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## ***AFT MASSACHUSETTS BENEFITS***

*American Federation of Teachers Massachusetts, AFL-CIO*

*38 Chauncy Street, Suite 402, Boston, MA 02111*

*617-423-3342 • 800-279-2523*

*[www.aftma.net](http://www.aftma.net)*

*[aftma.net/member-benefits/](http://aftma.net/member-benefits/)*

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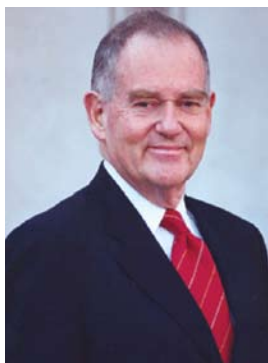


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**B&M INSURANCE AGENCY, INC.**

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*Protecting What's Important to You*



Dear Member of AFT Massachusetts,

AFT Massachusetts values your membership. We believe that the offerings listed in this booklet will enhance the value of your money.

Your national union, the American Federation of Teachers, has provided you an opportunity to obtain universal life insurance. This product features a long term care living benefits rider, with no medical questions or tests. The **AFT+** program also includes a new income protection plan in the event of disability and an enhanced group term life insurance product.

The car and homeowner insurances are well below the current market rates. Mass buying power provides substantial savings when buying a new car.

We also have discounts and even free admission to various popular attractions. For example, your Membership in AFT Massachusetts gives free admission to the Museum of Science and the Salem Witch Museum. In addition, discounted admission prices are available to other attractions, such as the JFK Library and Museum.

This booklet lists many wonderful benefits and discounts that will save you plenty of money. Please review and enjoy!

Sincerely,

A handwritten signature in black ink that reads "Tom Gosnell". The signature is written in a cursive, flowing style.

Tom Gosnell  
President

# Table of Contents

*Section I – Benefits*

Universal Life Insurance .....4

MetLife Disability Income Protection .....5

MetLife Group Term Life Insurance .....6

Auto & Homeowners .....7

Financial Services .....8

Long Term Care Services .....9



## Universal Life Insurance

Universal Life gives you the security of “traditional” life insurance with the added advantage of flexibility. This plan includes the following features:

- Economical life insurance benefits which are income tax free.
- Account values which earn interest at a minimum of 4%, on a tax deferred basis.
- An accelerated benefit for Long Term Care which allows the withdrawal of 4% of the life insurance amount per month if the insured is confined to a long term care facility. This benefit can be payable for up to 50 months, which means that a member can receive up to twice the life insurance amount in long term care benefits (example: a member with \$100,000 of life insurance can qualify for up to \$200,000 of long term care benefits).
- Terminal Illness benefit allows the member to withdraw up to 50% of the death benefit, not to exceed \$100,000 upon diagnosis of a terminal illness (12 months or less life expectancy).
- Disability Waiver Cost of Insurance waives the insurance cost if the insured is disabled. There is a 90 day waiting period for this benefit.

The Universal Life policy is offered to all AFT members who are actively at work. For members, there are no medical questions up to guaranteed issue limit of \$150,000. No medical exams or blood tests are ever required. Limited coverage is also available for your spouse, domestic partner, and eligible dependent children. Unlike most term life plans, coverage continues to age 100 without providing additional evidence of insurability. Premiums are flexible and may be adjusted up or down to meet your changing needs.

*If you have questions about this **AFT+** benefits program please call 800-688-8750 to speak to a benefits counselor.*



## **METLIFE Disability Income Protection**

Your income gives you the security and freedom to plan for the future. It helps pay for your home and car, puts food on your table, and covers college tuition, allowing you to make your hopes and dreams a reality. What would happen if you suddenly became sick or injured and couldn't work? How would you maintain your lifestyle if your ability to work and earn an income were lost for an extended period of time? Disability Income Protection is designed to provide you with valuable income replacement in the event of sickness or accidental injury.

Becoming disabled takes enough of a toll on you and your family. The AFT and MetLife understand the importance of this coverage and hope to ease the burden by offering you the following features and services:

- Valuable income protection
- Experienced Case Managers who provide support throughout the claim process and provide prompt claim handling and payment of benefits
- Return to Work incentives and services when medically appropriate
- Assistance with applying for Social Security disability benefits
- Waiver of premium while disabled and receiving a benefit
- Short waiting periods before disability benefits begin
- A choice of three benefit periods - 2 year (14 day elimination period), 5 year (60 or 90 day elimination period), and to Normal Social Security Retirement Age (60 or 90 day elimination period)

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## **METLIFE Optional Term Life Insurance**

The AFT is looking for ways to improve your benefits plan and wants you to have the opportunity to receive the life insurance coverage that meets your individual needs at a price you can afford.

Supplemental Term Life insurance is a critical part of planning for the future. It is an affordable means in which to provide your family with readjustment income in the event of the unexpected. This coverage is designed to provide your family with a financial foundation that you can build upon.

The AFT recognizes how important it is to provide you with an opportunity to enroll for additional life insurance coverage to help meet your family's needs. Life insurance is a critical part of planning for the future and your needs may change over time.

After carefully considering your lifestyle, you can decide just how much life insurance coverage is right for you. You can choose coverage in the amount of: 1 to 6 times your base annual earnings. The maximum amount of Optional Life coverage you can receive is \$1,000,000.

***Are you new to Teaching?***

***Are you a new member of AFT?***

***If so, contact your Local union office to find out if you qualify for one year of \$10,000 Term Life coverage at no cost to you.***

*If you have questions about this **AFT+** benefits program please call 800-688-8750 to speak to a benefits counselor.*

# AUTO & HOMEOWNERS INSURANCE

*Exclusive Insurance Programs  
Open to ALL Members*

Save up to 38% by combining auto & home  
(renters and condos included!)

**CONTACT US TODAY!**



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*Protecting What's Important to You*

**800-688-8750 • [www.bandminsurance.com](http://www.bandminsurance.com)  
fax: 781-245-2348  
email: [info@bandminsurance.com](mailto:info@bandminsurance.com)**



## **Group 5% Auto Insurance Discount**

Savings are in addition to all other discounts available.



Hassle Free Transfer—We do all the work; it can be done from school or the convenience of your own home.

- *Payment Option with no down payment or finance charges with main provider*
  - *EFT Plan: 12 or 24 equal installments available*
  - *Personal service from a local insurance professional*



*B&M Insurance thanks the AFT MA for their continued support. As a proud partner and supporter of the union for over 15 years, we look forward to continue working with members.*



**EXPERIENCED...INDEPENDENT...SPECIALIZED**

**COMPLIMENTARY SERVICES TO THE AFTMA MEMBER**

- PERSONAL RETIREMENT INCOME ANALYSIS
- PENSION BENEFIT ESTIMATE (OPTION A/B/C)
- INVESTMENT PORTFOLIO REVIEW
- SOCIAL SECURITY BENEFITS ANALYSIS
- PENSION ALTERNATIVE ANALYSIS
- *INFORMED EDUCATOR WORKSHOP* OFFERED WITH 5 OR MORE ATTENDEES

**Are you asking yourself these questions?**

- ✓ HOW MUCH DO I NEED TO LIVE ON IN RETIREMENT (AND HOW DO I FIGURE IT OUT)
- ✓ WILL MY PENSION BE ENOUGH?
- ✓ OPTION A, B OR C FOR ME?
- ✓ HOW SHOULD I BE INVESTED? NOW AND IN RETIREMENT?
- ✓ WHAT ABOUT SOCIAL SECURITY?

**Call: 877-535-6470**

**Email: [info@TeacherRetirementSolutions.com](mailto:info@TeacherRetirementSolutions.com)**

**Web: [www.TeacherRetirementSolutions.com](http://www.TeacherRetirementSolutions.com)**

*Teacher Retirement Solutions—Advisors providing leadership and guidance to the educator community for over 20 years.*

**Teacher Retirement Solutions, 100 Corporate Place, Suite 306, Peabody, MA 01960**  
*Phone 877-535-6470 • Fax 978-536-4068*

Securities and Advisory Services offered by Commonwealth Financial Network, member FINRA/SIPC, a Registered Investment Adviser.





## Discounted Long Term Care Insurance

AFT-MA Members and Family Members save 5% - 10%  
on Long Term Care Insurance from Transamerica Life,  
John Hancock, and Prudential

**Long Term Care Insurance:**  
**Protects your retirement income**  
**Provides for care in your own home**  
**Provides cash benefits for care at home**  
**Pays for all levels of care,**  
**Assisted living facilities and Nursing homes**

Call **800.269.2622** for more information

AFT-MA Long Term Care Insurance representatives are certified by the  
Corporation for Long Term Care Certification



Offered by



ADVANCED RESOURCES MARKETING

New England's largest  
and most experienced  
Long Term Care insurance agency







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