



NTEU

MEMBER BENEFITS

GUIDE

NTEU
The National Treasury Employees Union

NTEU BENEFITS GUIDE

TABLE OF CONTENTS

- LONG-TERM CARE 2**
- AUTO AND HOMEOWNER’S INSURANCE 2**
- PROFESSIONAL LIABILITY INSURANCE 3**
- METLIFE BANK 3**
- COLONIAL SUPPLEMENTAL BENEFIT PLANS 4**
 - ◆ **SHORT-TERM DISABILITY**
 - ◆ **ACCIDENT**
 - ◆ **CANCER INSURANCE**
 - ◆ **CRITICAL ILLNESS**
 - ◆ **UNIVERSAL LIFE**
 - ◆ **HOSPITAL INDEMNITY**
- PREPAID LEGAL PLANS 6**
- NTEU BANK OF AMERICA VISA 7**
- WEICHERT RELOCATION 7**
- MOVING AND STORAGE 8**
- JIFFY LUBE 8**
- ONLINE SHOPPING 9**
- HOTEL/MOTEL AND CAR RENTAL DISCOUNTS 9**
- CONSUMERS’ CHECKBOOK MAGAZINE 10**
- BENEFIT CONTACT INFORMATION 11**

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.

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. 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 qual-*

fy. 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, and click on the Member Benefits section or call (800) 346-1403.

NTEU membership will be verified before enrollment.

METLIFE BANK®

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.

L0508CV2R(exp0606)MLB-LD

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

SHORT-TERM DISABILITY, CRITICAL ILLNESS, ACCIDENT, CANCER, UNIVERSAL LIFE, HOSPITAL INDEMNITY

(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** – replaces a portion of your income to help make ends meet if you become totally disabled due to a covered accident or covered sickness.
- ◆ **Cancer Insurance** – Helps protect you against the out-of-pocket medical and indirect, non-medical expenses related to cancer diagnosis and treatment.*
- ◆ **Critical Illness (with Optional Cancer coverage)** – Complements your major medical coverage by providing a lump-sum benefit you can use to help pay the direct and indirect costs related to covered critical illness.*

*There are two ways to purchase cancer coverage – as a critical illness policy with cancer coverage, or as a stand-alone cancer policy that does not cover other critical illnesses. Please review fully with your Colonial representative the specific benefits of each, when making your decision.

- ◆ **Hospital Confinement Indemnity Insurance** – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles in most major medical plans.
- ◆ **Accident Insurance** –Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments that can result from a covered accident.
- ◆ **Universal Life Insurance** – Provides death benefits coverage that you can increase or decrease as your needs change. The policy builds cash value on a tax-deferred basis at current interest rates and has flexible premium payments and coverage amounts.

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.

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.

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 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 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 WRRRI 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.

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

MOVING AND STORAGE

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, 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.*

JIFFY LUBE

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, with their username and password, then click on the Member Benefits section.

ONLINE SHOPPING

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 or when calling 1-800-FLOWERS;
- ◆ NTEU members can save on select admission tickets 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, and enter their username and password. Click on the Member Benefits and Online Discounts and begin shopping!

HOTEL/MOTEL AND CAR RENTAL DISCOUNTS

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 and click on the Member Benefits section.

CONSUMERS' CHECKBOOK MAGAZINE

NTEU members are eligible for a discounted subscription to Consumers' CHECKBOOK magazine. Consumers' CHECKBOOK is a non-profit that rates local service providers for quality and price in seven local markets*. Find out the best auto repair shops, plumbers, veterinarians, dentists, carpet cleaners, roofers, and much more. A two-year subscription to CHECKBOOK includes:

- Four semi-annual issue of Consumers' CHECKBOOK magazine, including extensive quality ratings of local service firms and essential advice on getting the best price.
- Immediate online access to all CHECKBOOK articles and ratings through the CHECKBOOK website, with ratings updated regularly—ratings of auto repair shops, plumbers, veterinarians, banks, and dozens of other types of services.
- Immediate online access to essential health care resources: CHECKBOOK's *Guide to Top Doctors* and *Guide to Hospitals* throughout the U.S.
- CHECKBOOK's Update newsletters mailed to you between issues of CHECKBOOK magazine—to keep you fully informed.
- Much more

This special offer is available only to NTEU members for the low price of \$28 for a two-year subscription, a 30% savings off the newsstand price.

To take advantage of this member only benefit, you must be an NTEU member. NTEU members can log onto the NTEU website at www.nteu.org, to get more information and subscribe to Consumers' CHECKBOOK Magazine.

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

BENEFIT CONTACT INFORMATION

FOR ENROLLMENT INFORMATION ON THE FOLLOWING BENEFITS, LOG ON TO WWW.NTEU.ORG WITH YOUR USER NAME AND PASSWORD:

CAR RENTAL

COLONIAL SUPPLEMENTAL PRODUCTS

CONSUMERS' CHECKBOOK MAGAZINE

HOTEL/MOTEL

JIFFY LUBE

NTEU BANK OF AMERICA VISA

ONLINE DISCOUNTS

FOR ENROLLMENT INFORMATION ON THESE BENEFITS, CALL THE TOLL-FREE NUMBER LISTED:

BEKINS VAN LINES

(800) 355-6205

LIBERTY MUTUAL INSURANCE

(800) 451-9057

LONG-TERM CARE

(800) 877-1052

METLIFE BANK

(800) 438-6388

PREPAID LEGAL PLANS

(800) 247-4184

PROFESSIONAL LIABILITY INSURANCE

(800) 346-1403 OR (301) 279-5500

WEICHERT RELOCATION

(800) 234-2445

The National Treasury Employees Union
1750 H Street, NW • Washington, DC 20006
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.