



There is a **new benefit available at *no cost*** for all active AFT members!

July 28, 2017

Effective Tuesday, Aug. 1, all active, working AFT members in good standing will have **\$5,000 of accidental death and dismemberment (AD&D) insurance coverage** provided at *no cost to them* through the national AFT. Coverage will double if the accidental death or injury\* occurs at the workplace. Agency fee payers and retired members are not eligible for this benefit.

AFT members know that their union is with them in all aspects of their lives, and this new benefit is just the latest example of that commitment in action.

**Does your local currently provide AD&D coverage through the AFT Member Benefits program?**

If so, this new benefit provides *additional* coverage, on top of any existing coverage.

On top of that, the value of each unit of the affiliate-purchased program is increasing by 25 percent. The chart below may help in explaining the coverage:

Number of units	Annual cost per member	Current coverage value	New coverage value effective 8/1/2017	Value doubles if incident occurs in the workplace
<b>NEW COVERAGE FOR ALL ACTIVE AFT MEMBERS</b>				
	NO COST		\$5,000	\$10,000
<b>FOR MEMBERS CURRENTLY COVERED BY THE AFFILIATE-PURCHASED PROGRAM</b>				
1	\$0.60	\$5,000	\$6,250	\$12,500
2	\$1.20	\$10,000	\$12,500	\$25,000
3	\$1.80	\$15,000	\$18,750	\$37,500
4	\$2.40	\$20,000	\$25,000	\$50,000
5	\$3.00	\$25,000	\$31,250	\$62,500

If your local does not offer an AD&D benefit or you would like it to offer additional levels of coverage, **you and your fellow union members** can always call on the local to do so.

*\*Note: Injuries covered include loss of limbs, vision, and hearing. For specifics, consult the AD&D policy or certificate at [www.aft.org/add](http://www.aft.org/add).*