.57	\$312,000
50-54	8.32	1.00	25.00	4.15	\$38.47	\$312,000
55-59	8.32	1.80	45.00	6.65	\$61.77	\$312,000
60-64	8.32	6.00	100.00	12.15	\$126.47	\$312,000
65-69*	7.80	6.00	120.00	14.15	\$147.95	\$312,000
70-74*	7.80	6.00	215.00	19.15	\$247.95	\$312,000
75-79*	7.80	6.00	450.00	28.80	\$492.60	\$312,000
80+*	7.80	6.00	720.00	39.00	\$772.80	\$312,000

* This Premium is only for active employees working past age 65

Total Cost to Stay in FEGLI to Age 65:

Age	Cost to 65	Age	Cost to 65
20	\$42,838.30	25	\$40,950.90
30	\$39,063.50	35	\$37,176.10
40	\$35,262.50	45	\$32,926.40
50	\$29,472.30	55	\$24,471.20
60	\$16,441.10		

Monthly Coverage and Cost Analysis (Retiree)

75% Reduction- (No Additional Premiums)

	Basic \$52,000	Option A \$10,000	Option B \$250,000	Option C \$25,000	Total \$312,000
End of Age 65	\$39,520	\$7,600	\$190,000	\$19,000	\$237,120
End of Age 66	\$27,040	\$5,200	\$130,000	\$13,000	\$162,240
End of Age 67	\$14,560	\$2,800	\$70,000	\$7,000	\$87,360
End of Age 68	\$13,000	\$2,500	\$10,000	\$1,000	\$25,500
End of Age 69	\$13,000	\$2,500	\$0	\$0	\$15,500

Cost for No Reduction of Basic, Option B, and Option C

Ending Salary \$50,000	Basic \$52,000	Option A \$10,000	Option B \$250,000	Option C 25,000 \$12,500	Monthly Cost	Annual Cost
55-59	\$135.03	\$3.90	\$97.50	\$14.40	\$250.83	\$3,009.94
60-64	\$135.03	\$13.00	\$216.75	\$26.35	\$391.13	\$4,693.54
65-69	\$117.00	\$0.00	\$260.00	\$30.65	\$407.65	\$4,891.80
70-74	\$117.00	\$0.00	\$465.75	\$41.50	\$624.25	\$7,491.00
75-79	\$117.00	\$0.00	\$975.00	\$62.40	\$1,154.40	\$13,852.80
80+	\$117.00	\$0.00	\$1,560.00	\$84.50	\$1,761.50	\$21,138.00

Additional Cost to Stay in FEGLI from 65 Until Age:

Age	Additional Cost	Age	Additional Cost
70	\$24,459.00	75	\$61,914.00
80	\$131,178.00	85	\$200,442.00
90	\$306,132.00	95	\$411,822.00

FEGLI Rates are not guaranteed and subject to change; Rate Information for the above calculations provided by the OPM web site (www.opm.gov). Rates current as of 01-01-2016

Aflac Group Disability Insurance

Aflac's Group Short-Term Disability insurance can help protect your members' income by offering disability benefits to help them make ends meet when they are out of work.

Benefits Include:

- **Guaranteed-Issue:** During this enrollment, AFGE members can get coverage up to the guaranteed-issued amount without having to answer any health questions.
- **Maternity Benefit:** Plan pays 6 weeks for non-cesarean delivery and 8 weeks for cesarean.
- AFGE members are eligible for up to 60 percent of income replacement.
- **Flexible Benefits** from \$300 to \$6000 per month.
- **Waiver of Premium:** payments are waived after 90 days of total disability.
- **Partial Disability Benefit.**
- This plan pays in addition to sick and annual leave.
- Premiums paid through convenient payroll deduction.
- **Multiple plan options:** Never a waiting period for off-the-job accidents.
- Members choose 7-30 day waiting periods for illness or surgery and 6-24 month benefit periods.

Without disability insurance, 50% of Americans said they would use their savings to help them meet their expenses if they were unable to work due to illness or injury.¹

According to the Social Security Administration, 1 in 4 of today's 20 year olds will become disabled at some point in their career.²

¹The New American Milestones (2020), Life Happens. (May 7, 2020.) Retrieved from <https://www.limra.com/en/newsroom/industry-trends/2020/disability-insurance-awareness-month-an-opportunity-to-learn-about-important-insurance-coverage/>

²Disability Awareness Month: An Opportunity to Learn About Important Insurance Coverage. (May 7, 2020.) Retrieved from <https://www.limra.com/en/newsroom/industry-trends/2020/disability-insurance-awareness-month-an-opportunity-to-learn-about-important-insurance-coverage/>

Aflac Group Critical Illness Insurance

Aflac's Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness.

Guaranteed Issue:

- **Member:** \$30,000
- **Spouse:** \$15,000

Benefits Include:

- Lump-sum benefits for 7 health events: Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Paralysis, Loss of Sight/Speech/Hearing
- Non-invasive Cancer (pays at 25%)
- Coronary Artery Bypass Surgery (pays at 25%)
- Skin Cancer Benefit
- Health Screening Benefit \$50 per covered test once per calendar year (payable for insured member and spouse; not payable for dependent children)
- Additional Diagnosis and Re-occurrence Diagnosis
- Waiver of Premium Benefit
- Heart Event Rider
- Specified Diseases Rider: Addison's Disease / Cerebrospinal Meningitis / Diphtheria Huntington's Chorea / Legionnaire's Disease / Malaria / Muscular Dystrophy / Myasthenia Gravis / Necrotizing Fasciitis / Osteomyelitis / Poliomyelitis (Polio) / Rabies / Sickle Cell Anemia / Systemic Lupus / Systemic Sclerosis (Scleroderma) / Tetanus / Tuberculosis
- Childhood Conditions Rider: Cystic Fibrosis / Cerebral Palsy / Cleft Lip or Cleft Palate Down Syndrome / Phenylalanine Hydroxylase Deficiency Disease (PKU) / Spina Bifida / Type 1 Diabetes / Autism Spectrum Disorder (ASD)

Aflac Group Accident Insurance

Aflac's Group Accident Insurance helps pay for out of pocket costs that arise from covered accidents such as fractures, dislocations and lacerations.

Flexible Plan Choices:

- 24-hour coverage
- Member, spouse, and dependent children coverage options

Guaranteed-issue:

Coverage is guaranteed-issue, which means you may qualify for coverage without answering health questions.

More Than 50 Benefits Including:

- Hospital Admission / \$1000
- Hospital Confinement / \$200 per day up to 365 days
- Ambulance \$200 / Air Ambulance \$1,000
- Emergency Room Treatment / \$200
- Hospital Intensive Care / \$400 per day for up to 30 days

\$50 Wellness Benefit (per 12-month period)

After 12 months of paid premium and while coverage is in force, we will pay this benefit for preventive testing once each 12-month period. Benefits include and are payable (for each covered person) for annual physical exams, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopies, PSA tests, ultrasounds, and blood screenings.

Accidental Death Benefit

Member: \$50,000

Spouse: \$25,000

Children: \$5,000

Fractures

Hip/Thigh \$4,000

Vertebrae (except processes) \$3,600

Pelvis \$3,200

Skull (depressed) \$3,000

Skull (simple) \$1,400

Leg \$2,400

Forearm/Hand/Wrist \$2,000

Shoulder Blade/Collar Bone \$1,600

Lower Jaw (mandible) \$1,600

Upper Arm/Upper Jaw \$1,400

Facial Bones (except teeth) \$1,200

Vertebral Processes \$800

Coccyx/Rib/Finger/Toe \$320

Dislocations

Hip \$3,000

Knee (not kneecap) \$1,950

Shoulder \$1,500

Foot/Ankle \$1,200

Hand \$1,050

Lower Jaw \$900

Wrist \$750

Elbow \$600

Finger/Toe \$240

Also: Benefits for Burns and Lacerations

Aflac Group Hospital Indemnity Insurance

Aflac's Group Hospital Indemnity Insurance plans are designed to provide an insured with cash benefits to help with the following:

- Hospital Confinement Benefit (\$150 per day, up to 31 days per covered sickness/accident)
- Hospital Admission Benefit (\$1,000 per covered sickness/accident per calendar year)
- Hospital Intensive Care Benefit (\$150 per day, up to 10 days per covered sickness/accident)
- Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days per covered sickness/accident)
- Everyday living expenses, like your rent or mortgage, utility bills, groceries, and more
- It even provides coverage for newborn children for 60 days from the date of birth

For details and instructions on how to enroll in Group Disability, Critical Illness, Accident or Hospital Indemnity plans, go to www.afgeaflac.com.

CIGNA DENTAL for Union Members

DHMO Plan Options



Union members have a great new dental plan that may help you save money on your dental and orthodontia costs. Members can enroll at any time, as we have continuous Open Season.



AFFORDABLE BI-WEEKLY PREMIUMS

No waiting periods



NO DEDUCTIBLE

You don't have to reach an out-of-pocket amount before your benefits start



NO ANNUAL DOLLAR MAXIMUMS

There is no annual dollar limit on covered services



CONVENIENCE

Your primary dentist performs most services and helps coordinate care



LARGEST NETWORK OF ITS KIND IN THE US

Choose from over 30,000 highly rated dentists



SAVINGS, CONVENIENCE AND COVERAGE FOR SERVICES NOT INCLUDED ON OTHER PLAN OPTIONS

You may be surprised by what the Cigna Dental Care DHMO has to offer, including coverage for orthodontia for all ages, TMJ-related care, athletic mouth guards, teeth whitening and more!



OFFERS TWO DHMO PLAN OPTIONS TO FIT YOUR NEEDS AND BUDGET

See reverse for a summary of services, costs and premiums for each plan to decide which is the best fit.

SEARCH FOR A Network Dentist

Visit www.hcpdirectory.cigna.com and click "Find a Doctor, Dentist or Facility":

1. When asked how you are covered, choose "Employer or School"
2. Enter the location that you'd like to search
3. You can search by type of dentist or name of dentist
4. When prompted to "Log-in/Register" "Continue as Guest"
5. When asked to choose a plan, select "Cigna Dental Care Access Plus"

Scan (or click)
to Search for
Network Dentists



QUESTIONS?

Contact your
Local Benefits
Representative



CIGNA DENTAL for Union Members

DHMO Plan Options



CIGNA DENTAL CARE (DHMO) PLAN HIGH OPTION

Service	Your Cost
Office Visit Copay	\$0
X-rays Intra-oral	\$0
Oral Cancer Screenings	\$50
Amalgam/Resin Based Fillings	\$0
Composite (tooth colored) Fillings	\$0 (front teeth) / \$40 back teeth
Standard Resin Based Crowns	\$50
Standard Root Canal	Starting at \$75
Implant Coverage	Starting at \$925
Full Dentures - Upper and Lower	\$200 complete set
Orthodontic up to age 19	Total 24-Month Treatment \$1,900
Orthodontic - Adults	Total 24-Month Treatment \$2,400
For a full Schedule of Benefits scan or click QR code or visit www.benefitarchitects.com/brochures	

BI-WEEKLY PREMIUMS

Employee	\$18.00
Employee + 1	\$31.00
Family	\$49.00

Scan (or click)
for HIGH OPTION
Schedule of Benefits



CIGNA DENTAL CARE (DHMO) PLAN STANDARD OPTION

Service	Your Cost
Office Visit Copay	\$5
Orthodontics for all ages	\$3,127 up to age 19 / \$3,498 for age 19 +
Amalgam (silver) Fillings	\$0 (Any tooth)
Composite (tooth colored) Fillings	\$0 (Front teeth) / \$47-115 (Back teeth)
Root Canals	Starting at \$210
Crowns	Starting at \$400
Full Denture - Upper or Lower	\$625 each
Teeth Whitening	\$165 per arch
Custom Athletic Mouth Guards	\$110
For a full Schedule of Benefits scan or click QR code or visit www.benefitarchitects.com/brochures	

BI-WEEKLY PREMIUMS

Employee	\$8.00
Employee + 1	\$13.00
Family	\$18.00

Scan (or click) for
STANDARD OPTION
Schedule of Benefits



Once you are enrolled and your plan is activated, you can register your account online at MyCigna.com.

Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

CIGNA VISION for Union Members

By EyeMed



As America's largest vision network, we don't just provide more choices, we provide the right choices - so members can use their benefits where they want, when they want.

OPEN MORE DOORS

Choose from more than 100,000 network providers —independent eye doctors, your favorite retail stores and everything in between.

SPOT HEALTH PROBLEMS

An eye exam can spot early signs of diabetes, high blood pressure, high cholesterol, and heart disease. Not to mention cataracts and glaucoma.

ADD UP THE SAVINGS

EyeMed members save an average of 71% off the retail price of eye exams and glasses at participating in-network eye doctors.

AVOID VISION CREEP

Your eyes are always changing (you probably don't even notice it). But even the smallest changes can be tracked.



SEARCH FOR AN EyeMed Professional

We're dedicated to helping you see clearly — and that's why we've built a network that gives you lots of choices and flexibility. You can choose from thousands of independent and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy-to-use and help you access the eye-care you need.

Scan (or click) to search for network eye care providers



Coverage	In-Network Benefit***	Out-of-Network Benefit	Frequency Period **
Exam Copay	\$10	N/A	12 months
Exam Allowance (Once per frequency period)	Covered 100% (after Copay)	Up to \$45	12 months
Materials Copay	\$20	N/A	12 months
Eyeglass Lenses Allowances: (One pair per frequency period)			
Single Vision	Covered 100% (after Copay)	Up to \$40	12 months
Lined Bifocal	Covered 100% (after Copay)	Up to \$65	12 months
Lined Trifocal	Covered 100% (after Copay)	Up to \$75	12 months
Progressives	Covered 100% (after Copay)	Up to \$75	12 months
Lenticular	Covered 100% (after Copay)	Up to \$100	12 months
Contact Lenses Allowances: (One pair or single purchase per frequency period)			
Elective	\$130	Up to \$105	12 months
Therapeutic	Covered 100%	Up to \$210	12 months
Frame Retail Allowance (One per frequency period)	Up to \$130	Up to \$71	24 months

For a full Schedule of Benefits visit www.benefitarchitects.com/brochures

BI-WEEKLY VISION PREMIUMS

Employee	\$5.00
Employee + 1	\$10.00
Family	\$14.00

QUESTIONS?

Contact your Local Benefits Representative



Jessica Slms
(682) 359-6327
jsims@benefitarchitects.com

When you join AFGE, your benefits go beyond the workplace, with programs and discounts that help you and your family save money on everything from health and education, to homeownership and travel.

Start saving, talk to your AFGE representative about joining today!



American Federation of Government Employees, AFL-CIO
80 F Street, NW
Washington, DC 20001

AFGE Member Benefits Information

Please see your local AFGE representative, visit **www.afge.org** or call the Benefits Line at **888-844-AFGE** (1-888-844-2343) for more information.

Save My Home Hotline
AFGE members have a resource if they are facing mortgage problems.

SimpliSafe Home Security
SimpliSafe provide a 15% discount to members on award-winning home security.

INSURANCE

Free Accident Insurance
Enroll for \$20,000 —no-cost to you —accidental death insurance.

Medicare Supplement Insurance
Affordable Medicare supplemental insurance coverage.

PetPlan® Pet Insurance
AFGE members receive a 10% discount on pet insurance coverage.

Professional Liability Insurance
AFGE members need protection for their personal assets and their family's assets in case of a costly civil action or administrative hearing against them.

Senior Term Life Insurance
Economical senior term life insurance for older, active and retired AFGE members and their spouses.

Term Life Insurance
Benefit amounts of \$20,000 to \$250,000 available. Living benefit up to 75% of the life insurance benefit for covered members diagnosed with a terminal illness.

LEGAL BENEFITS

Free and Discounted Legal Services
Access to 2,000 law offices nation-wide, free consultation and 30% discount on legal fees.

MOVING BENEFITS

Discount Budget Truck Rental
Save 20% on your do-it-yourself move with Budget Truck.

Discount Moving Boxes and Supplies
AFGE members save 25-50% on moving boxes and supplies, plus free shipping within the U.S.

Discount Moving and Storage PODS
Savings of 10% on local moves and storage, and 5% on long distance moves and storage for AFGE families.

Discount Moving Vans
Exclusive AFGE member discounts on interstate moving, packing and in-transit storage.

TECHNOLOGY DISCOUNTS

ADT Personal Emergency Response
AFGE members enjoy peace of mind and receive special low member pricing with price guarantee, free hardware, free system activation and free next day equipment delivery.

Apple Computer Discount
Offers the highest level of discounts to AFGE members.

Norton Security Discount
Receive a members-only 40% discount.

Purchasing Power —Home Electronics, Appliances and More
AFGE members can get a computer, TVs, cameras, furniture and more with no credit check and by payroll deduction.

TRAVEL BENEFITS

Car Rental Discounts
Enjoy from 5% up to 25% discount savings on rental cars from Avis, Budget, Dollar, Hertz, Payless, and Thrifty.

Endless Vacations
AFGE members get \$399 weekly getaways or 25% off preferred stays.

Hawaiian Airlines Discount
Members receive a 5% discount from North America to Hawaii on the lowest available Hawaiianair.com web fares.

Hotel Discounts
AFGE members get exclusive access to hotel room rates that are up to 70% less than other direct travel websites. Lowest rate guarantee on all reservations.

No union dues are used to provide these benefits.



For more information, visit **www.afge.org**



Membership Pays!



Your Guide to Money-Saving AFGE Member-Only Benefits

Join Today!

By using these money-saving programs, AFGE members can save more than the annual cost of their dues.



AUTO BENEFITS

Auto Buying Program
Auto Buying Service including RV's, boats, motorcycles, commercial, agricultural, more.

Firestone Tire and Auto Care Discounts
Save 15% on all maintenance, repairs and tire purchases from leading tire brands.

Union Plus Motor Club
Union Plus Motor Club is less expensive than AAA.

CONSUMER BENEFITS

AT&T Discounts
Save with union member discounts from AT&T, the only nationwide unionized wireless carrier.

Fine Jewelry Discount
AFGE members save 20%. All products made in the U.S.A.

Flower & Gift Basket Discount
AFGE members save 20% with satisfaction guaranteed.

EDUCATION BENEFITS

AFGE Union Plus Scholarship Program
Members, their spouses and dependents can apply for scholarships from \$500 to \$4,000.

College Test Preparation Course Discount
AFGE members and their children save 15% to 60% on The Princeton Review's college test preparation courses.

Discount Textbooks for AFGE Families
Save 5% on orders over \$25, or \$10 off orders over \$150. Free shipping on orders over \$59.

Free College Benefit
Get an Associate Degree with NO out-of-pocket costs.

Grantham University—Online Degree Programs

Pursue a college degree in Business Administration, Criminal Justice, Computer Science, Engineering and more. Full tuition scholarships are also available.

Grantham University Scholarship
Each year, an AFGE member is awarded a full scholarship to Grantham University.

Kaiser Well-being Scholarship
Five AFGE members will be awarded a \$1,000 scholarship for 1 year from Kaiser Permanente.

Powell's: A Union Book Store
Great prices at AFGE's online unionized bookstore.

ENTERTAINMENT BENEFITS

Hershey Park Tickets
Exclusive AFGE member discounts on park admission.

Six Flags Discount
Members are eligible for discounts of 30–35% off main gate prices for Six Flags.

Tickets at Work
Discounts on movie tickets, theme park admission, shows and performances, ski lift tickets, and more.

Union Sportsmen's Alliance
An exclusive hunting and fishing club by and for union members, retirees and their families!

Williamsburg, VA
AFGE members receive up to 20% discount off admission.

FINANCIAL BENEFITS

AFGE Credit Cards
Several card choices¹, all with competitive rates, U.S.-based customer service and more.

Credit Counseling Program

Provides AFGE members with high quality confidential financial guidance, free consumer credit counseling services and debt management assistance.

ID Sanctuary
Save on credit and non-credit monitoring; get the most comprehensive resolution service.

Personal Financial Management Course
Your AFGE membership entitles you to take a no-cost college level course from Grantham University, on personal financial management.

Union Plus® Money Transfer Program
Send money abroad conveniently and safely with Vianex² and get 10% off the fee for every online money transfer.

Union Plus Personal Loan
Consolidate higher-interest credit card and revolving debts; loan amounts up to \$30,000; no annual fees, pre-payment or origination fees.

HEALTH BENEFITS

Dental Discounts Program
Members can save on routine exams, cleanings, fillings, X-rays, root canals, crowns, bridges, and orthodontics.

Free Prescription Discount Card
This free prescription card helps AFGE families save up to 65% off the retail price on brand name and generic drugs.

Health Club Discounts
Save at over 9,000 gyms nationwide with tops brands including 24 Hour Fitness, LA Fitness, Curves, and more.

Hearing Care Discounts
Members get hearing aids with a low price guarantee. Plus save 40% on hearing testing and diagnostics and a free two year supply of batteries.

Medical Bill Negotiating Service

For members with at least one out-of-pocket medical bill of at least \$400 from a single medical provider, free assistance helping negotiate bill reductions directly with medical providers.

Vision Care Program
Get \$50 eye exams, 35% off frames and more instant savings. Vision care insurance plans also available.

HOME BENEFITS

AFGE Union Plus Mortgage Program
Buy or refinance a home and get special union benefits, hardship assistance available.

Home Heating Oil Discounts
Save money on home heating oil, and claim a \$100 rebate on efficient home heating equipment.

Home Warranty Program
Helps protect members from the high cost from home repair and replacement of major appliances and mechanical systems. Member-only pricing.

MetLife Auto & Home® Insurance Policies
AFGE's group program from MetLife Auto & Home® provides AFGE members with access to insurance coverage for personal insurance needs at a discount.

Propane Discount
Sign up and get a \$50 voucher for propane and \$100 towards purchase of a new tank. No delivery or low-usage fees.

Quicken Mortgage Savings
AFGE members receive exclusive mortgage savings of up to \$1,250 from Quicken Loans.

Real Estate Member Benefit
Get excellent service buying or selling your home and cash-back!

Programs are subject to change and certain restrictions may apply. Please refer to www.afge.org for more information.

¹Credit approval required. Terms and conditions apply. See www.afgecard.com for details. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from MasterCard International Incorporated. Capital One, N.A. is not responsible for the contents of this message and/or any of the other third party products/services mentioned.

²The money transfer service is powered exclusively by Vianex. Service may not be available in all areas. Terms and conditions apply. Massachusetts License # FT121031.

This record may be disclosed outside your agency to: 1) the Department of the Treasury to make proper financial adjustments; 2) a Congressional office if you make an inquiry to that office related to this record; 3) a court or an appropriate Government agency if the Government is party to a legal suit;

Your agency shall provide an additional statement if it uses the information furnished on this form for purposes other than those mentioned above.

Notes





Your Right to Union Representation

"If this discussion could in any way lead to my being disciplined or terminated, or affect my personal working conditions, I respectfully request that my union representative, officer or steward be present at this meeting.

Without union representation, I choose not to answer questions."

(This is my right under the 1975 U.S. Supreme Court Weingarten decision)