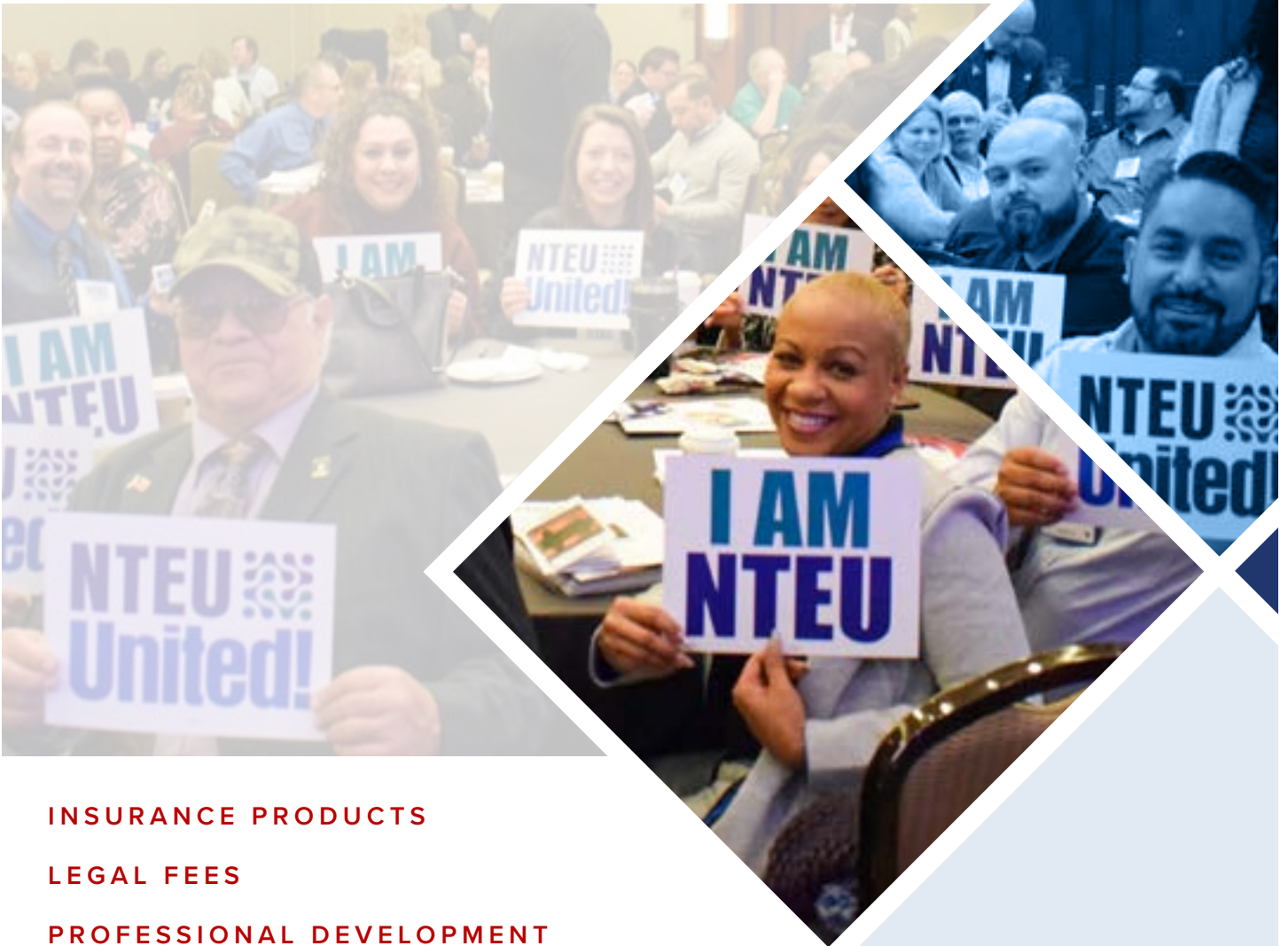


Member Benefits Guide



INSURANCE PRODUCTS

LEGAL FEES

PROFESSIONAL DEVELOPMENT

RETIREMENT

PREVENTATIVE HEALTH

RELOCATION SERVICES

TRAVEL DISCOUNTS

SHOPPING DISCOUNTS

[NTEU.org](https://www.NTEU.org)

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INSURANCE

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.

Travelers Auto and Home Insurance Program

(833) 220-0379
travelers.com/nteu
Member Discounts

NTEU members have access to special savings not available to the general public through the Travelers Auto and Home Insurance Program.

Benefits and Features At-A-Glance

- Member discounts on auto, home, condo, and renters insurance through Travelers
- Additional discounts, such as multi-policy
- Customized coverages and features
- Convenient payment options
- 24/7 claim reporting and customer service

You can request quotes with your NTEU member discount and apply at any time throughout the year and do not have to wait for your current policies to renew to switch. Request your free quote from a Travelers licensed insurance representative at (833) 220-0379 or visit travelers.com/nteu.

Plus, if Travelers isn't the right fit for you right now, you have access to quotes from other carriers through InsuraMatch, a Travelers agency.

Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all products, features or coverages available in all areas or states. Other terms, conditions or exclusions may apply.

Policies of Insurance offered by Travelers are underwritten by: The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In TX: Automobile insurance is offered through Travelers Texas MGA, Inc. and

Travelers Auto and Home Insurance Program, continued

underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company. Home insurance is underwritten by Travelers Personal Insurance Company. In CA: Automobile insurance is underwritten by Travelers Commercial Insurance Company, Certificate of Authority #6519, State of Domicile: CT; or Travelers Property Casualty Insurance Company, Certificate of Authority #6521, State of Domicile: CT. Homeowners insurance is underwritten by The Standard Fire Insurance Company, Certificate of Authority #3545, State of Domicile: CT. In WA: Automobile insurance is underwritten by The Standard Fire Insurance Company. Homeowners insurance is underwritten by Travelers Personal Insurance Company. All underwriting companies in CA and WA listed above are located at One Tower Square, Hartford, CT 06183. © 2024 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

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.

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.

Harris Federal Employee Law Firm represents NTEU members across the country with their Federal Disability Retirement claims and has served 8,000+ federal employees at a 99% success rate. NTEU members receive \$1,000 off of Harris Federal's current flat fee of \$6,500 for Federal Disability Retirement legal representation. This includes representation from the initial application through an initial appeal at the Merit System Protection Board (MSPB) if necessary. 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 for NTEU members.

Additionally, Harris Federal offers a 100% Money-Back Promise. This should ease any concerns about pursuing your approval for the disability retirement benefit. Schedule a FREE consultation today at federaldisability.com or call (877) 226-2723.

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, 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 cash incentive bonuses when buying and selling. Please note that cash incentives 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 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. Please 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.

NTEU has a financial relationship with some of our member benefit providers.

TRAVEL DISCOUNTS

Avis Car Rental

(800) 331-1212
[avis.com/en/association/
B155197](https://www.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](https://www.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](https://www.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](https://www.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.

SHOPPING DISCOUNTS

AT&T

[ATT.com](https://www.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 3508840**.

Consumers' Checkbook

checkbook.org/promo/nteu/

Subscription Discounts

As an NTEU member, you can save \$10 on a one-year digital subscription to Consumers' Checkbook. This nonprofit helps consumers find high-quality, fairly priced service providers in their communities, and for just \$18, you can access all their ratings that will help you make informed decisions and save money.

Here's what makes Checkbook different:

- Independent consumer reviews and expert advice to help you hire auto mechanics, home contractors, healthcare professionals, pet care providers, and more with confidence.
- Undercover price research to help you make apples-to-apples comparisons and hire low-cost, high-quality firms.
- Accepts no advertising, referral fees, or kickbacks from the businesses reviewed so there can be no question of bias.

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

How much can Consumers' Checkbook save you this year? Join today and find out for just \$18 for a one-year digital subscription.

Jiffy Lube®

jiffylube.com

15 Percent Discount for All Services

NTEU members get 15 percent off products and services at Jiffy Lube.* Present your NTEU membership card at a participating location and provide NTEU's fleet account number JLI-60223. Jiffy Lube works with many companies that have fleet accounts where the maintenance/repairs are billed to a master account. Therefore, advise the Jiffy Lube representative that the NTEU account is a cash fleet account. Also, each Jiffy Lube location is independently owned and operated and they have the option of participating in the discount program. Visit jiffylube.com to find the nearest location and download the Jiffy Lube App that's available for Android or iPhone. *Restrictions may apply

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.*

Being informed is a benefit!

BREAKING NEWS

LEGISLATIVE ACTION

Download the NTEU App for members only





NTEU.org