

Membership Has Its Benefits



Prepaid Legal Insurance

- Low-cost legal insurance
- No deductibles or claim forms
- Access Attorney Network just a phone call away, 24 hours a day, 7 days a week, in case of emergency.
- Covers consumer disputes, wills and estates, document preparation, family law, residential housing matters, and much, much more



Liberty Mutual Auto and Homeowners Insurance

- Group discount on auto and homeowners policies
- Convenient payment plans-checking account deduction or direct billing
- 24-hour claims service
- 24-hour emergency roadside assistance for auto customers



Long-Term Care Insurance

- Benefits available for costs incurred up to \$100 a day for confined care and up to \$50 a day for non-confined care
- Premiums based on age at enrollment, with no increase as age increases
- Maximum benefits of 1,825 units (5 years of confined care, 10 years of non-confined care or a combination)
- Premiums are now tax deductible (certain restrictions apply)
- Toll free hot line to answer questions



Term Insurance

- Member coverage from \$10,000 to \$200,000
- Spouse and children coverage available
- Children covered for \$1.87 per child, per quarter
- Living Benefits Option at no additional cost



**Low Interest,
No Annual Fee
NTEU MBNA
Visa Card**

- Shows union solidarity
- Low introductory rate for 6 months
- No annual fee
- Higher credit line



**Accidental
Death &
Dismemberment
Insurance**

- Accidental death benefits payable regardless of other insurance coverage
- Dismemberment benefits, covering certain losses due to an accident
- Disability benefits for covered persons who are unable to work when an accident results in total or permanent disability within 30 days of accident and before age 60
- Benefits available from \$10,000 to \$100,000



**Hospital
Cash Plan**

- Receive \$40, \$60, \$80 or \$100 per day cash payment for hospitalization
- Dependent children may be covered until age 25
- No limit on number of times you can collect benefits
- Guaranteed issuance of insurance unless age 65 or older



**Professional
Liability
Insurance**

- Low graduated premiums based on grade
- Pays damages up to \$1 million resulting from suit based on acts committed in the performance of official duties
- Provides litigation defense for suits resulting from performance of official duties
- Covers administrative expenses up to \$100,000 annually for proceedings or sanctions resulting from suits filed based on performance of official duties
- Exclusively for NTEU members



**Travel and
Vacation
Benefits**

Hotel

- Choice Hotels
- Travelodge Hotels
- Days Inn
- Howard Johnson Hotels
- Ramada Hotels
- Super 8 Motels

Car Rentals

- Hertz
- Avis
- Dollar

There are also various theme park discounts