



We Make Anchorage Happen
www.ameatoday.org

ANCHORAGE MUNICIPAL EMPLOYEES ASSOCIATION Inc.

AFSCME LOCAL 16
2601 DENALI STREET • PO BOX 242633
ANCHORAGE, AK 99524
907-529-5462

MEMBERSHIP

REGISTRATION WEBSITE:

Faster & Easier than the paper form:

www.ameatoday.org/become-member

Any questions call Brandon Fifer @ 343-4299



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To: New Municipal Employees Represented by AMEA

From: The AMEA Executive Board

Welcome New AMEA Members!

Welcome to membership in the Anchorage Municipal Employees Association (AMEA). As this may be your first experience with union affiliation, the AMEA Board would like to provide you with information on the most common questions new members have. If you have additional questions, please utilize the included board member/shop steward contact list to contact the AMEA President or your nearest shop steward.

1) What is AMEA and its purpose? AMEA is an employee association established by city general government workers in 1971. Our purpose is to represent our members regarding their hours, wages, fringe benefits, and working conditions. We are a member-run organization with a member-elected board of nine members. Additionally, shop stewards and contracted specialists exist to serve our members. Communication and coordination with members occurs primarily at quarterly membership meetings, through email, workplace bulletin boards, and the AMEA website (<http://www.ameatoday.org>). We recently affiliated with a larger national union, the American Federation of State, County, and Municipal employees (AFSCME) in order to provide more service to our members. Benefits available through AFSCME can be found at <http://afscme.org/advantage>.

2) Why should I be a member? AMEA and the Municipality of Anchorage (MOA) have a collective bargaining agreement under MOA Ordinance 3.70, which recognizes AMEA as the collective bargaining representative for general government workers. Membership in good standing is a requirement to attend AMEA meetings, hold AMEA office, vote in AMEA elections, vote on proposed contracts, receive union benefits, and many other protections. While membership is not compulsory, free-riding on AMEA services only serves to make our union (representing you) weaker, and it also minimizes the contract benefits, pay-raises, and improved working conditions we might win together.

3) What is the AMEA/MOA contract? The AMEA/MOA contract is a collective bargaining agreement negotiated by the AMEA and the MOA, and agreed to by our membership through a ratification process. Its purposes are: to establish the wages, hours, and terms and conditions of employment for AMEA members; to promote the peaceful settlement of disputes; to prevent strikes and lockouts; and to promote harmonious relations between the MOA and AMEA members. A searchable, electronic copy of the contract is available on the AMEA website, and printed copies are available on request.

4) Who is my AMEA Representative? The purpose of AMEA is to represent its members. To do this, the people on the board member/shop steward contact list you have been given have been elected or



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appointed as AMEA Board members, officers, shop stewards, and representatives. Please note that several of these representatives are assigned specific work areas.

5) What are my Union Dues and initiation fees? Your union dues depend on how many hours you work per week, from \$9.00 (under 12 hours a week) to \$18.00 (21-40 hours a week) per pay period. The one-time initiation fee is \$25.

Our meeting hall is located at 2601 Denali Street (ASEA Building) and you are encouraged to attend all meetings and functions. Please review both the AMEA and the AFSCME websites to learn more about union current events, and benefits/opportunities available to you, such as discounts on goods and services, scholarship opportunities, and the new AFSCME free college program (<http://freecollege.afscme.org>).

Again, Welcome to MOA employment and to the AMEA. We hope to see you at the next meeting!

Sincerely,

Your AMEA Executive Board



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AMEA BOARD MEMBERS

| | | | |
|----------------------|------------------|-----------------------|-----------------|
| Brandon Fifer | President | Reprographics | 343-4351 |
| Jon Cecil | Vice President | Planning | 343-7915 |
| Leslie Peters | Treasurer | Public Works | 343-8148 |
| Eva DuRant | Secretary | DHHS | 343-4789 |
| Kim Winston | Board Member | Public Transportation | 343-6526 |
| Christine Metcalf | Board Member | AWWU | 564-2712 |
| <i>Vacant</i> | Board Member | | |
| Katie Portlock | Board Member | AWWU | 564-2781 |
| Karen Schaf | Board Member | Port | 343- 6215 |

AMEA SHOP STEWARDS

| | | | |
|--------------------|--------------------|----------------------|----------|
| Brandon Fifer | President | Citywide | 343-4299 |
| Jon Cecil | Chief Shop Steward | Citywide | 343-7915 |
| Luke Bird | Shop Steward | Library | 343-2901 |
| Rhonda Jamestown | Shop Steward | M&O | 343-8184 |
| Kim Winston | Shop Steward | Transit/Traffic | 343-6526 |
| Francis McLaughlin | Shop Steward | Development Services | 343-8003 |
| Christine Metcalf | Shop Steward | AWWU | 564-2712 |
| Eva DuRant | Shop Steward | DHHS | 343-4789 |
| Debbie Jacobson | Shop Steward | Solid Waste Services | 343-6273 |
| Lisa Bricker | Shop Steward | Library | 343-2975 |
| Brianna Blanchard | Shop Steward | M&O | 343-4870 |

(The above contact information is correct as of 06/27/2019, however these positions do occasionally change. If you discover outdated information, please contact the AMEA President to have it corrected. Updates can also be found at www.ameatoday.org)



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AMEA COMMITTEE LIST

Want to help AMEA? Contact a board member and tell them you would like to join a committee!
Joining a committee is an easy way to help make AMEA stronger,
so that when we fight for you – we win big!

BYLAWS COMMITTEE

CHAIR: K. Winston

MEMBERS: B. Bryant, A. Swales, K. Winston

COMMUNICATIONS COMMITTEE

CHAIR: B. Fifer

MEMBERS: B. Bryant, L. Peters, K. Winston

ELECTIONS COMMITTEE

CHAIR: George Felder

MEMBERS: E. DuRant, R. Jamestown, R. Spaulding

ETHICS COMMITTEE

CHAIR: D. Crafts

MEMBERS: M. Packard, C. Weaver, D. Wyatt, J. Urbanus

GRIEVANCE COMMITTEE

CHAIR: B. Fifer

MEMBERS: L. Bird, R. Jamestown, K. Winston, F. McLaughlin, C. Metcalf, E. DuRant

SUNSHINE COMMITTEE

CHAIR: E. DuRant

MEMBERS: M. Crosby, P. Donahue, M. Frost, J. Graham, G. Riggs-Kaiser, C. Manolo, C. Park, D. Sayavong,
A. Swales, S. Weidle

HEALTH CARE COMMITTEE

CHAIR: B. Fifer

MEMBERS: J. Kaiser, C. Metcalf, N. Howes

MEMBER OUTREACH COMMITTEE

CHAIR: B. Blanchard

MEMBERS: B. Fifer

ORIENTATION COMMITTEE

CHAIR: B. Fifer

MEMBERS: J. Cecil, B. Blanchard

POLITICAL ACTION COMMITTEE

CHAIR: B. Fifer

MEMBERS: Vacant

SAFETY COMMITTEE

CHAIR: J. Cecil

MEMBERS: F. McLaughlin, B. Fifer



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**2019 General Membership Meetings are on the following Thursdays from
5:45 P.M. – 7:00 P.M.**

- February 21** General Membership Meeting
- May 16** Annual Membership Meeting - Member Appreciation Day
- August 15** General Membership Meeting & Nominations
- November 21** General Membership Meeting & Candidate Forum

**2019 Executive Board Meetings are on the following Thursdays
5:45 P.M. – 7:00 P.M.**

- January 10** Board Meeting - Install Newly Elected Officers
- February 7** Board Meeting
- March 7** Board Meeting
- April 4** Board Meeting
- May 2** Board Meeting
- June 6** Board Meeting
- July 11** Board Meeting
- August 1** Board Meeting - Appoint Nominations Committee
- September 5** Board Meeting - Appoint Election Committee
- October 3** Board Meeting - Approve Ballot
- November 7** Board Meeting
- December 5** Board Meeting - Certify Election Results

2019 Holidays & Important Dates

- New Year's Day** – Tuesday, January 1
- MLK Jr. Day** – Monday, January 21
- President's Day** – Monday, February 18
- Seward's Day** – Monday, March 25
- Municipal Election** – Tuesday, April 2
- Memorial Day** – Monday, May 27
- Independence Day** – Thursday, July 4
- Labor Day** – Monday, September 2
- Veteran's Day** – Monday, November 11
- Thanksgiving** – Thursday & Friday, Nov. 28-29
- Christmas Day** – Wednesday, December 25

Please visit www.ameatoday.org & www.facebook.com/amealocal16 for more information

**FAIRNESS FOR ANCHORAGE
TEXT MESSAGING PROGRAM**

**To Receive
Updates on
Upcoming Events
TEXT
“AMEA” to
237263**



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A few benefits of membership...



Wondering how our parent union works?

AFSCME International

For more than 70 years, AFSCME has been the union for public and non-profit workers in America. What began as a handful of workers in Wisconsin is now one of the largest unions in our country, with more than 1.4 million members in 46 states, the District of Columbia and Puerto Rico. Today, AFSCME has about 3,600 local unions and affiliates. Some are quite large, others very small, but every one is autonomous. Each one writes its own constitution, designs its own structure, elects its own officers, and sets its own dues.

Local unions often pool their resources by forming councils, which provide services and representation by region or occupation. Currently, there are 61 councils, including AFSCME Ohio Council 8.

Every AFSCME local union writes its own constitution, designs its own structure, elects its own officers, and sets its own dues.

Based in Washington, D.C., the International union represents local unions and councils at the national level and coordinates the union's activities on major issues that affect AFSCME members, including privatization, funding public services, health care, Social Security and protecting public pensions. In addition to lobbying Congress and the White House, the staff members provide important testimony before congressional committees and work with the political action organizations of affiliates, to mobilize members at the grass roots to take action on national issues. The International union helps councils and local unions mount organizing campaigns, provides technical assistance and support for political action, bargaining and training, and administers a package of members-only benefits, such as a low-interest rate credit card, home mortgages, legal assistance and scholarships.

Every two years, local union members elect delegates to AFSCME's International Convention, which is the union's highest decision-making body.

Convention delegates establish the union's basic policies and every four years, elect the union's president, secretary treasurer, and 31 vice presidents, who make up the International Executive Board. The top two officers have responsibility for day-to-day operations, while the entire executive board steers the union between conventions.

Local union members participate on advisory committees which help shape the union's policies. Rank-and-file members play a key role on AFSCME's special national bodies which guide the International union on important issue affecting groups of workers, such as health care, education, and retirees.

The International union also represents more than 220,000 men and women who retired from public service careers through AFSCME Retiree organizations like AFSCME Ohio Retiree Chapter 1184.





The AFSCME

FREE COLLEGE BENEFIT

brings a college degree within your reach.

AFSCME and Eastern Gateway Community College are offering 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.

www.FreeCollege.AFSCME.org
888-590-9009



EASTERN GATEWAY
COMMUNITY COLLEGE

How does it work?

The 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, AFSCME'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.afscme.org.

Who is eligible?



**AFSCME
members**



**Retired AFSCME
members**



**Family of AFSCME
members***

**Family of AFSCME members are defined as children (or stepchildren), grandchildren (or step-grandchildren), spouses, domestic partners, and financial dependents.*

What can you study online?

Business Management Degree

Optional concentrations:

- Health Care Management
- Human Resources
- Marketing
- Finance

A business management *certificate* is also available, with the option for concentration in Accounting

Criminal Justice Degree

Associate of Arts Degree

Early Childhood Education Degree

Accounting Degree

Paralegal Degree

Individualized Study Degree

Patient Navigator Certificate

VISIT: freecollege.afscme.org
CALL: 1-888-590-9009

Learn More at
freecollege.afscme.org
or call 888-590-9009

Auto Buying

Save time and money when you buy your next car or truck.

Big businesses save money by negotiating fleet pricing on cars and trucks. Now union members can take advantage of these volume discounts through AFSCME Advantage Auto Buying and save time, money, and the tedious hassle of negotiating. It's volume pricing just for union members and families, exclusively through your union membership and Union Plus.

Save hundreds or thousands of dollars

With AFSCME Advantage Auto Buying your discounted price is pre-negotiated on most new vehicles, typically just 2 to 3% over the dealer's actual invoice. Used car pricing is 4% over the dealer acquisition cost at auction, plus applicable dealer prep.



Purchase with confidence

- Most new car buyers wonder whether they're really getting the best deal. With AFSCME Advantage Auto Buying you have a contract signed by the dealer, showing your discounted price, before you even walk in the door of the dealership.
- No pressure, no hassles, no haggling, no surprises.
- Buying more than one vehicle for your union? Cars, trucks or commercial vehicles? Tell them how many you need and watch the savings add up.
- Receive an additional \$100 rebate from Union Privilege on the purchase of a new union-assembled vehicle.
- Receive an additional \$200 rebate when you purchase a union-assembled green vehicle.

Service you can count on

- AFSCME Advantage has partnered with Vehicle Advantage of Minneapolis to be the provider of Auto Buying services. Vehicle Advantage sells over 10,000 cars every year, negotiating fleet discounts for their Fortune 500 clients.
- Dealers with the highest Customer Service Index ratings are selected.
- The personal Vehicle Advisor guides you through the process, answers your questions and finds the car you're looking for at a dealer near you. No driving around for the color and features you want; your car is waiting for you when you reach the dealership . . . with no obligation to buy.

Knowledge is power

Many car dealers try to keep customers in the dark as to what their actual costs are. With AFSCME Advantage Auto Buying, you'll walk in knowing exactly what your discounted price will be, guaranteed.

There is no cost for the service

Save money by paying just 2 to 3% over the dealer's invoice. Get an additional \$100 or \$200 back for buying a union-made car. Keep all rebates and other incentives. And the final bill for this money-saving service? No charge — it's an exclusive free benefit provided by your union and Union Plus.

Who's eligible?

All dues-paying union members, their immediate families and retirees are eligible for AFSCME Advantage Auto Buying.

Availability

Available in all states.

Cost

Absolutely free for dues-paying union members, retirees and their families.

Program Advantages

- ★ Pay just 2 to 3% over dealer invoice on new vehicles
- ★ Pay just 4% over the dealer acquisition cost of a used car, plus dealer prep if applicable
- ★ Avoid the hassle of haggling over price; your price is guaranteed with no surprises or other add-ons, except additional dealer-installed options selected by the member
- ★ \$100 rebate on union-assembled vehicles
- ★ \$200 rebate on union-assembled green vehicles
- ★ Personal Vehicle Advisor guides you through the process, gets you your exclusive union discount and helps you locate the car in your area
- ★ Save on extended warranties, too
- ★ Savings also available on leased vehicles
- ★ All kinds of vehicles are included, from cars and trucks to RVs, SUVs, boats and motorcycles, even farm equipment
- ★ No cost and no obligation. Take a test drive and don't like the car? Walk out with a "thank you," not having spent a cent.

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1-866-437-2336

www.afscme.org

Union
Plus
Working For Working Families
Auto Buying

Questions & Answers

Who provides auto buying services?

AFSCME Advantage has partnered with Vehicle Advantage of Minneapolis, one of the leading national providers of fleet discounts and auto buying services. Vehicle Advantage sells over 10,000 cars every year to large companies and other organizations. Their team of friendly professionals is experienced in negotiating low prices, locating vehicles with the color and features desired, setting up appointments for a test drive, and much more.

How does the process work?

Union members can get started by visiting www.afscme.org or by calling **1-866-437-2336** from 8:30 a.m. to 5:30 p.m. EST Monday through Friday. Use organization ID **RU-502**.

By phone or online, indicate the vehicle and features you're looking for. The Vehicle Advisor locates the vehicle at a service-rated dealer near you, negotiates the discount and has the dealer sign a contract agreeing to that price. This service is available for both purchase and leasing.

Then take a test drive. Like the car? You have a signed contract guaranteeing you the discounted price. Don't like the car? There's no obligation. Want other features or dealer-installed options that weren't part of the contracted price? You'll receive a discount on those, too.

If you purchase a union-assembled new vehicle you will receive \$100 for purchasing a union-assembled car. Members receive \$200 for purchasing a union-assembled green vehicle.

How much will I save?

Savings will vary depending on the type of car and features selected. Most buyers save hundreds. Some save thousands.

Who gets to keep rebates and other special pricing incentives?

All special rebates, discounts and other incentives go to the union member.

What if I like the car but don't like the dealer?

Contact your Vehicle Advisor. He or she will try to negotiate the same discount with another dealer close to you.

Are trade-ins and financing still available? What about extended warranties?

All the usual options when purchasing a new or used car, including your trade-in, financing for purchase or lease, should be available to you at the dealer. (Normal credit requirements apply for financing.) Ask about special discounts on extended warranties.

What kinds of vehicles are available through this service?

If you can drive it, AFSCME Advantage Auto Buying will help you get the best price. Cars, trucks, vans, boats, motorcycles, snowmobiles and more. AFSCME Advantage Auto Buying will even help you get discounts on dump trucks, farm equipment and other commercial and industrial vehicles.

What if I actually order for a fleet? Can I save on multiple vehicles?

Your Vehicle Advisor will help you get a great low fleet price, no matter how many vehicles you need. An individual can save buying one car; a union can save even more buying 20.

Does this program guarantee the lowest price?

We cannot guarantee that, at any given time, some dealer may not be selling a comparable vehicle for a lower price. We can guarantee that a special fleet price from AFSCME Advantage Auto Buying is a great way to get a low price on a new or used car or truck without the hassle of haggling and the time of driving from dealer to dealer.

What if I already have a written offer from a dealer?

Include that information when you call or go online. Our Vehicle Advisors will try to meet or beat it.

Are there any hidden charges?

No charges, no surprises, no hassles, no obligation. This is a 100% free service for union families.

American Federation
of State, County and
Municipal Employees,
AFL-CIO
1625 L Street, NW
Washington, DC 20036
TTY: 202-659-0446

www.afscme.org

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1-866-437-2336

www.afscme.org



Auto Insurance

Members can save up to \$342*

Auto insurance premiums can take a big bite out of the family budget. That's why 21st Century Insurance is offering the opportunity to request a quote with Union Plus Auto Insurance Program. Check out all the benefits of this valuable program!

You're in the driver's seat

Now, AFSCME members can save \$342.00* or more on auto insurance. Union Plus Auto Insurance Program from 21st Century Insurance, a world leader in insurance, is available to participating union members and their families.

Reliability

- ★ Coverage you can trust — 21st Century Insurance, with \$800 billion in assets, is one of the strongest and most stable insurance and financial services organizations in the world.
- ★ With more than \$800 billion in assets and approximately \$80 billion in shareholders equity, 21st Century Insurance is one of the strongest and most stable insurance and financial services organizations in the world.

Flexibility

- ★ Policies are available for drivers with less than perfect driving histories
- ★ Freedom of choice — union members can select a body shop or mechanic if repairs are necessary
- ★ Original equipment manufacturer replacement parts are available

Driver Education Grants

- ★ Driver Education Grants of up to \$250 are available to drivers who complete a DMV-certified safety course, defensive driving course or 55 Alive class.

The Savings Just Keep On Coming

Under the Union Plus Auto Insurance Program, you will also receive discounts** if you have:

- ★ An anti-theft device on your car and multiple vehicles on the same policy
- ★ Free roadside assistance, emergency travel and medical assistance
- ★ Identity theft restoration service (not available in NY)



Who's eligible?

All dues-paying AFSCME members, their spouses, domestic partners and dependents..

Availability

Available in all states except HI and MA.

Member Access

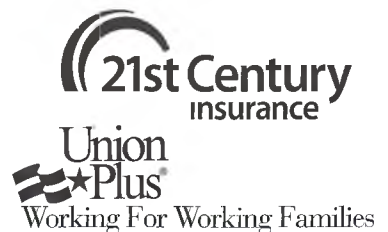
Visit www.afscme.org or call 1-800-294-9496 for a rate quote.

Program Advantages

- ★ Average premium savings of \$342* per year
- ★ Driver Education grants
- ★ Coverage you can trust
- ★ Multi-car discount
- ★ Discounts for air bags, anti-lock brakes, anti-theft devices and much more
- ★ The choice of body shop or mechanic is always up to you
- ★ Top quality customer service
- ★ Free roadside assistance
- ★ Up to \$250 to cover approved driver training

**Average annual dollar savings are based on all new policyholders nationwide who reported their prior carrier's premium when they switched to this Union Plus Auto Insurance program from 2/1/08 to 2/1/09. Of these new policies issued in this time frame, 84.0% realized a premium savings.*

***Discount amounts and availability may vary by state.*



Auto Insurance

www.afscme.org

AFSCME-AI-L1009

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1-800-294-9496

Questions & Answers

Who provides the insurance coverage?

With more than \$800 billion in assets and approximately \$80 billion in shareholders equity, 21st Century Insurance is one of the strongest and most stable insurance and financial services organizations in the world.

How can I get a quote?

Call the 21st Century Insurance Companies at **1-800-294-9496** to get a quote.

How can I tell if Union Plus Auto Insurance is a good deal for me?

Visit www.afscme.org and follow the steps to get quotes from the Union Plus Auto Insurance Program and other insurance companies in your state. Not all states are available for quote comparison but the list is growing. If your state is not listed, please check back later to see if it has been added.

Does everyone receive a quote?

Most members who call or visit online receive a quote. For example, members will not receive a quote if they have never had insurance, if they have a bad driving record or if the vehicle to be insured is for commercial use.

How do I go about starting my policy?

In most states, you can start your policy by making an initial payment by check or credit card over the phone. In the near future, you will be able to make your payment online. If you use this method, your policy can become effective as early as the day after you make your payment. If you do not make your initial payment over the phone, you should complete the application in your quote package and return it to 21st Century Insurance along with your down payment. Your policy will become effective one day after the postmark on the envelope used to mail in your payment.

What happens if I have a claim?

In the event of a claim, you can call 1-800-433-8880, 24-hours-a-day, 7-days-a-week.

When can I expect a check?

Most losses are paid within 7 days of a report. If you wish, we can pay your repair shop directly. Just tell your adjuster to call your shop.

Can I use any repair shop?

Yes. You may use any repair shop to have your vehicle repaired. And the 21st Century Insurance Companies also has a Direct Appraisal program of preferred shops for your convenience.

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**American Federation
of State, County and Municipal
Employees, AFL-CIO**

1625 L Street, NW,
Washington, DC 20036
TTY: 202-659-0446

Insurance Programs

Affordable, quality supplemental insurance designed to help AFSCME members provide for their families



Different Needs, Different Types of Insurance

There are many different types of insurance, and deciding which is right for you can be difficult. That's where the AFSCME Advantage Insurance Program comes in. AFSCME Advantage can help you understand insurance basics and review with you how you can best protect your family. Just visit afscme.org/advantage or call **1-800-393-0864** to speak with a representative who will walk you through your options in detail.

Guaranteed Coverage with No Occupational Exclusions

The AFSCME Advantage Insurance Program guarantees affordable coverage to AFSCME members so they can provide their families with financial security and peace of mind. And unlike some other plans, you can't be singled out for cancellation or a rate increase because of changes in your health or job category.

Special Strike Waiver Provision

Most of the products available to active members include strike and lay off protection (as applicable). If you are out of work during a union-sanctioned strike or lockout, the program waives your premium for a specified amount of time.

Get the Best Value for Your Insurance Dollar

Don't pay more for insurance than you have to. Using the consumer strength of 13 million union members, AFSCME Advantage Insurance provides supplemental protection at low, union member rates. And the AFSCME Advantage stamp of approval gives you the comfort of knowing you're receiving a good value for your money. So enroll today and get more peace of mind for yourself – and more financial security for your family.

Who's Eligible?

All dues-paying AFSCME members, retirees, and their spouses or domestic partners are eligible to apply.

Member Access

1-800-393-0864

8 a.m. to 7 p.m., Eastern Time
Monday-Friday

afscme.org/advantage

Plans Offered

- ★ Accidental Death and Dismemberment
- ★ 5-Year Term Life Insurance
- ★ Senior Term Life Insurance

Overall Program Advantages

- ★ Up to \$20,000 no-cost accidental death coverage
- ★ Strike waiver of premium
- ★ Spouse and domestic partner coverage available
- ★ No occupational exclusions

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1-800-393-0864

www.afscme.org/advantage

Questions & Answers

Accidental Death Insurance

What is the no-cost accidental death coverage?

A special benefit for union members only, this no-cost coverage offers a \$10,000 accidental death benefit for any cause or \$20,000 for accidental death while at work. Every active member should take advantage of this coverage – there are no obligations attached to this no-cost plan. Members can visit afscme.org/advantage or call 1-800-393-0864 to enroll.

What is the Accidental Death and Dismemberment (AD&D) Plan?

This insurance provides cash to the beneficiary if the insured were to die from an accident. The policy also covers dismemberment (loss of limbs, for example). Because it is guaranteed to be issued regardless of health conditions, AD&D coverage is a good option for people who cannot qualify for life insurance. Benefits range from \$25,000 to \$200,000, with extra benefits paid if the accident involves motor vehicles or common carriers. Members, spouses or domestic partners may enroll. Visit afscme.org/advantage or call 1-800-393-0864.

Why do I need accidental death and dismemberment insurance?

Consider what would happen if you died as a result of an accident. Accidental death and dismemberment coverage helps provide your family financial relief if you are involved in an accident that results in death or dismemberment. Even with an employer-sponsored life insurance plan, oftentimes, you may need more coverage if you should lose your life in an accident. This plan provides additional coverage to what you may already have at a very reasonable cost.

What does enhanced coverage provide?

- Larger base benefit amounts - \$25,000 to \$200,000
- Coverage for family members - spouse/domestic partner and children
- Additional extra benefits:
 - An additional \$100,000 for accidental death while riding as a passenger on any common carrier, such as, an airplane, train, bus or taxi.
 - An additional \$50,000 for workplace accidental death.
 - An additional \$25,000 for accidental death resulting from a motor vehicle accident or as a pedestrian.
 - Inflation guard - your base benefit amount increases automatically to help keep your benefit amount in line with the increasing cost of living. This benefit increases for a maximum of 10 years, up to 125% of the Principle Sum.
 - Strike waiver or layoff waiver of premium - premium will be waived for up to one year during a union-sanctioned strike or lockout lasting 30 days or more or for up to 3 months if you have been laid off for 30 days or more. May not be available for all unions or in all states.

Life Insurance

How much life insurance coverage should I have?

Experts recommend that an individual's life insurance coverage equal three to five years of his or her annual salary, depending on such financial obligations as mortgages, college tuition and other debts equal to approximately 8 years.

What are the different types of life insurance coverage?

Union Plus offers term life insurance coverage, which provides a death benefit for a fixed amount of time—the “term” of the coverage. Term life insurance is recommended by financial experts as the most affordable, cost-effective type of coverage.

With Union Plus's 5-Year Term Life Insurance, the premium remains level for a 5-year renewable term and then increases as a new 5-year age period is entered. The insured can continue coverage until age 70 regardless of any health changes. At age 70, the insured member or spouse easily can convert to Senior Term Life Insurance. Members and spouses or domestic partners ages 18-64 are eligible to apply for coverage amounts of \$25,000 to \$250,000. No medical exam is required for amounts of \$150,000 or less.

Why would a senior need life insurance?

Senior Term Life Insurance is a good option for the retired member who is worried about leaving the family with large funeral costs or the expenses caused by a final illness. Union members, retirees, spouses or domestic partners ages 55-74 are eligible to apply for benefits of \$5,000 to \$25,000. There is no termination age.

How do I enroll for Union Plus insurance?

Members, retirees, spouses and domestic partners may visit afscme.org/advantage or call 1-800-393-0864 from 8 a.m. to 7 p.m., Monday-Friday ET, with any questions or to apply for any Union Plus coverage, including the no-cost accidental death coverage.

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1-800-393-0864

www.afscme.org/advantage

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Mortgage

Home buying, selling and refinancing made easier and more affordable for AFSCME members.



Buying a home can be one of the most important and complicated purchases you will make in your lifetime. But finding your dream home doesn't have to be a nightmare – thanks to Union Plus Mortgage. Designed exclusively for AFSCME members and their families, this valuable program makes buying and refinancing a home easier and more affordable. Just one phone call provides you with one-stop shopping for all your mortgage needs.

Hassle-Free Mortgages

Our specially trained mortgage counselors are standing by to answer all your home buying questions and to help you find a mortgage that's right for you. You can even apply for a mortgage over the phone. Plus, we have early-morning and evening hours, so you can call whenever it's most convenient for you.

Member protections

To make sure you have the right product, every loan must pass a net benefit test to make sure it is in your best interest. Union Plus Mortgage does not offer negative amortizing loans and there is full disclosure if you select an adjustable rate mortgage

Fees are capped

Union Plus holds closing costs down by capping non-third party fees at \$100. Fees from other lenders range from \$500 to over \$1,000.

Help When Times Are Tough

Another valuable feature is the Mortgage Assistance Program.[†] Available to members who have had their mortgage for one year, this benefit can help you make your mortgage payments if you become involuntarily unemployed or disabled.

Who's Eligible?

Dues-paying AFSCME members, their parents and their children. This program is not available to members living in Canada, Guam, Puerto Rico and the U.S. Virgin Islands.

Member Access

1-800-848-6466

8:00 a.m. – 10:00 p.m., Mon. – Fri. (ET)

9:00 a.m. – 5:00 p.m., Sat. (ET)

or visit www.afscme.org

Mortgages Offered

Conventional (15- and 30-year), ARM, VA, FHA, local bond programs. (Programs are not available in all areas.)

Program Advantages

- ★ Low fees
- ★ Low-cost loans with competitive fixed and variable interest rates
- ★ Advice from expert counselors
- ★ Special programs for first-time buyers
- ★ An easy over-the-phone application process
- ★ Assistance for members who become unemployed or disabled

[†] Mortgage Assistance Program is not available under bond programs or for second homes and investment properties. All 1st mortgage loans are offered through JPMorgan Chase Bank, N.A.



Union
Plus
Working For Working Families

Mortgage

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Questions & Answers

What's the first thing I should do to begin my search for my house?

Call Union Plus Mortgage before you do anything else. A mortgage counselor will be happy to answer all your home-buying questions — ranging from how much you can afford to pay for a house, to what type of mortgage will best suit your needs.

What does it take to get approved for a mortgage?

A good credit history, a record of stable employment, savings for a down payment, and in some cases, reserves are required. Call the program at **1-800-848-6466** for an evaluation of your individual situation.

How do I prequalify for a mortgage?

Just have your financial information ready (income, debts, savings and other assets) and call the program. A trained counselor will go over your information and help you determine how much you can afford to spend on your home. If you qualify, you can also get pre-approved — which gives you an advantage over other buyers by allowing you to house hunt as a “cash buyer.” Even if you're not sure you're ready for home ownership, this process will help you learn about the costs involved.

How much money do I need upfront to buy a house?

You will need cash for the down payment and the closing costs. The amount of money you need will vary based on the price of the home and the loan program for which you apply. A program counselor will help you choose the loan that best suits your needs and will supply you with estimates of the required down payment and closing costs.

How do first-time buyer programs work?

There are many types of mortgage loans available for first-time buyers, depending on their financial situation and needs. Most first-time buyer programs allow for lower down payments—and more flexible debt-to-income guidelines.

How do I know if I'm getting a good rate?

Your counselor can make a side-by-side comparison between the union mortgage and the other mortgages you may be considering.

What if I already have a fixed-rate loan on a home and interest rates go down?

When interest rates drop significantly, you should investigate the financial advantages of refinancing. Most mortgage experts agree that if you can get a rate of 1–2 percent less than your existing loan, and if you plan on staying in your home for at least 18 months, refinancing is a good investment. Refinancing may require paying many of the same fees paid at the original closing plus the origination fees.

If I become unemployed, how does the program benefit me?

If you or the cosigner on your mortgage are out of work because of involuntary unemployment or a disability, you can apply for an interest-free loan to cover your monthly payment. Up to \$1,000 of the first payment assistance loan is a grant and does not have to be repaid. This grant is a one-time benefit for life. Loans are interest free, and cover up to six months of mortgage payments on your primary residence. Total payments may not exceed \$15,000.

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Pet Services

Keep your pet healthy and happy with savings on veterinarian service, insurance, and pet-related products.

If your pet is ill or has an accident, the last thing you want to think about is money. AFSCME Advantage Pet Services is the answer! We offer two money-saving programs: Pet Insurance and Pet Savings. The programs are available to all dues paying union members, retired members and their families.



Union Plus Pet Insurance — A Policy to Meet Every Need

AFSCME Advantage Pet Insurance covers unexpected veterinary expenses and will help you meet the real-life needs of your pet. All of your pet's expenses relating to an insured accident or illness will be paid for up to the limits of the policy. Policies include: **QuickCare Intro**—A great introductory program with the first month paid for by Union Plus, covering both accidents and illnesses. Designed to cover animals between the ages of 8 weeks and 4 years. **QuickCare**—An accident-only program designed for cats and dogs of all ages. Other plans include **QuickCare Complete, Gold, Senior for Dogs, and QuickCare Complete, Gold, Plus, Indoor Cats, and Senior for Cats.**

Pet Savings Program— Save Up to 25% off Veterinarian Services

The AFSCME Advantage Pet Savings program is designed to provide savings for all veterinary services, including routine care and coverage for all animals. The program may be used in conjunction with traditional pet insurance to save you even more money on veterinary bills. With AFSCME Advantage Pet Savings, you will receive a 25% point-of-sale discount off all veterinary services at a growing network of veterinarians nationwide. The program also provides substantial discounts on other pet-related products and services such as grooming, boarding, and pet supplies. All pets qualify. Coverage starts as low as \$5.99 per month. The Union Plus Pet Savings program is not an insurance program.

Who's Eligible?

All dues paying members, retired members and their families.

Member Access

To enroll in the Pet Insurance program call **1-866-473-7387**. To enroll in the Pet Savings program call **1-888-789-7387**. Or enroll online for both at **www.afscme.org/advantage**.

Types of Services

Veterinarian services, insurance, routine care, and savings on pet products.

Pet Insurance Program Advantages

- ★ 10% discount on pet insurance
- ★ Low \$100 deductible and up to 100% coverage after deductible
- ★ Coverage for all care related to insured accident or illness
- ★ Save 10-15% on pet toys, chews and food
- ★ Save 10-15% on mail-order prescriptions

Pet Savings Program Advantages

- ★ Save 25% on vet visits
- ★ 40% savings off membership fee
- ★ Up to 30% savings on other pet services and supplies like grooming and food
- ★ Coverage for every kind of pet, regardless of age
- ★ Additional savings on multiple pets
- ★ Pre-existing conditions no problem

www.afscme.org/advantage

Questions & Answers

How do I decide which program is right for me?

AFSCME Advantage Pet Insurance is designed to cover your pet in case of unexpected expenses from illness or accidents, *but does not cover routine care*. You may use your insurance at any veterinarian. **AFSCME Advantage Pet Savings** provides savings on any service *including routine care*. However, you must use a participating veterinarian. Members may participate in either program or select both to combine the coverage.

PET INSURANCE

After enrolling my pet into the program, can I still see my regular veterinarian?

Yes. If your pet is insured with AFSCME Advantage Pet Insurance you can use the veterinarian of your choice. Pet savings are limited to veterinarians in the program's network.

How much are the deductibles with Union Plus Pet Insurance?

You pay a \$100 deductible (unless otherwise noted) per condition, regardless of the number of trips you make to the veterinarian. This deductible remains constant for as long as your policy remains in force.

What are my payment options?

MasterCard, Visa, & Discover cards are accepted for annual or monthly payments. Monthly payments can be made by pre-authorized withdrawal from a checking account. Currently, MasterCard and Visa are accepted on the AFSCME Advantage pet insurance website. Checks and money orders can be used to make payments by mail for annual payments.

How do I make a claim?

After paying your bill from the veterinarian, you and the veterinarian must complete the appropriate claim form that comes with your policy. They will reimburse you for the payable amount of the adjusted claim minus the deductible. Just put a claim in the mail and within 5 business days of receipt of all the necessary information your claim will be processed. If you need additional claim forms you may order them by calling **1-866-473-7387**.

PET SAVINGS

Are there any exclusions?

No, with AFSCME Advantage Pet Savings, you will receive a 25% discount off all veterinarian services. All you have to do is show your Pet Savings card at a participating veterinarian clinic.

How much are the deductibles with Union Plus Pet Savings?

There are no deductibles; your discount is shown on your bill.

What if I lose my ID card or my pet ID tag?

Just call **1-888-789-7387** or email custserv@petassure.com and we will send a replacement within two business days. There may be a \$5.00 replacement fee.

Will this only save me on veterinarian care or are there additional savings?

AFSCME Advantage Pet Savings not only saves you money when you go to the veterinarian but you can save on other pet services and products from thousands of companies. After you enroll, you will receive a list of local and national pet companies that offer membership savings.

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Scholarships

Union Plus® Scholarships awarded annually to AFSCME members and their families



The ever-soaring cost of college tuition and vocational/technical training can make the goal of earning a diploma and getting a better job seem out of reach. That is why the Union Plus Education Foundation provides working families with a wide-range of educational scholarships

Union Plus Scholarship

Since 1992, the Union Plus Scholarship program has provided over \$3.4 million to help fulfill the educational dreams of more than 2,200 students. Union Plus Scholarship awards are presented annually and range from \$500 to \$4,000.

The online application is available each year beginning in early June. Union members, spouses and dependent children are encouraged to apply. Members can visit www.afscme.org to access the online application.

National Labor College Scholarship

The Union Plus National Labor College Scholarship helps union members and leaders earn a Bachelor of Arts or Graduate degree while continuing their trade union work. Each year a total of \$25,000 – the largest financial aid contribution to the National Labor College – is awarded to eligible students attending the college.

The NLC offers a unique program that is tailor-made for full-time working men and women. The NLC's online, distance-education programs allow students to study and take classes at their own pace on their own schedule. To learn more about the college degree program, visit www.NLC.edu. To request a scholarship application, call The National Labor College at **1-888-427-8100**.

Who's eligible?

Union Plus Scholarship

All members, their spouses and dependent children are eligible to apply. Individuals 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 school students are also eligible. There is no requirement to have participated in any AFSCME Advantage program in order to apply.

National Labor College Scholarship

Scholarship recipients must be current, dues-paying union members or staff employees of an affiliated organization interested in enrolling in the National Labor College and are chosen based on financial need.

Member Access

Visit www.afscme.org

24 hours a day/7 days a week



Scholarships

www.afscme.org

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AFSCME Scholarship Programs & Awards

Annual scholarship and award programs open to children of active AFSCME Members

AFSCME Family Scholarship

- ★ Available to graduating high school senior children or financially dependent grandchildren of full dues paying active and retired AFSCME members.
- ★ 10 scholarships of \$2,000 each awarded annually. For more information, call AFSCME Advantage at **(800) 588-0374** or download the application at www.afscme.org.
- ★ Once awarded, the scholarship will be renewed for \$2,000 each year, for up to four years, provided the student remains enrolled in a full-time course of study.
- ★ For more information, call AFSCME Advantage at **(800) 588-0374** or download the application at www.afscme.org.

Deadline To Apply:

- ★ Opens Aug. 1; closes December 31.
Winners announced March 31.

Jerry Clark Memorial Scholarship

- ★ Available to children of active AFSCME members who are college sophomores with a social science major. Opens January 7; closes April 30.
- ★ Student must have a Grade Point Average (GPA) of 2.5 or above.
- ★ Two \$5,000 scholarships per year awarded for the junior and senior years.
- ★ Includes an internship with AFSCME's Political Action Department.
- ★ For more information, call AFSCME Education Department at **(202) 429-1250** or e-mail education@afscme.org.

Deadline To Apply:

- ★ Opens January 7; closes April 30.
Winners announced August 1.

Joey Parisi Memorial Scholarship

- ★ Available to full-time staff or local officers with substantial organizing responsibilities for AFSCME councils, locals and the international union.
- ★ One winner will be selected by the National Labor College.
- ★ Once awarded, the scholarship will be renewed for a second year subject to National Labor College Certification that the student is maintaining satisfactory performance.
- ★ For information or to request an application write to: National Labor College, 10000 New Hampshire Ave., Silver Spring, MD 20903, or call the College Degree Program office at **(301) 431-5404**.

Deadline To Apply:

- ★ Opens August 1; closes November 15.
Winner is announced December 15.

Nadra Floyd Memorial Scholarship

- ★ Available to all AFSCME members and staff who want to increase their leadership skills to the further development of the labor movement.
- ★ Four annual scholarships of \$2,000.
- ★ Once awarded, the scholarship will be renewed for a second year based on satisfactory performance.
- ★ For information or to request an application write to: National Labor College, 10000 New Hampshire Ave., Silver Spring, MD 20903, or call the College Degree Program office at **(301) 431-5404**.

Deadline To Apply:

- ★ Opens August 1; closes November 15.
Winners will be announced December 15.

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Legal Service

Free and discounted legal advice is a phone call away for AFSCME members and their families.

If you think finding an attorney has to be difficult and expensive, think again! The AFSCME Advantage Legal Service makes it easy for AFSCME members and their families to get the legal help they need to avoid and solve legal problems — and usually for free!



One toll-free call puts them in touch with a nationwide network of over 2,000 law offices that offer free and discounted services to union members. In fact, three out of four members get their legal issues handled without paying a penny.

No Enrollment Charge or Annual Fee

Similar legal services can cost up to \$150 a year but the AFSCME Advantage Legal Service has no enrollment charge or annual fee, so AFSCME members are ahead of the game right from the start. And there is no enrollment form to complete. Members are automatically eligible.

Free Consultation and Follow-up

Oftentimes being able to talk to an attorney about a legal question can prevent it from turning into a legal problem. The AFSCME Advantage Legal Service lets members consult with a program attorney (in person or over the phone) about almost any personal legal concern — for up to 30 minutes — for free. A member may consult with a lawyer as many times as he or she needs provided it is about a separate matter each time. Plus, personal documents — such as leases, insurance policies or sales contracts — will also be reviewed and explained at no charge. And if the attorney thinks a follow-up letter or a phone call will resolve the situation, it will be done for free as well.

30 Percent Savings on Complex Services

Of course, some legal matters need more than 30 minutes of attention from an attorney. In such cases, members pay only 70 percent of the attorney's regular fee (except in contingency cases, where the attorney's fee is a percentage of any money recovered). Plus, members get to see the fee in writing, in advance — so they won't be faced with any surprises later on.

Quality Control

AFSCME Advantage Legal Service attorneys are continually evaluated by members who use the service. And if members ever have a disagreement with an attorney, they have access to an established set of grievance procedures to help resolve the issue. Attorneys who no longer meet the program criteria or who perform unsatisfactorily are promptly removed from the program.

The Verdict Is In — No Other Program Makes Getting Legal Advice So Easy and Affordable

Judge for yourself and we think you'll agree that no other program measures up to the AFSCME Advantage Legal Service. So the next time your members need legal advice, call us. Not only will they save money, they might even get their problem handled for free!

Who's Eligible?

All dues-paying AFSCME members, their spouses, domestic partners and dependents.

Member Access

Call **1-888-993-8886** Mon. - Fri., 9 a.m. - 7 p.m (ET) or visit www.afscme.org/advantage for names of participating attorneys in your area.

Cost

There is no enrollment charge or annual fee, and it costs nothing to get the name of a participating attorney.

Program Advantages

- ★ Free consultations of up to 30 minutes — in person or over the phone
- ★ Free document explanation and review
- ★ Free follow-up letter or phone call
- ★ 30 percent off most other services
- ★ No enrollment forms to fill out; AFSCME members are automatically eligible for the program
- ★ No enrollment charge or annual fee
- ★ Up front written fee agreement
- ★ Special quality control procedures
- ★ Access to the nation's largest legal service of its kind — with over 2,000 offices nationwide

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