

Direct Benefits for AFSA Local Unions AFSA Local Affiliates are **automatically** eligible for these no-cost benefits. For more information Local Affiliates may call **1-800-354-AFSA** or e-mail afsa@AFSAadmin.org

AFSA Union Liability AFSA provides each Local Affiliate in good standing up to \$2,000,000 coverage for wrongful acts, wrongful employment practices and wrongful offenses related to the Union business of the Local Affiliate, plus, up to \$250,000 of Individual Labor Leader coverage for up to 4 designated leaders per affiliate.

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

AFSA Educators Professional Liability⁺ AFSA provides protection for working members in good standing in case of an unfavorable judgment in a lawsuit naming members as parties or defendants. The plan provides up to \$1,000,000 of protection against civil actions arising out of: bodily injury to a student; accidental death of a student; assault or battery accusations; corporal punishment; personal injury for libel, slander or defamation of character; violation of the right to privacy or detention; damage or destruction to the property of others; plus \$1,000,000 of protection against employment liability acts or omissions; and up to \$15,000 of defense costs for employment liability acts or omissions, sexual misconduct, and corporal punishment; subject to the terms of the policy.

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

AFSA Accidental Death^{*} \$10,000 of accidental death coverage is provided by AFSA for members regardless of other insurance coverage. In order for benefits to be paid, AFSA membership must be in good standing and the member must have previously filed a signed beneficiary form with AFSA. The death certificate must state accidental death in order to qualify.

AFSA Total Disability⁺* In the event of a total disability of a regular member in good standing, AFSA provides up to \$1,500 per month in disability benefits, up to a maximum lifetime benefit of \$15,000. Benefits begin the fifth month after the onset of the disability and continue as long as the member remains totally disabled, turns 65 or reaches the maximum lifetime benefit, whichever comes first. This benefit is offset by the monthly amounts available to the member from any other sources.

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

AFSA Travel Desk Call **Gary Goldstein** at **732-786-0314** or e-mail blgtravel26@aol.com for special group travel opportunities.

*Retiree Members Not Eligible ⁺Associate Members Not Eligible ⁻Regular Members Not Eligible

Optional Group Insurance Benefits for AFSA Members AFSA members are **automatically** eligible to participate in these discounted Group Insurance Benefits. For more information call **1-800-503-9230** or visit the Marsh web site at: <http://www.personal-plans.com/afsad/>

Accidental Death and Dismemberment^{1,2}

Long Term Care^{1,2}

Dental Insurance with Benefit Builder^{1,2}

Group Term Life^{1,2}

Disability Income Plan^{1,2}

Short Term Medical Insurance^{1,2}

¹Not Available in Puerto Rico ²Not Available in US Virgin Islands

Union Plus Benefits for AFSA Members AFSA members and their families are **automatically** eligible for discounted services & free benefits from the AFL-CIO's Union Plus program. For more information visit the Union Plus web site at: <http://www.unionplus.org/>

Money & Credit

Credit Card^{1,2} www.unionplus.org/Card
 Credit Counseling^{1,2} www.unionplus.org/CreditCounseling

Insurance Deals

Auto Insurance^{1,2} www.unionplus.org/AutoInsurance
 Life Insurance^{1,2} www.unionplus.org/LifeInsurance
 Accident Insurance^{1,2} www.unionplus.org/Accident

Legal Service

Legal Service² www.unionplus.org/Legal

Education Services

Union Plus Scholarships www.unionplus.org/Scholarships

Travel & Recreation

Entertainment, Theme Park, Movie Ticket and Gift Card Discounts www.unionplus.org/Entertainment
 Disney Theme Park Discounts www.unionplus.org/Disney
 Theater and Concert Discounts www.unionplus.org/Theater
 Travel Center www.unionplus.org/Travel
 Car Rental Discounts^{1,2} www.unionplus.org/CarRental
 Budget Truck Rental^{1,2} www.unionplus.org/BudgetTruck

House & Home

Mortgage^{1,2} www.unionplus.org/Mortgage 1-866-802-7307
 Moving Discount^{1,2} www.unionplus.org/MovingVans

Everyday Savings

Consumer Reports Online Discount www.unionplus.org/ConsumerReports
 Flower Discount www.unionplus.org/Flowers

Computer's & Tech

AT&T Wireless Discount www.unionplus.org/ATT-old

Auto Advantages

Goodyear Tire & Service Discount^{1,2} www.unionplus.org/Goodyear
 Motor Club^{1,2} www.unionplus.org/MotorClub
 Auto Buying^{1,2} www.unionplus.org/AutoBuying
 Hybrid Union-Made Car Rebate^{1,2} www.unionplus.org/Green

Health & Well Being

Health Savings www.unionplus.org/HealthSavings

¹Not Available in Puerto Rico ²Not Available in US Virgin Islands

Liberty Mutual Insurance Benefits for AFSA Members AFSA Members are eligible for a special discounted rate on Auto Insurance and Home Insurance. Find out more and get a free rate quote at: <http://www.libertymutual.com/afsa/>

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

AFSA Members are eligible for a free Hertz #1 Club Gold Benefits membership. Click on the Hertz link on the AFSA web site to enroll for free with the \$60 annual fee waived.

TERMS & CONDITIONS

AFSA Member Benefits are additional benefits provided to your Local. They supplement the benefits your Local has achieved through the collective bargaining process. AFSA does not administer or bargain your Local's contract benefits such as pensions, health care or dental coverage, welfare funds, etc. All inquiries concerning these benefits should be directed to your Local. AFSA Member Benefits are comprised of AFSA Member Direct Benefits (includes the AFSA Legal Action Trust), AFSA Member Group Insurance Benefits, and Union Plus. AFSA Member Direct Benefits and the AFSA Legal Action Trust are services of the American Federation of School Administrators and are available to AFSA members in good standing. To be in good standing, a member must hold an AFSA membership for two uninterrupted years or the length of their Local's affiliation, whichever is less. Benefits are subject to change without notice.

AFSA Optional Benefits are provided to AFSA members by third parties and may require additional fees for participation. Eligibility for AFSA Optional Benefits requires that a member be in good standing in order to participate. AFSA and/or its benefit providers reserve the right to discontinue benefit coverage to members who are not in good standing.

AFSA's inclusion of these optional benefits does not constitute a representation or recommendation that each optional benefit is appropriate for every AFSA member. Before purchasing such benefits, each member should consult with his/her own legal, financial or insurance advisor. When a member purchases an optional benefit, that is a contractual agreement between the member and the third party provider, AFSA is not a party and will not be liable for any errors or omissions of the provider.

THE AFSA LEGAL ACTION TRUST

1. Enrollment for AFSA Legal Action Trust, Educators Professional Liability, Accidental Death, and Total Disability benefits is automatic for all AFSA members in good standing.

2. AFSA Legal Action Trust's Total Disability plan has a maximum lifetime benefit of \$15,000 per member and begins the fifth month after the onset of the disability. Benefits

continue as long as the member remains totally disabled, turns 65 or reaches the maximum benefit payable, whichever comes first. This benefit is offset by the monthly amounts payable from any/all other sources.

3. AFSA Legal Action Trust's legal benefit covers defense costs associated with the denial of constitutional rights, "failure to educate" and criminal charges arising from school activities, provided there is complete exoneration of the criminal charges. However, if the criminal proceedings result from corporal punishment, the reimbursement of defense costs up to \$25,000 will be made regardless of outcome. AFSA must be notified prior to a member incurring legal costs for this benefit.

4. AFSA Legal Action Trust's Accidental Death benefits will be paid provided that AFSA has a signed beneficiary form on file and claimants provide a death certificate stating the cause of death to be accidental death.

5. Regardless of the number of claims made or charges brought, the Trust's liability for defense costs shall not exceed \$25,000 to any one member per claim and/or per year.

6. AFSA Legal Action Trust's aggregate annual maximum is \$75,000 for total member benefits paid.

7. Retired members receive all the benefits of regular members with the exception of Educators Professional Liability, Legal Action Trust, and any other plan that has age restrictions that the member does not qualify for due to age.

8. Associate members receive these benefits of Regular membership: Educators Professional Liability, Optional Group Insurance Plans, and Union Plus benefits. Associate members do not receive AFSA Legal Action Trust, AFSA Accidental Death or AFSA Total Disability. Direct legal aid is provided to Associate members for contract or employment related issues, but is limited to phone and/or written consultation.

Please note: benefits are subject to change without notice.