

INTERNATIONAL  
BROTHERHOOD OF TEAMSTERS  
AFL-CIO



OFFICE OF  
JAMES P. HOFFA  
GENERAL PRESIDENT



Dear Fellow Teamster:

Welcome to the International Brotherhood of Teamsters!

The IBT is proud to endorse Teamster Privilege – a package that offers benefits and services for you and your family. Because of the strength of our membership, as a Teamster member you are eligible for deals on products and services that the general public cannot get.

The Teamster Privilege program offers benefits that extend above the benefits negotiated with your employer under your Teamster contract. These benefits are available to you and your family for as long as you are a union member.

We are pleased that, in addition to the benefits of a strong voice and representation on the job, you and your family also have the right to enjoy the Teamster Privilege benefits.

Fraternally,

A handwritten signature in blue ink that reads "James P. Hoffa". The signature is written in a cursive, flowing style.

James P. Hoffa  
General President

Teamster Privilege insurance helps to **provide financial security** for you and your family.

## TEAMSTERSHIELD Accident Insurance

Round-the-clock accident insurance **protection at no cost** to you. \$10,000 of workplace and \$2,000 of all-accident protection is paid for by the International Brotherhood of Teamsters. You also may purchase up to \$200,000 of additional protection for you and your family. Benefits include:

- ★ No cost coverage
- ★ Optional coverage to protect your spouse and dependent children
- ★ 5% cost of living benefit
- ★ Premiums waived during strikes and lockouts

To join call **1-800-356-6274** or go to **www.teamster.org** and click on Teamster Privilege Program to apply online.

## TEAMTERM Life Insurance

Affordable term life insurance protection for Teamster members ages 18 to 64 with benefit amounts up to \$250,000. Benefits include:

- ★ Special strike and lockout premium waiver
- ★ Coverage from \$50,000 to \$250,000
- ★ Optional spouse coverage
- ★ Living payout option

To join call **1-800-356-6274** or go to **www.teamster.org** and click on Teamster Privilege Program for information.

## Team-to-100 Insurance

**Affordable** supplemental life insurance with benefits guaranteed for life for Teamster members, retirees and spouses age 50 to 80. This protection is NOT intended to replace life insurance you already have. The purpose of this insurance is simple: to help pay your final expenses. Benefits include:

- ★ No medical exam required
- ★ Benefit amounts of \$5,000 or \$10,000
- ★ Benefits never decrease

To join call **1-800-356-6274** or go to **www.teamster.org** and click on Teamster Privilege Program for information.

## Hospital Income Program

Provides as much as \$90 per day if you, your spouse or dependent children are hospitalized. You are paid regardless of any other insurance coverage you may have. Benefits include:

- ★ Daily benefit paid directly to you
- ★ Family coverage is available
- ★ Skilled Nursing Facility and Home Health Care benefit

Call **1-800-356-6274** or go to **www.teamster.org** and click on Teamster Privilege Program for information.

### Who's eligible?

#### TEAMSTERSHIELD ACCIDENT INSURANCE

*U.S. Teamster members ages 18 to 69. Members over 70 receive one-half the benefit amount. This program is not available to members living in Canada.*

### Who's eligible?

#### TEAMTERM LIFE INSURANCE

*U.S. Teamster members ages 18 to 64. Spouse coverage is available. This program is not available to members living in Canada.*

### Who's eligible?

#### TEAM-TO-100 INSURANCE

*U.S. Teamster members, retirees and spouses ages 50 to 80. This program is not available to members living in Canada.*

### Who's eligible?

#### HOSPITAL INCOME PROGRAM

*U.S. Teamster members, their spouses and their dependent children. This program is not available to members living in Canada.*

# Teamster Privilege *Health Discounts*

These Teamster benefits can help you and your family **cut the rising** cost of health care.

## TEAMStar Medicare Supplement Program

TEAMStar supplemental Medicare insurance program is **designed to protect** Teamster retirees, their spouses and their surviving spouses from skyrocketing out-of-pocket health care costs with:

- ★ Low group premium rates
- ★ Freedom to choose your own doctors and hospitals – no provider lists
- ★ Automatic Claims Filing Plus<sup>®</sup> – virtually eliminates paperwork

To join, call 9 a.m. - 5 p.m., ET, **1-800-808-3239** or visit **www.teamster.org** and click on Teamster Privilege Program.

## TEAMStar Rx Discount Prescription Drug Program

This program helps reduce the cost of prescription drugs for Teamster members, retirees and their dependents not covered by a Health and Welfare fund. The TeamsterRx card is good at nearly 40,000 local retail pharmacies. There is no enrollment fee. TeamsterRx features include:

- ★ Discounts when purchasing prescription drugs at a local retail participating pharmacy
- ★ Mail order discounts for maintenance medications
- ★ Quality and safety review of all prescription drugs
- ★ Discounts on vitamins and nutritional supplements

To join, call 9 a.m. - 5 p.m., ET, **1-800-808-3239** or visit **www.teamster.org** and click on Teamster Privilege Program.

## Teamster Privilege Health Savings

This benefit can help your whole family save on out-of-pocket expenses for both **dental and vision** care and more. This program works with most dental health and vision benefits offered to you in your contract. For just \$49.95 per year, you and your family can:

Save an average of 35% on routine exams, cleanings, fillings, X-rays and 170 other services at more than 20,000 dentists offices

- ★ Save an average of 30% on a routine visit to the eye doctor, which includes an exam and a pair of single-vision glasses at 9,000 independent optometrists
- ★ Talk to experienced registered nurses 24 hours a day for health care advice and general health information
- ★ Save an average of over 18% or almost \$12 per prescription at more than 45,000 pharmacies nationwide
- ★ Save up to 30% on hearing care services and diabetic supplies
- ★ 100% no-risk, money-back guarantee within the first year of membership

To join call **1-800-228-3523** or visit **www.teamster.org** and click on Teamster Privilege Program.

*Benefits vary slightly in some states. Details provided in membership materials.*

### Who's eligible?

#### TEAMSTAR MEDICARE SUPPLEMENT PROGRAM

*U.S. Teamster retirees, their spouses and surviving spouses who are Medicare eligible. The TEAMStar program is also available to the parents of Teamsters members.*

### Who's eligible?

#### TEAMSTAR RX DISCOUNT PRESCRIPTION DRUG PROGRAM

*Available to all Teamster members, retirees and their dependents whose prescription drugs are not covered by a Health and Welfare fund*

### Who's eligible?

#### TEAMSTAR PRIVILEGE HEALTH SAVINGS

*U.S. Teamster members, retirees and their family members, including parents and extended family (aunts, uncles, nieces, nephews). This program is not available to members living in Canada.*

Visit **www.teamster.org**

## Teamster Privilege Mortgage and Real Estate

Buying a home can be one of the most expensive and stressful purchases in your life. But finding your dream home doesn't have to be a nightmare – thanks to Teamster Privilege Mortgage and Real Estate. This benefit makes buying, selling or refinancing a home **easier and more affordable**.

Mortgage counselors are available to help you, your children or even your parents find the right mortgage. This program features a unique assistance program that helps members who become unemployed make their mortgage payments.

**Let the mortgage experts at Chase Manhattan Mortgage Corp. help you with:**

- ★ Mortgage loans with competitive fixed and variable interest rates
- ★ In person or over-the-phone application
- ★ Low down payments and fees
- ★ Special programs for first-time buyers
- ★ Loan programs for borrowers with “less than perfect” credit
- ★ 350 toward closing costs – for buyers who use both the real estate and mortgage portions of the program
- ★ Real estate agent referral available
- ★ Assistance to help you make mortgage payments if you become unemployed as a result of a layoff, disability or union-sanctioned strike
- ★ Online Home Finance Center offers education, advice and planning calculators

To speak with a mortgage counselor or to find a local Chase mortgage office call **1-800-848-6466** or for more information go to **www.teamster.org** and click on Teamster Privilege Program.

*Not all mortgage programs/products are available in all areas*

### Who's eligible?

#### MORTGAGE AND REAL ESTATE

*U.S. Teamster members, their spouses, their children and their parents. This program is not available to members living in Canada.*

*Call **1-800-848-6466** to apply.*

## Teamster Privilege *Everyday Savings*

Teamster Privilege Everyday Savings offers members-only savings on everything from renting a car to sending a bouquet of flowers. Teamster members can **save money** by taking advantage of all of the Everyday Savings benefits!

### Your Credit Score

This benefit can help you demystify the world of credit – and help you understand how lenders determine the interest rates and credit limits they offer you.

- ★ 15% union-member discount on your credit score and a single credit bureau report
- ★ An easy to understand explanation of your credit score
- ★ Free credit education area to help you understand credit scores and credit reports

To order your credit score, visit [www.teamster.org](http://www.teamster.org) and click on Teamster Privilege Program.

### Computer Discounts

Get connected with a new Dell or IBM computer at surprisingly affordable prices with Teamster Privilege Computer Discounts.

- ★ Up to 10% union-member discounts off IBM and Dell computers and accessories
- ★ Call **1-800-426-7235 ext. 6250** or visit the web site listed below for IBM discounts

To order your Dell or IBM computer, visit [www.teamster.org](http://www.teamster.org) and click on Teamster Privilege Program.

### Union-Made Checks

Show your Teamster pride and use union-printed checks and return address labels.

- ★ Personalized union-printed checks and labels that promote a pro-union message and feature the Teamsters logo
- ★ Prices: 200 checks: \$9.95 (Plus \$1.50 for shipping and handling);  
240 labels: \$6.95 (Plus \$1.50 for shipping and handling)

To order call **1-888-864-6625** or visit [www.teamster.org](http://www.teamster.org) and click on Teamster Privilege Program.

### Interstate Moving Discounts

Save on state-to-state moves with North American Van Lines.

- ★ Substantial discounts on interstate moving rates
- ★ Discounts on storage-in-transit rates
- ★ Free \$50,000 replacement-cost insurance on household goods

For a free estimate call **1-800-524-5533**

### Who's eligible?

#### EVERYDAY SAVINGS

*U.S. Teamster members and their families.  
This program is not available to members  
living in Canada.*

Visit [www.teamster.org](http://www.teamster.org)

## Teamster Privilege *Everyday Savings*

Teamster Privilege Everyday Savings offers members-only savings on everything from renting a car to sending a bouquet of flowers. Teamster members can **save money** by taking advantage of all of the Everyday Savings benefits!

### Union Hotel Discounts

Now when you travel you can save money and support fellow union workers when you stay in a union hotel at popular vacation destinations. Choose from unionized hotels, resorts and casinos.

- ★ Discounted leisure rates
- ★ Support fellow union members when you travel
- ★ To make reservations or for information go to [www.teamster.org](http://www.teamster.org) and click on Teamster Privilege Program.

### Car Rental Discounts

Rental cars can be a big part of your travel expenses. But as a Teamster you can save with discounts at Avis and Budget.

Up to 25% savings on car rentals

- ★ Coupons available for additional savings on weekend rentals and upgrades
- ★ Automatic discounts on reservations made using the Teamster Privilege Credit Card
- ★ For reservations call the numbers listed below and have your ID number ready, or reserve online by going to [www.teamster.org](http://www.teamster.org) and clicking on Teamster Privilege Program.
  - ★ **Avis: 1-800-698-5685** (Reference Union ID #B723700)
  - ★ **Budget: 1-800-455-2848** (Reference Union ID #V816100)

Not all rental locations have union representation. Members are encouraged to inquire about union affiliation at desired location.

### Flower Discounts

Whether it's a birthday, a thank you or another special occasion, ordering flowers is a great way to brighten someone's day. And, the Teamster Privilege Flower Service makes sending flowers easy and affordable with a 15% members-only discount.

- ★ Save 15% when you send floral arrangements, roses, plants or wreaths
- ★ 100% unconditional satisfaction guarantee
- ★ Same day delivery if you order before noon in the recipient's time zone
- ★ To order online go to [www.teamster.org](http://www.teamster.org) and click on Teamster Privilege Program or call **1-888-667-7779**

### Who's eligible?

#### EVERYDAY SAVINGS

*The benefits on this sheet are available to all Teamster members and their families, including Canadian members.*

## TEAMStar Legal Service

# Privilege

The Teamster Privilege Legal Service makes it easy for you to get the legal help you need to avoid and solve legal problems – and **usually for free!** A nationwide network of attorneys at more than 1,900 law offices offers free and discounted services to members. In fact, three-out-of-four members get their legal issues handled without paying a penny!

Legal Service benefits include:

- ★ No enrollment charge or annual fee
- ★ Free consultations of up to 30 minutes – in person or over the phone
- ★ Free document explanation and review
- ★ Free follow-up letter or phone call
- ★ 30% off most other services and an opportunity to see the lawyer's fee in advance, in writing
- ★ Lawyer referrals available online

For participating lawyers near you call **1-888-993-8886** or go to **www.teamster.org** and click on Teamster Privilege Program to find a lawyer online.

### Who's eligible?

#### LEGAL SERVICE

*U.S. Teamster members, their spouses and their dependents. This program is not available to members living in Canada.*

Call **1-888-993-8886** to find a lawyer.

## Teamster Privilege *Credit Card*

A Teamster-endorsed credit card that can help you save money with competitive rates, no annual fees and low-rate balance transfers. Currently carried by more than 285,000 Teamster members, this card features **special union-members-only benefits**, including member advocates and credit education, that you can't get anywhere else. A secured credit card is also available to help members working to establish or rebuild credit.

Check out the card's consumer-friendly features:

- ★ Competitive interest rate
- ★ No annual fee
- ★ Skip-payment options
- ★ Special help for laid off workers or workers on strike
- ★ Member advocates - fellow union members, not bank employees - to help you with card concerns
- ★ Credit education
- ★ Apply online or over the phone

For information or to apply call **1-800-522-4000** or to apply online visit **[www.teamster.org](http://www.teamster.org)** and click on Teamster Privilege Program.

*Approval and rates are subject to bank verification of your credit. The union has no involvement in credit decisions.*

### Who's eligible?

#### CREDIT CARD

*All U.S. Teamster members are eligible. Spouses and adult children of members not living at home can get additional cards. This program is not available to members living in Canada.*

*Call **1-800-522-4000** to apply.*

## Teamster Privilege Loan Program

If you are looking for a way to reduce and consolidate your monthly bills or need cash for unexpected expenses, the Teamster Privilege Loan Program can help you with personal or home equity loans. You can take advantage of competitive interest rates and special assistance during strikes and layoffs that you won't find at finance companies.

Check out the loan program's benefits:

- ★ No application fee
- ★ Low monthly payments
- ★ Skip-payment privileges on personal loans
- ★ Up to six months of strike coverage on home-equity loans
- ★ Unsecured personal loans from \$2,500 - \$25,000
- ★ Home equity loans from \$5,000 - \$250,000

For information or to apply call **1-888-235-2759** Monday through Friday 8 a.m. to 6 p.m. (E.T.) or go to [www.teamster.org](http://www.teamster.org) and click on Teamster Privilege Program.

*Approval and rates are subject to bank verification of your credit, income and loan amount. The union has no involvement in credit decisions. Repayment terms for personal loans range from 12 - 84 months, based on loan amount; home equity loan terms are up to 15 years. Call for interest rates and other details. Loans may not be available in every state.*

### Who's eligible?

#### LOAN PROGRAM

*U.S. Teamster members and retirees. Adult children of members and other relatives may apply as co-applicants with the member. This program is not available to members living in Canada.*

*Call **1-888-235-2759** to apply.*

## Teamster Privilege *Education Services*

Today, education is more important than ever. Teamster Privilege Education Services offers a **wide-range of educational assistance** and services to help Teamster members build upon their education and job skills training and to help family members reach their educational goals.

This program offers scholarships, education loans and educational planning tools. The Wired Scholar web site offers help for everything from entrance test preparation to selecting a school to ways to finance an education.

This education service features:

- ★ Student scholarships
- ★ A union scholarship database
- ★ Career training and college loans
- ★ Education planning assistance and information
- ★ College entrance test preparation
- ★ Financial aid counseling

To speak with a financial aid counselor call **1-877-881-1022** or go to **www.teamster.org** and click on Teamster Privilege Program to access the Wired Scholar web site.

### Who's eligible?

#### EDUCATION SERVICES

*U.S. Teamster members and their families.  
This program is not available to members  
living in Canada.*

Call **1-877-881-1022** for information.

## Teamster Privilege *Vacation Tours*

You work hard and deserve a break. When you want to take an international tour and see the world, Teamster Privilege Vacation Tours can help you and your family **plan your vacation and save.**

The Vacation Tours program has teamed up with Go Ahead Vacations to offer this benefit to members. Go Ahead Vacations is a leading global travel company, with more than 100 offices in 43 countries.

This travel program features:

- ★ \$50 union-member-only savings on any international vacation tour
- ★ Professional travel consultants to answer your questions
- ★ More than 40 escorted tour itineraries throughout the world
- ★ Every tour includes flights, accommodations, transfers, a full-time bilingual tour director, guided sightseeing and more!
- ★ Travel free if you organize a trip for a group of 10 or more

For more information call **1-800-590-1104** or go to **[www.teamster.org](http://www.teamster.org)** and click on Teamster Privilege Program.

### **Who's eligible?**

#### **VACATION TOURS**

*All Teamster members, retirees and their families. However, tours must originate in U.S. gateway cities.*

*Call **1-800-590-1104** to apply.*