

**AFSCME  
STRONG**

# AFSCME Council 93

**■ Yes! I am AFSCME Strong.  
I want a strong voice at work and in my community**

**Yes, sign me up to:**

- Talk to colleagues at work about AFSCME
- Make phone calls to AFSCME members for campaigns
- Knock AFSCME member doors during campaigns

## Membership Application

### American Federation of State, County and Municipal Employees Membership and Authorization for Dues Deduction

I hereby apply for membership in Council 93 (hereafter "Union") and I agree to abide by its Constitution and Bylaws. I authorize the Union and its successor or assignee to act as my exclusive bargaining representative for purposes of collective bargaining with respect to wages, hours and other terms and conditions of employment with my Employer.

Effective immediately, I hereby voluntarily authorize and direct my Employer to deduct from my pay each pay period, regardless of whether I am or remain a member of the Union, the amount of dues certified by the Union, and as they may be adjusted periodically by the Union, and to authorize my Employer to remit such amount monthly to the Union.

This voluntary authorization and assignment shall remain in effect in accordance with the applicable collective bargaining agreement. If the applicable collective bargaining agreement or state statute does not address revocation, then this voluntary authorization and assignment shall be irrevocable, regardless of whether I am or remain a member of the Union, for a period of one year from the date of execution or until the termination date of the collective bargaining agreement (if there is one) between the Employer and the Union, whichever occurs sooner, and for year to year thereafter unless I give the Employer and the Union written notice of revocation not less than ten (10) days and not more than twenty (20) days before the end of any yearly period, or in accordance with state statute. The applicable collective bargaining agreement is available for review, upon request. This card supersedes any prior check-off authorization card I signed.

I recognize that my authorization of dues deductions, and the continuation of such authorization from one year to the next, is voluntary and not a condition of my employment.

In order to comply with Internal Revenue Service rulings, be advised that your membership dues are not deductible for federal income tax purposes. However, they may be tax deductible as ordinary and necessary business expenses.

New Member

**PLEASE PRINT LEGIBLY.**

Re-commit

Local Number \_\_\_\_\_ Employer \_\_\_\_\_

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ M.I. \_\_\_\_\_

Street Address \_\_\_\_\_ Apt. No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

SSN (last four digits) \_\_\_\_\_ Employee ID # \_\_\_\_\_ Job Title \_\_\_\_\_

Cell Phone \_\_\_\_\_ Personal E-mail Address \_\_\_\_\_

By providing my cell phone number, I understand that AFSCME and its affiliates may use automated calling technologies and/or text message me on my cell phone on a periodic basis. Carrier message and data rates may apply to such texts.

Signature \_\_\_\_\_ Date \_\_\_\_\_

### Contribution Form

**AFSCME PEOPLE**  
Become a PEOPLE MVP for \$8.35/ month (\$100 annually)



I hereby authorize my employer and associated agencies to deduct, each pay period, the amount certified as a voluntary contribution to be paid to the treasurer of American Federation of State, County and Municipal Employees PEOPLE, AFSCME, AFL-CIO, P.O. Box 65334, Washington, D.C. 20035-5334, to be used for the purpose of making political contributions and expenditures. My contribution is voluntary, and I understand that it is not required as a condition of membership in any organization, or as a condition of continued employment, and is free of reprisal. I understand that any contribution guideline is only a suggestion and I am free to contribute more or less than that amount and will not be favored or disadvantaged due to the amount of my contribution

<b>Deduction Per Pay Period</b>	
\$10	<input type="checkbox"/> \$15
Other \$ _____ each pp	
Circle jacket size. S M L XL 2XL Other _____	
<b>For Office Use Only</b>	
JACKET RECEIVED	

or refusal to contribute, and that I may revoke this authorization at any time by giving written notice.

Signature \_\_\_\_\_ Date \_\_\_\_\_

In accordance with the federal law, AFSCME PEOPLE will accept contributions only from members of AFSCME and their families. Contributions from other persons will be returned. Contributions or gifts to AFSCME PEOPLE are not deductible as charitable contributions for federal income tax purposes.

**PLEASE PRINT LEGIBLY.**

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ M.I. \_\_\_\_\_

Street Address \_\_\_\_\_ Apt. No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

SSN (last four digits) \_\_\_\_\_ Employee ID # \_\_\_\_\_ Occupation \_\_\_\_\_

Local Number \_\_\_\_\_ Employer \_\_\_\_\_

Cell Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

By providing my cell phone number, I understand that AFSCME and its affiliates may use automated calling technologies and/or text message me on my cell phone on a periodic basis. Carrier message and data rates may apply to such texts.

Personal E-mail Address \_\_\_\_\_

**AFSCME**  
**STRONG**

For my job.  
For my family.  
For my future.  
I'm AFSCME STRONG  
and ready to get to work

**AFSCME Council 93**



Click here to  
for online  
membership  
registration

Visit us online at [afscme93.org](http://afscme93.org)

Like us on Facebook at [facebook.com/afscme93](https://facebook.com/afscme93)

Follow us on Twitter @afscme93

Text '93' to '237263' to receive periodic updates, calls to action  
and other important information from your union!

# Council 93 Fees for Non-Union Members

## COST OF SERVICE AGREEMENT FOR NON-UNION MEMBERS

AFSCME Council 93 (herein “the Union” or “AFSCME”) is the sole and exclusive bargaining agent for the \_\_\_\_\_ bargaining unit; a bargaining unit employee who chooses not to become a member of the Union and who does not pay union dues will pay fees as outlined below for representation during any investigation, departmental hearing and/or for grievance processing where the employee elects to have the Union represent him/her during such proceedings.

The undersigned acknowledges and agrees to the following:

1. As a full dues paying member of the Union in good standing, I would be entitled to full representation at no additional cost to me.
2. I have previously been offered the opportunity to join AFSCME as a dues paying member but have declined to do so.
3. To pay AFSCME the full cost of any representation I receive as the result of seeking representation. An initial deposit of one thousand dollars (\$1,000.00) for retainer of services and will be submitted along with supporting documentation to the Field Services Director Eddie Nastari at AFSCME Council 93, 8 Beacon St, Boston, MA, 02108. This retainer shall be used to pay for initial steps required for representation, attorney services, support services, their expenses, arbitration, arbitrator’s services and/or fees, plus any other expenses the Union may rightfully charge for including but not limited to postage, photocopies, duplication of audio or video files, storage disks, transcriptions, etc.
4. If the cost of representation, as outlined below, exceeds the one thousand dollar (\$1,000.00) deposit, I agree to pay the balance owed as billed by AFSCME, prior to proceeding with the investigation or to the next progressive step in the appropriate grievance procedure. If the undersigned fails to comply with the payment of any/all fees within fifteen (15) days of being invoiced by the Union, I understand that the grievance shall be withdrawn.
5. If the cost of representation, as outlined below, is less than the one thousand dollar (\$1,000.00) retainer, the unused portion shall be returned to the undersigned.
6. Pursuant to the Parties Collective Bargaining Agreement, AFSCME is the only party that can appeal a grievance to arbitration.
7. The Union reserves the right to review any and all grievances filed for arbitration, and all grievances shall be subject to the same internal review process as a full dues paying member of the Union.

Fee Schedule:

Attorney	-	\$300.00/hour plus expenses
Staff Representative	-	\$150.00/hour plus expenses
Research Fees	-	\$125.00/hour plus expenses
Support Services	-	\$75.00/hour
Arbitration	-	<u>All</u> costs incurred in arbitration including but not limited to filing fees and expenses

Date: \_\_\_\_\_

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
AFSCME Council 93



## AFSCME Local 1067 – Contact Information

<u>Contacts</u>	<u>Name</u>	<u>Email Address</u>	<u>Phone</u>
Unit 1 Steward			
Unit 2 Steward			
CPO Steward			

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### Local 1067 Contacts

Thomasine Corbett	President	<a href="mailto:tcorbett@necc.mass.edu">tcorbett@necc.mass.edu</a>	Northern Essex Community College
Nate Fisher	Vice President	<a href="mailto:NFisher@Fitchburgstate.ma.edu">NFisher@Fitchburgstate.ma.edu</a>	Fitchburg State University
Linda Hogan-Shea	Secretary	<a href="mailto:lhoganshea@westfield.ma.edu">lhoganshea@westfield.ma.edu</a>	Westfield State University
Janease McCloud	Treasurer	<a href="mailto:jmcloud@northshore.edu">jmcloud@northshore.edu</a>	North Shore Community College

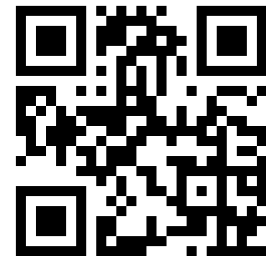
If you have a question, are being called into a potential disciplinary conversation with a supervisor, or have any other concern please reach out to your Local Steward as listed above or your Council 93 Staff Rep.

In addition, because Local 1067 includes members from State Universities and Community Colleges across Massachusetts, we maintain a website just for our Local. You can find it at [www.afscme1067.org](http://www.afscme1067.org). You can often find answers to your questions – including a copy of our current contract – there.

Have a suggestion, or just want to chat? We love hearing from our members! Please reach out!

In Solidarity,

Your Local 1067 Officers





Congratulations on your new job, and welcome to your Union, AFSCME Local 1067!

Our Local is affiliated with AFSCME Council 93, whose headquarters are located in Boston, MA with 6 regional area offices located in Massachusetts, Maine, New Hampshire and Vermont, a subsidiary of the American Federation of State County and Municipal Employees International Union based in Washington, DC, which is one of the most experienced and influential public employee unions in the country.

I hope you will take a few minutes to read the enclosed materials. You can further learn about AFSCME, and understand the benefits and the contract coverage you will enjoy as a Union Member. In your Welcome Packet you'll find a variety of materials, including:

- Information about how to contact your Local officers. Please reach out to any of the four Local officers for an emailed copy of our contract.
- Information about the advantages you'll enjoy as an AFSCME member.
- Information about benefits available only to union members, including scholarships and a variety of generous discount programs from vendors all over the country.
- Membership is strongly encouraged, and with all the benefits offered, why wouldn't you join? Included in the packet is a membership enrollment form or a waiver of enrollment should you decline the offer to join. One of these forms must be returned to your local union official, whose contact information can be found on the contact page of this packet

By becoming a member of AFSCME, you will be joining tens of thousands of other workers across Massachusetts, Maine, New Hampshire and Vermont, as well as more than 1.6 million AFSCME members nationwide. Our members are employed in cities and towns, in a variety of state departments and agencies, in state-funded but privately operated social service facilities, and even in private sector facilities.

Union membership helps to ensure that you have a say in your working conditions as well as the quality of services you provide. Your membership and support of your union will help our Local continue as a vibrant and active voice for workers. We welcome your active participation!

Good luck in your new position! All of us at AFSCME look forward to working with you. If you need to contact us please see the contact sheet in your welcome packet. You can also reach the Council 93 offices via phone 617-367-6000, Facebook [www.facebook.com/afscme93](http://www.facebook.com/afscme93) or through our website [www.AFSCME93.org](http://www.AFSCME93.org)

In Solidarity,

Tommie Corbett, President, AFSCME Local 1067



## ADVANTAGES OF UNION MEMBERSHIP

### UNION MEMBERS CAN:

- Be part of a community and have a say in how your union is run!
- Mobilize along with your union brothers and sisters to fight for legislation and other provisions that benefit AFSCME members.
- Be a part of making proposals for contract negotiations.
- Serve on the contract negotiating team.
- Vote whether or not to ratify a new contract.
- Vote for your union officers (President, Treasurer, Steward, etc.).
- Run for a union office yourself!
- Run for a Council-level union office and/or serve on various panels such as judicial, constitutional, elections, scholarship, etc.
- Attend Council and International Conferences and Conventions.
- Access dozens of discounts and benefits from a variety of vendors, including scholarship opportunities, and other great benefits. See the AFSCME Advantage brochure in your Welcome Packet.
- If you make a mistake, are targeted by a supervisor, are not paid properly, are improperly bypassed for a promotional opportunity, or face disciplinary action of any kind, you will receive free representation from the Union, including legal representation by an experienced Staff Representative and/or an attorney, if and when required. (Note that if you choose NOT to become a member you may also access this representation, but you should be aware that you will be responsible for any relative costs associated with that representation, including but not limited to the hourly rate of the appropriate staff person(s) from the Union and any costs in connection with your case, i.e. copies, mailings, supplies, arbitration fees including arbitrator per diems, etc. The average cost of an arbitration hearing is approximately \$10,000. This will require a minimum up front retainer of at least \$1,000).



## Our History

AFSCME was formed in 1932 as our country was suffering through a severe economic depression. A small group of white-collar professional state employees met in Madison, Wisconsin and formed what would later become the Wisconsin State Employees Union/Council 24. The reason for the group's creation was simple: to promote, defend and enhance the civil service system. They were also determined to help spread the civil service system across the country.

In the early 1940's, AFSCME planted the union flag in Northern New England, organizing corrections workers, including Suffolk County Corrections Local 419, which stands today as the oldest AFSCME Local in Massachusetts. As the union continued to grow in Massachusetts, Council 41 and Council 45 were granted charters by AFSCME in 1945. Council 45 represented all municipal employees in the City of Boston and Suffolk County while Council 41 was responsible for fighting to improve the wages, benefits, and working conditions of all other state and municipal locals in Massachusetts.

Around the same time in 1945, AFSCME moved into Maine and New Hampshire with the formation of Local 926, the Bangor, ME City Employees, and Local 365, the Nashua, New Hampshire City Employees.

In 1953, AFSCME established a foothold in Vermont when Rutland and Addison County municipal employees organized to form Local 1201.

Steady growth in Maine and New Hampshire led the International Union to charter New Hampshire Council 69 in 1965. One year later, in 1966, Maine Council 74 was chartered.

In 1977, Massachusetts Councils 41 and 45 merged to form Council 93. Eight years later, in 1985, Maine Council 74 and New Hampshire Council 69 were merged with Council 93. AFSCME members in Vermont became part of the Council 93 family in 1992.

Today, AFSCME Council 93 stands as a more than 45,000-member labor powerhouse representing what is perhaps the most diverse array of job titles in any union. The union continues to grow as does its influence and power at the bargaining table, and in electoral politics and the corridors of government.



## Common Questions about the Labor Movement

### What Is The Labor Movement?

Labor unions are groups of workers organizing and taking collective action to improve their lives in the workplace. There are between 14 and 15 million unionized workers in the United States. The phrase “Labor Movement” refers to all union organizations and union members acting collectively.

### What Do Unions Do?

Unions are the principal means for workers to organize and protect their rights on the job. As a worker, you have a federally guaranteed right to form or join a union and to bargain collectively with your employer. The union contract establishes the basic terms and conditions of work. Unions give workers a voice with employers and help to balance the power that an employer has over individual employees. Most unions maintain paid professional staff, such as Staff Representatives, to manage their activities. These activities include negotiating and enforcing contracts, representing members in disciplinary proceedings, recruiting new members, and engaging in political action when necessary to support policies that improve wages, benefits and working conditions.

### What is Collective Bargaining?

Collective Bargaining is the mechanism by which representatives of labor and management negotiate over wages, benefits and working conditions for the unionized workforce. The agreement that is reached through the collective bargaining process is spelled out in a written contract, also called a collective bargaining agreement. The contract normally includes a grievance procedure to settle disputes. It is the job of the union to enforce the terms of the contract for its members.

### What are the Advantages to being in a Union?

Workers formed unions so they could have a say in wages, benefits, working conditions and other problems that arise between an employer and its workforce. Union-negotiated wages and benefits are generally superior to those of non-union workers. In addition, most union contracts provide far more protections than federal or state laws. For example, in many states there is no legal right for workers to take a break, while union contracts usually provide workers with a right to do so. More importantly, most states follow a legal doctrine called “employment at will,” in which non-union workers can be fired for reasons that are arbitrary or for no reason at all. Union contracts help to protect employees from “employment at will.” Unions also work to establish laws improving job conditions for all workers through legislation at the national, state and local level. The 8-hour workday is an example of a change won by unions that benefits everyone.

It has not been easy to establish collective bargaining as a permanent part of American life. The history of unions attempting to establish and maintain this right is a critical part of American history involving great sacrifice, bitter struggle and even violence against workers attempting to form unions. Today, collective bargaining is a cornerstone of industrial democracy.



## Who We Represent

Working within a diverse array of fields ranging from correctional officers to school cafeteria workers, Council 93 members are a vital component of the essential public services that keep our state, municipalities and public facilities safe, clean, and running smoothly.

The more than 6,000 AFSCME members working at 27 public university, state and community college campuses in Massachusetts make up the backbone of one of the most respected and effective public higher education systems in the world. Thousands of individuals and families rely on Council 93's human services workers to deliver skilled and compassionate care. Our state and county corrections officers in Maine and Massachusetts put their lives on the line every day, guarding dangerous inmates in an unpredictable environment. Our Massachusetts Department of Youth Services workers are the unsung heroes of the juvenile justice system that seeks to rehabilitate youthful and young adult offenders, many of whom have a history of violent crimes. AFSCME members at the Burlington International Airport in Vermont make sure passengers are cleared for a safe takeoff by maintaining runways at the city-run transportation hub, while our municipal highway department employees in New Hampshire and throughout New England clear the roads of snow and quickly fill the potholes that pop up everywhere after a long winter.

In addition to these and thousands of other dedicated public employees, AFSCME Council 93 also represents private-sector employees at a number of hospitals, mental health facilities and community-based homes for the developmentally disabled in the Council's four-state region.

AFSCME Council 93 is not only one of the most effective and respected labor organizations in Northern New England, we're also one of the fastest growing unions in the region. We are constantly organizing both public and private sector workplaces throughout Northern New England to help workers join together to form a union with AFSCME. When workers join together they have the ability to negotiate from a position of strength with employers over wages, benefits, workplace health and safety, job training and other work-related issues.

Whether you're enjoying safe passage on a clear road in the midst of a blizzard, trusting in the skills of a direct care worker in a healthcare facility or in your home, spending time enjoying a neighborhood or state park, or relying on public higher education to prepare your child for the future, chances are you are benefiting from the hard work of an AFSCME Council 93 member.

Of course, the positive impact made by AFSCME members extends far beyond New England. Council 93 is an affiliate of [AFSCME International](#), one of the most progressive and influential unions in the nation, representing 1.6 million active and retired members in 46 states.



# STOP!

## Know Your Weingarten Rights!









If you're approached by management regarding your employment position, you have the right to union representation! These are your Weingarten Rights. Exercise them! Just say the following:

**“If this discussion could in any way lead to my being disciplined or terminated or affect my personal working conditions, I request that my union representative, officer or steward be present.**

**Without union representation, I choose not to participate in the discussion.”**

# Common Myths About Unions

## — and Why They're Wrong

Myth	Reality
 “Unions are outdated and unnecessary in today’s economy.”	Many of the abuses unions fought in the past are re-emerging: gig work, low wages, no benefits, unsafe conditions. Unions are more relevant than ever, especially as corporate profits rise while worker wages stagnate.
 “Unions are just after your dues.”	Dues fund your legal protections, negotiations, and advocacy. In nearly all cases, union members earn significantly more (and have better benefits) than non-union workers—far outweighing the cost of dues.
 “Unions protect lazy or bad workers.”	Unions don’t protect bad behavior; they protect due process. A unionized worker can still be disciplined or fired—but not unjustly or without recourse.
 “If you speak up, you’ll get fired—unions can’t stop that.”	While employer retaliation is real, a union contract and grievance system make it <i>much harder</i> for management to get away with retaliation. Unions provide a legal framework for defending your rights.
 “I can negotiate better on my own.”	Very few individuals have more power than their employer. Collective bargaining gives workers leverage they simply don’t have alone, especially in low-wage or precarious jobs.
 “Unions are political, and I don’t want to get involved.”	Unions advocate for labor laws, healthcare, and education—your dues do not go to any political parties. You can be politically disengaged personally but still benefit from union advocacy on your behalf.
 “Unions and management are always at war.”	Many unions work <i>with</i> employers to create better workplaces. It’s a partnership built on mutual respect and clearly defined expectations.
 “Unions hurt the economy.”	Strong unions help build a middle class. High union density correlates with stronger worker protections, reduced inequality, and higher productivity.



# Money-Saving Programs for **AFSCME Members**

## Union Plus Credit Card Program



We offer several card choices<sup>1</sup>. Each card has different features and all offer competitive rates. After three months, you may be eligible for exclusive hardship assistance grants<sup>2</sup> in times of need. Visit [afscmecard.com](http://afscmecard.com).

## Union Plus AT&T Discounts Program



\*Save up to \$10 per line per month on AT&T's best unlimited plan and access other exclusive benefits. AT&T is the only nationwide unionized wireless carrier. Visit [unionplus.org/att](http://unionplus.org/att) to download your coupon and to find local stores (**use discount code 3508840**).

## Union Plus Mortgage Program



Buy or refinance your home through the Union Plus Mortgage Program and enjoy special benefits just for union families, including our unique mortgage assistance program that helps you make mortgage payments in time of need. Visit [unionplus.org/mortgage](http://unionplus.org/mortgage).

## Union Plus Auto Buying Service



No-hassle car buying service helps you save time and thousands of dollars when buying a new or used car or truck. Lock in your member savings from home. Visit [unionplus.org/autobuying](http://unionplus.org/autobuying).

## Union Plus Everyday Discounts



Your one stop shop for booking travel and accessing discounts on restaurants, movie tickets, shopping and more. We also offer savings at theme parks, concerts, theaters and sporting events. Visit [unionplus.org/discounts](http://unionplus.org/discounts).

## Union Plus Scholarship Program



Apply for a Union Plus scholarship, with cash awards ranging from \$500 to \$4,000 for undergraduate and graduate students. Join the thousands of union families who've benefited. Visit [unionplus.org/scholarships](http://unionplus.org/scholarships).

Visit [unionplus.org](http://unionplus.org)



<sup>1</sup>Credit approval required. Terms and Conditions apply. The Union Plus Credit Cards are issued by Capital One, N. A. pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Capital One, N. A. is not responsible for the other products/services offered in this advertisement.

<sup>2</sup>Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at [UnionPlus.org/Assistance](http://UnionPlus.org/Assistance)

\*Terms and Conditions apply. See [unionplus.org/att](http://unionplus.org/att) for details.

Customer service for Union Plus programs is U.S.-based.

# For Members Only

Program eligibility is contingent upon union participation.

PROGRAM	INFORMATION
Accidental Death Insurance	800-393-0864, <a href="http://unionplus.org/accidentinsurance">unionplus.org/accidentinsurance</a>
AT&T Discounts	<a href="http://unionplus.org/att">unionplus.org/att</a> , use discount code 3508840
Auto Buying Service	<a href="http://unionplus.org/autobuying">unionplus.org/autobuying</a>
Auto Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/autoinsurance">unionplus.org/autoinsurance</a>
Budget Truck Rental	800-561-1157, use discount # 56000127763, <a href="http://unionplus.org/budgettruck">unionplus.org/budgettruck</a>
Car Rental Discounts	<a href="http://unionplus.org/carrental">unionplus.org/carrental</a>
Avis	800-698-5685, use discount # B723700
Budget	800-455-2848, use discount # V816100
Dollar	800-800-4000, use discount # 3042236
Hertz	800-654-2200, use discount # 205666
Payless	800-729-5377, use discount # A071900
Thrifty	800-847-4389, use discount # 3042238
Cash Back Shopping	<a href="http://unionplus.org/cashback">unionplus.org/cashback</a>
College Program	<a href="http://unionplus.org/college">unionplus.org/college</a>
Credit Cards	800-522-4000 (to apply), <a href="http://afscmecard.com">afscmecard.com</a>
Credit Counseling	877-833-1745, <a href="http://unionplus.org/creditcounseling">unionplus.org/creditcounseling</a>
Debt Settlement	800-230-2541, <a href="http://unionplus.org/debtsettlement">unionplus.org/debtsettlement</a>
Everyday Discounts	<a href="http://unionplus.org/discounts">unionplus.org/discounts</a>
Flower & Gift Discounts	888-667-7779, <a href="http://unionplus.org/flowers">unionplus.org/flowers</a>
Health Savings	<a href="http://unionplus.org/healthsavings">unionplus.org/healthsavings</a>
Vision	<a href="http://unionplus.org/vision">unionplus.org/vision</a>
Hearing	<a href="http://unionplus.org/hearing">unionplus.org/hearing</a>
Dental	<a href="http://unionplus.org/dental">unionplus.org/dental</a>
Prescriptions	<a href="http://unionplus.org/prescriptions">unionplus.org/prescriptions</a>
Homeowners Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/homeinsurance">unionplus.org/homeinsurance</a>
Legal Services	<a href="http://unionplus.org/legal">unionplus.org/legal</a>
Life Insurance	800-393-0864, <a href="http://unionplus.org/lifeinsurance">unionplus.org/lifeinsurance</a>
Medical Bill Negotiating Service	<a href="http://unionplus.org/billnegotiator">unionplus.org/billnegotiator</a>
Mortgage Program	<a href="http://unionplus.org/mortgage">unionplus.org/mortgage</a>
Moving Discounts	<a href="http://unionplus.org/movingvans">unionplus.org/movingvans</a>
North American	888-813-9595
Pet Insurance	<a href="http://unionplus.org/pets">unionplus.org/pets</a>
Personal Loans	<a href="http://unionplus.org/loans">unionplus.org/loans</a>
Real Estate Rewards	800-284-9756, <a href="http://unionplus.org/realestate">unionplus.org/realestate</a>
Renters Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/rentersinsurance">unionplus.org/rentersinsurance</a>
Retiree Health Insurance	888-680-4770 (TTY users 711), <a href="http://unionplus.org/medicare">unionplus.org/medicare</a>
Save My Home Hotline	866-490-5361, <a href="http://unionplus.org/savemyhome">unionplus.org/savemyhome</a>
Scholarship	<a href="http://unionplus.org/scholarships">unionplus.org/scholarships</a>
Senior Term Life	800-393-0864, <a href="http://unionplus.org/lifeinsurance">unionplus.org/lifeinsurance</a>
Student Debt Navigator	800-393-0864, <a href="http://unionplus.org/studentdebt">unionplus.org/studentdebt</a>
Travel Program	<a href="http://unionplus.org/travel">unionplus.org/travel</a>
Vacation Tours	844-868-2685, <a href="http://unionplus.org/tours">unionplus.org/tours</a>

Customer service for Union Plus programs is U.S.-based.