#### Alaska Public Employees Association/AFT (AFL-CIO)

State Headquarters/Juneau Field Office

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#### **Affiliation Choices: Member vs Free Rider**

APEA/AFT is a democratic, member run Association, comprised of over twenty individual unions that form the Alaska State Federation of the American Federation of Teachers. APEA/AFT is governed by a Board of Directors comprised of members elected by regional, geographic or local union constituency. Their job is to protect your wages, benefits, job security and working conditions.

We believe active membership is the best way to protect your employment interests in Alaska. The whole premise of being a member of a Union is that there is strength in numbers. In negotiations, a collective voice is more powerful than any individual one. Member involvement is essential to the success of any organization. It is our sincere hope that after reading these materials you will realize more fully the efforts made by the Association on your behalf and will choose to become a member.

There are two choices with your Union. All bargaining unit members must either sign up as a Member and pay dues or they may choose to not pay dues and have their colleagues pay for the administration of the contract. Both enjoy the negotiated benefits of their collective bargaining agreements. The differences are as follows:

#### **MEMBERS:**

APEA/AFT is a member run organization. Members have full rights and additional benefits. They may participate in all elections having to do with their own Local or the State Federation (APEA/AFT). They can vote to ratify their contract, run for a position on their Executive board or become a negotiator on their contract. They can attend meetings, vote on officers or become an officer

The Union's affiliation with the American Federation of Teachers (AFT) allows Members to take advantage of several benefit opportunities as well. A new benefit, at no cost to APEA/AFT members only, is a \$5,000 Accidental Death and Dismemberment coverage that pays the member or member's beneficiary a \$5,000 cash benefit after an accident resulting in covered injury or loss of life. Other benefits for APEA/AFT members can be viewed when they visit <a href="www.aftbenefits.org">www.aftbenefits.org</a> or call (888) 423-8700 and ask for details. Programs like: Six different Voluntary Insurance Benefits programs; Various Travel discounts on car rentals, hotels and entertainment; Several Consumer programs including credit/debt and mortgage; and more. Once you sign up as a Member, the Union will send out a Membership Packet containing this information.

#### **Non-Members:**

Do not have full rights or any additional benefits other than what is in their collective bargaining agreement. The Union is still required to represent you under the collective bargaining agreement. Non-members do not have a voice in what goes in the collective bargaining agreement and do not have the right to vote on their contract. The fewer Union members in the Union the more difficult it is for the Union to secure a fair contract with the employer. Our power is in our numbers.

# APEA/AFT

### What do I get for my monthly union dues?

Ask yourself these questions each month:

# Did I benefit from the services of APEA's professional staff for:

- contract negotiations
- · legislative research and lobbying
- grievance handling
- arbitration
- · classification review and/or appeal
- · labor management committees
- media access
- · affiliation with other professional and labor organizations
- performance evaluation investigation
- performance incentive appeal
- · telephone inquiries and information
- · dispute resolution

#### Did I receive:

fair wages full work week geographic differential shift differential holiday pay sea duty pay hazard pay overtime pay recall pay standby pay sick leave accrual annual leave accrual per diem travel expense moving expense leave cash-in leave donations lunch breaks

leave cash-in
leave donations
leave bank or catastrophic leave
lunch breaks
relief breaks
merit increase
application processing for closed job classes
promotional consideration for State jobs
expedited processing of job application due to layoff
newsletters from APEA and/or Local

#### Did I use:

sick leave annual leave court leave military leave extended disability leave seasonal leave voluntary leave of absence maternity / adoptive leave association leave catastrophic leave flex time plan legal services plan health insurance-Rx/dental/audio/vision/optical \*travel and recreation discounts \*loan programs \*car rental discounts \*retail and service discounts \*union provided training \*union subsidized training \* Available only to members



APEA/AFT Alaskan's working for Alaska's future!



The Union Labor Life Insurance Company

## \$5,000 Group Accidental Death and Dismemberment **Coverage for AFT Members**

Whether an accident happens at work or away, Accidental Death and Dismemberment (AD&D) insurance provides members of the American Federation of Teachers (AFT) with financial support needed during a stressful time. As a benefit of the American Federation of Teachers membership, AFT has arranged for all active working members\* in good standing to have a \$5,000 AD&D benefit from The Union Labor Life Insurance Company.

Membership in an AFT local union includes AD&D coverage that pays the member or member's beneficiary a cash benefit after an accident resulting in covered injury or loss of life within 90 days after the accident. As one of the valuable benefits of AFT membership, AFT has paid for this coverage for ALL eligible members of AFT.

AFT members who spend their lives working to provide stability for their families should have extra protection if a work-related accident occurs. That's why the policy provides extra benefits for workplace accidents.



Feature	Details
Standard Benefit**	<ul> <li>Coverage for both on-the-job and off-the-job accidents.</li> <li>Coverage extends to accidents occurring anywhere in the world.</li> <li>\$5,000 benefit is paid to member's beneficiary for accidental loss of life.</li> <li>Full or partial benefit for accidental loss of hand, foot, sight, speech or hearing.</li> </ul>
Double Benefit	Injury or death occurring at the workplace. Travel to and from work is excluded from this double benefit.

<sup>\*</sup> Retired members and members who pay a fee for representation but are not full members are not eligible for this benefit.

<sup>\*\*</sup>This policy has eligibility criteria, limitations, and terms under which the policy may be continued in force or discontinued.

#### Additional Information:\*

- This standard new \$5,000 AD&D benefit is 100% paid by the American Federation of Teachers.
- Coverage terminates on the date the Person is no longer an active working member in good standing in the American Federation of Teachers, AFL-CIO or if the coverage terminates for a reason outlined in the policy.
- The \$5,000 benefit under the American Federation of Teachers' AD&D policy is effective 8/1/2017 and is underwritten and issued by The Union Labor Life Insurance Company. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued.
- For complete details on coverage, please visit www.aft.org/add.

#### About The Union Labor Life Insurance Company

Unforeseen accidents are exactly why The Union Labor Life Insurance Company (Union Labor Life) was founded. Union families needed protection against loss, and Union Labor Life stepped in to deliver the solution. Since they had offered their first life insurance product to union members in 1927, they have been developing products that protect the financial stability and safety of the American worker. Today, Union Labor Life offers AD&D along with other products that help secure the future of union members and their families.

The Union Labor Life Insurance Company's solid financial position was reaffirmed with a B++ (Good) and "Stable" Outlook rating as of 7/22/2016.

#### FOR THE AMERICAN FEDERATION OF TEACHERS' AD&D PLAN DETAILS, CONTACT:

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#### American Federation of Teachers, AFL-CIO

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www.aft.org | www.aft.org/add | www.facebook.com/AFTunion | www.twitter.com/AFTunion



SOLUTIONS FOR THE UNION WORKPLACE

#### The Union Labor Life Insurance Company

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