

# BENEFITS GUIDE



**NTEU**  
The National Treasury Employees Union

Rev. 08/2006

# NTEU BENEFITS GUIDE

**Dear NTEU Member,**

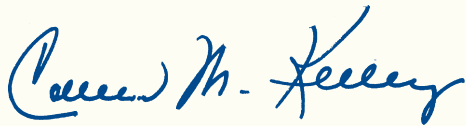
For more than 65 years, the National Treasury Employees Union has been the leading voice on behalf of federal workers who provide a countless array of vital services to millions of Americans every day. NTEU works tirelessly to ensure that its members are treated with the dignity and respect they have earned through their dedicated service, and to develop programs that foster professional growth.

Equally important is our mission to design benefit plans that enhance the financial security and quality of life of our members. This is why I am very pleased to provide this Benefits Guide outlining the many benefits available to you. We've negotiated with these companies to secure preferred rates for our members and this Benefits Guide contains valuable information about your benefit choices.

To make it convenient for you to participate, NTEU has established a special Benefits Enrollment Call Center, which allows you to call in five days a week to enroll or you will be provided with information on how to enroll. When you call, you will speak with an experienced benefits counselor who can answer your questions and help you make the right choices. And, don't forget every NTEU member in good standing is automatically covered by a **\$1,000 Accidental Death and Dismemberment policy** at no cost to the member.

These benefits are available only to NTEU members. If you are currently not an NTEU member, but are interested in the many benefits NTEU offers, you may obtain membership details at [www.nteu.org](http://www.nteu.org).

I hope you will review the information in this Benefits Guide to learn more about your benefit options. We're excited to offer a complete benefits program that provides you with valuable, affordable choices in coverage.



Colleen M. Kelley  
NTEU National President

## CHECK OUT THESE NEW BENEFIT OPTIONS

We are always looking for ways to enhance the NTEU Benefits Program, delivering more choices and value to our members. The NTEU Benefits Program has new programs that you and your family may find of interest.

- ◆ **BJ's Wholesale Club**
- ◆ **MetLife Bank**
- ◆ **MetLife Preferred Dentist Program**
- ◆ **Superior Vision Plan**
- ◆ **ING Horizon Universal Life Insurance**
- ◆ **AIG American Critical Illness Insurance**
- ◆ **Colonial Supplemental Benefits**

More information about each can be found in this Benefits Guide.

# NTEU BENEFITS GUIDE

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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 Contact Information page of this Benefits Guide.

# METLIFE PREFERRED DENTIST PROGRAM

These plans are offered at a low cost and provide flexibility in your benefit choices, as well as many qualified dentists from which to choose.

## YOU HAVE THE CHOICE OF TWO DENTAL PLANS:

1. The MetLife Comprehensive Dental Plan or
2. The MetLife Copay Dental Plan

Both plans feature the MetLife Preferred Dentist Program (PDP), giving you the flexibility to use a dentist of your choice. By participating in the MetLife PDP, you have access to its network of more than 70,000 qualified dentists and dental specialists, or you can use an out-of-network provider. However, when you utilize an in-network provider, you have the potential to save between 10–35% off any fee.

Services	Comprehensive Plan	Copay Plan*	
		In-Network	Out-of-Network
<b>Preventive Services</b>	100%	See Schedule	90%
<b>Basic Services</b>	80%	See Schedule	70%
<b>Major Services</b>	50%	See Schedule	40%
<b>Annual Maximum</b>	\$1,000	\$1,000	\$1,000
<b>Annual Deductible</b>	\$50, applies to Basic and Major	Not Applicable	\$50, applies to Basic and Major
<b>Orthodontia</b>	50%	Not Covered	Not Covered
<b>Lifetime Orthodontia</b>	\$1,000	Not Applicable	Not Applicable

\*Copay Plan not available in CT or TX.  
 You can receive a current schedule of patient procedure charges any time via the web at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). Simply type in NTEU at the welcome screen.

To enroll or for additional information, contact the Enrollment Center at (800) 498-0207.

# SUPERIOR VISION PLAN

The Superior Vision Plan is underwritten by ReliaStar Life Insurance Company. With the new NTEU benefit options, you may choose a full service vision plan or a materials only plan. Both plans feature the Superior Vision network, a well-rounded panel of ophthalmologists, optometrists and opticians, including national and regional optical chains. This mix of vision providers lets you choose an in-network provider best fitted to your daily work schedule, shopping habits and provider preferences. Superior Vision Plan members may change in-network providers at any time without notice, or see an out-of-network provider. However, utilizing an in-network provider entitles you to a higher level of benefits.

Services	Full Services Plan		Materials Only Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Eye Exam</b>	In Full	\$37 by M.D. \$28 by O.D.	No benefit	No benefit
<b>Eye Frame <i>or</i> Contact Lenses</b>	Up to \$100 Up to \$120	Up to \$47 Up to \$100	Up to \$100 Up to \$120	Up to \$47 Up to \$100
<b>Standard Lenses</b>				
Single Vision	In full	Up to \$32	In full	Up to \$32
Bifocal	In full	Up to \$46	In full	Up to \$46
Trifocal	In full	Up to \$57	In full	Up to \$57
Lenticular	In full	Up to \$90	In full	Up to \$90
<b>Copayments</b>				
Exam	\$10	\$10		
Materials	\$15	\$15	\$15	\$15
<b>Plan Frequency</b>				
Comprehensive Exam	12 Months	12 Months	No Benefit	No Benefit
Lenses	12 Months	12 Months	12 Months	12 Months
Frames	24 Months	24 Months	24 Months	24 Months
Contact Lenses	12 Months	12 Months	12 Months	12 Months

Note: This is only a summary of the insured benefit plans. You may review and/or obtain a copy of the master group policy and certificate(s) of insurance by calling the Superior Vision Customer Service Department at 1-800-507-3800.

Participants must remain enrolled for 12 consecutive months. Participants are automatically re-enrolled annually unless they notify Superior Vision Services, Inc. of their intent to cancel coverage during their next enrollment period (45 days prior to the end of their enrollment period).

To enroll or for additional information, contact the Enrollment Center at (800) 498-0207.

# ING HORIZON UNIVERSAL LIFE INSURANCE

While you automatically receive basic term life insurance coverage from your employer, it may not be enough if the unexpected were to occur. For eligible members, this policy allows you to obtain extra protection for your family.

The policy offers additional coverage options for your spouse and dependents and the option to purchase riders that provide protection for special situations.

Since you own this policy, you take it with you even if you leave federal service.

You get to decide how much your premium will cost, ranging from \$4 to \$14 per week. Coverage will depend on the level of premium you choose and your age and tobacco/smoking status. Spouses\* can apply for an amount of coverage that \$5.00 per week purchases. Dependents can apply for coverage up to \$25,000.

To apply for coverage amounts within the qualified issue offer, you only need to be able to provide satisfactory answers to the qualifying health questions. No health exams are required.

Issue Age: Members and spouses\*, up to age 70; dependent children and grandchildren\*\*, ages 15 days through 24 years. Spouses and dependents of eligible members may apply even if Member declined coverage.

## AVAILABLE RIDERS:

**Accelerated Benefit** – pays a portion of death benefits if the insured is diagnosed with a terminal illness.

**Accidental Death Benefit** – pays an amount equal and in addition to the base policy death benefit when the insured dies as a result of covered accident prior to age 70.

**Children's Term Insurance** – extends coverage to children, stepchildren and legally adopted children, ages 15 days through 24 years.

**Face Amount Increase** – allows you to purchase additional insurance, automatically increasing the benefit amount annually for a set number of years.

*NOTE:* Not all riders are available in all states and language may vary by state. This is only a summary of coverage. Please refer to the product brochures for additional information. Complete provisions, limitations and exclusions are included in the policy and riders.

\*Definition of spouse may vary by group or state.

\*\*Grandchildren who are residents of New York and under the age of 14½ years are not eligible.

*Horizon Global Universal Life Insurance: Policy RL-ULU-1000-98, may vary by state.*

*This product is underwritten by ReliaStar Life Insurance Company*

*Life Insurance Product and availability may vary by state.*

To enroll or for additional information, contact the Enrollment Center at (800) 498-0207.

# AMERICAN GENERAL CRITICAL ILLNESS INSURANCE

Though your odds of surviving a critical illness continue to grow, the overwhelming financial impact doesn't recede. Medical insurance rarely covers all of the costs that accompany a critical illness. Critical Illness Insurance pays a lump sum benefit if you or a family member is diagnosed with a serious illness, and can help protect your savings or assets by providing coverage for potentially catastrophic costs. As an insured, you will receive a lump-sum benefit upon initial diagnosis and you can use your lump-sum benefit any way you choose.

## COVERED ILLNESSES AND CONDITIONS

- ◆ Heart Attack
- ◆ Major Organ Transplant
- ◆ Renal Failure (End Stage)
- ◆ Cancer
- ◆ Stroke
- ◆ Carcinoma in situ\*
- ◆ Coronary Artery bypass surgery\*

\* 25% of Policy Face Amount

The critical illness plan includes a health screening benefit that pays up to \$50 per calendar year for qualified health screening tests for each adult insured. This additional benefit covers more than 15 different tests including mammography, Pap smear and colonoscopy.

To enroll or for additional information, contact the Enrollment Center at (800) 498-0207.

## LONG TERM CARE

The NTEU Long-Term Care (LTC) plan offers skilled, intermediate and custodial care in a nursing facility. The plan also covers non-confinement services such as adult day care, home health care, and respite care. Members, spouses, parents and parents-in-law under age 80 (when coverage is approved and effective) are eligible to apply. Premiums are payable through payroll deduction for members and spouses. Quarterly billing is also available.

### HIGHLIGHTS OF THE PLAN INCLUDE:

- ◆ Return-of-premium feature, allowing a portion of the premium to be returned equal to premiums paid if the plan participant dies without using benefits or discontinues coverage. The percentage of the premium returned is based on length of enrollment in the LTC Plan-25 percent from five years to nine years, 50 percent from 10 years to 14 years, 75 percent from 15 years to 19 years, and 100 percent after 20 years. (This feature is not available to Texas residents.)
- ◆ Benefits available for costs incurred up to \$100 a day for confined care and up to \$50 a day for non-confined care.
- ◆ Automatic Inflation Protection Option and a Benefit Increase Provision, under which confined care coverage can increase to \$300 a day, and non-confined care to \$150 a day, over 20 years.
- ◆ Maximum benefit of 1,825 units of service-up to five years of confined care service, 10 years of non-confined care service, or a combination.
- ◆ Premiums based on age at enrollment, with no increase as age increases.
- ◆ Toll free hot line available to answer questions (800) 877-1052.

*Note: Long-term care premiums are tax deductible like health insurance premiums. Specifically, premiums and expenses paid in excess of 7.5 percent of taxable income are tax deductible. Also, long-term care benefits received up to \$63,875 annually are tax exempt.*

To enroll or for additional information, contact your local chapter office or send an e-mail to [Tamara.Schultz@nteu.org](mailto:Tamara.Schultz@nteu.org). Include your name and mailing address.

# AUTO AND HOMEOWNER'S INSURANCE

As a member of NTEU, you can save money on your auto, homeowners, renters and condo insurance premiums with the Group Savings Plus® program, available to you through Liberty Mutual Insurance Company. Thanks to NTEU's group buying power, you'll enjoy not only savings, but the quality service you deserve.

With Group Savings Plus®, you, your spouse and any dependent children may receive an exclusive group discount\* of up to 10% off Liberty Mutual's already competitive rates. This could potentially save you \$327.96 or more\*\* per year! And, you could benefit from additional savings based on your age, driving experience and auto equipment (including airbags and anti-lock brakes).

As a member of NTEU, take advantage of Liberty Mutual's Group Savings Plus® program along with your fellow members. Call Liberty Mutual today at (800) 451-9057 to see how they can assist you with all of your personal insurance needs and to get a free quote.

*\* Discounts and credits 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. A consumer report from a consumer reporting agency and/or motor vehicle report on all drivers listed on your policy may be obtained where state laws and regulations allow. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. California Department of Insurance license number OC46257.*

*\*\* Figure based on April 2004 sample of auto policyholder savings when comparing their former premium with those of the Group Savings Plus program. Individual premiums and savings will vary.*

# 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.

*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.

For additional details or an application for enrollment, NTEU members should log on with their username and password to the NTEU website, [www.nteu.org](http://www.nteu.org), and click on the Member Benefits section or call (800) 346-1403.

NTEU membership will be verified before enrollment.

Reach your savings goals quicker with preferred employee interest rates.

As a member of The National Treasury Employee Union, 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.*

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For additional details NTEU members should log on with their username and password to the NTEU website, [www.nteu.org](http://www.nteu.org), and click on the Member Benefits section or call (800) 438-6388.

# SUPPLEMENTAL BENEFITS

## (SHORT-TERM DISABILITY, ACCIDENT INSURANCE, CANCER INSURANCE AND UNIVERSAL LIFE INSURANCE)

*from Colonial Life & Accident Insurance Company*

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 offers supplemental products that can help fill the gaps left by health insurance, with premiums paid through convenient payroll deductions.

**Short-term Disability Insurance** – An individual supplemental short-term disability income product that replaces a portion of your income if you become disabled due to a covered accident or covered sickness. There are plans that cover on- and off-job or off-job accidents/sicknesses and a wide choice of benefit periods and elimination periods. This product features total and partial disability, portability, worldwide coverage and waiver of premium. In California, benefits are provided under the California Disability and AD&D plan.

**Accident Insurance** – A guaranteed-renewable accident product that provides indemnity benefits for on- and off-the-job, or off-job-only accidents. Stand-alone coverage for you, your spouse and dependent child may be purchased. Features include the same benefits for you, your spouse and dependent child; worldwide coverage and portability. Optional riders, such as disability income, are available at an additional cost. In California, benefits are provided under California Care.

**Cancer Insurance** – A guaranteed-renewable, individual cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment. This product offers several levels of coverage to provide maximum flexibility. Benefits help you with the costs associated with treatment such as bone marrow transplants, travel expenses, surgical procedures and supportive- or protective-care drugs.

**Universal Life Insurance** – A cash-value life insurance plan with flexible premiums and an adjustable death benefit. Flexibility allows you to adapt to changing needs by varying face amounts and premiums.

For more information, visit their website at [www.coloniallife.com/nteu](http://www.coloniallife.com/nteu).

Similar products are available in the state of New York through the Colonial Supplemental Insurance Division of the Paul Revere Life Insurance Company. For more specific information about New York, visit their website at [www.coloniallife.com/nteu/paulrevere](http://www.coloniallife.com/nteu/paulrevere).

For more information, contact a local chapter officer or steward, or send your name, post of duty, chapter number and telephone number via e-mail to [Tamara.Schultz@nteu.org](mailto:Tamara.Schultz@nteu.org).

Colonial Supplemental Insurance products are underwritten by:  
Colonial Life & Accident Insurance Company  
1200 Colonial Life Boulevard, Columbia, SC 29210  
[www.coloniallife.com](http://www.coloniallife.com)

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Colonial Supplemental Insurance is the marketing brand of Colonial Life & Accident Insurance Company. "Colonial Supplemental Insurance," "for what happens next" and the logo, separately and in combination, are registered service marks of Colonial Life & Accident Insurance Company. All rights reserved.

# PRE-PAID LEGAL PLANS

NTEU offers you two options in legal insurance coverage, both are administered by ARAG. As a member, you can get affordable legal insurance with no deductibles and no claim forms when using an ARAG Network Attorney. These insurance plans can help you deal with many situations where you may need legal advice and representation.

## THE LEGAL PLAN DEVELOPED FOR NTEU MEMBERS

### CORE OPTION — \$13.50 per month

- ◆ Access to the Attorney Network
- ◆ General Consultation Benefits
- ◆ Consumer Disputes
- ◆ Will Preparation
- ◆ Document Preparation
- ◆ Residential Housing Matters
- ◆ Family Law Matters
- ◆ And much more!

### COMPREHENSIVE OPTION — \$20 per month

- ◆ Benefits in the Core Option plus
- ◆ Financial Matters
- ◆ Defense of Civil Lawsuit
- ◆ Criminal Defense

## THE LEGAL PLAN DEVELOPED FOR FDIC EMPLOYEES

Under the NTEU/FDIC Compensation Agreement, FDIC will reimburse FDIC employees \$13.50 per month for each employee enrolled in this plan. The only cost is the tax liability on the FDIC's payment. Reimbursement is made out of the life cycle program and, therefore, is subject to the total reimbursement limit of \$650 per year under that program. Coverage is defined as indicated above and includes:

- ◆ Access to the Attorney Network
- ◆ Financial Matters
- ◆ Defense of Civil Lawsuit
- ◆ Criminal Defense
- ◆ Residential Housing Matters
- ◆ General Consultation Benefits
- ◆ Consumer Disputes
- ◆ Will Preparation
- ◆ Document Preparation
- ◆ Family Law Matters

Don't wait to enroll until a legal problem develops—the plans do not permit coverage for pre-existing legal matters.

*Both plans are independently administered by ARAG, including attorney screening, selection and monitoring. Plan attorneys maintain an attorney-client relationship with participants, which gives participants the full protection and privacy of the attorney-client privilege. NTEU does not, in any way, select or supervise the attorneys, law firms, and/or other entities to participate in the plan. Therefore, NTEU is not, in any way, responsible or liable for a plan attorney's acts or omissions on behalf of a participant or for the acts or omissions of any other entity that provides any service to a participant. Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa or GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Of West Des Moines Iowa. Additional services may be provided by ARAG LLC, ARAG Services LLC, or Advisory Communication Systems Inc. Some products are only available through membership in the ARAG Association LC.*

For more information on these plans or on how to enroll, please contact a local chapter officer or steward, call (800) 247-4184 or NTEU members should log on with their username and password to the NTEU website, [www.nteu.org](http://www.nteu.org) and click on the Member Benefits section.

# NTEU BANK OF AMERICA VISA

NTEU has teamed with Bank of America to offer the NTEU Platinum Plus Visa Credit Card. Each time you make a purchase with your NTEU/Bank of America Platinum Plus Visa card, a contribution is made to NTEU—**at no additional cost to you!**

## Exceptional Benefits

- No Annual Fee
- Low introductory APR
- Generous credit lines as high as \$100,000
- Cash access at thousands of ATMS worldwide

## World-Class Service

- 24-hour customer service
- Billing dispute advocates
- Instant credit line decisions
- Complete online account access and bill pay features
- Travel planning services

## Complete Security

- Around-the-clock fraud protection
- Zero liability for fraudulent charges
- Secure access to your account online, all the time
- Common Carrier Travel Accident Insurance coverage

To take advantage of this benefit, you must be an NTEU member. Current NTEU members should visit the Member Benefits Section at NTEU's website, [www.nteu.org](http://www.nteu.org) for information on how to apply.

This credit card program is issued and administered by FIA Card Services, N.A. Any account opened in response to this application shall be governed by the laws of the state of Delaware. Travel planning services are provided to Bank of America Customers by an independently owned and operated travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286) Washington (Reg. No. 6011237430) and other states, as required. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A., Inc. Bank of America is a registered trademark of Bank of America Corporation.

# WEICHERT NATIONAL REAL ESTATE SERVICE

Weichert Relocation Resources, Inc. (WRRRI), 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 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 percent 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, you must call WRRI before you talk to any realtors to list or purchase a home. Please call (800) 234-2445 and mention your NTEU membership. NTEU membership will be verified before services are rendered.

## MOVING AND STORAGE

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Bekins Van Lines guarantees a minimum bottom line discount of 60% on transportation and accessorial services when moving out of state. Additionally, a 45% discount will be given on storage-in-transit, warehouse handling, and pick-up and delivery to and from storage-in-transit.

### OTHER BENEFITS INCLUDE:

- ◆ Guaranteed Pricing and Full Value Replacement Liability Coverage;
- ◆ Guaranteed pick-up and delivery on qualifying shipments;
- ◆ Pick-up and delivery delay compensation of up to \$125 a day on qualifying shipments;
- ◆ Bekins “First Day” service, which means Bekins will unpack items needed for your first day;\* and
- ◆ Waiver of peak season transportation rates and small shipment charges.

To qualify for the NTEU discount, you must call (800) 355-6205. Arrangements will be made for an estimate or to schedule your move. To obtain the NTEU corporate number, NTEU members should log on to the the NTEU website, [www.nteu.org](http://www.nteu.org), with their username and password, then click on the Member Benefits section.

NTEU membership will be verified before services are rendered.

*\*This service is only available if Bekins packed the cartons, and arrangements must be made when booking the order.*

## ONLINE SHOPPING

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NTEU members have access to discounts and savings on shopping, travel, entertainment and many other products and services at **online** merchants. Just some of the discounts include:

- ◆ NTEU members can save on top of already low prices at the NTEU Barnes & Noble Bookstore;
- ◆ NTEU members can save at [www.1800Flowers.com](http://www.1800Flowers.com) or when calling 1-800-FLOWERS;
- ◆ NTEU members can save on select admission tickets and dining packages purchased online to any of the Anheuser-Busch Adventure Parks.

**Online Discounts are updated regularly. Please check back often to take advantage of the discounts and savings!**

Only NTEU members can access these vendors all in one place through NTEU. Members must log on to the NTEU website, [www.nteu.org](http://www.nteu.org), and enter their username and password. Click on the Member Benefits and Online Discounts and begin shopping!

## **JIFFY LUBE**

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NTEU members are entitled to a 10 percent discount on car services at participating Jiffy Lube locations. Just present your valid NTEU membership card and NTEU's account number and you will receive the discount.

To access the Jiffy Lube account number, NTEU members should log on to the the NTEU website, [www.nteu.org](http://www.nteu.org), with their username and password, then click on the Member Benefits section.

## **HOTEL/MOTEL AND CAR RENTAL DISCOUNTS**

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### **CHOICE HOTELS**

Enjoy a 10 percent 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 percent. 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 percent to 30 percent discount at any Days Inn, Howard Johnson or Ramada Hotel. The corporate rates vary based on location and time of year.

### **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 Car Rental offers NTEU members a discount on all rentals. Whether you're renting 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.

### **DOLLAR CAR RENTAL**

Receive preferred association rates when renting a car from Dollar Rent A Car. Dollar offers quality services and the best value available to you. By making advance reservations and presenting your NTEU/Dollar Association Membership ID card, you are assured discounted rates.

For additional information and codes on the above discounts, members should log on with their username and password to the NTEU website at [www.nteu.org](http://www.nteu.org) and click on the Member Benefits section.

## **BJ'S WHOLESALE CLUB**

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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 16 states\*. The BJ's Wholesale Club/NTEU member-only benefit is as follows:

- **\$30 annual Inner Circle Membership Fee** (new or renewal)—this is a savings of \$15 off the normal membership fee.
- **\$65 Rewards Membership Fee** (new or renewal)—this is a savings of \$15 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

There are limited enrollment periods throughout the year. NTEU members should visit the NTEU website at [www.nteu.org](http://www.nteu.org) for information on the next enrollment period and to download an application.

\*States with BJ's locations: Connecticut, Delaware, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Virginia.

## HOW TO ENROLL

### IF YOU WOULD LIKE TO ENROLL OR SIMPLY WANT MORE INFORMATION FOR THE:

- ◆ **MetLife Preferred Dentist**
- ◆ **Superior Vision Plan**
- ◆ **ING Horizon Universal Life Insurance**
- ◆ **AIG American Critical Illness Insurance**

### PROGRAMS, CALL:

The NTEU Benefit Enrollment Center  
 (800) 498-0207  
 Monday through Friday, 9 am to 6 pm (Eastern)

You will speak with a knowledgeable benefits counselor, who is also a licensed insurance agent.

You pay through no-hassle automatic withdrawal from your checking account, which means you don't have to worry about missing a premium payment. The set up is handled by the Enrollment Center, adding to the convenience.

**You are not obligated to purchase anything when you contact the Enrollment Center.** You can obtain the information or answers you need, and make your decision later.

**IMPORTANT**—In order to enroll, you will need to have the Social Security numbers and dates of birth for yourself, and your dependents/beneficiaries.

### FOR ALL OTHER LISTED BENEFITS:

If you would like to enroll or simply want more information on any other benefit program listed, refer to the Benefit Contact Information on the back of this Benefits Guide or visit the NTEU website at [www.nteu.org](http://www.nteu.org).

# BENEFIT CONTACT INFORMATION

<b>NTEU ENROLLMENT CENTER</b> -----	<b>(800) 498-0207</b>
MONDAY THROUGH FRIDAY	
9 AM TO 6 PM EST	
<b>AIG CRITICAL ILLNESS INSURANCE</b> -----	<b>(800) 308-6457</b>
<b>ING HORIZON UNIVERSAL LIFE INSURANCE</b> -----	<b>(866) 334-7102</b>
<b>METLIFE PREFERRED DENTIST PROGRAM</b> -----	<b>(800) 710-6113</b>
<b>SUPERIOR VISION PLAN</b> -----	<b>(800) 507-3800</b>
<b>BEKINS VAN LINES</b> -----	<b>(800) 355-6205</b>
<b>BJ's WHOLESALE CLUB</b> -----	<b>www.nteu.org</b>
<b>CAR RENTAL</b> -----	<b>www.nteu.org or (202) 572-5500</b>
<b>COLONIAL</b> -----	<b>www.nteu.org or (202) 572-5500</b>
<b>HOTEL/MOTEL</b> -----	<b>www.nteu.org or (202) 572-5500</b>
<b>JIFFY LUBE</b> -----	<b>www.nteu.org or (202) 572-5500</b>
<b>LIBERTY MUTUAL INSURANCE</b> -----	<b>(800) 451-9057</b>
<b>LONG-TERM CARE</b> -----	<b>(800) 877-1052</b>
<b>NTEU BANK OF AMERICA VISA</b> -----	<b>www.nteu.org</b>
<b>METLIFE BANK</b> -----	<b>(800) 438-6388</b>
<b>ONLINE DISCOUNTS</b> -----	<b>www.nteu.org or (202) 572-5500</b>
<b>PREPAID LEGAL PLANS</b> -----	<b>(800) 247-4184</b>
<b>PROFESSIONAL LIABILITY INSURANCE</b> -----	<b>(800) 346-1403 OR (301) 279-5500</b>
<b>WEICHERT RELOCATION</b> -----	<b>(800) 234-2445</b>

The National Treasury Employees Union  
1750 H Street, NW • Washington, DC 20006  
[www.nteu.org](http://www.nteu.org)

*NTEU members must log on to the NTEU website with their user name and password to access details, account codes, phone numbers and other enrollment details.*

**Benefits subject to change.**

***NTEU Mission Statement:***

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