

A REFERENCE GUIDE FOR MEMBERS

**EVERYTHING
YOU NEED TO
KNOW ABOUT
YOUR UNION
BENEFITS**

**SAVING MONEY
FOR MY FAMILY
IS IMPORTANT –
DETAILS INSIDE**



A Reference Guide for Members

“Everything You Need to Know
About Your Union Benefits”

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HIGHLIGHTS OF BENEFITS PROVIDED DIRECTLY TO MEMBERS BY LOCAL 153

- Driver Safety Classes—10% NY Insurance Discount/
Removes Up To 4 Points (5% NJ Insurance Discount/Removes Up To 2 Points) (Page 3)
- 2 Towing/Service Calls Per Year Valued
Up To \$80 Each (Page 4)
- General Vision Services “Vision Pass” (Page 12)
- \$7,000 Death Benefits/\$7,000 AD&D (Page 14)
- Up To \$6,500 In Scholarships (Deadline March 31 of Each Year) (Page 25)
- Five \$2,500 OPEIU Student Debt Reduction
Scholarships (Deadline June 30 of Each Year) (Page 28)
- Free College (P. 31-32)
- Education For Upgrading Skills (P. 33)

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TYPES OF BENEFITS:

There are many benefits and services available to OPEIU members that are briefly explained in this guide. It is organized by the discounted product/service the benefit provides, such as food discounts, health care savings and automobile discounts. The levels of discounts available to you are outlined below for your information.

OPEIU Local 153 members are eligible for ALL of these benefits!

[Union Plus](#)

The AFL-CIO provides these benefits. Many discounts and deals are offered from discounted car rentals to college scholarships. For general information visit unionplus.org.

[Working Advantage Discounts](#)

The AFL-CIO provides these benefits. These benefits span from savings on theme park tickets to online shopping discounts. For general information, visit workingadvantage.com. When registering use company ID number 744387769.

[Local 153 Benefits](#)

Local 153 provides these benefits. These benefits include discounted driver safety classes, death and disability benefits, scholarships and many more.

Please be advised that the benefit information referred to in this manual was current at the time of its publication, but is subject to change without notice. For up-to-the minute benefit and eligibility information, please log on to the vendors' websites stated in this manual. In addition, please be aware that new benefits are being negotiated on a regular basis. Please watch for benefit enhancements and improvements in Local 153 News.

CHAPTER 1

AUTO BENEFITS

Benefits in This Chapter

- Purchasing a New Car
- Auto Insurance
- Discount Online Driver Safety Course
- Discounts on Tires and Service
- Free Towing
- Car Rental

1. Purchasing a New or Used Car

Union Plus Auto Buying Discount

Through this program, Local 153 members and their families can save an average of \$3,000 off the manufacturers' suggested retail price of a car. You can see what others paid for the car you want and lock in guaranteed savings on new cars and discounts on used cars. You can also get a \$100 rebate when you buy a new union-made car and a \$200 rebate on a new union-made EPA Green Car (hybrid). You can receive an additional buyer's bonus benefit worth up to \$2,000 for deductible and repair expense reimbursement.

This program connects union members and their families with certified dealers who offer upfront, online pricing and guaranteed savings, as well as seeing what others paid for the same car so you have the confidence that you're getting a great deal.

1. Select the new or used vehicle and options you want.
2. View your upfront pricing information and/or estimated savings off MSRP)*.
3. Compare the upfront pricing information to what others are paying for the car you want on the TRUECar Price Curve.
4. Enter your contact information to view up to three local dealers and lock in your Savings Certificate (There is no cost to use the program and no obligation to buy. You will not be contacted until you request a Savings Certificate).
5. View your certified dealers and visit the Certified Dealer Representative with your Savings Certificate for a hassle-free car buying experience.

If you purchase a new, qualifying union-assembled vehicle, you will receive a check for \$100 within 6 to 8 weeks after purchase. You will receive a \$200 rebate if you purchase a qualifying new, union-made EPA Green Car. The rebate checks come from Union Plus and not from the dealer. Union Plus receives a monthly report on the sales activity from the program provider to verify that a rebate check should be sent to a member who purchased a qualifying vehicle. This process is automatic; there are no forms to complete.

For more information visit UnionPlus.org

At the same link you can find:

- A report from ConsumerReports.org on the 10 mistakes that car buyers often make that can quickly turn that initial excitement into buyer remorse and how to avoid them.
- A list of union-made cars.
- A list of union-made vehicles.
- Car buying tips.

You'll find all this and more at UnionPlus.org/auto-cars

2. Auto Insurance

Union Plus Auto Insurance with MetLife Auto & Home:

- Union member discount of up to 15%
- Drivers have saved on average \$507 a year*
- Extra savings with automatic payment options
- Multi-policy discounts for car and home insurance
- Up to an additional \$250 benefit for claim-free driving
- Provided by MetLife Auto & Home, one of the nation's leading personal lines property and casualty insurance providers
- All customer service calls are answered in the United States
- 24-hour claims service

Switching carriers has never been easier, and you don't have to wait until your current policy expires. Local 153 members can make a seamless transition from existing insurance carriers to the Union Plus Auto and Home Insurance program.

CALL 1-855-666-5797 to speak with a friendly and knowledgeable MetLife Auto & Home® representative and mention Union Plus discount code DJ7.

Get your free auto insurance quote online today at UnionPlus.org or by calling 1-855-666-5797.

■ **Tip: Bundle & Save!**

You can combine your car and home policies with for additional savings.

More features

- **Peace of mind:** The ability to request a deferment of your premium payment for up to 30 days in the event of a strike, lockout, furlough, or layoff.
- **Convenience:** Multiple billing options.
- **Quality coverage:** comprehensive and collision coverage
- RVs, Boats & Motorcycles insurance available.
- **Windshield Repair:** 100% of the repair cost covered – with no deductible for windshield repairs.
- **Teen Driver Program:** Reward of up to \$100 for teen drivers, ages 16-17 who remain accident and claim free

3. Discount Driver Online Safety Class

Local 153 members have access to a discounted online driver safety class that can remove points from your license and provide 5% (New Jersey/remove up to 2 points) and 10% (New York/remove up to 4 points) discounts on your auto insurance! Accident prevention/defensive driving workshop at discount rate is available to drivers with New York and New Jersey state licenses. Members in good standing can take an online course at a low cost of \$10 with up to 30 days to complete the course. To register, visit Local 153's website at opeiu153.org. or call Victoria at 212-675-3210.

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4. Discounts on Tires and Service



Most Goodyear tires are union-made – by members of the United Steelworkers of America (USW) and the United Food and Commercial Workers (UFCW) and are manufactured in the USA. We are happy to add that Union Plus has discounts for Local 153 members on both Goodyear tires and Goodyear services. Visit UnionPlus.org or use the coupon on this page. This is a union-member-only benefit so make sure you bring your union card, a paycheck with your union dues deducted or a UnionPlus MasterCard when visiting a Goodyear tire or service shop! A list of Goodyear locations is available at UnionPlus.org or by calling the toll-free numbers or visiting the websites that appear on the coupon.

Save 10% off all Goodyear tires or 5% off sale tires at company-owned Goodyear.

Save 10% off car service, including auto maintenance, auto parts, or 5% off preventative maintenance.

5. Free Towing/Service Calls for Local 153 members and families!

Local 153 members are entitled to two towing/service calls per year for members and family living in the same household, valued at up to \$80 each. You will need a “producer code” for “plan letter B” and that information appears on your free towing card, along with how to take advantage of this benefit. It provides:

- Free hook-up and tow up to 15 miles.
- Emergency roadside assistance.
- Emergency battery service.
- Emergency lockout assistance.
- Emergency tire service.

Local 153 members can obtain their free towing card by calling 212-741-8270.

For towing and service calls, or information, call 800-617-2677

6. Car Rental

Save up to 25% on Car Rental Rates!

Whether it's a car, van, SUV or truck rental, working families can get good rental car deals and drive in style for less. Discount rental car rates and savings vary depending on the type of car or vehicle, time of year, location and length of car rental reservation.

Want More Savings?

Save even more when you choose to "pay now" when you reserve online at Avis, Budget and Hertz.

Support Fellow Union Members

Support your fellow union members who work for Avis, Budget and Hertz.

Choose Rental Cars that are Union — Made in the USA

Union members may be able to rent American-made and environmentally-friendly cars or trucks.

Choose From These Car Rental Companies

The logo for Avis, featuring the word "AVIS" in a large, bold, red, sans-serif font with a registered trademark symbol (®) to the upper right.

Call for Quote: 800-698-5685

The logo for Budget, featuring a stylized orange and blue square icon to the left of the word "Budget" in a bold, blue, sans-serif font with a registered trademark symbol (®).

Call for Quote: 800-455-2848

The logo for Hertz, featuring the word "Hertz" in a bold, black, sans-serif font with a yellow underline bar below it.

Call for Quote: 800-654-2200

The logo for Dollar Car Rental, featuring the word "dollar." in a red, lowercase, sans-serif font with a trademark symbol (™), and "CAR RENTAL" in a smaller, black, uppercase, sans-serif font below it.

Call for Quote: 800-800-4000

The logo for Thrifty Car Rental, featuring the word "Thrifty" in a blue, italicized, sans-serif font with a registered trademark symbol (®), and "CAR RENTAL" in a smaller, blue, uppercase, sans-serif font below it.

Call for Quote: 800-847-4389

The logo for Payless Car Rental, featuring the word "Payless" in a bold, black, sans-serif font with a registered trademark symbol (®), and "CAR RENTAL" in a smaller, black, uppercase, sans-serif font above it.

Call for Quote: 800-729-5377

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CHAPTER 2

COMPUTER, PHONE AND INTERNET BENEFITS

Benefits in this Chapter

- Computer Discounts
- Cell Phones-AT&T Wireless

1. Working Advantage Computer Discounts

Working Advantage.com has discounts on Lenovo computers, and others, as well as accessories, ranging from 10% to 50%. Visit workingadvantage.com and click on electronics. Remember, Local 153 members can set up an account at Working Advantage by using ID# 924400144.



2. AT&T Wireless Discounts

Local 153 members can receive a special 10% discount on service from AT&T Wireless, the only wireless company that can, and does, proclaim that it is "Proud to Be Union." The 10% discount is available off the regular monthly rate for any AT&T individual or family plan. There are many other AT&T benefits available at UnionPlus.org including, but not limited to, the following:



- 10% discount off the regular monthly rate for all AT&T Wireless individual or family plans.
- Union members-only savings on AT&T cell phones and cell phone accessories available online at UnionPlus.org

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m. - 4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

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CHAPTER 3

MONEY AND CREDIT

Benefits in this Chapter

- Credit Card
- Credit Counseling

1. Credit card

The OPEIU Credit Card from Capital One®

Designed to meet the needs of hard-working union members and their families.

Choose from three card options, all with competitive rates, U.S.-based customer service, and more. Plus, hardship grants for eligible cardholders.



For More Information or to Apply Online or Over the Phone: 1-800-522-4000 or go to UnionPlus.org to apply

Union Plus Cash Rewards

Earn cash rewards on everyday purchases

Union Plus Rate Advantage

Save on interest by transferring higher-rate balances

Union Plus Prime Access

Build rewards and your credit through responsible use

Rewards	1.5% cash back earned on every purchase with no limit to the amount you can earn.	none	1.5% cash back earned on every purchase with no limit to the amount you can earn.
Competitive Rates	0% Intro APR for the first 12 months on purchases and Balance Transfers; 13.9%-23.15% variable APR after that; 3% fee for each transfer that posts to your account by 10/13/2017.	0% Intro APR for the first 15 months on purchases and Balance Transfers; 11.15%-21.15% variable APR after that; 3% fee for each transfer that posts to your account by 01/13/2018.	0% Intro APR for the first 9 months on purchases; 0% Intro APR 20.05% variable APR after that.
Annual Fee	\$0	\$0	\$35
Credit Line	\$500-\$10,000	\$500-\$7,500	\$300-\$3,500

Hardship Grants*

Whichever card you choose, after 3 months as a cardholder, you may be eligible for hardship grants. All grants approved for eligible cardholders are paid by check and you never have to pay them back.

Disability Grants: \$1,600-\$2,700 Helps eligible cardholders who have lost significant income from a long-term illness or disability.

Hospital Grants: \$1,200 Aids eligible cardholders with large, unreimbursed hospital expenses.

Job Loss Grants: \$300 – Helps eligible cardholders who have recently been laid off.

Strike Grants: \$300 – Provides assistance to eligible cardholders who are on union-sanctioned strike or experiencing a union-sanctioned lockout.

Credit approval required for all products

2. Credit Counseling

The **Union Plus Credit Counseling program** was designed exclusively for union members and their families. The program helps members learn more effective ways to manage money and also ways to save for the future.



Free Initial Counseling Session

Union Plus Credit Counseling program will provide members with a free one-hour initial counseling session. During that session members will receive:

- A complete financial review and budget analysis
- Advice on how to work with creditors
- A written action plan with timelines for reaching their goals
- Referrals to appropriate organizations/programs that may be able to help them (if needed)

Debt Management Plan (DMP)

If members need additional assistance, a counselor will work with them to develop a DMP to reduce their debt liabilities. For a small fee, MMI will negotiate with the member's creditors on their behalf, disburse the member's funds to creditors on their behalf, and work with creditors to stop the collection calls.

For more information on credit counseling visit UnionPlus.org where you will find Credit Counseling under "Money and Insurance."

Financial Help You Can Trust

Union Plus Credit and Budget Counseling is administered by Money Management International (MMI). For over 46 years, MMI and its family of Consumer Credit Counseling Services (CCCS) agencies have helped consumers nationwide by providing high quality, comprehensive credit counseling, education and debt management assistance.

MMI is a member of the National Foundation for Credit Counseling (NFCC) and the Association of Independent Consumer Credit Counseling Agencies (AICCCA). The certified credit counselors at MMI are available to help members get through their maze of financial challenges 24-hours-a-day, 7-days-a-week.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

CHAPTER 4

FOOD AND DRINK/RESTAURANTS DISCOUNTS

Benefits in this Chapter

- Working Advantage Benefit
- Discount Coupons and Gift Cards
- Gourmet Foods
- Restaurant Discounts
- Additional Food Discounts

1. Working Advantage Benefit

All Local 153 members may use their Working Advantage membership to enjoy discounts on dining, gift certificates, gourmet foods, and other food items such as Omaha steaks. These discounts can be obtained at workingadvantage.com. You will be asked for your corporate ID number which is 744387769 for Local 153 members. There are more than 1,000 local restaurants, national chain restaurants, gourmet food retailers and other food outlets that participate.

2. Restaurants.com-Working Advantage Benefit

Restaurant.com has discount coupons available for restaurants across the USA, including eateries in your own neighborhood. Working Advantage offers gift cards that can be emailed to friends and family members. Deals change from week to week and so do the participating restaurants, so make sure that you check frequently at Restaurant.com for bargains. Among the restaurants that frequently participate are:

Buca di Beppo
Chili's Grill & Bar®
Bonanza Steakhouse
Bertucci's
Applebee's Neighborhood Grill & Bar®
Panera Bread®
T.G.I Friday's®
Macaroni Grill®
Red Lobster
Ponderosa Steakhouse
Olive Garden

3. Gourmet Food/Dietary Food/Gift Baskets

Workingadvantage.com offers discounts on many online food websites, specializing in gift baskets and both gourmet and dietary meal preparation. Go to workingadvantage.com and click on "Food" in the menu at the top of the screen. Deals change from week to week and so do the participating outlets, so make sure that you check frequently at workingadvantage.com for bargains.

Among the outlets that frequently participate are:

1-800 Baskets
Blue Apron
Cheryl's
Fannie May
Fruit Bouquet
Jenny Craig



Harry David
Nutrisystem
Omaha Steaks
Shari's Cherries
Virgin Wine
WSJ Wine

4. Local Restaurants

Workingadvantage.com and restaurants.com offer hundreds of discounts in the Tri-State area. Deals on local restaurants change frequently and so does the list of participating local restaurants, so make sure that you check frequently at workingadvantage.com and restaurants.com for local bargains.

5. Additional Food & Beverage Discounts

Workingadvantage.com offers a wide variety of additional food and beverage discounts at its website (remember to use Local 153's corporate ID number 744387769). Examples are The Original Craft Beer Club, The Popcorn Factory and My M&Ms among others.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

Please be advised that the benefit information referred to in this manual was current at the time of its publication, but is subject to change without notice. For up-to-the minute benefit and eligibility information, please log on to the vendors' websites stated in this manual. In addition, please be aware that new benefits are being negotiated on a regular basis. Please watch for benefit enhancements and improvements in Local 153 News.

CHAPTER 5

FLOWERS

Give the gift of flowers with hand-delivered floral arrangements with a 20% union discount!

- The Union Plus flower delivery service provider, Teleflora, offers a 20% discount and is committed to 100% local florist delivery.
- Plus save 20% on gift baskets from Gift Tree..
- All customer service calls are answered in the United States..
- Local 153 members and their families receive a 20% discount on all Teleflora flowers and Gift Tree gift baskets when they order online or call 1-888-667-7779.
- Teleflora has the largest network of U.S. local florists ready to hand-deliver your order.
- 100% satisfaction guaranteed.



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CHAPTER 6

HEALTH AND WELL-BEING

Benefits in this chapter

- Dental Savings
- Vision Savings
- Prescription Card Savings

1. Local 153 Dental Benefits

Union Plus Dental Discount

Local 153 members may access dental discount through UnionPlus, as part of one of the largest dental networks nationally with a focus on neighborhood dentists. The network combines the outstanding network management skills of two great organizations and results in discounts of 20% to 50% below the 80th percentile of Reasonable and Customary charges. Rates are \$7.95 per month for individuals and \$15.95 per month for families. A full list of this program's prices is posted. To access this benefit go to unionplus.org.



2. Local 153 Vision Benefits

Vision Care

General Vision Services (GVS). GVS, located in all five boroughs and throughout the Tri-State area. This service offers discount on eyeglasses for members and their families. To take advantage of this benefit you must have a GVS "vision pass." To obtain a vision pass simply call Local 153 at 212-741-8250/8251.



Vision Savings Pass. Through UnionPlus, members may use a Vision Savings Pass (VSP), which is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame. Members can choose from great brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more.

To access VSP go to UnionPlus.org and click on "vision discounts" under the health savings heading. Through VSP members receive all of the following:

- Access to discounts through a trusted, private-practice VSP doctor.
- One rate of \$50 for eye exams.
- 15% savings on contact lens exams.
- Special pricing on complete pairs of glasses and sunglasses.
- Unlimited use on materials throughout the year.
- Exclusive Member Extras and special offers.

3. The Union Plus Prescription Discount Card Difference:

- If you lack insurance for prescriptions, this no-cost card helps union families save an average of 20% off brand name drugs and 40% off generic prescription drugs. More savings if you use mail-order prescriptions.
- Savings available at over 55,000 participating pharmacies nationwide. Find a pharmacy near you.
- Union family members—including spouses, domestic partners, children (of any age), parents, aunts and uncles of union members—are eligible for the no-cost prescription discount card.
- To get your prescription discount card go to <https://wellcardrx.com/get-a-card/>

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

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CHAPTER 7

DEATH AND ACCIDENTAL DEATH BENEFITS

Benefits in this Chapter

- Death Benefit
- Accidental Death Benefit

1. Death Benefit

Local 153 will provide members in good standing, with twelve (12) consecutive months or more of membership, with a \$5,000 death benefit. OPEIU will provide members in good standing, with twelve (12) consecutive months or more of membership, with a \$2,000 death benefit. (Total death benefit - \$7,000).

Please Note!

Members who are retired or no longer employed under a Local 153 collective bargaining agreement are ineligible for the death benefit.

Members who have not paid dues in more than two months during a fourteen month period prior to death (not including the month of death) are not eligible for the death benefit.

If a member does not pay dues through payroll deductions due to leave of absence, disability, or other similar circumstance he/she must pay dues directly to Local 153 to remain eligible for the death benefit.

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2. Accidental Death Benefit

Local 153 will provide members in good standing, with twelve (12) consecutive months or more of membership, with a \$5,000 accidental death and dismemberment benefit. OPEIU will provide members in good standing, with twelve (12) consecutive months or more of membership, with a \$2,000 accidental death and dismemberment benefit. (Death by accident total - \$14,000)

Please Note!

Members who are retired or no longer employed under a Local 153 collective bargaining agreement are ineligible for the accidental death and dismemberment benefit.

Members who have not paid dues in more than two months during a fourteen month period prior to accidental death or dismemberment (not including the month of the accidental death or dismemberment) are not eligible for the accidental death and dismemberment benefit.

If a member does not pay dues through payroll deductions due to leave of absence, disability, or other similar circumstance he/she must pay dues directly to Local 153 to remain eligible for the accidental death and dismemberment benefit.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

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CHAPTER 8

HOUSE AND HOME

Benefits in this Chapter

- Home-Buying Discounts & Benefits
- Discounts On New Furniture
- Moving & Storage
- Home Heating System & Fuel Discounts
- House and Home Discounts

1. Home Buying Discounts & Benefits

Union Advantage, a program from HomeBridge Financial Services, makes home buying and refinancing hassle free and affordable for union members. There is special assistance available for first-time home buyers. Hundreds of Tri-State area union members have successfully used the Union Advantage program and saved money. Benefits for Local 153 members include:



- Mortgage applications taken over the phone at 212-481-7700 or in-person at 152 Madison Avenue, 15th floor
- Free credit check
- Free credit counseling for union members whose credit rating does not qualify them for a mortgage
- Pre-certification for mortgages, which makes home buying faster and easier
- Down payments under 5% in certain cases
- \$500 credit toward closing costs
- Parents and children of union members are also eligible to use the Union Advantage program
- FHA and VA direct loans, making approval faster and easier and reducing credit qualifications

The mortgage counselors at HomeBridge Financial Services' Union Advantage will guide you every step of the way in the mortgage process and do most of the work for you. They have vast experience with first time home buyers and they will teach you what to do in the event you don't qualify for a mortgage so that you can qualify in a year or less. Call 212-481-7700 or visit 152 Madison Avenue, 15th floor for more information or to start the mortgage application process.

Union Plus Mortgage & Real Estate makes refinancing and home-buying easier and more affordable for working families!

Through Wells Fargo Home Mortgage, one of the largest lenders in the U.S., union members can take advantage of convenient mortgages. Call 1-866-802-7307 or contact a WellsFargo mortgage representative in your area to apply or ask questions.

Among the unique benefits available through UnionPlus Mortgage & Real Estate are unemployment, disability and strike benefits to help you make mortgage payments when you're out of work. Also, parents and children of union members are eligible for UnionPlus mortgages!

Financing a home can be a complicated business, so why not leave it to the mortgage experts? Wells Fargo Home Mortgage counselors will walk you through the entire process of buying, selling and refinancing homes. Wells Fargo also offers special mortgage programs for first-time buyers. For more information call 1-866-802-7307.



Announcing...

the HomeBridge Financial Services, Inc. Union Advantage Program

HomeBridge is proud to support Local 153 with the HomeBridge Union Advantage Program. Benefits include:

- \$500 off closings costs*
- Credit check and mortgage consultation
- Additional \$500 gift card for first time home buyers*
- You must be a Union member to receive these discounts.

HomeBridge Financial Services, Inc. is one of the nation's largest, privately held, non-bank lenders. Our sole focus is facilitating and securing home mortgages through our retail, wholesale and correspondent divisions. Our team's experience and expertise enable us to make the mortgage process fast, easy and understandable for our customers.

Call John Prom today for more information!



John Prom

*Mortgage Loan Originator
NMLS #51769*

Phone: 212.481.7700, Ext. 100

Cell: 609.457.7903

jprom@homebridge.com

Apply Online:

HomeBridge.com/JohnProm



Partners for the Path Ahead



*This flyer must be presented at the time of closing. Expires September 15, 2015. May not be combined with any other offers. Discount only valid for first mortgage liens.

HomeBridge Financial Services, Inc. is located at 152 Madison Avenue, 23rd Floor, New York, NY 10016. Corporate NMLS #6521. Licensed Mortgage Banker (B500691) – New York State Department of Financial Services.

Your Home Is Waiting



The Union Plus Mortgage program is one of some 40 benefits available to help union members. The program is for union members and their parents and children. Benefits include mortgage hardship assistance to help protect members' homes in the face of financial hardship. With Union Plus, a mortgage is more than a monthly payment. It's long-term protection for everything your home means to you.

Learn more: UnionPlus.org/Mortgage

2. Discounts On New Furniture

Union Furniture Purchasing Plan

Furniture and household furnishings are available to Local 153 members at greatly reduced prices! Plaza Furniture, which is located on Long Island at 121 Front Street, Massapequa Park, is stocked with quality brand name furniture and home furnishings. The discounts available exclusively to union members range from 25 percent to 45 percent. Discounts on floor samples can be even bigger, ranging to 50 percent or more! In addition to furniture discounts, there are great bargains available on tables, curios, rugs, lamps and pictures. Local 153 members also enjoy the benefit of having any furniture they purchase at Plaza delivered to their homes free of charge, if they reside within 50 miles of the showroom. Members can even call the store in advance (516-799-3500) and get a price quote on any furniture they see in any other stores. If Plaza carries that furniture, and they usually do, members will find that they can enjoy substantial savings by visiting the showroom. Local 153 members can see for themselves the beautiful furniture that is available at Plaza by visiting the store's website at plazafurnitureny.com and viewing samples. Plaza Furniture is open Monday through Friday from 9:00 a.m. until 5:00 p.m., and Saturdays from 10:00 a.m. until 4:00 p.m. The store has payment plans available to credit-eligible Local 153 members.



3. Moving & Storage

Get Moving.

No matter what your needs, Union Plus Home & Moving Discounts help union members & their families affordably relocate with expertise, convenience and no hassles!



Ready to move? Contact the following company for a discount on moving. Make sure you mention that you are a Local 153 member.

North American Van Lines
1-888-813-9595

North American Van Lines Discount

Professional Moving Discounts for Union Families:

- Exclusive union member discounts on interstate moving, packing and in-transit storage.
- Free \$50,000 of Full Replacement Coverage from North American Van Lines.
- Peak rates waived year round.
- On-time delivery guarantee. Members receive \$125 per diem if the interstate delivery date is missed due to no fault of the member.*

Full-Service Moving from the Professionals

Enjoy a stress-free and affordable experience with Union Plus discounts on full-service moving vans through the leading national moving brand, North American Van Lines.

Preferred moving van and moving services discounts especially designed for union members can save you hundreds of dollars on a typical interstate (state-to-state or long-distance) move.

The Union Plus Hertz Truck Discount Difference:

- Union families save 20% – discount applies to local & one-way rentals too
- Over 2,800 convenient locations nationwide
- Provides 24/7 roadside assistance
- Get truck or van rates by calling 1-800-654-2200 and use discount code (CDP#205666)

4. Home Heating System and Fuel Discounts

*** HEAT USA**

Local 153 members who heat their homes with oil and live in New York, New Jersey and Connecticut can use HEAT USA, a Union Plus program, to save big money. Call 1-800-660-0691 to learn more. The home heating oil discount available to Local 153 members through HEAT USA includes the following:

- Savings of \$200-\$300 annually, or up to 40 cents per gallon on full-service fuel oil purchases.
- A certificate for \$50 of free heating oil for referring someone to HEAT USA.
- \$10 off the first year's membership fee. Local 153 members pay only \$15, instead of the regular \$25 annual home heating oil membership fee.
- Free service contract on the home heating system, including 24-hour emergency service, extensive parts and labor coverage and annual system cleaning and tune-up. This service contract is a \$100 value!
- Special feature: When you use this home heating oil discount, HEAT USA will make a contribution to the Union Plus Scholarship Fund.

5. New! House & Home Discounts from Working Advantage

Savings on home appliances, tools, dinnerware, bedding and much more!

Local 153 members can take advantage of dozens of house and home discounts through Working Advantage! Members can enjoy 20% discounts on AJ Madison home appliances like stainless steel refrigerators and stoves and 10% on Sears appliances. There are savings of up to 30% available at Lowes and additional 10% savings at Sears and other retailers, including Overstock.com, Target and all bedding and mattress products from SLEEPY'S. Discounts and sales change often, so make sure you check frequently at workingadvantage.com for great savings on items for the house and home. Remember, Local 153 members can set up an account at Working Advantage by using ID# 924400144.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

Please be advised that the benefit information referred to in this manual was current at the time of its publication, but is subject to change without notice. For up-to-the minute benefit and eligibility information, please log on to the vendors' websites stated in this manual. In addition, please be aware that new benefits are being negotiated on a regular basis. Please watch for benefit enhancements and improvements in Local 153 News.

Benefits in this Chapter

- Accident Insurance
- Auto Insurance
- Pet Insurance
- Renters Insurance

1. Accident Insurance

In addition to the accidental death insurance benefit listed on page 13, your Local 153 membership entitles you to enroll at UnionPlus.org to take advantage of up to \$20,000 worth of additional no-cost-to-you accidental death coverage, provided by Union Plus for one full year. No medical exam. No hassle.

Or opt for even greater protection of up to \$200,000 in Accidental Death and Dismemberment coverage at affordable group rates—just for union members and their families—because in case of accidental death, your family may need the financial protection.

You'll find this and other insurance options at UnionPlus.org under the Money & Insurance heading.

2. Auto Insurance

* Defensive Driving Course/Auto Insurance Discount

Local 153 offers members in good standing the opportunity to take an online driver safety course at a low cost of \$10 with up to 30 days to complete the course. To register, visit the Local 153 website (opeiu153.org). An accident prevention and defensive driving workshop is available for drivers with New York or New Jersey licenses and can result in 5% (New Jersey) or 10% (New York) discounts in auto insurance premiums, as well as a reduction in any points (up to 2 points in New Jersey and up to 4 points in New York) on your license. Call Victoria at Local 153 at 212-675-3210.

A Great Auto Insurance Deal for Local 153 Members!

One of the most consistently beneficial programs available to Local 153 members through the Union Plus program is auto insurance.

It's true! Many members who take advantage of this benefit not only end up saving money, they also get extra services and discounts. It's a great deal. And it's an especially great program for drivers in New York and New Jersey, two of the top three states when it comes to high auto insurance rates. In short, there is nothing to lose in checking out the Union Plus auto insurance program but plenty to gain for those who sign up.

The most important thing to remember about the Union Plus auto insurance benefit is that it will not save money for every union member that seeks rate quotes. But it will save money for most members who do. In fact, union members are saving an average of \$507 a year through this program. Some will save as much as \$600 a year or more.

The reason for the savings is that the program obtains multiple price quotes from a variety of insurance companies. Under the plan, union members can get free auto insurance quotes in two ways. They can obtain the free price quotes online or they can call 1-855-666-5797. In either case, studies show that many will save money by doing so. We should note that members who reside in New Jersey will not be able to obtain auto insurance price quotes over the phone due to state law. They will, however, receive their quotes promptly by mail.

(Continued on next page)



Continued from previous page)

There's additional good news. In addition to lower rates there are other benefits for Union Plus Auto Insurance policyholders. As an example, Union Plus Auto Insurance policyholders are eligible for driver education grants, as explained elsewhere in this benefits booklet. Under this unique program, Union Plus Auto Insurance policyholders can get money – up to \$250 – to take one of these driving courses.

There's more. An added measure of security is built into every Union Plus-sponsored auto insurance policy. Members' coverage includes free access to 24-hour roadside assistance and emergency travel assistance.

The plan provides auto insurance coverage that members can trust. And, yes, the program has auto insurance policies available for drivers with less than perfect driving histories. It also offers freedom of choice, meaning that union members can select body shops or mechanics if repairs are necessary.

The program provides round-the-clock service, and top quality assistance. Every call made to the Union Plus auto insurance program is answered in the United States!

The average savings for union members of \$507 annually is based on all new Union Plus auto insurance policyholders who reported their prior carriers' premiums when they switched to Union Plus. Of all new policies issued during this period, 86.7 percent realized savings. Savings can be even larger for those families that have more than one car.

Now that you know these facts about Union Plus auto insurance you may want to get a price for your own auto insurance. You can do so online at Unionplus.org or by phone at 1-800-294-9496.

As we said, Union Plus auto insurance was found in the last year to save money for 86.7 percent of the drivers that used the program. Will it save you money? It costs nothing to find out. Visit Unionplus.org or call 1-855-266-5797 and ask for a representative.

3. Pet Insurance

The Union Plus Pet Insurance Difference:

- Flexible plans that cover your pet's needs starting as low as \$11.99 per month. (Monthly premiums based on pet's age, breed, zipcode and chosen deductible.)
- All breeds of cats and dogs are guaranteed acceptance & lifetime enrollment
- No annual coverage limit
- Get a free quote (call 877-358-3944) or enroll online (unionplus.org).

Control your costs on veterinary medical care for your pets!

Union Plus Pet Insurance can make sure that no matter the illness OR accident, you are financially prepared for the medical attention your pet needs.

If your dog or cat has an accident, the last thing you want to think about is money – especially when costs can go into the thousands of dollars. Union Plus Pet Insurance is the safety net you and your pet deserve.

Choice, flexibility & more discounts

For as low as \$11.99 per month, Union Plus Pet Insurance can help you save money on veterinary medical expenses for your dog or cat.

With the Union Plus program, you also get to CHOOSE:

- Your veterinarian – whoever you'd like to use
- Amount of coverage – from \$1,500 - \$10,000 per medical condition for life of the pet and unlimited number of medical conditions covered.
- Deductible – from \$100 - \$1,000. Pet medical insurance deductions do not automatically increase as your pet's age. The deductible is once per medical condition for the life of the pet.
- Additional coverage discounts ranging 5% - 15% for multiple pets, younger pets and policy renewals
- Additional 5% discount if you register your micro-chipped pet with 24PetWatch Lost Pet Recovery Services

Note: Pet insurance deductibles do not automatically increase as your pet ages. You pay a \$50 deductible (unless otherwise noted) for each incident claimed, as long as your policy is in force. Guaranteed acceptance & lifetime enrollment.

4. Union Plus Renters Insurance

Union member discount of up to 15%

Through Union Plus, Local 153 members can now save up to 15% on renters insurance, with many different options available. CALL 1-855-666-5797 for your free quote and mention Union Plus discount code DJ7.

- Available through UnionPlus Met Life and Home
- Renters Insurance Specialty Coverage Packages
- Coverage for the contents of your home, such as furniture, clothes, and TVs
- Flexible payment plans
- Superior 24/7/365 claim service from U.S.-based call center
- Provided by MetLife Auto & Home, one of the nation's leading personal lines property and casualty insurance providers.

■ Tip! Bundle & Save!

Combine your car and renters policies with Met Life for additional savings.

Additional features

- Protection for damage, theft, and personal liability.
- Replacement Cost or Actual Cash Value settlement methods.
- Specialty packages for electronics, musical instruments, recreational and sports equipment and luxury items.
- Identity Protection Services included with each policy.
- Legal Defense/Court Costs: If you're sued for a covered claim, MetLife Auto & Home will help pay attorneys' fees.
- Optional Water Backup Coverage available.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

Please be advised that the benefit information referred to in this manual was current at the time of its publication, but is subject to change without notice. For up-to-the minute benefit and eligibility information, please log on to the vendors' websites stated in this manual. In addition, please be aware that new benefits are being negotiated on a regular basis. Please watch for benefit enhancements and improvements in Local 153 News.

CHAPTER 10

LEGAL SERVICES

Benefits in this Chapter

- Legal Consultation

1. UnionPlus Legal Services

All Local 153 members, their spouses and dependents automatically receive these benefits through UnionPlus. There are dozens of participating law offices in the Tri-State area offering the following services to union members:

- Free consultation of up to 30 minutes from participating attorneys in person or over the phone.
- A 30% discount on hourly rates and flat fees.
- Over 2,000 law offices nationwide and dozens in the Tri-State area.
- Over 25 years serving union members, with more than 1 million member referrals.
- Instant access.
- No enrollment fee.
- No sign-up required.



All services are strictly CONFIDENTIAL!

Panel lawyers have expertise in a variety of areas, including, but not limited to: family law, traffic matters, wills and estate-planning, real estate, criminal, immigration, personal injury, etc. Participating attorneys average 14 years in legal experience and are carefully screened and selected to make sure members receive the best services available.

To access an attorney through this program visit the UnionPlus website and click on the Legal and Education heading. When contacting an attorney make sure you say you are calling for the Union Plus Legal Service.

For more information or to find a lawyer near you visit unionplus.org

When you contact a lawyer in the network, make sure to tell them you are calling for the **Union Plus Legal Service** to get your discount*

Attention Local 153 Hotel Division Members!!! Please consult the Hotel Trades Council's Pre-Paid Legal Fund before contacting UnionPlus Legal Services. If your legal situation is a covered matter under the Hotel Trades Council's Pre-Paid Legal Fund you will save even more money! The phone number for the Hotel Trades Council's Pre-Paid Legal Fund (for Hotel Division members only!) is 1-800-HOTELAW.

Benefits in this chapter

- Student Scholarships
- FAFSA Info
- Student Debt Reduction
- Free College for Local 153 members and their families
- Education for Upgrading Skills

1. Student Scholarships

Lavina Michl Wright Scholarships

OPEIU Local 153 Scholarship

The Lavina Michl Wright college scholarship program is open to children of Local 153 members in good standing. To apply for a Lavina Michl Wright scholarships, students must be attending college or be high school seniors who will be attending college in the fall of the same year.



All applications for the Lavina Michl Wright scholarships must be filed online. Students must demonstrate academic achievement (a GPA of 2.5 or higher) and financial need. The number of recipients and the amount of the scholarships depend on several factors, including fluctuations in the amount of money in the scholarship trust fund and the number of qualified applications received.

To fill out and file an application for a Lavina Michl Wright college scholarship, visit CSASCHOLARS.ORG/WRIGHT on the web. Applications and all the information you need to complete an application can be found at this website.

The deadline for applying for a Lavina Michl Wright college scholarship and submitting the material required to accompany the application is March 31 of each year. Visit CSASCHOLARS.ORG/WRIGHT now!

We wish the best of luck to all students that apply.

Union Plus Scholarship Program

Since 1992, the Union Plus Scholarship Program has awarded more than \$4.2 million to students of working families who want to begin or continue their secondary education. Over 2,000 families have benefited from our commitment to higher education. The Union Plus Scholarship Program is offered through the Union Plus Education Foundation.

Scholarship award amounts: The amount of the award ranges from \$500 to \$4,000. This is a one-time cash award sent to individual winners for undergraduate study beginning in the fall of the same year.

How to apply: Applications for Union Plus scholarships are only accepted online. Visit unionplus.org and click on the education & legal heading to began the application process. the deadline for applying for a Unio Plus scholarships is January 31 of each yar.

Who is Eligible: Members of AFL-CIO unions participating in any Union Plus program, and spouses and dependent children (foster children, step children, and any other child for whom the individual member provides greater than 50% of his or her support). The individual must be accepted into an accredited college or university, community college or recognized technical or trade school at the time the award is issued. Graduate students are eligible!

Evaluation criteria:

- Applications for the Union Plus Scholarship Program are first reviewed by a panel of independent career professionals.
- Semi-finalists are chosen based on a point scale, and their applications are then provided to judges for further review and selection of finalists and awards.
- Program judges include representatives from the American Association of Community Colleges, the United Negro College Fund, the American Association of State Colleges and Universities and the National Association of Independent Colleges and Universities.

John Kelly Labor Studies Scholarship

Ten (10) scholarships per year will be awarded on the basis of at least 1 per region. Applications are open to members or associate members in good standing for at least 2 years. All applicants must meet eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship has a total maximum value of \$3,250.00.



The applicant must be:

A member or associate member of OPEIU in good standing and either an undergraduate or graduate student in one of the following areas of study:

- Labor Studies
- Industrial Relations
- Programs sponsored by the National Labor College

Requirements for scholarship application include:

1. College Transcript-for those currently or previously enrolled in college, university, technical or vocational school.
2. Essay (300-500 words). The essay should discuss the student's activism and occupational goals.
3. Statement of Intent-All applicants are required to execute a statement of intent to remain within OPEIU for at least two years.

Application form is available at your local office, the Secretary-Treasurer's office of the International Union or at opeiu.org and click on OPEIU Member Resources/OPEIU Membership Benefits.

Please note: Application, essay and transcripts must be received at the Secretary-Treasurer's office of the International Union, 80 Eighth Ave., Sixth Floor, New York, NY 10011 by March 31 of each year.

All applications will be entered into a drawing and winners will be selected by region.

Howard Coughlin Memorial Scholarship

Full-time Scholarships:

Twelve full-time scholarships will be awarded on the basis of at least one per region and not to exceed one per family for a lifetime. Applications are open to members in good standing, associate members or to their children all of whom must meet the eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship is \$1,625.00 per year for a total maximum of \$6,500.

Part-time Scholarships:

Seven part-time scholarships will be awarded on the basis of at least one per region and not to exceed one per family for a lifetime. Applications are open to members in good standing, associate members or to their children all of whom must meet the eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship is \$662.50 per year for a total maximum value of \$2,650.00

Part-time scholarships are defined as a minimum of three credits and no more than two courses. If a part-time student does not attend a college/university each semester, they have 2 years maximum to use the part time scholarship.

If the student becomes a full time student, while receiving a part-time student scholarship, the scholarship will be revoked and they will be able to apply for a full-time scholarship.

Part-time scholarship awards shall be subject to all other eligibility rules under this scholarship fund.

The applicant must be:

- A member or associate member of OPEIU in good standing on the date of award, unless a member discontinues employment to study on a full-time basis, retires, becomes disabled, or terminated from employer layoffs and plant closings.
- The son, daughter, stepchild, or legally adopted child of an OPEIU member in good standing or an associate member.
- High school senior or High school graduate entering a college, university, or a recognized technical vocational post secondary school as a full time or part time student.
- Currently in a college, university, or a recognized technical vocational post secondary school as a full-time or part-time student.

Requirements:

Each applicant must file an official OPEIU scholarship fund application. **Application forms must be endorsed** by the Local Union President or Secretary-Treasurer attesting that a member, a parent of an applicant, or an associate member is in good standing on the date of the application. The application must also be endorsed if a member discontinues employment to study on a full-time basis, retires, is disabled, or is terminated from employer layoffs and plant closings. **Such endorsement must be obtained before the application is submitted.**

*Application forms may be obtained at your local union office or at the Office of the Secretary-Treasurer of the International Union or at opeiu.org and click on OPEIU Member Resources/OPEIU Membership Benefits.

All applications must be received at the Office of the Secretary-Treasurer of the International Union, 80 Eighth Avenue, Suite 610, New York, NY 10011 by March 31 of each year.

All applications will be entered into a drawing and winners will be selected by region.

Romeo Corbeil/Gilles Beauregard Memorial Scholarship Fund

This fund offers opportunity to children (ages 13-16) of OPEIU members and associate members to attend a summer camp program to learn about labor unions while having a great camp experience.

Each year, up to 20 children are chosen to have their transportation and camp registration fees (up to \$2,000) paid for by the Romeo Corbeil/Gilles Beauregard Memorial Fund.

* The summer camp will be held in July of each year at the University of Missouri Campus, Columbia, MO.

Twenty (20) full-time scholarships will be awarded on the basis of at least one per region. Applications are open to children of OPEIU members in good standing or associate members who must meet the eligibility requirements and comply with the rules and regulations as established by the OPEIU Executive Board. Each scholarship is a maximum of \$2,000.

* Applicant must be a son, daughter, stepchild, legally adopted child, grandchild, niece, nephew or any other child that the member is responsible for caring for, including children of domestic partners (between ages 13 and 16) of an OPEIU member in good standing or an associate member.

Each applicant must file an official OPEIU scholarship fund application. **Application forms** must be endorsed by the Local Union President or Secretary-Treasurer attesting that a parent or guardian of an applicant is a member or an associate member in good standing on the date of the award. **Such endorsement must be obtained before the application is submitted.**

* Application forms may be obtained at your local union office or at the office of the Secretary-Treasurer of the International Union or at opeiu.org and click on OPEIU Member Resources/Membership Benefits.

For more information contact: Office of the Secretary-Treasurer,
OPEIU, 80 Eighth Avenue, 6th Floor, New York, NY 10011
Phone: (212) 367-0902

FAFSA

The Free Application for Federal Student Aid (FAFSA) is your starting point for applying to almost all student financial assistance programs. For example, you need to complete this free application to receive any federal student aid. Many schools also use the FAFSA as part of their application process for non-federal aid.

The Department of Education's site ed.gov also explains the purpose of the FAFSA and how to complete a FAFSA form.

3. Benefit! Student Debt Reduction Program

This program provides five awards of \$2,500 each year to a member who has completed an associate or undergraduate degree and who can demonstrate they have at least \$10,000 in student debt and their account is current.

The application deadline is June 30th. All applications must be signed by the Local Union President, Secretary Treasurer or authorized officer before submission to the International Union.

OFFICE AND PROFESSIONAL EMPLOYEES INTERNATIONAL UNION

2023 - STUDENT DEBT REDUCTION PROGRAM

ELIGIBILITY:

AN APPLICANT MUST BE:

- A member or an associate member of OPEIU in good standing on the date the application is submitted to their local union.
- Must have completed an Associate Degree or Undergraduate Degree program at a College, University or a recognized Technical or Vocational post-secondary school as a full-time or part-time student.
- Must demonstrate that applicant has at least \$10,000 in outstanding student debt and is making regular student loan payments to a recognized student loan provider or debtor organization.
- Must submit documentation that student loan payments are up to date.
- Members who received an OPEIU Howard Coughlin scholarship award within the last five (5) years are not eligible for this program.

STUDENT DEBT SCHOLARSHIPS:

Five (5) \$2,500 scholarships will be awarded in July of each year. Applicants must meet the eligibility requirements and comply with the Rules and Regulations as established by the OPEIU Executive Board.

Applicants are eligible to receive only one \$2,500 lifetime award.

PAYMENTS OF AWARDS:

Each scholarship award shall be granted with a one-time payment of \$2,500 to a recognized student-loan provider or debtor organization, or if not accepted by the debtor organization, the scholarship program may make an alternate arrangement with the awardee.

All awards are taxable income to the awardee.

PROCEDURES:

Each applicant must file an official OPEIU Student Debt Reduction application.

If you submitted an application in 2022:

- **Check the box on the application form on page 3**
- **Submit only the application form**

Application forms must be endorsed by the Local Union President, Secretary-Treasurer or other authorized officer attesting that the member or associate member is in good standing. Such endorsement must be obtained **BEFORE** the application is submitted.

FORMS:

Application forms may be obtained at your local union office, the Secretary-Treasurer's office of the International Union or from the OPEIU web site at **www.opeiu.org**. Once logged into the site, click on OPEIU Member Resources/OPEIU Membership Benefits link.

REQUIREMENTS:

Applicants must provide proof that they have completed an Associate Degree or Undergraduate Degree program at a College, University or a recognized Technical or Vocational post-secondary school as a full-time or part-time student.

APPLICATION:

All applications are due in the Secretary-Treasurer's office of the International Union no later than **June 30, 2023**.

SELECTION OF WINNERS:

Qualified applications will be entered into a drawing. All applicants will be notified in the month of July via email with the results of the drawing.

OFFICE AND PROFESSIONAL EMPLOYEES INTERNATIONAL UNION

2023- STUDENT DEBT REDUCTION APPLICATION FORM

APPLICATION DEADLINE: June 30, 2023

Name of Member: _____
Last First Middle

Address: _____
Street City State Zip Code

Email: _____ Telephone: _____

Member/Associate Member Employed By: _____

OPEIU Local Union Number: _____ Balance of Loan as of the date of this application: _____
(Must be \$10,000 or more in outstanding debt)

Signature of Member: _____ Date: _____

Applicant must be a dues paying member of OPEIU for at least one year and the application must be endorsed by the Local Union President or Secretary-Treasurer attesting the member or associate member is in good standing, having paid dues for 12 out of the past 14 months, on the date of the application.

Endorsement must be obtained BEFORE the application is submitted.

Signature of Local Union President or Secretary-Treasurer:

Date: _____
(Signature)

Local Union Number: _____
(Print Name and Title of Signing Officer)

Application must include the checklist of items below to qualify:

- Loan Statements (4 months)
Statements must be recent, showing up to date consecutive payments on your **undergraduate** loan.
- Proof of completion (Copy of Associate Degree OR Copy of Undergraduate Degree)
Applicants with Graduate School Degrees or Graduate School debt will be ineligible.
- Signature from Local Union President or Secretary-Treasurer or other authorized officer

Due to the volume of applicants we receive, incomplete applications will be disqualified.

SEND APPLICATION TO:
Student Debt Reduction Program
Office & Professional Employees International Union
42 Broadway, Ste. 1936
New York, NY 10004

5. Education For Upgrading Skills

Local 153 has educational resources and classes available free of charge to members who are interested in upgrading their job skills in any of the following areas: Microsoft Word, Excel, PowerPoint Access, Web Design, Business Writing, Job Readiness and Financial Planning.

Call Victoria at 212-675-3210

6. Affordable College for Union Families!

Associate Degree Programs

Eastern Gateway Community College is currently enrolling students for the Fall semester. “Enrollment is open! We are excited to meet the next generation of Eastern Gateway students as we move into our summer and fall semesters,” said **Eastern Gateway Community College President Michael Geoghegan**. “At Eastern Gateway, we put the student first. We know our students are often already working, raising families, and going to college in their spare time. We work to help them graduate with a debt-free college degree.”

Fall 2023 registration is taking place now. Classes will begin August 14, 2023

Eastern Gateway is a state, public, accredited institution of higher learning established in 1968 dedicated to providing a debt-free, college degree to students. With two main campuses in Steubenville and Youngstown, Ohio, Eastern Gateway has a unique mission serving a unique student population who are on average 33-years-old, are often working and for the first time pursuing a higher education.

Students can schedule advising appointments on the following Eastern Gateway Community College website: egcc.edu/students/student-support-services/academic-advising/

Bachelor's Degree Completion Programs

Beginning with the Summer 2023 term, Central State University will offer continuing and new students low-cost and debt-free options to complete their Bachelor's Degree through Central State University's online program.

The Central State Global Union Program is designed to help union members and their families complete their Bachelor's Degree while reducing their out-of-pocket costs. The Program provides financial aid, grants, and scholarships to eligible union members and their immediate families.

This program is currently enrolling for the Fall term.

For more information visit:
unionplus.org/benefits/education/bachelors-degree-completion-programs

CHAPTER 12

RECREATION, ENTERTAINMENT & TRAVEL

Benefits in this Chapter

- Movie Tickets
- Theatre Tickets
- Sports & Recreation
- Hotel Discounts

Prior to the COVID-19 crisis Working Advantage offered members incredible discounts for tickets to movies, plays, musicals, Broadway shows, symphony, ballet, opera performances, sports/recreation attractions, hotels and more! Some of these discounts will not begin again until the COVID-19 crisis passes.

1. Movie Tickets

Working Advantage

Movie ticket savings up to 40% off regular ticket prices at AMC, Angelika Film Center, Cinemark, Century Theatres, Harkins Theatres, Landmark, Malco Theatres, Marcus Theatres, Pacific Theatres, Regal Cinemas and United Artists and theme park discount tickets such as Great Adventure.

To order tickets visit workingadvantage.com and click on “Movie Tickets” in the main menu.

2. Theatre/Show Tickets

*** Working Advantage Theatre/Show Discounts**

Prior to the COVID-19 crisis Working Advantage offered members incredible discounts for tickets to plays, musicals, Broadway shows, symphony, ballet, and opera performances, and more! These discounts will begin again after the COVID-19 crisis passes.

Please be advised that the benefit information referred to in this manual was current at the time of its publication, but is subject to change without notice. For up-to-the minute benefit and eligibility information, please log on to the vendors’ websites stated in this manual. In addition, please be aware that new benefits are being negotiated on a regular basis. Please watch for benefit enhancements and improvements in Local 153 News.

3. Sports & Recreation & Attractions

- **Working Advantage Sporting Event Tickets**

Prior to COVID-19 Working Advantage offered many discounted professional sporting event tickets that change throughout the year as well as discounts for amusement parks and many other attractions. These discounts will be renewed when the COVID-19 crisis passes.

4. Hotel Discounts

When traveling, Local 153 members can save plenty on hotel rates! Through Working Advantage members can enjoy special, negotiated rates and substantial savings of 10 to 60% off regular hotel room rates at more than 225,000 hotels in the U.S. and around the world. Visit workingadvantage.com and choose either “City” or “Hotels” in the main menu at the top of the screen. Working Advantage’s website also has a convenient link to Expedia for the lowest air fares anywhere in the U.S. and throughout the world.

We realize that sometimes you may need help with a concern about using a Union Plus program. The Union Plus Member Advocacy Program is staffed by OPEIU Local 2 members and is available to help you resolve any problems. Contact us at 1-800-472-2005 (8:30 a.m.-4:30 p.m. ET, weekdays) or online at UnionPlus.org/Customer.

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CHAPTER 13

SHOPPING

Benefits in this Chapter

- Online Shopping
- Outlets

1. Online Shopping Discounts

Both UnionPlus and Working Advantage offer discounts and coupons to Local 153 members. Many of these discounts (such as automotive, entertainment, etc.) can be found elsewhere in this booklet and all of them can be found at workingadvantage.com



From restaurant coupons to clothing, from electronics to magazines and from shoes to gift certificates, you can shop to your heart's content at workingadvantage.com, choosing from many famous retailers and enjoying discounts of 10 to 60%. Some—but certainly not all—of the retailers that provide discounts and coupons through workingadvantage.org are the following:

T.J. Maxx
The Gap
Macy's
Lowe's
Rosetta Stone

Sams Club
HP Computers & Printers
Omaha Steaks
Perfumania
AllState Insurance

Target
JC Penney
Old Navy
ADT Home Security
Columbia

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MEMBERSHIP BENEFIT: IDENTITY PROTECTION



Protecting What Matters Most



Complete Identity Protection

InfoArmor is an industry leader in identity protection. Our proprietary technology makes InfoArmor identity protection more than enough to help fight 21st century crime. Your union, OPEIU, has paid for you to receive this benefit free of charge.

Features Include:



Privacy Advocate Remediation

Our Privacy Advocates are CITRMS Certified experts in identity restoration. A Privacy Advocate® will act as a dedicated case manager to act on behalf of the victim and resolve the issue from start to case completion.



Digital Identity

This interactive, easy-to-read report summarizes what a real-time deep Internet search finds out about a subscriber, offers a Privacy Grade and tips to better secure personal information.



Internet Surveillance

Internet Surveillance constantly monitors the underground economy and dark rooms to uncover compromised, sensitive information such as Social Security numbers, wallet items and login credentials including emails and passwords.

What Happens if I Become a Victim of Identity Theft?

If you become a victim of identity theft, your union, OPEIU, has paid for you to receive all features for PrivacyArmor listed below. You will continue to receive Privacy Advocate Remediation, Digital Identity and Internet Surveillance in your service package.



Always Available 24/7

InfoArmor's strength is combining personalized customer care with innovative identity monitoring technology. When you contact InfoArmor with a question or concern, your call is handled by one of our specially trained and certified Privacy Advocates.



Identity Monitoring

We monitor identities to uncover identity fraud at its inception. With this feature more fraud is detected sooner, including unauthorized account access, fund transfers and password resets.**



WalletArmor

This secure, online document repository makes lost wallet replacement quick and easy. Using state-of-the-art technology, we now include real-time card monitoring of the Underground Internet.



\$1,000,000 Identity Theft Insurance Policy

If you are a victim of fraud, we will reimburse your out of pocket costs to reinforce your financial security.**



Solicitation Reduction

Guidance on how to limit exposure to fraud while reducing annoying calls, mail, and pre-approved credit offers.



High Risk Transaction Alerts

Receive alerts when someone has completed or attempted a transaction that required authentication questions to be answered.

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Activate your benefit for free at www.opeiuidprotect.com

Questions? Call 855-990-0994