



Dear New or Prospective Member:

Welcome to the American Guild of Musical Artists, AFL-CIO!

AGMA is the labor union of professional opera and concert singers, dancers, and production personnel at major opera, dance, and concert companies throughout the United States.

As AGMA's National Executive Director, I serve as the union's chief administrative officer and principal contract negotiator – supervising an exceptional staff of negotiators, attorneys and contract administrators.

By becoming a member of AGMA, you join in a long tradition of artists within the United States and throughout the rest of the world who have recognized the inherent value of being part of a union. As members, you and your colleagues have the ability to collectively negotiate agreements, bargain to improve your working conditions, and effectively address concerns.

In addition to improving contractual provisions for members' wages, benefits, and other terms and conditions of employment, AGMA strives to expand protections relating to health and safety – including anti-harassment and anti-discrimination provisions and procedures - and seeks to eliminate hazardous workplace conditions such as unsafe raked stages and poisonous smoke and fog. Additionally, we are always available to assist you in any way necessary to protect and enforce your professional and legal rights.

We solicit and welcome your participation in AGMA's activities and encourage you to play an active role in the governance of your union. All members in good standing, including new members, can run for election to AGMA's Board of Governors or to serve on the union's various committees. Please visit our website (www.musicalartists.org) for more information and to explore more opportunities to get involved. If you have not yet joined, I encourage you to become a part of AGMA today and enjoy the benefits and protections of being a union member.

Like the other members of AGMA's professional staff, I am here and available to assist you whenever you have questions or need help. Please feel free to call upon me at any time, at (800) 543-2462 or via e-mail at Legert@musicalartists.org.

Cordially,

Leonard Egert

AGMA National Executive Director

1430 BROADWAY 14TH FLOOR, NEW YORK, NY 10018-3308

T (800) 543-2462 F (212) 262-9088

WWW.MUSICALARTISTS.ORG

AGMA

AMERICAN GUILD *of* MUSICAL ARTISTS

Affiliated with the AFL-CIO, Branch of the Associated Actors and Artistes of America

1430 Broadway, 14th Floor New York, NY 10018-3308

Phone: (212) 265-3687, Fax: (212) 262-9088, membership@musicalartists.org

www.musicalartists.org

APPLICATION FORM

Professional Name: <hr/>	Social Security Number: <hr/>	
(Print) Last <hr/>	First <hr/>	Initial <hr/>
Date of Birth: _____	<input type="checkbox"/> Female	<input type="checkbox"/> Male

Please complete the following (Indicate one):

- Soloist Chorister Dancer Choreographer
 Stage Director Stage Manager Actor

Singers: (List Voice Category):

Legal Name: _____

Citizen Of: _____

Mailing Address: _____

Telephone #: _____

Telephone # (alt.): _____

E-mail address: _____

Name & Address of Manager and/or Personal Representative (if any):

Name of Initial Employing Company: _____

Are you a member of any of the following organizations? If so, place "P" beside the organization that is your parent; and place "A" beside any organizations that are affiliates.

SAG-AFTRA A.G.V.A. ACTORS' EQUITY A.F. of M.

(For office use only)

Membership #: _____

Date: ____ / ____ / ____

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SUMMARY OF CONSTITUTIONAL PROVISIONS COVERING MEMBERSHIP CLASSIFICATIONS

Classifications:

All members shall be divided into nine (9) classes, to wit: Active Solo Members, Active Stage Directors, Active Stage Managers, Active Chorus Members, Active Choreographers, Active Dancers, Honorary Members, Charter Members, and Active Life Members for Distinguished Service to AGMA.

Active Members:

All Solo artists, including stage directors, stage managers and all singers and dancers who have performed or who intend to perform for compensation within the jurisdiction of The American Guild of Musical Artists, and who are paid-up members.

INITIATION FEES AND DUES

Initiation Fee:

The Initiation Fee is \$1,000.00.

Partial Initiation Fee: All new members are required to pay the first \$100 Basic Dues within one week of their first contracted rehearsal, or upon submission of their Membership application, whichever comes first. If the contractual fee is greater than \$4,000, the Initiation Fee is due by the contract's first performance date. If the contractual fee is less than \$4,000, the Artist may pay the Initiation Fee in installments (partial payments equal to 12 ½ % of AGMA contractual gross compensation) preferably within one year of application and definitely over a period not to exceed 36 months.

If the Artist is applying for membership without having received an AGMA contract, the Initiation Fee is due in full upon submission of the application.

Dues:

Basic Dues in the amount of \$100.00 are billed annually and are due by January 1st.

Working Dues (The Check-Off System): All members working under AGMA Collective Bargaining Agreements will have 2.0% of the first \$100,000 gross income deducted from their compensation ("Check-Off") and remitted by the employer to AGMA according to the terms of the Collective Bargaining Agreement.

I hereby apply for membership in the AMERICAN GUILD OF MUSICAL ARTISTS, INC., and agree to be bound by each and every provision contained in the constitution of the American Guild of Musical Artists, Inc., by such amendments to said Constitution as may hereafter be made, by any and all by-laws to said Constitution whether now in force or hereafter enacted, and by any and all rules and regulations adopted by the Board of Governors of the American Guild of Musical Artists, Inc., whether now in force or hereafter amended, enacted or adopted. I agree that the said amendments, by-laws, rules and regulations are binding upon me as of the date of their lawfully taking effect, regardless of the rights, if any, vested in me prior to such date.

I hereby authorize the American Guild of Musical Artists, Inc., to be my exclusive agent for collective bargaining purposes in any matter dealing with Opera, Concert, Recital, and Ballet, or in any other matters within the jurisdiction of the American Guild of Musical Artists, Inc.

I affirm that I have truthfully answered the questions on the reverse side hereof.

SIGNATURE

Date: ____ / ____ / ____

Revised 02/28/18

ACCESS YOUR AGMA CONTRACT

Your AGMA contract can be accessed through the MyAGMA (members only) section on the AGMA website at MusicalArtist.org. Click on the "Login to MyAGMA" button located in the top right corner of the page to access your account.

LOGGING IN WITH A USERNAME

In the username field, type the first five letters of your last name (or your full last name if less than five letters) followed by your membership ID number. In the password field type your membership ID number. (Your membership ID number can be found on your invoice or on your AGMA membership card below your name.)

Example

Name: John Smith ID Number: 12345

Username: Smith12345

Password: 12345

LOGGING IN WITH YOUR MEMBERSHIP NUMBER

In the event your username does not work:

Please try logging in using just your membership ID number.

Example

Name: Sarah Smith ID: 12345

Username: 12345

Password: 12345

TROUBLESHOOTING

If you still cannot log in, click on the link provided under the log-in button that reads "Forgot your log-in information? Click Here". This link will take you to a page that will prompt you for the necessary information we will need to provide your login information. If you still experience a problem, please contact the National Office at (800) 543-2462 during our regular business hours (9:30 a.m. – 5:30 p.m. EST) and ask for the Membership Department.

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CHANGE OF ADDRESS FORM

It is each Member's responsibility to provide a current mailing address to the Membership Department at the National Office, and to keep AGMA up to date on any changes to his or her personal information. Please submit this form, if possible, prior to your move. Otherwise, please submit within thirty (30) days of your move.

CURRENT INFORMATION (i.e., the information currently on file with AGMA):

Legal Name: _____

Professional Name (if different from above): _____

AGMA Membership ID# (can be found on your membership card): _____

Professional Category: _____

Mailing Address: _____

Telephone: _____ **Telephone (alt):** _____

Email Address: _____

NEW INFORMATION:

Mailing Address: _____

Telephone: _____ **Telephone (alt):** _____

Email Address: _____

Additional Changes: (eg., Manager, Professional Category, etc.): _____

Print Name _____

Signature _____

Date (MM/DD/YYYY) _____

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APPLICATION FOR HONORABLE WITHDRAWAL

Members who become inactive and who do not work or actively seek employment within the scope of AGMA's jurisdiction either by virtue of retirement or change of profession may apply for *Honorable Withdrawal*.

The Board of Governors in its sole and absolute discretion may grant such status. Such status, once granted by the Board, begins on the first day of the Basic dues year following Board approval (i.e., January 1).

Honorable Withdrawal can be granted only to members who are current in their Basic and Working Dues and Initiation Fee. Members who are delinquent in their obligations to AGMA must satisfy those obligations in full before their request for *Honorable Withdrawal* status will be considered.

No member on *Honorable Withdrawal* can work for any AGMA signatory in any AGMA category until his or her membership is reinstated to Active status.

The following rules will apply to such reinstatement:

- 1) Currently reinstatement will require payment of a \$50.00 fee and \$100.00 in Basic Dues,
- 2) After reinstatement to full Active membership from *Honorable Withdrawal*, a Member will be ineligible to apply again for *Honorable Withdrawal* for a period of three (3) years from the date of reinstatement.

***HONORABLE WITHDRAWAL STATUS MAY BE GRANTED ONLY UPON WRITTEN REQUEST TO
MEMBERS IN GOOD STANDING AT THE TIME OF THE REQUEST***

I hereby apply for Honorable Withdrawal status from AGMA.

Print Name _____

Reason _____

Address _____

Signature _____

SS # _____

Date (MM/DD/YYYY) _____



SEXUAL HARASSMENT POLICY

MISSION STATEMENT

AGMA condemns all forms of discrimination and harassment. Because of this, we have taken a leading role in encouraging our employers to create and maintain a workplace free from sexual harassment and discrimination. We are committed to holding our employers responsible for ensuring that all our members have a safe and secure environment in which to work, rehearse, and perform.

AGMA believes in a proactive approach to addressing sexual harassment in the workplace and in work-related activities. As discussed more fully below, we have been assisting our members in identifying and reporting sexual harassment and negotiating with our signatory employers to establish the tools necessary to address misconduct in the workplace. We are helping our members enforce the provisions of their collective bargaining agreements, providing access to counseling and other resources, and collaborating with our sister unions in the entertainment industry to develop "best practices" for confronting and eliminating sexual harassment in the workplace.

AGMA takes a strong stand against sexual harassment. Most recently, we launched an independent investigation into high profile allegations of misconduct involving several of our signatory opera companies. Since these companies have been unwilling or unable to provide AGMA with sufficient assurances about the scope and timing of their investigations, as well as whether or not the findings will be publicly disclosed or made available to the Union, AGMA has retained a former federal prosecutor with extensive experience conducting such investigations. More information about this investigation can be found [here](#).

This policy details the other steps AGMA is taking to ensure that our members are able to rehearse, perform, and stage manage in workplaces free of sexual harassment and discrimination.

DEFINING SEXUAL HARASSMENT

Sexual harassment appears in many forms. It includes unwelcome sexual advances and other unwelcome verbal or physical conduct of a sexual nature, and it interferes with an individual's ability to perform their work. It can come in the form of "quid pro quo" harassment, where a person's submission to or rejection of sexually harassing conduct is used as the basis for an employment decision – for example, an artistic director asking that an artist engage in sexual activity in exchange for better casting. Sexual harassment more commonly appears as sexually explicit jokes, unwanted comments or questions about a person's body or sex life, and unwanted touching or hugging, leering or sexual gestures. Sexual harassment not only affects the target of harassment but also witnesses to harassing behavior, and it should not be tolerated in any workplace.

REPORTING MECHANISMS

If you believe that you have been subject to or have witnessed sexual harassment in your workplace, we strongly encourage you to come forward so that AGMA can work to resolve this issue on your behalf. You can report harassment in the following ways – depending on what is most comfortable for you:

- Speak to your union delegate.
- Contact your AGMA Staff Representative, Area Chair, or Business Representative.
- If you are unsure about how to reach these AGMA officials or if you would like to speak to someone in AGMA's National Office, call 212-265-3687.
- Use the confidential reporting tool described below.

Since 2015, AGMA has provided a confidential reporting tool to receive reports of sexual harassment and other forms of discrimination. We encourage members to report any allegation of discrimination, abuse or harassment in the workplace or in work-related activities. The advantage of using this reporting mechanism is that it allows AGMA to uncover patterns of misconduct at particular companies. And, although we ask members to provide their names in the report, AGMA will keep this information confidential to the fullest extent possible.



If you wish to file a report of discrimination, abuse or harassment using this reporting system, please send an email to reporting@musicalartists.org. Please try to include as much of the following information as possible:

- Name and position of person making the report;
- Name of the employer, person/position of individual accused of misconduct;
- Working relationship of the member to the accused;
- Name, position and contact information of any witnesses to the misconduct; and
- Description of the misconduct.

If you do not feel comfortable providing some of the information listed above, at a minimum you must provide your contact information so that a highly trained AGMA staff attorney can reach out to you to discuss your report.

RESOURCES FOR MEMBERS NAVIGATING SEXUAL AND OTHER FORMS OF HARASSMENT

Working with nationally recognized experts, AGMA has developed expertise and resources to help members who need assistance at work, information, treatment, counseling, or legal advice. Some of these include:

- Representing members with complaints during an employer's investigation;
- Referring members to counselling and other supports provided by The Actors Fund;
- Referring members to the appropriate governmental agencies and legal experts;
- Hosting safe and confidential sexual harassment support groups for members;
- Ensuring that members accused of misconduct are afforded due process including, where appropriate, representation in the grievance and arbitration process.

All AGMA Staff, including its Counsels, Executives and Business Representatives, receive training on the legal and contractual prohibitions against sexual harassment. We stand with and support our courageous members who have come forward as part of #MeToo. By encouraging our members to speak out, as well as by providing representation, counseling and support, we will continue to help create a culture where our members can rehearse and perform in an environment free of harassment and discrimination. AGMA's highly trained staff can only assist you if they know a problem exists. We rely upon our members coming forward to report harassment and discrimination, so that AGMA is in the best position to help tackle these issues in your workplace.

NEGOTIATIONS WITH EMPLOYERS

AGMA is negotiating meaningful harassment prevention provisions in all of our collective bargaining agreements. These provisions require our signatory companies to deal proactively with harassment in the workplace and to establish policies and practices that, at a minimum, comply with local, state, and federal law.

We also have been attempting to negotiate contract language that allows AGMA to play a more active role in preventing and addressing harassment. We are seeking to strengthen employer harassment policies and ensure meaningful harassment prevention training. We have amended our Guest Artist Agreement to require companies to provide Artists with the companies' harassment prevention policies, including specific instructions for reporting harassment and discrimination. Additionally, where appropriate, we have asked our employers to engage experts to assess the workplace culture in order to root out systemic harassment and discrimination.

The health and safety of AGMA members is of paramount importance. AGMA recognizes that these situations present difficult challenges for our members and for our organization. Nevertheless, we believe that acknowledging and confronting issues of sexual harassment in the workplace is the only way we overcome these toxic aspects of our industry and bring around meaningful cultural change. We welcome and indeed need your participation in this endeavor to create and maintain workplaces free of harassment and discrimination.



AGMA RELIEF FUND

The American Guild of Musical Artists (AGMA) Relief Fund provides support and temporary financial assistance to members who are in need. AGMA contracts with The Actors Fund to administer this program nationally as well as to provide comprehensive social services.

Services include counseling and referrals for personal, family or work-related problems. Outreach is made to community resources for legal services, elder care, entitlement benefits and childcare. Workshops are offered on how to locate affordable housing, as well as on financial education and health insurance options.

Financial assistance is available for rent, utilities, mental health and medical care, as well as other basic living expenses. Grants are made case-by-case, based on need.

ELIGIBILITY

All AGMA members may call The Actors Fund for information, referrals and access to our social services.

To be eligible for financial assistance from the AGMA Relief Fund a member must be:

- In good standing or on honorable withdrawal
- Able to document the need for financial assistance

CONTACT

For additional information and an application, please contact the intake unit at the Actors Fund regional office closest to you:

Eastern Region

212.221.7300 ext. 119
intakeny@actorsfund.org

Midwest Region

312.372.0989
dtowne@actorsfund.org

Western Region

323.933.9244 ext. 55
intakela@actorsfund.org

For emergencies on evenings and weekends *only*, call 212.621.7780.

To find out more about the services provided by the Actors Fund, please visit their website:

www.actordsfund.org

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Statement of Professionalism

We are professionals. We expect to be treated as such and in return we will act in a fashion that reflects our professionalism. To this end, we ask all AGMA members to:

- Be on time for rehearsals and performances.
- Be quiet, attentive, and ready to sing, dance, or produce.
- Know your music and choreography when required.
- Honor your contractual commitments.
- Never be under the influence of alcohol/drugs at work.
- Be considerate of and helpful to your fellow cast members, including those with allergies or asthma.
- NEVER use electronic devices during rehearsals and performances; limit their use to breaks; and never take them to the stage during rehearsals or performances.
- Remember that our professionalism is paramount!
- Support our Union!

*This statement was created by the AGMA Washington/Baltimore Area Committee and adopted by many other AGMA areas.



ACTORS' EQUITY ASSOCIATION AUDITIONS ARE OPEN TO AGMA MEMBERS

AGMA members can attend Actors' Equity Association (Equity) auditions. Equity is the labor union representing American Actors and Stage Managers in the theatre.



AGMA members who have been members for at least one calendar year can attend Equity auditions without joining Equity. To attend an Equity audition, AGMA members must show a current or lifetime membership card to the Equity delegate.



AGMA MEMBER BENEFITS



Your complete guide to Union Plus
money-saving programs

unionplus.org/agma



A listing of your Union Plus Programs

AUTO PROGRAMS

Auto Buying Service: Get upfront pricing from dealers when buying a new or used vehicle. Receive additional union member-only benefits. Visit unionplus.org/autobuying.

Motor Club: Nationwide 24/7 emergency roadside assistance for \$69/year or \$6.90/month. Receive \$40 in gas rebates when you sign up for a year. Call **800-454-8722** or visit unionplus.org/motorclub.

DISCOUNTS

Everyday Discounts: Save on local shopping, dining, and services including auto care, grocery coupons, movie tickets, and more. To register, visit unionplus.org/discounts.

Flower & Gift Discounts: Save 20% on flowers and gifts. Call **888-667-7779** or visit unionplus.org/flowers.

Union Plus Store: Discounts on union pride apparel and items for the home, visit shopunionplus.org.

Wireless Discounts: Savings from AT&T, the only nationwide unionized wireless carrier. Available to new and existing AT&T customers. Go online to download a coupon to take to an official AT&T store at unionplus.org/att.

ENTERTAINMENT & TRAVEL

Car Rentals: Save up to 25% on vehicle rentals

- **Avis:** **800-698-5685**, ID# B723700
- **Budget:** **800-455-2848**, BCD# V816100
- **Dollar:** **800-800-4000**, CDP# 3042236
- **Hertz:** **800-654-2200**, CDP# 205666
- **Payless Car Rental:** **800-729-5377**, PDN# A071900
- **Thrifty:** **800-847-4389**, CDP# 3042238

or visit unionplus.org/carrentals.

Entertainment Discounts: Save on theme parks, movies, theater tickets, sporting events, dining and more. Visit unionplus.org/entertainment.

Travel Center: Get deals on car rentals, entertainment, and find union hotels. Visit unionplus.org/travel.

Vacation Tours: Save up to \$100/person on travel tours to destinations around the world. Plus, use offer code UNIONSAVE to find out about seasonal offers discounted by up to \$500 per person. For reservations, visit unionplus.org/tours or call Collette at **844-868-2685**.

HEALTH

Dental, Vision, Prescription & Hearing Savings:

- **Dental Discount Plans** – save 20% to 50%, includes crowns and root canals
 - **Vision Insurance Plans** – plans as low as \$5 per month, plus a FREE Discount Vision program with \$50 eye exams, 35% off frames, and more
 - **FREE Prescription Discount Card** – save up to 65% off the retail price on brand name and generic drugs
 - **FREE Hearing Discounts** – save on diagnostic services, including hearing exams, and hearing aids
- To learn more, visit unionplus.org/healthsavings.

Medical Bill Negotiating Service: FREE assistance negotiating bill reductions with physicians, hospitals and other medical providers. Visit unionplus.org/billnegotiator.

Retiree Health Insurance: Receive recommendations for Medicare Supplement, Medicare Advantage and Medicare Prescription Drug plans. Visit unionplusmedicare.com or call **888-680-4770** (TTY Users **711**) to speak to a licensed insurance agent Mon-Fri, 8 am - 8 pm ET.

HOME

Budget Truck Rental: For local moves save 20% on Budget Truck Rentals. To learn more, visit unionplus.org/budgettruck.

Mortgage Program: The Union Plus Mortgage Program offers competitive interest rates on a wide range of mortgage options, plus special benefits including hardship assistance for union members. This program is available to active and retired union members, their parents and children. Visit unionplus.org/mortgage.

Real Estate Rewards: By working with pre-screened real estate agents, members can earn \$500 for every \$100,000 in home value after closing. Cash back not available in all states. Call **800-284-9756** or visit unionplus.org/realestate.

Save My Home Hotline: Free, confidential counseling, available 24/7, to help union members facing foreclosure. Call **866-490-5361** to speak to a HUD-certified counselor, 24/7, or visit unionplus.org/savemyhome.

Moving Discounts: Exclusive discounts on interstate moving, packing and in-transit storage through North American Van Lines. Visit unionplus.org/movingvans or call **888-813-9595**, and reference your Union Plus discount.

INSURANCE

Auto & Home Insurance: Get multiple quotes from highly rated insurance providers, competitive prices and savings from bundled auto and home insurance coverage. For your free quote, call **855-666-5797** and mention discount code DJ7 or visit unionplus.org/insurance.

Accidental Death Insurance: No-cost coverage up to \$20,000/year; enhanced coverage up to \$200,000 available. Call **800-393-0864** or visit unionplus.org/insurance.

Life Insurance: Competitive rates for several types of term insurance coverage to help protect your family's security. Layoff and strike assistance help protect members who are out of work. Call **800-393-0864** or visit unionplus.org/insurance.

Pet Insurance: Receive a 5% discount on insurance premiums. Choose your own licensed vet. Flexible plans that allow you to choose your coverage, deductible and co-pay amount to find the premium that works best for you. For more information visit unionplus.org/pets.

LEGAL & EDUCATION

Free College: Union members and their families can earn an Associate Degree with NO out-of-pocket cost. Classes are offered through Eastern Gateway Community College, a public, non-profit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. To learn more call **888-590-9009** or visit unionplusfreecollege.org.

Legal Services: Get access to thousands of law offices nationwide, free consultations and discounts. To find an attorney visit unionplus.org/legal.

Scholarships: Members and their children can apply for Union Plus College Scholarships with cash awards of \$500-\$4,000. \$150,000 awarded annually. Visit unionplus.org/scholarships.

MONEY & CREDIT

Credit Cards: designed for union members, featuring competitive rates and U.S.-based customer service¹. Learn more and select the card that's right for you, visit theunioncard.com or call **800-522-4000**.

¹Credit approval required. Terms and conditions apply. See www.unioncardapply.com for details. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from Mastercard International Incorporated. Capital One, N.A. is not responsible for the contents of this message and/or any of the other third party products/services mentioned.

Credit Counseling: Get a free budget analysis and money management advice from an accredited, non-profit counseling program, call **877-833-1745** or visit unionplus.org/creditcounseling.

Money Transfer: Union families receive a 10% discount on the fee every time they send money online. To learn more, visit unionplus.org/moneytransfer.

Personal Loan: Loan amounts up to \$30,000. Save money with no annual fees, pre-payment or origination fees. Visit unionplus.org/loan for more information or to apply.

Union Plus Debt Settlement: If something unexpected has made it hard to pay down credit card debt, Freedom Debt Relief may be able to help. In addition, union members can get extra savings². Call **800-230-2541** or visit unionplus.org/debtsettlement.

Subject to state eligibility.

²Earn up to \$500 toward the first settlement. Total incentive payout will be in the amount of 0.5% of the total enrolled debt up to \$100,000.

Union Plus programs for AGMA members



Bonus Union Plus
Credit Card Savings



Hardship grants



Union-made



Rebates

For a complete list of benefits, visit unionplus.org/agma

BENEFICIOS PARA LOS MIEMBROS DE AGMA

Su guía completa de programas de ahorro de Union Plus



Una lista de sus Programas de Union Plus

PROGRAMAS PARA AUTOMÓVILES

Servicio de compra de automóviles: Obtenga los precios de los concesionarios por adelantado cuando compre un automóvil o una camioneta nueva o usada y recibir beneficios adicionales solo para miembros del sindicato. Visite [unionplus.org/autobuying](#).

Club automotor: Asistencia de emergencia en carretera en todo el país las 24 horas del día, los 7 días de la semana, por \$69 al año o \$6.90 al mes. Reciba \$40 de descuento en gasolina cuando se inscriba por un año. Llame al **800-454-8722** o visite [unionplus.org/motorclub](#).

Programas de Union Plus para miembros de **AGMA**

DESCUENTOS

Descuentos diarios: Ahorre en compras, cenas y servicios locales, incluido el cuidado del automóvil, cupones de supermercado, boletos de cine y más. Para inscribirse, visite [unionplus.org/discounts](#).

Descuentos en flores y regalos: Ahorre un 20% en flores y regalos. Llame al **888-667-7779** o visite [unionplus.org/flowers](#).

Tienda Union Plus: Descuentos en ropa de orgullo sindical y artículos para el hogar. Visite [shopunionplus.org](#).

Descuentos en servicios inalámbricos: ahorros de AT&T, el único operador inalámbrico sindicalizado a escala nacional. Disponible tanto para clientes nuevos de AT&T como para los ya existentes. Visite [unionplus.org/att](#) y descargue un cupón para llevar a una tienda oficial de AT&T.

ENTRETENIMIENTO Y VIAJES

Alquiler de automóviles: Ahorre hasta un 25% de descuento en alquiler de vehículos.

- **Avis:** **800-698-5685**, ID# B723700
 - **Budget:** **800-455-2848**, BCD# V816100
 - **Dollar:** **800-800-4000**, CDP# 3042236
 - **Hertz:** **800-654-2200**, CDP# 205666
 - **Payless Car Rental:** **800-729-5377**, PDN# A071900
 - **Thrifty:** **800-847-4389**, CDP# 3042238
- o visite [unionplus.org/carrentals](#).

Descuentos en entretenimiento: Ahorre en parques temáticos, películas, boletos de teatro, eventos deportivos, cenas y más. Visite [unionplus.org/entertainment](#).

Centro de viajes: Obtenga ofertas en alquiler de autos, entretenimiento y encuentre hoteles de la unión. Visite [unionplus.org/travel](#).

Viajes de vacaciones: Ahorre hasta \$100 por persona en viajes a destinos de todo el mundo. Además, utilice el código promocional UNIONSAVE para encontrar las ofertas de temporada, con descuentos de hasta \$500 por persona. Para hacer reservaciones, visite [unionplus.org/tours](#) o llame a Collette al **844-868-2685**.

SALUD

Ahorro en atención odontológica, oftalmológica, auditiva y recetas médicas:

- **Descuento en planes dentales** – ahore entre 20% y 50%. Incluye coronas dentales y endodoncias.
- **Planes de seguro oftalmológico** – planes desde tan solo \$5 por mes, más un Programa de Descuento Oftalmológico GRATUITO con \$50 por exámenes de la vista, 35% de descuento en monturas y más.
- **Carnet de descuento GRATUITO en recetas médicas** – ahore hasta un 65% del precio de venta al público en medicamentos de marca y genéricos.
- **Descuentos GRATUITOS en atención y equipos de audición** – ahore en servicios de diagnóstico, incluidos los exámenes de audición y prótesis auditivas.

Para más información, visite [unionplus.org/healthsavings](#).

Servicio de negociación de facturas por servicios médicos:

Asistencia GRATUITA en la negociación de reducciones en facturas con médicos, hospitales y otros proveedores médicos. Visite [unionplus.org/billnegotiator](#).

Seguro de salud para jubilados: Reciba recomendaciones para los planes de Suplementos de Medicare, Medicare Advantage y Medicare de Medicamentos Recetados. Visite [unionplusmedicare.com](#) o llame al **888-680-4770** (TTY llamar al **711**) para hablar con un agente de seguros autorizado de lunes a viernes, de 8 am a 8 pm, hora del este (East Time, ET).

VIVIENDA

Alquiler de camiones: Ahorre 20% en Budget Truck Rentals para mudanzas locales. Para obtener más información, visite [unionplus.org/budgettruck](#).

Programa hipotecario: El programa hipotecario de Union Plus ofrece tasas de interés competitivas en un amplio rango de opciones hipotecarias, además de beneficios especiales que incluye asistencia para los miembros del sindicato en caso de que tengan dificultades económicas. Este programa está disponible para los miembros activos y jubilados del sindicato, sus padres e hijos. Visite [unionplus.org/mortgage](#).

Seguro para mascotas: Reciba un 5% de descuento en las primas de seguro. Elija su propio veterinario autorizado. Planes flexibles que le permiten elegir su cobertura, deducible y monto de copago para encontrar la prima que mejor se adapte a sus necesidades. Para más información, visite [unionplus.org/pets](#).

Recompensas de bienes raíces: Al trabajar con agentes de bienes raíces previamente evaluados, los miembros pueden conseguir \$500 por cada \$100,000 del valor de la vivienda una vez culminado del cierre de la transacción. La devolución en efectivo no está disponible en todos los estados. Llame al **800-284-9756** o visite [unionplus.org/realestate](#).

Línea de ayuda "Save My Home": Asesoría gratuita y confidencial disponible las 24 horas del día, los 7 días de la semana, para ayudar a los miembros del sindicato que se enfrentan a una ejecución hipotecaria. Llame al **866-490-5361** para hablar con un consejero certificado por el (HUD), las 24 horas del día, los 7 días de la semana, o visite [unionplus.org/savemyhome](#).

Descuentos en mudanza: Descuentos exclusivos en mudanzas interestatales, embalaje y almacenamiento en tránsito a través de North American Van Lines. Visite [unionplus.org/movingvans](#) o llame al **888-813-9595**, y consulte su descuento de Union Plus.

SEGURO

Seguros de automóvil y hogar: Obtenga múltiples cotizaciones de proveedores de seguros altamente calificados, precios competitivos y ahorros en la cobertura de seguro de automóvil y hogar. Para obtener una cotización gratuita, llame al **855-666-5797** y mencione el código de descuento DJ7 o visite [unionplus.org/insurance](#).

Seguro por muerte accidental: Disponibilidad de una cobertura gratuita de hasta \$20,000 al año y una cobertura mejorada de hasta \$200,000. Llame al **800-393-0864** o visite [unionplus.org/insurance](#).

Seguro de vida: Tarifas competitivas para varios tipos de cobertura de seguro por un plazo fijo para ayudar a proteger la seguridad de su familia. La asistencia en caso de despido y huelga ayudan a proteger a aquellos miembros que no tienen trabajo. Llame al **800-393-0864** o visite [unionplus.org/insurance](#).

Seguro para mascotas: Reciba un 5% de descuento en las primas de seguro. Elija su propio veterinario autorizado. Planes flexibles que le permiten elegir su cobertura, deducible y monto de copago para encontrar la prima que mejor se adapte a sus necesidades. Para más información, visite [unionplus.org/pets](#).

SERVICIOS LEGALES Y EDUCATIVOS

Instituto universitario gratuito: Los miembros del sindicato y sus familias pueden obtener un Título Asociado SIN costo alguno. Las clases se ofrecen a través del Instituto Universitario Comunitario Eastern Gateway, una escuela pública sin fines de lucro en el Sistema Universitario de Ohio que está acreditada regionalmente por la Comisión de Educación Superior. Llame al **888-590-9009** o visite [unionplusfreecollege.org](#).

Servicios legales: Obtenga acceso a miles de bufetes de abogados a nivel nacional, consultas gratuitas y descuentos. Para encontrar un abogado visite [unionplus.org/legal](#).

Becas: Los miembros y sus hijos pueden solicitar becas Union Plus College Scholarships con premios en efectivo de \$500 a \$4,000. Se otorgan \$150,000 anualmente. Visite [unionplus.org/scholarships](#).

DINERO Y CRÉDITO

Asesoría crediticia: Obtenga un análisis de presupuesto y asesoría sobre administración financiera de un programa de asesoramiento acreditado sin fines de lucro de forma gratuita; llame al **877-833-1745** o visite [unionplus.org/creditcounseling](#).

Transferencia de dinero: Las familias de Union reciben un 10% de descuento en la cuota cada vez que transfieren dinero electrónicamente. Para obtener más información, visite [unionplus.org/moneytransfer](#).

Liquidación de deudas de Union Plus: Si algo inesperado ha hecho difícil pagar la deuda de la tarjeta de crédito, Freedom Debt Relief puede ayudarlo. Además, los afiliados de Union pueden obtener ahorros adicionales¹. Llame al **1-800-230-2541** o visite [unionplus.org/debtsettlement](#).

Sujeto a la elegibilidad del estado.
¹Gane hasta \$500 para la primera liquidación. El pago total del incentivo será de 0.5 % del total de la deuda inscrita hasta \$100,000.



1100 First Street, NE
Suite 850
Washington, DC 20002



Ahorros con una tarjeta de crédito Union Plus



Subsidios para afrontar dificultades económicas



Productos del sindicato



Reembolsos

Para una lista completa de beneficios, visite [unionplus.org/agma](#)



Union Members

Save 15%

on the monthly service charge
of qualified AT&T wireless plans.¹
Check unionplus.org/att15
for other special offers.

Req's valid proof of qualifying union
membership. See reverse
for details.

AT&T is the
only nationwide
unionized wireless
carrier. When you
choose AT&T, you
support the more than
150,000 organized workers employed there.

AT&T Retailer: The Union Plus
Discount Code is **3508840**.

Sign up today!

Take this coupon and a union membership card, or
the attached member discount card, to your local
AT&T store (discounts not available at authorized
dealers or kiosks). **Ask about the AT&T discounts
through Union Plus*** or register for the discounts
at unionplus.org/att15.

*See reverse for details.

Remove & Keep

Union Plus Benefits



Member Discount Card

Reach for the card and make saving a habit!

Signature

See your discounts at unionplus.org

Exclusive union member savings from AT&T:



Waived activation and upgrade fees on select devices²

Req's activation of new line of service. Qualified wireless service required. See below for details.

20% discount on select accessories³

Exclusions and other restrictions apply. See below for details.

¹15% ON THE MONTHLY SERVICE CHARGE of QUALIFIED WIRELESS PLANS: The 15% discount is not eligible on unlimited plans. Available only to current members of qualified AFL-CIO member unions, other authorized individuals associated with eligible unions and other sponsoring organizations with a qualifying agreement. Must provide acceptable proof of union membership such as a membership card from your local union, a pay stub showing dues deduction or the Union Plus Member Discount Card and subscribe to service under an individual account for which the member is personally liable. Offer contingent upon in-store verification of union member status. Discount subject to agreement between Union Privilege and AT&T and may be interrupted, changed or discontinued without notice. Discount applies only to recurring monthly service charge of qualified voice and data plans, not overages. Not available with unlimited voice or unlimited data plans. For Family Talk, applies only to primary line. For all Mobile Share plans, applies only to monthly plan charge of plans with 1GB or more, not to additional monthly device access charges. Additional restrictions apply. May take up to 2 bill cycles after eligibility confirmed and will not apply to prior charges. Applied after application of any available credit. May not be combined with other service discounts. Visit unionplus.org/att or contact AT&T at 800-331-0500 for details.

²Exclusions and other restrictions apply. Subject to change and requires activation of new line of service of qualified wireless plan. Visit unionplus.org/att for details.

³20% Accessory Discount: AT&T will apply the Accessory Discount to the prices of select Accessories available through AT&T, which may be modified by AT&T from time to time. The term "Accessory" or "Accessories" means supplementary parts for Equipment (e.g. batteries, cases, earbuds). The Accessory Discount will not apply to Accessories purchased for use with datacentric Equipment such as modems, replacement SIM cards and car kits or to Apple-branded Accessories.

BUCK-ATT-L0819

Popular Offers Include:



- **AT&T WIRELESS** — save 15%. unionplus.org/att15
(Use Discount Code: 3508840)
- **CREDIT CARDS** — theunioncard.com
- **FLOWERS** — save 20%, unionplus.org/flowers
- **CAR RENTAL DISCOUNTS** — unionplus.org/carrentals

Avis 1-800-698-5685 (AWD# B723700)

Dollar 1-800-800-4000 (CDP# 3042236)

Payless 1-800-729-5377 (PDN# A071900)

Budget 1-800-455-2848 (BCD# V816100)

Hertz 1-800-654-2200 (CDP# 205666)

Thrifty 1-800-847-4389 (CDP# 3042238)

For complete information visit unionplus.org



“When I show

my



my pharmacist shows me the savings!”

Show the pharmacy your Union Plus Prescription Discount card and they'll show you the savings on your prescriptions.

A PRESCRIPTION SAVINGS PROGRAM

Present this card at your pharmacy



UNIONPLUS

Group ID: UPLRX

Member ID: Enter member's 10-digit phone #, then add 2-digit person code. 01=Member, 02=Spouse, 03=Dependent, etc.

Processor: NetCard Systems
Bin#: 008878

*Union Plus
Prescription Discounts*

WellCard™
Rx

To Use at Participating Pharmacies

- Take your card to a participating pharmacy. The card can be used for all medications; however, not every medication is eligible for a discount. You'll always receive the lower cost available to you through either the pharmacy or the Union Plus Prescription Discounts Card.
- Your card can be used immediately and one card can be used by all family members.
- You can use the card for prescriptions not covered by your insurance or excluded from Medicare Part D.

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPO does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCardRx is FREE. The discount plan organization is Access One Consumer Health, Inc., (not affiliated with AccessOne Medcard), 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.WellCardRx.com/UnionPlus for full disclosure.

Union printed in the U.S.A.

BUC-RX-L0718



Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

FIND A PROVIDER: visit www.WellCardRx.com/UnionPlus or call 844-254-3099
Please state you are calling for the Union Plus Program.

PHARMACIST HELP DESK: 888-886-5822

This is Not Insurance. It is a Prescription Discount program.
This card is not a guarantee of benefits.

THIS PROGRAM IS VOID WHERE PROHIBITED BY LAW.



ENTERTAINMENT
DISCOUNTS

WEEKENDS JUST GOT BETTER



Union Plus Entertainment Discounts

offer savings to union families on everything from pizza and the zoo to movie tickets and sporting events.

With over 302,000 offers across 10,000 cities and easy mobile access, your weekends just got better!

unionplus.abenity.com

See reverse for more information



ENTERTAINMENT DISCOUNT PROGRAM

HOW IT WORKS

- 1 Visit unionplus.abenity.com and create a new username and password with Abenity.
- 2 Choose your offer and select the green "Redeem Offer" button.
- 3 Check out, then get out there and start having fun!

POPULAR OFFERS

- Movie theater eTickets
- Amusement park admission including Six Flags, Universal Studios, and Disney Parks
- Nascar, MLB, NFL, NBA, and NHL tickets and VIP packages
- Concerts and shows like Cirque du Soleil

Plus, get discounts at local businesses — dining, auto repair, car wash, and more!

unionplus.abenity.com

Download the "Union Plus Deals" app on Android or iPhone. No matter where you are, savings will be at your fingertips.

dancers
actors
directors
grips
stagehands
hair &
make up artists
set designers
musicians
singers
screenwriters
composers
stage & company managers
producers
dressers
ushers

...and many more.



The Actors Fund, for everyone in entertainment.

EASTERN REGION

729 Seventh Avenue, 10th Floor
New York, NY 10019
212.221.7300 ext. 119
intakeny@actorsfund.org

CENTRAL REGION

8 South Michigan Avenue, Suite 2700
Chicago, IL 60603
312.372.0989
intakechicago@actorsfund.org

WESTERN REGION

5757 Wilshire Boulevard, Suite 400
Los Angeles, CA 90036
323.933.9244 ext. 455
intakela@actorsfund.org

Sign up for our e-blast to learn more
about our free and confidential services
[at actorsfund.org/SignUp](http://actorsfund.org/SignUp).

actorsfund.org



**The Actors Fund,
for everyone
in entertainment.**

The Actors Fund fosters
stability and resiliency,
and provides a safety net
for performing arts and
entertainment professionals
over their lifespan.



Founded in 1882, The Actors Fund is a national human services organization here to help you meet the challenges of a life in the arts. Services include emergency financial assistance, secondary career development, health care and insurance counseling, affordable housing, senior care and more.

AM I ELIGIBLE FOR HELP?

The Actors Fund helps people working in theater, film, television, radio, music, dance, opera and circus. Whether you work on stage or on camera, behind the scenes or below the line, you can contact The Actors Fund for free and confidential support.

- The best way to find out if you're eligible is to check our website at actorsfund.org/services.
- Emergency financial assistance requires an application, documentation of your professional earnings, an interview and assessment of need.
- Still not sure if we can help? Contact the regional office closest to you to speak with a social worker. See the back of this brochure for our contact information.



OUR SERVICES AND PROGRAMS

We're here to help you maintain and pursue your career in performing arts and entertainment by giving you the support you need to survive and thrive when faced with life's challenges. Our programs exist to help you solve problems and make positive changes in your life.

SOCIAL SERVICES & FINANCIAL ASSISTANCE

With respect and understanding, our professional social workers can offer you help to address a wide array of issues such as HIV/AIDS, women's health, the impact of injury and disability, senior services, and addiction and recovery via counseling and support groups, education, emergency financial assistance and practical help.

THE CAREER CENTER

Our career counseling, employment training and job development services can help you find work that can be done while continuing in the industry or while developing a new professional direction. *Career Transition For Dancers* helps dancers to thrive during all phases of their careers.

HEALTH & HEALTH INSURANCE

We provide personalized health insurance counseling, guidance and enrollment support, referrals to health care resources and, through our *Friedman Health Center for the Performing Arts* in New York City, we offer primary and specialty care.

HOUSING

We operate several affordable housing residences in New York City and Los Angeles and also offer resources to learn more about affordable housing opportunities and other housing-related issues.

SENIOR CARE

Our experienced social workers develop plans to meet each person's unique needs as they reach age 65 and beyond. The Actors Fund Home in Englewood, New Jersey provides short-stay rehabilitation, assisted living, skilled nursing and memory care services for those who have dedicated a major portion of their professional lives to performing arts and entertainment, and their immediate families.

FINANCES & MANAGING MONEY

We provide education and support around cash flow management, credit and debt, savings and investing, and financial planning. We offer an array of free seminars to explore and address limiting beliefs and behaviors around money.



YOUNG PERFORMERS

Our *Looking Ahead* program, created in partnership with SAG-AFTRA, is tailored to help young performers and their families in Southern California and NYC address the unique issues associated with working in the entertainment industry.



Dear AGMA member,

We are pleased to inform you that members of AGMA (and their immediate family members) are eligible to join Actors Federal Credit Union. The benefits of credit union membership are brought to you through a partnership formed with your union's leadership. I have outlined information below to help explain this exciting partnership and answer some frequently asked questions.

Who is Actors Federal Credit Union?

Actors Federal Credit Union is a not-for-profit financial cooperative. The credit union was founded in 1962 to service the financial needs of the Actors' Equity Association. Over time, we have expanded our services to over 150 groups in the arts and entertainment industries- including AGMA.

What makes ActorsFCU different?

Unlike a bank, the credit union is owned by its members, rather than shareholders. Our cooperative business model and not-for-profit status allows us to work in the best interest of our members, rather than the bottom line. As long as you maintain a balance of at least \$100 in your savings account, there are no monthly or annual fees to worry about. Also, we have a closed membership. Only members of approved groups, such as AGMA, are allowed to join.

What are the benefits?

Like a bank, we offer a full suite of financial products and services such as savings accounts, checking accounts, loans, and credit cards. Unlike a bank, we charge fewer fees and offer the most competitive lending rates possible.

Actors Federal Credit Union has locations in New York City, Chicago, Los Angeles, and North Hollywood. Additionally, ActorsFCU members can access their accounts nationwide at nearly 5,000 shared-branch credit union locations and 30,000+ surcharge-free ATMs.

How do I join the credit union?

To open your account remotely, please download our membership application from ActorsFCU.com/AGMA. Then fax your completed application, along with copies of your government issued ID and proof of your union affiliation to (818) 853-7508. Once your application is received, we will contact you to finish the process. A minimum deposit of \$100 is required to open your new account. Once your account is opened, your immediate family members also become eligible to join.

We look forward to serving you and your family's financial needs. Please visit us online at ActorsFCU.com/AGMA to learn more. If you have any questions, please free to call us anytime Monday through Friday between 9:00 AM and 8:00 PM EST at 212-869-8926, option 6.

Sincerely,

A handwritten signature in blue ink, appearing to read "D. Czerniawski".

Daniel Czerniawski
President & CEO

Main Office
165 West 46th Street
New York, NY 10036

Musicians Local 802
322 West 48th Street
New York, NY 10036

Chicago
557 West Randolph Street
Chicago, IL 60661

Los Angeles
5757 Wilshire Boulevard
Los Angeles, CA 90036

North Hollywood
5636 Tujunga Avenue
North Hollywood, CA 91601

The Actors Fund, for everyone in entertainment.



Photo: © Lois Greenfield

A RESOURCE FOR DANCERS

The Actors Fund has long supported the dance community in managing the demands of a life in dance. We are a national organization devoted to fostering stability and resiliency, and providing a safety net for performing arts and entertainment professionals over their lifespan.

To assist dancers during and post-career, The Dancers' Resource and Career Transition For Dancers programs offer the following services:

- Career Planning and Transition
- Health, Wellness and Support for Injured Dancers
- Emergency Financial Assistance and Scholarships

For additional information about these services, please visit our website at actorsfund.org or call us at 212.221.7300.



THE FRIEDMAN HEALTH CENTER is here for you!

CONVENIENT

in the heart of Times Square

ACCESSIBLE

offering extended hours

QUALITY CARE from the
Mount Sinai Health System

MANY INSURANCE
plans accepted



Visit actorsfund.org/HealthCenter for more information.

#ActorsFundHealth

DISCOUNTED FEES*

for the uninsured in
performing arts

**FREE INSURANCE
COUNSELING** on site

**DERMATOLOGY
PHYSICAL THERAPY
PODIATRY**
specialist available on site

The Samuel J. Friedman Health
Center for the Performing Arts
729 Seventh Avenue, 12th Floor
(Between 48th and 49th)
Times Square
212.489.1939

*If you're uninsured and work in performing
arts and entertainment, please call The Actors
Fund's Artists Health Insurance Resource
Center at 917.281.5975 for assistance.

GREAT HEALTH CARE... WITHOUT THE SONG AND DANCE



**THE SAMUEL J. FRIEDMAN HEALTH
CENTER FOR THE PERFORMING ARTS**

A program of The Actors Fund and Mount Sinai Doctors



In partnership with **The Actors Fund** and **Mount Sinai Doctors**, **The Samuel J. Friedman Health Center for the Performing Arts** is the medical care provider for New York City's entertainment community!

Offering primary and specialty care, expedited referrals within the Mount Sinai Health System, extended hours and continuity of care, The Friedman Health Center lets you leave the drama on stage, with support from an esteemed staff of doctors, nurses and administrators.

THE LATEST HIT IN HEALTH CARE
is now playing daily in Times Square.

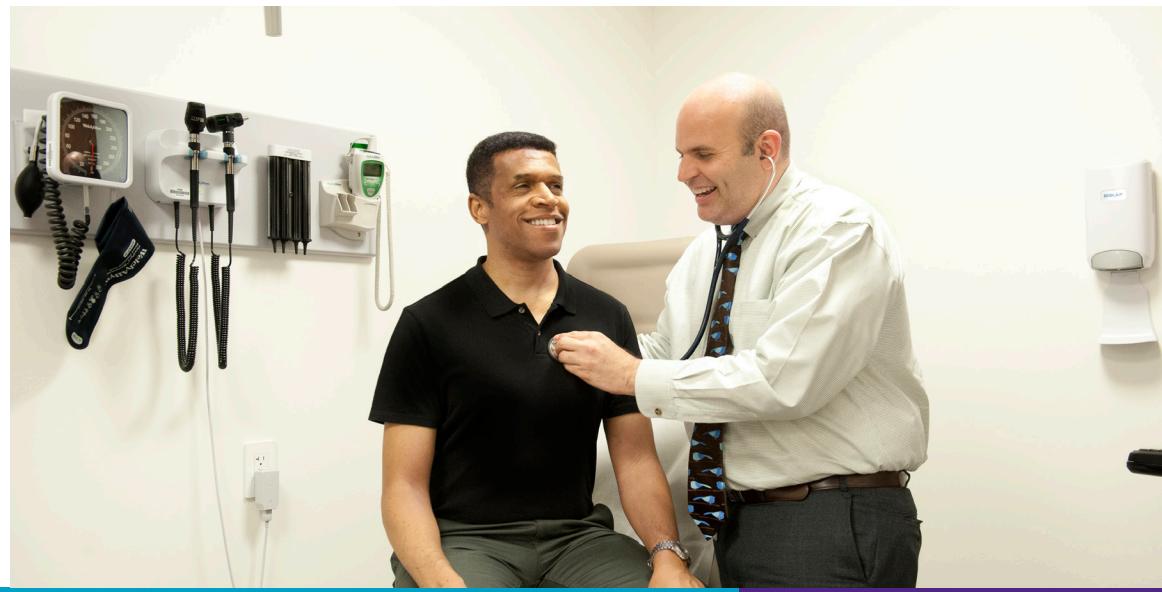
WE'VE GOT YOU COVERED
no matter how the plot may twist and turn.

We're a caring community—here to help **all performing arts and entertainment professionals** manage their health needs.

At The Friedman Health Center, your wellness is our priority. Whether you're a **singer** with **high blood pressure**, a **dancer** in need of an **annual physical**, or a **stage, TV or film crew member** with a **health insurance question**, we're here for you every step of the way.

A PROGRAM OF

The Actors Fund,
for everyone
in entertainment.





UNION PLUS HARDSHIP ASSISTANCE

If you're a union member and experience involuntary unemployment, disability, or a natural disaster, Union Plus may be able to help.

Visit unionplus.org/assistance to get complete details about all Union Plus Hardship Assistance¹ including:

JOB LOSS GRANT - \$300

Applicant must have recently suffered an involuntary job loss for at least 90 consecutive days. Available only to eligible Union Plus Credit Cardholders² and Union Plus Personal Loan Holders.

DISABILITY GRANT - \$1,600 – \$2,700

Applicant must not have worked for at least 90 days and lost 25% or more of their monthly income due to a recent illness or disability. Available only to eligible Union Plus Credit Cardholders.

UNION PLUS MORTGAGE ASSISTANCE³

Union Plus Mortgage holders who experience involuntary unemployment or disability could be eligible for interest-free⁴ loans, which are used to make mortgage payments.

INSURANCE PREMIUMS WAIVED³

Union Plus Life and Accident Insurance holders' payments may be waived for up to three months if the applicant has been laid off or locked out for more than 30 consecutive days.

DISASTER RELIEF GRANTS

Applicants may be eligible for a \$500 grant if their residence is in a county or parish recently affected by a FEMA-declared natural disaster determined eligible for Individual Assistance. Available only to eligible Union Plus Auto Insurance Policyholders, Union Plus Credit Cardholders, Union Plus Insurance Policyholders, Union Plus Mortgage holders, Union Plus Personal Loan Holders, and Union Plus Retiree Health Policyholders.

For details on these and other Union Plus Hardship Assistance and to apply for grants, visit unionplus.org/assistance.

¹Certain restrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.

²Credit approval required. Terms and conditions apply.

The Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from Mastercard International Incorporated.

³Capital One, N. A. is not responsible for and does not endorse the mortgage and insurance products/services offered in this message.

⁴40% interest charged for the life of the loan.



Lorraine L., IBEW member
Free College student

FREE COLLEGE BENEFIT

Free College for you and your family members! A life-changing opportunity from your union to earn your Associate Degree, completely online

Free College for you and your family

The Union Plus Free College Benefit offers working families a debt-free and convenient higher education opportunity. Current and retired members, their spouses, domestic partners, children (including stepchildren and children-in-law), and financial dependents and grandchildren can all take advantage of this exciting opportunity! There are no age limits and family members do not have to live with you.



Zero out-of-pocket costs

Members and their families can earn an Associate Degree, with no out-of-pocket costs. A last-dollar scholarship covers the difference between any federal grants and your tuition, fees and e-books at Eastern Gateway Community College (EGCC). Because the program is online, it is accessible to anyone, anywhere.

Eastern Gateway credits are transferable

Eastern Gateway Community College is a public, non-profit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. Credits you earn can transfer to other schools, saving you thousands of dollars on your education!

1-888-590-9009
unionplusfreecollege.org

Free College is possible thanks to the early support and enthusiasm of AFSCME, who entered into a collaboration with Eastern Gateway Community College in 2016.



Higher Education IN JUST 4 STEPS



1 APPLY to Eastern Gateway

Go to unionplusfreecollege.org, select the Get Started Today button and complete the Request Information form with your contact and union information (for membership verification).



2 COMPLETE the FAFSA

Complete the form online: [FAFSA.ed.gov](https://fafsa.ed.gov)
Use Eastern Gateway Community College school code: **007275**. The FAFSA application is a requirement. Even if it's determined that you are not eligible for federal grants, a "last-dollar" scholarship will be applied to your remaining balance for tuition, fees and e-books.

Your FAFSA may be chosen for additional verification by the Department of Education. Your enrollment advisor can help you with the process as compliance is required.



3 SUBMIT proof of high school graduation or GED completion

Acceptable proof includes official or unofficial high school/GED transcripts, or a copy of your diploma or official college transcript showing Associate Degree or higher. Send to:

Email: transcripts@egcc.edu
(Subject: Union Plus)

Mail: EGCC Admissions
Attn: Union Plus
110 John Scott Highway
Steubenville, OH 43952

Fax: **740-266-9928** (Attn: Union Plus)

If you have completed any college coursework, have the transcript sent to EGCC. Applicable college credits will be transferred to the new program.



4 ENROLL in classes

Work with an enrollment advisor to register for online classes.

1-888-590-9009

unionplusfreecollege.org

The Free College benefit covers the cost of tuition, fees and books after any PELL or other federal grant, or employer reimbursement is applied. The remaining amount will be cleared with the Free College scholarship. **As long as your financial aid file is complete, there is no cost to the student and students are never asked to take out any loans.**