



Direct Benefits for AFSA MEMBERS

AFSA members are **automatically** eligible for these no-cost benefits. For more information members may call **1-800-354-AFSA**, e-mail afsa@AFSAadmin.org or visit the AFSA web site at: <https://theSchoolLeader.org/>

AFL-CIO Membership

AFSA provides membership in AFL-CIO and its Department of Professional Employees for all members in good standing of AFSA.

AFSA Educators Professional Liability⁺

AFSA provides up to \$3,000,000 protection for working members in good standing in case of an unfavorable judgment in a lawsuit naming members as parties or defendants. The plan provides up to \$1,000,000 of general liability protection against civil actions arising out of: bodily injury to a student; accidental death of a student; assault or battery accusations (exclusions: abuse, molestation, and exploitation); corporal punishment; personal injury for libel, slander or defamation of character; violation of the right to privacy or detention; \$2,500 damage or destruction to the property of others; plus \$1,000,000 of protection for educators professional liability acts or omissions which are activities in the course of your professional educational duties and \$1,000,000 of protection against educators employment liability acts or omissions which cover various circumstances, including dismissal, tenure, salary, leave of absence, assignment or reassignment among other covered items; and up to \$15,000 of defense costs for sexual misconduct, and up to \$10,000 of defense costs for corporal punishment; subject to the terms of the policy.

AFSA Legal Action Trust⁺*

AFSA provides up to \$25,000 of coverage for defense costs associated with denial of constitutional rights, "failure to educate" and criminal charges arising from school activities, when regular members in good standing are named as parties or defendants, provided that there is complete exoneration of the criminal charges. The plan also provides up to \$25,000 to cover defense costs for criminal proceedings when named as parties or defendants resulting from corporal punishment regardless of outcome, and up to \$5,000 of punitive damages.

AFSA Accidental Death*

\$10,000 of accidental death coverage is provided by AFSA for members regardless of other insurance coverage. For benefits to be paid, AFSA membership must be in good standing, and the member must have previously filed a signed combined benefits form with AFSA. The death certificate must state accidental death to qualify.

AFSA Total Disability⁺*

In the event of a total disability of a regular member in good standing, AFSA provides up to \$1,500 per month in disability benefits, up to a maximum lifetime benefit of \$15,000. Benefits begin the fifth month after the onset of the disability and continue until the member is no longer totally disabled, reaches age 65 or reaches the maximum lifetime benefit, whichever comes first. This benefit is offset by the monthly amounts available to the member from any other sources.

AFSA Scholarship

The AFSA Scholarship Program is open to children of AFSA members in good standing. Refer to the AFSA web site to download the Scholarship Application package with full information on the current year's scholarship program and eligibility.

AFSA Travel Desk

Call **Gary Goldstein** at **732-786-0314** or e-mail blqtravel26@aol.com for special group travel opportunities.

⁺Retiree Members Not Eligible ^{*}Associate Members Not Eligible

Optional Liberty Mutual Insurance Benefits

AFSA members are eligible for a special, discounted rate on Auto Insurance and Home Insurance. Find out more and get a free rate quote at:

<https://www.libertymutual.com/afsa/>

Note: Discounts and savings are available where state laws and regulations allow and may vary by state

Optional Guaranteed Acceptance Benefits

AFSA members who are actively working are eligible for these exclusive plans though M³ Technology **with no medical questions, exams, or blood tests required.**

Life Insurance – Financial protection for your loved ones, with *Living Benefits* that provide monthly payments in the event of a covered illness, which may be used toward Long-Term Care expenses.

Disability Insurance – Monthly cash benefits to help replace lost income and manage expenses during an on- or off-the-job disability. These benefits are paid **in addition to** Workers' Compensation and Social Security.

24-Hour Accident Insurance – Cash benefits paid directly to you after a covered accident—anytime, anywhere. Includes an annual *Wellness Benefit* for both members and insured spouses.

Critical Illness Insurance – A lump-sum payment upon the diagnosis of a covered condition, plus an annual *Wellness Benefit* for members and insured spouses.

Find out more at: <https://afsavoluntarybenefits.org/>

Note: Not available in Puerto Rico or US Virgin Islands.

Optional Group Insurance Benefits

AFSA members are **automatically** eligible to participate in these discounted Group Insurance Benefits. For more information call **1-800-503-9230** or visit the AMBA web site at: <https://afsadinsurance.com/>

Accidental Death and Dismemberment^{1,2}

Dental Insurance^{1,2}

Long Term Care^{1,2}

Term Life Insurance^{1,2}

¹Not Available in Puerto Rico ²Not Available in US Virgin Islands Some benefits may have age restrictions.

TERMS & CONDITIONS

Benefits are subject to change without notice. Go to <https://www.theschoolleader.org/member-benefits/afsa-benefits-terms-and-conditions/> for Terms & Conditions.

For more information visit
[theSchoolLeader.org](https://www.theschoolleader.org)

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Money-Saving Programs for AFSA Members

Union Plus Credit Card Program



We offer several card choices¹. Each card has different features and all offer competitive rates. After three months, you may be eligible for exclusive hardship assistance grants² in times of need. Visit theunioncard.com.

Union Plus AT&T Discounts Program



*Save up to \$10 per line per month on AT&T's best unlimited plan and access other exclusive benefits. AT&T is the only nationwide unionized wireless carrier. Visit unionplus.org/att to download your coupon and to find local stores (use discount code **3508840**).

Union Plus Mortgage Program



Buy or refinance your home through the Union Plus Mortgage Program and enjoy special benefits just for union families, including our unique mortgage assistance program that helps you make mortgage payments in time of need.

Visit unionplus.org/mortgage.

Union Plus Auto Buying Service



No-hassle car buying service helps you save time and thousands of dollars when buying a new or used car or truck. Lock in your member savings from home. Visit unionplus.org/autobuying.

Union Plus Everyday Discounts



Your one stop shop for booking travel and accessing discounts on restaurants, movie tickets, shopping and more. We also offer savings at theme parks, concerts, theaters and sporting events. Visit unionplus.org/discounts.

Union Plus Scholarship Program



Apply for a Union Plus scholarship, with cash awards ranging from \$500 to \$4,000 for undergraduate and graduate students. Join the thousands of union families who've benefited. Visit unionplus.org/scholarships.

Visit unionplus.org



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²Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at UnionPlus.org/Assistance

*Terms and Conditions apply. See unionplus.org/att for details.

Customer service for Union Plus programs is U.S.-based.

For Members Only

Program eligibility is contingent upon union participation.

PROGRAM	INFORMATION
Accidental Death Insurance	800-393-0864, unionplus.org/accidentinsurance
AT&T Discounts	unionplus.org/att , use discount code 3508840
Auto Buying Service	unionplus.org/autobuying
Auto Insurance	855-666-5797, discount code DJ7 unionplus.org/autoinsurance
Budget Truck Rental	800-561-1157, use discount #56000127763, unionplus.org/budgettruck
Car Rental Discounts	unionplus.org/carrental
Avis	800-698-5685, use discount #B723700
Budget	800-455-2848, use discount #V816100
Dollar	800-800-4000, use discount # 3042236
Hertz	800-654-2200, use discount #205666
Payless	800-729-5377, use discount #A071900
Thrifty	800-847-4389, use discount #3042238
Cash Back Shopping	unionplus.org/cashback
College Program	unionplus.org/college
Credit Cards	800-522-4000 (to apply), theunioncard.com
Credit Counseling	877-833-1745, unionplus.org/creditcounseling
Debt Settlement	800-230-2541, unionplus.org/debtsettlement
Everyday Discounts	unionplus.org/discounts
Flower & Gift Discounts	888-667-7779, unionplus.org/flowers
Health Savings	unionplus.org/healthsavings
Vision	unionplus.org/vision
Hearing	unionplus.org/hearing
Dental	unionplus.org/dental
Prescriptions	unionplus.org/prescriptions
Homeowners Insurance	855-666-5797, discount code DJ7 unionplus.org/homeinsurance
Legal Services	unionplus.org/legal
Life Insurance	800-393-0864, unionplus.org/lifeinsurance
Medical Bill Negotiating Service	unionplus.org/billnegotiator
Mortgage Program	unionplus.org/mortgage
Moving Discounts	unionplus.org/movingvans
North American	888-813-9595
Pet Insurance	unionplus.org/pets
Personal Loans	unionplus.org/loans
Real Estate Rewards	800-284-9756, unionplus.org/realestate
Renters Insurance	855 666-5797, discount code DJ7 unionplus.org/rentersinsurance
Retiree Health Insurance	888-680-4770 (TTY users 711), unionplus.org/medicare
Save My Home Hotline	866-490-5361, unionplus.org/savemyhome
Scholarship	unionplus.org/scholarships
Senior Term Life	800-393-0864, unionplus.org/lifeinsurance
Travel Program	unionplus.org/travel
Vacation Tours	844-868-2685, unionplus.org/tours

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