

Member Benefits Guide



- INSURANCE PRODUCTS
- TAX PREPARATION SOFTWARE
- LEGAL FEES
- PROFESSIONAL DEVELOPMENT
- RETIREMENT
- PREVENTATIVE HEALTH
- RELOCATION SERVICES
- TRAVEL DISCOUNTS
- SHOPPING DISCOUNTS



Dear NTEU Member,

Inside these pages you will find information about the exclusive money-saving benefits available to you as an NTEU member. The benefits are wide-ranging — from free tax preparation software and travel discounts to group rates on insurance products and savings on professional courses. I encourage you to save this guide as a reference and watch for announcements of new offerings. If you're moving to a new home or a new position at work — or you just need an oil change, there is surely a benefit to suit your needs.

While this guide can help save you and your family money, you won't find some of the most important benefits of your NTEU membership inside.

Your NTEU contract contains benefits you use every day, whether it's telework, AWS, performance awards or the pages of critical workplace protections and rights. And in your workplace are trained chapter leaders ready to answer your questions, support you and resolve any issues that may arise.

With NTEU, you benefit from a strong voice in Congress that yields results including paid parental leave, fair pay, a secure retirement and adequate agency funding.

Working for you are some of the best labor attorneys, pursuing groundbreaking cases and winning millions of dollars in back pay and higher overtime rates in many workplaces.

Another integral benefit of your NTEU membership is delivered to your inbox every week. Our e-newsletters provide breaking workplace news, while our print publications provide in-depth information and analysis.

And then there's the knowledge that you're part of a community of federal employees from diverse backgrounds and talents, united by a commitment to public service and to improving the federal workplace.

Whatever your favorite member benefit, NTEU is honored to have you on board. Thank you for your support of our union and everything you do for our country.

A handwritten signature in black ink that reads "Anthony M. Reardon". The signature is fluid and cursive.

Anthony M. Reardon
National President

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INSURANCE

Colonial Life Personal Insurance Products

Supplemental Insurance

Health insurance coverage might not pay for the indirect costs of accidents, sicknesses and hospitalization — the costs people rarely anticipate. 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.*

Consumers' Checkbook Online Guide to FEHBP Plans

NTEU.org

Free Access to FEHBP Plan Comparisons

NTEU members get free access to the Consumers' Checkbook's online guide to Health Plans for Federal Employees and Annuitants. This user-friendly, interactive guide allows FEHBP participants and prospective enrollees to rank and compare plans, as well as gauge plan features and flexibility based on doctor selection and other factors. It also provides information and plan comparisons for the Federal Employees Dental and Vision Insurance Program.

Visit nteu.org during the federal benefits open season.

The Insurance Exchange

(800) 346-1403

Professional Liability Insurance

NTEU members can purchase professional liability insurance through the Insurance Exchange, which 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 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.

Liberty Mutual Auto, Home and Renters Insurance

(800) 451-9057

Discounts on Auto and Home Coverage

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. Call (800) 451-9057 for a quote. Be sure to mention Client #7923 and that you are a member of NTEU!*

Liberty Mutual Pet Insurance

(844) 250-9199
pet.libertymutual.com/nteu
Pet Insurance

Liberty Mutual's customized Pet Insurance delivers multiple policy options spanning accidents, illnesses and wellness with affordable coverage and the ability to select the percentage you'll get back from each visit up to 90 percent your deductible and annual maximum. Choose the best policy to protect your pet with coverage and the flexibility to use any vet. Get a quote at pet.libertymutual.com/nteu or call (844) 250-9199 and reference promo code NTEU for your discount

Mutual of Omaha

NTEU.org/benefits/insurance
Accidental Death and
Dismemberment Insurance

All NTEU members are automatically covered by a \$1,000 Accidental Death and 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 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 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, which will forward the paperwork to Mutual of Omaha to make the determination on processing the claim for benefits. Learn more at nteu.org/benefits/insurance.

Optavise

For more information contact
Derek Noe (619) 726-1452
Derek.Noel@Optavise.com
Michael Notte
(330) 842-9732
Michael.Notte@Optavise.com
Health insurance

Optavise offers a portfolio of supplemental health insurance products that pay cash directly to members to help offset the non-medical expenses they may incur when diagnosed with a critical illness or accidental injury. Supplemental policies will return 100 percent of the premiums that members pay into the policies if they do not file a claim.

United Benefits

(866) 558-2121
Exclusive Insurance
Products and Educational
Programs
*(Brochures can be provided for
state-specific details and exclusions.)*

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 cannot 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** Pays a lump sum benefit if diagnosed with cancer, heart attack or stroke. **DENTAL PLAN** Negotiated rates at any dentist of your choice.
- **VISION PLAN** Includes discounts on annual eye exams, frames, lenses, contacts and laser services.
- **LEGAL AND IDENTITY PROTECTION** The Legal Shield plan provides legal advice and identity theft protection for one price.
- **RETIREMENT SUPPORT** Trained retirement specialists are available to assist you in the process. They also educate you on different TSP options to protect and maximize your specific needs.

LEGAL FEES

Shapiro, Shapiro and Shapiro, L.P.A.

(216) 927-2030 or
(216) 991-6890
InjuredFederalWorker.com

25 Percent Off 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.

Call the firm at (216) 927-2030 or (216) 991-6890, email them at AttorneyShapiro@aol.com or visit injuredfederaworker.com.

PROFESSIONAL DEVELOPMENT

ACAMS: The Association of Certified Anti-Money Laundering Specialists

ACAMS.org
Free certification and
discounts on CAMS
preparation programs

The **CAMS Certification** is considered the gold standard certification in anti-money laundering and financial crime. CAMS is an excellent way to demonstrate your expertise in the field, and employers are seeking out candidates who are CAMS Certified. NTEU members who sign up for the CAMS Certification package can receive the hard copy textbook for CAMS preparation for free (\$99 value).

Take advantage of the NTEU \$100 discount (in addition to the standard government discount) on the CAMS preparation virtual classroom for the NTEU price of \$295, regularly \$495.

Becker Professional Education

becker.com/nteuPP
(877) 272-3926

Discounts on CPE courses,
CPA Review and Excel
Fundamentals Certification

BECKER CPA REVIEW

Through a partnership with NTEU, Becker Professional Education offers members exclusive benefits on many of its continuing professional education offerings. Members who sign up for the **Becker CPA Review** and other courses will receive a reduced rate of \$1,930 (\$3,393 value). The price covers unlimited software access, all four parts of the CPA Review (Auditing, Business, Finance and Regulation) in Instructor-led Live Virtual Classes and Self-Study formats. In addition, members can take advantage of Flex Pay for six-, 12- or 24-month payment plans at 0 percent. All NTEU members will also receive Becker Flashcards and Final Review at no additional cost. To purchase the CPA Review, visit becker.com/nteuPP or call (877) 272-3926.

NEW! MICROSOFT® EXCEL FUNDAMENTALS CERTIFICATE

NTEU members can receive a certificate that is great for accountants in need of foundational Excel training or for those in need of a skills refresh. Cost is \$250 (25 percent off) for all NTEU members. To order, contact John Gioeli, jgioeli@becker.com or Walid Ahmed, wahmed@becker.com or visit becker.com/nteuPP.

NEW! MICROSOFT® EXCEL DATA ANALYTICS CERTIFICATE

This certificate provides focused coverage on the more advanced Excel functions along with two additional courses for in-depth Excel applications for data analytics. Cost is \$250 (25 percent off) for all NTEU members. To order, contact John Gioeli, jgioeli@becker.com or Walid Ahmed, wahmed@becker.com or visit becker.com/nteuPP.

BECKER CMA REVIEW

Becker offers a **Certified Management Accountant (CMA) Review PRO** course at the price of \$899 (\$2,099 value) for NTEU members. See all Becker offerings at becker.com/nteuPP or contact John Gioeli, jgioeli@becker.com or Walid Ahmed, wahmed@becker.com.

ONLINE CPE CATALOG SUBSCRIPTION AND MORE...

NTEU members receive a 40 percent discount off the Becker CPE catalog subscription of more than 750 online courses for CPA, CGFM, CIA, CFE, CMA, CDFM, DoD FM, Yellow Book and more. Programs are online, self-paced and optimized for all mobile devices. To order, contact John Gioeli, jgioeli@becker.com or Walid Ahmed, wahmed@becker.com or visit becker.com/nteuPP.

Optavise

For more information contact
Derek Noe (619) 726-1452
Derek.Noeh@Optavise.com
Michael Notte
(330) 842-9732
Michael.Notte@Optavise.com
Tuition Savings

NTEU members and their family members who have not yet earned an associate or bachelor's degree can get free tuition and e-books at one of four different universities. Credits you earn can transfer to other schools, saving you as much as \$15,000 on your education. This benefit is open to current and retired NTEU members, their spouses, domestic partners, children (including stepchildren and children-in-law), financial dependents, grandchildren, siblings and parents. Family members do not need to be financial dependents or living with the member to be eligible.

RETIREMENT

Harris Federal Employee Law Firm

(877) 226-2723
FederalDisability.com

Free Consultation and
Discounts on Fees Related
to Federal Disability
Retirement Benefits

Harris Federal Employee Law Firm represents federal employees across the country with their claims for Federal Disability Retirement and has a track record of more than 3,500 approvals at a 99 percent success rate.

NTEU members receive \$1,000 off of Harris Federal's current flat fee of \$6,000 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). Additionally, there is a \$500 discount if the fee is paid in full at the beginning of representation, for a total discount of \$1,500 off the regular fee.

Harris Federal also offers a 100 percent money back promise — if the firm decides to take your case on and is unsuccessful in your approval for Federal Disability Retirement, it will refund 100 percent of its fee. This is helpful if you anticipate that your claim may be disputed or want to ensure your claim is properly supported for expeditious processing.

Visit **FederalDisability.com** or call (877) 226-2723 for a free consultation.

PREVENTATIVE HEALTH

Life Line Screening

lifelinescreening.com/nteu
Health and Wellness

A leading provider of community-based preventive health screening, Life Line Screening delivers affordable and effective health screening services to help people be proactive about their health. Visit NTEU's Life Line website at **lifelinescreening.com/nteu**.

RELOCATION SERVICES

Weichert Workforce Mobility

(800) 526-0668

Cash Incentive Bonus

Home Value	Cash Rebate*
\$50,000 to \$99,999	\$300
\$100,000 to \$149,900	\$600
\$150,000 to \$249,999	\$900
\$250,000 to \$399,999	\$1,200
\$400,000 to \$449,000	\$1,500
\$450,000 to \$499,999	\$1,900
\$500,000 to \$549,999	\$2,400
\$550,000 to \$599,999	\$2,800
\$600,000 to \$699,999	\$3,300
\$700,000 to \$799,999	\$3,800
\$800,000 to \$899,999	\$4,200
\$900,000 to \$999,999	\$5,000
\$1,000,000 +	\$6,000

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

Weichert Workforce Mobility, a global relocation services company, is offering NTEU members and their families a cash incentive bonus when buying or selling a house, townhouse or condominium through National Real Estate Services.

Members are eligible for up to a \$6,000 bonus or up to a \$12,000 Cash Incentive if buying and selling — according to the criteria in the side chart.

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 on how to market their home to get the best price. All applicable multiple listing systems will be provided.
- Members will receive preferred discounts on interstate U.S. household goods shipments and for those shipments between the U.S. and Canada. Intra-state U.S. 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 and Canada. 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 when selling or buying a home, you must call Weichert before you talk to any realtors to list or purchase a home. Call (800) 526-0668 and mention your NTEU membership. NTEU membership will be verified before any of these described services are rendered.

This program is not available in: Alabama, Alaska, Iowa, Kansas, Louisiana, Mississippi, Missouri, Oklahoma, Oregon or Tennessee.

TRAVEL DISCOUNTS

Avis Car Rental

(800) 331-1212
avis.com/en/association/
B155197

Car Rental Discounts
Up To 25 Percent

NTEU members always receive up to 25 percent off their rental when using AWD# **B155197**, plus additional offers like dollars off, a complimentary upgrade or a free weekend day. NTEU members also get complimentary membership in Avis Preferred® for access to exclusive offers. Skip the counter and paperwork at many locations and go straight to your car. Visit avis.com/en/association/B155197 or call (800) 331-1212 to make a reservation.

Avis Car Rental operates one of the world's best-known car rental brands with approximately 5,450 locations in more than 165 countries.

Budget Rental Cars

(800) 527-0700
budget.com/en/association/
D836652

Car Rental Discounts
Up To 25 Percent

NTEU members always save up to 25 percent off Budget base rates with offer code (BCD) **D836652**, plus get other money-saving offers like dollars off, a complimentary upgrade or a free weekend day. NTEU members also get a complimentary membership in Budget Fastbreak. Visit budget.com/en/association/D836652 or call (800) 527-0700 to make a reservation.

Budget Car Rental is one of the world's best-known car rental brands with approximately 3,350 locations in more than 120 countries.

Choice Hotels

(800) 424-6423
10 Percent Discount
on Reservations

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.

Call (800) 424-6423 and provide the Corporate Account Number **00705114** when making your reservations.

One World Observatory, New York City

oneworldobservatory.com
Buy One, Get Half Off

When purchasing tickets online, NTEU members can take advantage of the buy one, get one 50 percent off special ticket offer.

One World Observatory--located at One World Trade Center in the northwest corner of the World Trade Center site--offers great views of the city, shopping for souvenirs in the Gallery and dining on the 101st floor.

Visit oneworldobservatory.com and enter the promo code **GROUPME**.

Pocono Getaway Club

(800) 432-9932
Vacation Discount

NTEU members can save up to 50 percent when booking reservations at one of the three couples-only Cove Haven Entertainment Resorts. The Pennsylvania resorts include Cove Haven in Lakeville, Pocono Place in East Stroudsburg and Paradise Stream in Mount Pocono. As a part of the club's all-inclusive package, you can enjoy breakfast and dinner, live nightly entertainment and onsite activities. Call (800) 432-9932 to book your vacation.

NTEU's Getaway account number is **GA-16401** and the promotional code is **GETAWAY**.

SHOPPING DISCOUNTS

AT&T

ATT.com
Discounts on Mobile Service

NTEU members who have or are considering AT&T mobile service are eligible for a discount off their monthly bill. Members will need to present their NTEU membership card and mention the **FAN code 6201970**.

Consumers' Checkbook Magazine

checkbook.org/promo/nteu/
Subscription Discounts

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

NTEU members are eligible for a discounted subscription to Consumers' Checkbook, a non-profit that rates local service providers for quality and price in seven local markets.* Find 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 United States.
- Consumers' Checkbook's Update newsletters mailed to you between issues of *Consumers' Checkbook* magazine — to keep you fully informed.

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.

Jiffy Lube®

jiffylube.com

15 Percent Discount
for All Services

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 11791089** to receive the discount. Find the nearest location at jiffylube.com.

ODP Business Solutions™

community.officedepot.com

Discounts on
Office Supplies

Your NTEU Office Depot® Member Benefits Program, previously Office Depot Business Solutions Division, has been rebranded to ODP Business Solutions™. NTEU members receive savings of up to 75 percent on the Best Value List of preferred products with free next-business-day delivery* or in-store and curbside pickup.** To receive your member discounts, re-enroll or register for an account through the dedicated ODP site.

Register Now at community.officedepot.com/GPOHome?id=62804693

**Free Delivery: Minimum purchase required after discounts and before taxes. Orders outside our local delivery area and most furniture, oversized, bulk items, cases of bottled water and other beverages and special-order items do not qualify. Non-qualifying orders incur a delivery charge (minimum charge of \$9.99). Many orders can be delivered next business day (between 8:30 a.m. and 5 p.m.) if placed online or via phone by 3 p.m. or via fax by 1 p.m. local time (In most locations). Other restrictions apply.*

***Curbside pickup is available in most stores, subject to state and local regulations. Orders must be placed one hour before store closing. See odpbusiness.com, call 888.2.OFFICE.*



NTEU.org