

MEMBER BENEFITS GUIDE

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CONSUMER INFORMATION

NTEU
The National Treasury Employees Union

www.nteu.org

NTEU MEMBER BENEFITS GUIDE



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Benefits subject to change.

This Benefits Guide contains only highlights of your benefit plans. The information contained here does not supersede the actual provisions of the plan documents which in all cases will be the final authority. More detailed information will be found in the plan documents that legally govern plan eligibility and benefits. If you have any questions about your benefits, please refer to the Benefit Enrollment Information page of this Benefits Guide.

LIBERTY MUTUAL AUTO, HOME AND RENTERS INSURANCE

Members will benefit from NTEU's partnership with Liberty Mutual, one of the nation's largest insurers, to offer the Group Savings Plus[®] Program.

Some of the great benefits offered by Group Savings Plus[®] are:

- ◆ A money-saving group discount on auto, homeowners and renters policies;
- ◆ Convenient payment plan—checking account deduction or direct billing;
- ◆ 24-hour claims service;
- ◆ 24-hour emergency roadside assistance for auto customers;
- ◆ Personalized service from local representatives.

Group discounts, coupled with other premium reductions such as multi-car, multi-policy, safe driver, passive restraints and anti-theft device discounts, could result in substantial savings for you and your family. NTEU members will also receive the greatest discount allowable by law in each state. Discounts range up to 10% depending on the state in which you reside.

With the group discounts through NTEU, renters can pay as little as \$8 per month for a renters policy. Renters insurance will protect your possessions from theft, fire or water damage.

Liberty Mutual is also passing along additional savings geared toward the safety and maintenance of your auto and home. Save on products and services from Brinks Home Security, Terminix, Pep Boys, Lo Jack and other well-known companies.

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's Executive Communications Assistant, at (202) 572-5500 ext. 7023 or by e-mail at 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 offers the following benefits:

Damages: The policy will pay all sums up to one million dollars (\$1,000,000), 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 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.

Coverages are provided by an AM Best "A" rated company and 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.

Premiums: Premiums are graduated based on member's grade. The premiums are significantly less than the other professional liability insurance product that is available to federal employees.

METLIFE BANK®

Reach your savings goals quicker with preferred employee interest rates.

As a member of NTEU, you qualify for preferred interest rates on a number of savings products from MetLife Bank.

Because MetLife Bank reserves its best rates for member groups, you can reach your savings goals quicker. You can use High-Yield Savings, Met Money Market Accounts and Met Certificates of Deposit (CDs) to help reach your savings goals, including:

- Building a nest egg
- Saving for large and unexpected expenses
- Conserving your cash
- Covering out-of-pocket medical expenses
- Diversifying your portfolio
- Accumulating supplemental retirement income
- Saving for college
- And, for financial security.

Watch your money grow even faster with the Automated Savings Program. With your authorization, MetLife Bank can make regular transfers from your account at another financial institution into your High-Yield Savings or Met Money Market Account. With little effort on your part, your money will grow—automatically. Call MetLife Bank for more information.

Plus, deposits at MetLife Bank are FDIC insured, so you can rest easy knowing your money is safe.

Although the products and services of MetLife Bank are available to you throughout the year, it makes sense to start today. Because the sooner you start saving, the sooner you'll reach your goals.

MetLife Bank, N.A., Member FDIC

By using the services of MetLife Bank, N.A., you understand and agree that your employer is not responsible for and does not guarantee the deposits, banking services or obligations of MetLife Bank, N.A. The banking services of MetLife Bank, N.A., are made available to you as a convenience by your employer. MetLife Bank, N.A., is a national bank, chartered, regulated and supervised by the Office of the Comptroller of the Currency. All depositors of MetLife Bank, N.A., are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$100,000 per ownership category. L0508CV2R(exp0606)MLB-LD

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 deductions.

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 copayments 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.

For more information about Colonial Life policies exclusively for NTEU members, visit www.nteu.org or see your local chapter representatives.

**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.

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, e-mail them at attorneyshapiro@aol.com or visit www.injuredfederalworker.com.

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. Call (800) 403-8421 for more information.

WEICHERT NATIONAL REAL ESTATE SERVICE

Weichert Relocation Resources, Inc. (WRRI), 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% discount off of 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 WRRI before you talk to any realtors to list or purchase a home.

This program is not available in: Alaska, Idaho, Kansas, Kentucky, Nevada, New Jersey, Oklahoma or Oregon.

NATIONAL VAN LINES

NTEU members are eligible to receive a preferred corporate customer discount on transportation and accessorial services by using National Van Lines when moving out-of-state. Additionally, a similar 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. To arrange services through National, or should you have any questions related to the program, contact Janet Reynolds or Ralph Hickman at (800) 355-6205.

NTEU membership will be verified before services are rendered.

BJ'S WHOLESALE CLUB

NTEU members are eligible for a discount off the new or renewal memberships at BJ's Wholesale Club. BJ's offers discounted prices on over 6,500 different products and services and are located in 15 states.* The BJ's Wholesale Club/NTEU member-only benefit is as follows:

- ♦ **\$40** annual Inner Circle® Membership Fee (new or renewal)**—*this is a savings of \$10 off the normal membership fee.*
- ♦ **\$80** Rewards® Membership Fee (new or renewal)**—*this is a savings of \$20 off the normal membership fee.*
- ♦ **15-month membership on both the Inner Circle® and Rewards® memberships**—*this means you get 3 extra months for free!*
- ♦ **2nd free membership card** for one household member (additional cards are \$20 each).

This discount is not available at BJ's Club locations or BJ's online. There are limited enrollment periods throughout the year.

*States with BJ's locations: Connecticut, Delaware, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Virginia. **Plus taxes where required by law.

COSTCO WHOLESALE

NTEU and Costco have partnered to provide NTEU members with the opportunity to join Costco and their 64 million worldwide members. In joining Costco, NTEU members will receive coupons for free products including a rotisserie chicken, Kirkland Signature 48 pack "AA" batteries, case of Kirkland Signature spring or drinking water, 35/16.9 oz., and more.

NTEU members who join Costco as Executive Members receive an annual 2 percent cash back reward (up to \$750) on qualifying purchases.

Existing Costco members also get some benefits by having access to some exclusive offers such as:

Costco Optical – \$25 off when you purchase two sets of prescription eye glasses.

True Earnings Card – Apply for the True Earnings Card from American Express, or sign up for renewal of your Costco membership on your existing American Express Card and get two additional months of Costco membership free.

Refer-a-Friend – Introduce a friend to the many benefits of a Costco membership and each of you will receive a \$10 Costco cash card. When a friend signs up for a Costco membership and his or her membership is activated, each of you will receive a \$10 Costco cash card.

Visit NTEU.org to print the online application and to take advantage of these exclusive offers. Once the application is complete, it must be submitted to your local Costco.

JIFFY LUBE®

NTEU members receive a 10% 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% discount on advance 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%. 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% 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 member savings card will have you on the road with extra money in your pocket.

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 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 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: CHECKBOOK's *Guide to Top Doctors* and *Guide to Hospitals* throughout the U.S.
- CHECKBOOK's Update newsletters mailed to you between issues of 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% 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.

BENEFIT ENROLLMENT INFORMATION



For additional information on any of the benefits listed in this Member Benefit Guide, NTEU members can visit www.nteu.org.

For enrollment information on the following benefits, call the toll-free number listed below:

National Van Lines	(800) 355-6205
Liberty Mutual Insurance	(800) 451-9057
Long-Term Care	(800) 877-1052
MetLife Bank	(800) 438-6388
Life Line Screening	(800) 403-8421
Professional Liability Insurance	(800) 346-1403
Weichert Relocation	(800) 526-0668

If you are not currently an NTEU member, please contact your local NTEU chapter or visit www.nteu.org for a membership application.

NTEU Member Benefits
1750 H St., NW
Washington, DC 20006
www.NTEU.org

To organize federal employees to work together to ensure that every federal employee is treated with dignity and respect.

— NTEU Mission