

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, with the first letters of the first and last names being capitalized and prominent.

Anthony M. Reardon
National President

TABLE OF CONTENTS

INSURANCE	1
Colonial Life Personal Insurance Products	1
Consumers' Checkbook Online Guide to FEHBP Plans	2
The Insurance Exchange	2
Liberty Mutual Auto, Home and Renters Insurance	2
Liberty Mutual Pet Insurance	3
Mutual of Omaha	3
United Benefits	4
TAX PREPARATION	4
Free Tax-Filing Software	4
LEGAL FEES	5
Shapiro, Shapiro and Shapiro, L.P.A.	5
PROFESSIONAL DEVELOPMENT	5
ACAMS: The Association of Certified Anti-Money Laundering Specialists.	5
Becker Professional Education	5
RETIREMENT	6
Harris Federal Employee Law Firm	6
PREVENTATIVE HEALTH	6
Life Line Screening	6
Weichert Workforce Mobility	7
TRAVEL DISCOUNTS	8
Avis Car Rental	8
Budget Rental Cars	8
Choice Hotels	8
One World Observatory, New York City.	8
Pocono Getaway Club	9
SHOPPING DISCOUNTS	9
AT&T	9
Consumers' Checkbook Magazine	9
Jiffy Lube®	10
Office Depot and OfficeMax	10

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**.

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.

TAX PREPARATION

Free Tax-Filing Software

[NTEU.org/taxbenefit](https://nteu.org/taxbenefit)

Prepare and file your federal and state income taxes for free

NTEU members have free access to TaxSlayer tax preparation software, including federal and state tax returns. It has built-in assistance to answer your questions and is cloud-based so there is no software to download and you can access it from multiple devices. There is also a Spanish language version.

If you need assistance with your federal tax return, NTEU members can get expert help from the IRS-certified volunteers at Prepare+Prosper. This non-profit has been providing financial assistance and tax preparation help for 50 years and is NTEU's partner in this member benefit.

Unlike some "Free File" options, this benefit is available to all NTEU members with no income restrictions and no restrictions on deductions or schedules.

Get the exclusive link for the free TaxSlayer software at nteu.org/taxbenefit.

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/NTEU

**Discounts on CPE courses,
CPA Review and Excel
Fundamentals Certification**

NTEU members receive a 40 percent discounted rate off the Becker CPE catalog subscription for CPA, CGFM, CIA, CFE, CMA, CDFM, DoD FM, Yellow Book and more.

With **Becker CPE** accounting, audit and finance professionals receive the timely and relevant knowledge needed to stay ahead. Take advantage of the subscription program for unlimited use of Becker CPE:

- On-demand Course Format \$179.40 per person, per year, unlimited use subscription (list price \$299)
- Live Webcast and On-demand \$239.40 per person, per year, unlimited use subscription (list price \$399)
- All courses are NASBA approved providing CPE certificates
- Includes over 300 On-demand courses, 120 live webcasts a year
- Includes streaming video and audio courses

Sign up for the **Becker CPA Exam Review** and receive a reduced rate of \$1,930 (\$3,393 value).

- Take advantage of 0 percent financing for 18 months. Visit becker.com/nteu

NTEU MEMBER BENEFITS GUIDE

- The first 30 NTEU members to register for Becker's CPA Exam Review each year (beginning in October) will also receive Becker Flashcards at no additional cost.

Microsoft® Excel Fundamentals Certificate Program

- This certificate program assumes no prior knowledge of Excel and takes you through advanced skill sets such as how to create range names and tables, conditional counts and sums, pivot tables and conditional formatting. Becker's Microsoft® Excel Series features Wayne Winston, Microsoft® Press author for more than a decade with 40 teaching awards for his instruction.

Visit becker.com/nteu to order or contact John Gioeli, jgioeli@becker.com

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.

Office Depot and OfficeMax

officediscounts.org/nteu

**Discounts on
Office Supplies**

Save up to 80 percent on more than 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 member benefit. There are Office Depot and/or OfficeMax locations in all states except Connecticut, New Hampshire, Rhode Island and Vermont. If you live in these states where there are no physical locations, you can use the member benefit online at officediscounts.org/nteu.



NTEU.org