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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.)

Liberty Mutual Auto, Home And Renters Insurance

Liberty Mutual has partnered with NTEU to offer members special savings on quality auto and home insurance.¹ And with benefits such as Multi-Policy Discount, Personal Property Replacement², and 24-Hour Claims Assistance, you'll worry less and save more.

¹ Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

² Optional coverage.

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

Harris Federal Law Firm has successfully represented thousands of federal employees from across the country with their claim for Federal Disability Retirement. NTEU members get 20% off Harris Federal's current flat fee of \$5,000 for filing and pursuing the claim through the first and second OPM denials and through the initial appeal at the Merit System Protection Board (MSPB). There is an additional 5% discount if the fee is paid in full at the beginning of representation, for a total discount of \$1,250 off the regular fee.

Harris Federal also offers a **100% Money Back Promise** – If Harris Federal decides to take your case on and are unsuccessful in your approval for Federal Disability Retirement, they will refund their full fee.

This benefit is helpful if you anticipate that your claim may be disputed or want to ensure your claim is properly supported for expeditious processing. NTEU members also get 20 percent discount off billing for other legal representation.

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.

Once you have registered a shipment with National Van Lines, you will receive an invitation to participate (at no cost or obligation) in Updater. Updater is a service that provides support to help you transfer and connect utilities and home services, forward mail with the USPS, and notify businesses and accounts of your new address. You will also receive special, moving-related discounts. Again, there is no obligation or cost to participate. If you decide not to take advantage of the service, you can simply ignore the email.

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.

NTEU members can save up to 50% when booking reservations at one of the three couples-only Cove Haven Entertainment Resorts.

The resorts include Cove Haven – Lakeville, PA; Pocono Place – East Stroudsburg, PA; and Paradise Stream – Mount Pocono, PA. As a part of their all-inclusive package, you can enjoy breakfast and dinner, live nightly entertainment and fun-filled activities on property.

Costco

Order your Membership Certificate online today to receive this special offer (*not available at Costco locations*).

Join Costco as new member and receive exclusive coupons valued over \$55 including three free items.

Use a Costco Membership Certificate to:

- **Join as an Executive Member: Purchase two Costco Membership Activation Certificates at \$60 each.**
- **Join as a Gold Star Member with one Membership Certificate at \$60.**
- **Give the gift of Costco membership certificates for any occasion.**
- **Not valid for renewal of existing membership.**

You will receive an email that includes your Costco Membership Activation Certificate. Valid for new memberships only. Costco Membership Activation Certificates are offered online only and are not available for purchase at Costco locations.

To activate your Costco membership, you must bring your Costco Membership Activation Certificate to any U.S. or Puerto Rico Costco membership counter. Coupons will be mailed after you have joined Costco as a new member. Coupons are not generated by purchasing a Costco Membership Activation Certificate. Visit Costco.com to find the location near you.

RESTRICTIONS: Membership Activation Certificates are not redeemable or refundable for cash or Merchandise nor is it a debit or credit card. Membership Activation Certificates must be redeemed at a Costco warehouse membership desk in the United States or Puerto Rico; they are not redeemable at costco.com or outside of the United States.

Membership Activation Certificates will not be replaced if lost, misplaced, destroyed or stolen. Membership Activation Certificates do not expire and there are no dormancy fees. Membership Activation Certificates cannot be used to purchase additional Membership Activation Certificates or Costco Cash Cards.

Costco reserves the right to refuse to honor the Membership Activation Card if Costco believes a Membership Activation Certificate has been obtained by fraud or theft.

These terms and conditions will govern the use of the Membership Activation Certificate by the purchaser/recipient and all subsequent known or unknown recipients or holders of the Membership Activation Certificate. Costco reserves the right to change or amend these terms in whole or in part at any time.

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.

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.



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