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NTEU

The National Treasury Employees Union

Member Benefits Guide



For additional information about any of the benefits listed in this guide or to get discount codes, NTEU members can log in to NTEU.org and visit the secure Member Benefits page or stop by your union office.

www.nteu.org

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Accidental Death & Dismemberment Insurance

All NTEU members are automatically covered by a \$1,000 Accidental Death & Dismemberment Policy administered by Mutual of Omaha.

There is no premium to ever be paid—the only requirement is you remain an NTEU member in good standing.

For basic policy information, visit the Member Benefits section of www.nteu.org, where you can also download a Designation of Beneficiary Form.

In the event of a member's death, their executor/designated beneficiary should contact: **Talita Grayton**, NTEU Executive Communications Assistant at (202) 572-5500 ext. 7023 or talita.grayton@nteu.org.

NTEU will then provide the appropriate forms to the executor/designated beneficiary for completion and return to NTEU. NTEU will forward the paperwork to Mutual of Omaha, which makes the determination on processing the claim for benefits.

Professional Liability Insurance

NTEU members have the opportunity to purchase professional liability insurance. This insurance is provided by The Insurance Exchange, and offers the following benefits:

- ☆ **Damages** The policy will pay up to \$1 million, which you are obligated to pay as damage in suits based on acts, errors, or omissions committed in the performance of official duties.
- ☆ **Administrative Expense Coverage** The insurance company will provide counsel and pay the cost of defense and monetary penalties arising out of disciplinary proceedings (including investigations) and judicial sanctions (monetary penalties imposed by any adjudicatory body as a result of error, act or omission). Up to \$100,000 annually is available for these expenses. Coverage limits can be increased to \$200,000 for an additional 25 percent premium.
- ☆ **Premiums** Premiums are graduated based on a member's grade. The premiums are significantly less than the other professional liability insurance product that is available to federal employees.

Coverages are summarized and subject to the terms, conditions and exclusions printed in the policy. Please refer to the policy form for specifics on coverages and limits. NTEU is in no way responsible for any such matters.

Colonial Life Personal Insurance Products

While you probably have health insurance, that coverage might not pay for the indirect costs of accidents, sicknesses and hospitalization—the costs no one thinks about until they become a reality. Colonial Life offers supplemental products that can help fill the gaps left by health insurance, with premiums paid through convenient payroll deduction.

Colonial Life products share important features:

- ☆ Coverage is available for you and your family with most products.
- ☆ You receive benefits regardless of any other insurance you may have with other insurance companies.
- ☆ Benefits are paid directly to you, unless you specify otherwise.
- ☆ Premiums are paid through the federal allotment process.
- ☆ With most plans, you can continue coverage with no increase in premium when you retire or change jobs.
- ☆ **Accident Insurance** helps offset the unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a covered accident.
- ☆ **Cancer Insurance** helps protect you against the out-of-pocket medical and indirect, non-medical expenses related to cancer diagnosis and treatment.*
- ☆ **Critical Illness Insurance** (with optional cancer coverage) complements your major medical coverage by providing a lump-sum benefit you can use to help pay the direct and indirect costs related to a covered critical illness.**
- ☆ **Disability Insurance** replaces a portion of your income to help make ends meet if you become totally disabled due to a covered accident or covered sickness.
- ☆ **Hospital Confinement Indemnity Insurance** provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by co-payments and deductibles in most major medical plans.
- ☆ **Life Insurance** (Universal and Whole Life) enables you to tailor coverage for your individual needs and helps provide financial security for your family members.

* There are two ways to purchase cancer coverage—as a critical illness policy with cancer coverage, or as a stand-alone cancer policy that does not cover other critical illnesses. Please review fully with a Colonial Life benefits representative the specific benefits of each when making your decision.

** Policies have exclusions and limitations that may affect benefits payable. Benefits vary by state and may not be available in all states. See your Colonial Life benefits counselor for complete details. Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

United Benefits

United Benefits has negotiated, designed and searched for the best products that fit individual NTEU member needs. They have exclusive benefits that can be paid for conveniently by payroll deduction. United Benefits also offers educational programs to understand and maximize your federal employee benefits and they are available for one-on-one consultations to discuss your specific needs.

- ☆ **Guaranteed to Issue Disability Insurance**—Provides you with an income if you are off work due to an accident, sickness or maternity leave. It pays a benefit directly to you in addition to any other benefits such as sick leave.
- ☆ **Hospital Confinement and Accident Plan**—Pays a benefit directly to you to help cover out-of-pocket expenses such as copays and deductibles.
- ☆ **Guaranteed to Issue Family Life Insurance Options**—Special rates and underwriting guidelines have been negotiated for NTEU members to cover the insurance needs of you, your spouse, children and grandchildren. No physical required. Permanent and term coverage available.
- ☆ **Cancer Plan**—Pays an ongoing benefit directly to you for medical and non-medical expenses, while your health insurance pays the hospitals and doctors.
- ☆ **Guaranteed to Issue Critical Illness**—Will pay a lump sum benefit if diagnosed with cancer, heart attack or stroke.
- ☆ **Dental Plan**—Go to any dentist of your choice while taking advantage of the value of the negotiated rate.
- ☆ **Vision Plan**—Includes discounts on annual eye exams, frames, lenses, contacts and laser services.
- ☆ **Identity Theft and Legal Plan**—Allows you to have access to legal counsel 24/7 and protect your family's identity.
- ☆ **Retirement Support**—Trained retirement specialists are available to assist you in the process. They also educate and provide different TSP options to protect and maximize your specific needs.

(Brochures can be provided for state-specific details and exclusions.)

VEBS (Voluntary Employee Benefit Systems Financial & Insurance Services)

NTEU and VEBS have partnered to offer NTEU members and chapters the opportunity to attend employee benefits and retirement educational workshops specifically designed for federal employees. These workshops focus on your federal benefits, and the financial, retirement and estate planning needs of federal employees. Our goal is to help you maximize all of your benefits.

- ☆ **Employee Benefits and Retirement Planning Workshops**—subjects include CSRS and FERS, Military Buyback, SSI planning, Thrift Savings Plan, retirement paperwork, FEGLI, survivor benefits, taxation, annuity computations. We provide retirement estimates, personal one-on-one consultation, and can assist in completing retirement papers.
- ☆ **Disability Insurance | Allstate Group Disability Insurance Plan | Guaranteed Issue**—Replaces a portion of your income to help make ends meet if you become totally disabled due to a covered accident or covered sickness.
- ☆ **Accidental & Hospital Insurance – Allstate** — helps offset unexpected medical expenses such as emergency room fees, deductibles and co-payments that can result from a covered accident. Benefits: 24-hour on-and off-the-job coverage; pays in addition to any other benefits; coverage is portable; HSA Compliant.
- ☆ **Life Insurance – Allstate**— guaranteed issue life insurance plan. Includes: Term to 100 is easy to understand and qualify for; guaranteed level premium to age 100; optional riders include children’s term; payor waiver of premium; future purchase option; accidental death benefit; accelerated death/living benefit; spouse insurance available.
- ☆ **ARAG Legal Plan** is another benefit brought to you by VEBS and NTEU that offers a true extensive legal service covering just about everything from identity theft to wills and trusts for just a small bi-weekly payroll deduction.

Liberty Mutual Auto, Home And Renters Insurance

As an NTEU member, you could receive exclusive savings on your auto and home insurance. Plus, with Liberty Mutual, you get service and support when and where you need it, and the latest tips and tools to help keep you and your family safe.

Exclusive Savings on Auto, Home and Renters Insurance

Because you are part of a group that has partnered with Liberty Mutual to offer you our auto and home/renters insurance benefit program, you could save hundreds of dollars on our quality, comprehensive auto and home insurance. Here's how:

- ☆ You are eligible to receive exclusive group savings on our already competitive rates.
- ☆ You could save even more on your home/renters insurance when you insure both your car and residence with us.
- ☆ You could get additional discounts based on your driving experience, car and residential safety features, and more.

These savings and discounts are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten, and not all applicants may qualify.

Service and Support When and Where You Need It

Whether you have an accident, need to file a claim, or have routine business, Liberty Mutual offers flexible, convenient service and support:

- ☆ 24/7 claims assistance, fast appraisals, and after-hours policy services
- ☆ Convenient support by phone, online, or one-on-one with a local sales representative
- ☆ Your choice of payment options including electronic withdrawal or direct billing

Becker Professional Education

NTEU members who sign up for the Becker CPA Exam Review will receive the low price of \$1,930 (\$3,360 value) and 0 percent financing for 18 months. NTEU members will also receive:

- ☆ 10 Free Continuing Professional Education Courses valued at \$75–\$150 each (after completing the CPA Exam Review class)
- ☆ First 20 members who register for the CPA Exam Review class each year will receive free flashcards
- ☆ Becker Success Coach to help with preparing for the CPA Exam Review Class

Becker Professional Education is offering NTEU members a discount of 15 percent off of the regular price of \$295 per year for the On-Demand format of Continuing Professional Education Courses and 15% off of the regular price of \$395 per year for the On-Demand format and Webcast format. This benefit is valuable to members who must obtain CPE credits in order to maintain, or advance in their professional careers.

Visit www.becker.com/cpe for the list of available courses. For more information, please visit the NTEU/Becker website, contact John Gioeli, Director of Government Programs, or call (703) 631-8840.

Workers' Compensation Attorney Rates

NTEU members who enter into representational agreements with Shapiro, Shapiro and Shapiro, L.P.A, get 25 percent off the regular hourly fee—a savings of almost \$70 off the hourly rate. As an added benefit, NTEU members will not be charged a retainer fee and will only be required to pay attorney fees or costs of litigation to the firm if there is a recovery.

Disability Retirement Benefits

NTEU has an agreement with the Harris Federal, the nation's leading firm focusing on OPM medical disability retirement. This agreement entitles members to a discount of 20 percent or \$800 off Harris' current flat fee of \$4,000 for filing and pursuing the claim up to a final denial by OPM. NTEU members will also receive an additional 5 percent discount or \$200 if the fee is paid in full at the beginning of representation, for a total discount of \$1,000 off the regular fee. This benefit is available if you anticipate that your claim may be disputed and you are interested in ensuring that your claim is properly supported for expeditious processing or you simply want to let experienced professionals handle it. Harris Federal will also offer NTEU members a 20 percent discount off of their billing for representation in an MSPB appeal of a claim denial by OPM.

Health Care Services

Life Line Screening's mission is to make people aware of unrecognized health problems and encourage them to seek follow-up care with their personal physician. Life Line is the leading provider of community-based preventive health screenings in the United States. Life Line Screening delivers affordable and effective health screening services to help people be proactive about their health.

Weichert Workforce Mobility

Weichert Workforce Mobility, a global relocation services company, will provide NTEU members and their families with a “Cash Incentive” bonus when buying or selling a house, townhouse or condominium through National Real Estate Services.

Members will be eligible to receive up to a \$1,000–\$2,000 cash incentive bonus if buying and selling according to the following criteria:

Home Value	Cash Incentive*
\$50,000 to \$ 99,999	\$ 200
\$100,000 to \$149,999	\$ 400
\$150,000 to \$199,999	\$ 600
\$200,000 to \$249,999	\$ 800
\$250,000 +	\$1,000

*Cash Incentive may be modified or prohibited in some states.

Under the program, whether you are moving across town or across the country in the United States or Canada:

- ☆ Buyers will be provided with a leading real estate broker and agent in their destination area. Services may include a relocation package with local community data, area tours and sample listings of homes that may be of interest to you.
- ☆ Sellers will be provided with a leading broker and agent in their area who will complete a market analysis of their property to determine how to assist them with pricing and suggestions to market their home to get the best price. All applicable multiple listing systems will be provided.
- ☆ Members will receive a 50 percent discount off the current USDOT “N” Tariff on interstate United States household goods shipments and for those shipments between the United States and Canada. Intra-state United States and intra-Canada shipments will be separately quoted on a per-move basis.

All these described services are offered fee-free to NTEU members anywhere in the United States, Canada and Puerto Rico. If you plan to use a real estate agent to sell your property or to help you find a new one, you’ll want to take advantage of this program.

To receive your cash incentive, NTEU members must call WRRRI before you talk to any realtors to list or purchase a home.

This program is not available in:
Alaska, Idaho, Kansas, Kentucky, Nevada, Oklahoma or Oregon.

National Van Lines

NTEU members will receive the best price available based on shipment requirements by using National Van Lines when moving out-of-state. Additionally, a discount will be given on storage-in-transit, warehouse handling, and pickup and delivery to and from storage in-transit. Other benefits include:

- ☆ Guaranteed pick-up and delivery on qualifying shipments.
- ☆ Pick-up and delivery delay compensation of up to \$125 per day on qualifying shipments.
- ☆ Full replacement valuation, up to \$50,000 per shipment, at no additional cost.
- ☆ Various pricing options are available to fit your individual needs.

This program is administered exclusively by National Van Lines for NTEU members and is administered exclusively by its agent, Berry Van Lines.

Cove Haven Entertainment Resorts (formerly Caesars Pocono Resorts)

Cove Haven Entertainment Resorts, located in the heart of the Pocono Mountains, are couples-only resorts featuring unlimited breakfast and dinner, live nightly entertainment, heart-pumping activities and luxurious one-of-a-kind suites including our world famous 7 foot Champagne Tower. Skiing, Casinos, Outlet Shopping and many Pocono Mountain attractions are also nearby.

Use NTEU's discount code to save up to 40% off. You will also receive an exclusive one level upgrade at check-in (based upon availability) and a 10% discount card for the cafés and gift shops. Friends & Family can also use this code to enjoy the same great savings!

BJ's Wholesale Club

NTEU members are eligible for a discount off any new or renewal memberships at BJ's Wholesale Club. BJ's offers discounted prices on over 6,500 different products and services and are located in 15 states.*

The BJ's Wholesale Club/NTEU member-only benefit is as follows:

- ☆ \$40** annual Inner Circle® Membership Fee (new or renewal)—this is a savings of \$10 off the normal membership fee.
- ☆ \$80** Rewards® Membership Fee (new or renewal)—this is a savings of \$20 off the normal membership fee.
- ☆ 15-month membership on both the Inner Circle® and Rewards® memberships—this means you get 3 extra months for free!
- ☆ 2nd free membership card for one household member (additional cards are \$20 each).

This discount is not available at BJ's Club locations or BJ's online. There are limited enrollment periods throughout the year.

* States with BJ's locations: Connecticut, Delaware, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Virginia.

**Plus taxes where required by law.

Costco

NTEU and Costco have partnered to provide NTEU members with the opportunity to join Costco and their 73 million worldwide members. In joining Costco, NTEU members will receive coupons for free Costco products.

NTEU members who join Costco as Executive Members receive an annual 2 percent cash back reward (up to \$750) on qualifying purchases.

Existing Costco members also get some benefits by having access to some exclusive offers such as:

- ☆ **Costco Optical** – \$25 off when you purchase two sets of prescription eye glasses.
- ☆ **True Earnings Card** – Apply for the True Earnings Card from American Express, or sign up for renewal of your Costco membership on your existing American Express Card and get two additional months of Costco membership free.
- ☆ **Refer-a-Friend** – Introduce a friend to the many benefits of a Costco membership and each of you will receive a \$10 Costco cash card. When a friend signs up for a Costco membership and his or her membership is activated, each of you will receive a \$10 Costco cash card.

Visit NTEU.org to print the online application and to take advantage of these exclusive offers. Once the application is complete, it must be submitted to your local Costco.

Jiffy Lube®

NTEU members receive a 15 percent discount for all services at any participating Jiffy Lube® location, including a Jiffy Lube Signature Service® oil change or other preventive maintenance services. Just present your valid NTEU membership card and NTEU's fleet account number to receive the discount.

Hotel/Motel And Car Rental Discounts

☆ Choice Hotels

Enjoy a 10 percent discount on reservations at participating Choice Hotels. These hotels include Sleep Inns, Comfort Inns, Quality Inns, Clarion Hotels, Friendship Inns, Econo Lodges and Rodeway Inns.

☆ Travelodge Hotels

Travelodge has more than 580 properties nationwide where NTEU members will receive a guaranteed savings of 10 percent. Members are also entitled to free room upgrades, free morning coffee, check cashing privileges, express check-in and much more!

☆ Days Inn, Howard Johnson And Ramada Hotel

NTEU members can enjoy a 10 to 30 percent discount at any Days Inn, Howard Johnson or Ramada Hotel. The corporate rates vary based on location and time of year.

☆ Super 8 Motels

As a member of Super 8's VIP Club, NTEU members can take advantage of discounts while staying at any one of the 1,200 Super 8 locations throughout the U.S. and Canada.

☆ Hertz Car Rental

Your NTEU membership brings you the savings of government rates for personal use at Hertz. With more cars in more places, chances are there's a Hertz location where you want to go. You can find Hertz at all major airports, in many hotel lobbies and downtown in city centers.

☆ Avis Car Rental

Avis offers NTEU members a discount on all rentals. Whether it's during the week or on the weekend, using the Avis/NTEU AWD number will have you on the road with extra money in your pocket.

☆ Budget Rental Cars

NTEU members can now enjoy discounts at Budget. For personal and/or business rentals, NTEU members will get the best rate available and can save even more with re-usable coupons.

Consumers' Checkbook Magazine

NTEU members are eligible for a discounted subscription to *Consumers' Checkbook* magazine. *Consumers' Checkbook* is a non-profit that rates local service providers for quality and price in seven local markets.* Find out the best auto repair shops, plumbers, veterinarians, dentists, carpet cleaners, roofers, and much more.

A two-year subscription to *Consumers' Checkbook* includes:

- ☆ Four semi-annual issues of *Consumers' Checkbook* magazine, including extensive quality ratings of local service firms and essential advice on getting the best price.
- ☆ Immediate online access to all *Consumers' Checkbook* articles and ratings through the *Checkbook* website, with ratings updated regularly—ratings of auto repair shops, plumbers, veterinarians, banks, and dozens of other types of services.
- ☆ Immediate online access to essential health care resources: *Consumers' Checkbook's* Guide to Top Doctors and Guide to Hospitals throughout the U.S.
- ☆ *Consumers' Checkbook's* Update newsletters mailed to you between issues of *Consumers' Checkbook* magazine—to keep you fully informed.
- ☆ Much more!

This special offer is available only to NTEU members for the low price of \$28 for a two-year subscription, a 30 percent savings off the newsstand price.

**Consumers' Checkbook* publishes in the following greater metropolitan areas:
Boston, Chicago, Minneapolis/St. Paul, Philadelphia, San Francisco, Seattle, and Washington, DC.

AT&T

NTEU members who have AT&T mobile service or who are considering AT&T mobile service are eligible for a 15 percent discount off their monthly bill. You can obtain the discount by advising AT&T of your NTEU membership at your local AT&T store, presenting your NTEU membership card and providing NTEU's FAN code. Log in to NTEU.org and visit the Member Benefits page to obtain the FAN code.

Office Depot and OfficeMax

Save up to 80 percent on over 93,000 products sold online by Office Depot and in Office Depot and OfficeMax locations. Also enjoy FREE next-day delivery on online orders over \$50 (excludes furniture). There is no cost or application to use this new member benefit. Log in to NTEU.org and visit the Member Benefits page for the special member-only link. There are Office Depot and/or OfficeMax locations in all states except CT, NH, RI and VT. If you live in these states where there are no physical locations, you are still able to take advantage of the member benefit by ordering online.

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