



APWU Retirees Rock!

A better retirement starts here

an APWU-retiree member

As an APWU retiree, you
can take advantage of the
protection, support and
representation you enjoyed
as an active worker

information on Social

Enroll today!

Cliff Guffey

President



Frequently Asked Questions

We know you have many questions about your retirement, especially when it comes to medical and other benefits.

In most cases, your best bet is to speak with a representative from the USPS Shared Services at 1 877 477.3273 prior to your retirement. This office has the information on your years of service and all the other factors that affect your specific benefits and payouts.

If you have additional questions, please contact Judy Beard, Director, APWU Retirees Department, at 1 877 APWU.NOW (1 877 279.8669).

How do I calculate my retirement?

The Civil Service Retirement Service (CSRS) and Federal Employee Retirement System (FERS) calculate your retirement annuity according to a complex formula based on age at retirement, contributions, disability, salary, spousal offset, years of service and other factors.

For more information, contact the USPS Shared Services office at 1 877 477.3273 or go to **www.opm.gov/topics.asp** and select the category relating to your issues.

How can I retain federal benefits when I retire?

In order to carry Federal Employees Group Life Insurance (FEGI) or Federal Employees Health Benefits (FEHB) into retirement, you must have been continuously enrolled (or covered as a family member in FEHB) for five years immediately preceding the effective date of your annuity. Years of service will be creditable unless you exceed six months of leave without pay (LWOP) in one calendar year.

For more information, contact the USPS Shared Services office at 1 877 477.3273 or go to **www.opm.gov/insure/life/index.asp** for FEGI and **www.opm.gov/insure/health/index.asp** for FEHB.

What will my monthly Social Security payment be?

Your Social Security benefits are based on your lifetime earnings. Your actual earnings are adjusted or “indexed” to account for changes in average wages since the year the earnings were received. Social Security calculates your average indexed monthly earnings over the 35-year period in which you earned the most. The agency then applies a special formula to this monthly number to arrive at your basic benefit. This represents how much you will receive at your full retirement age—65 years or older, depending on your date of birth.

Every year, the Social Security Administration sends a statement to everyone 25 years and over who has paid social security taxes but not yet received benefits. This statement outlines how much you will receive based on your earnings to date.

To estimate your benefit, call Social Security at **1 800 772.1213** for Form SSA-7004 or download directly from **www.socialsecurity.gov/planners**.

How do I enroll in Medicare?

Medicare is the country's health insurance program designed primarily for people aged 65 years and older. It provides basic protection against the cost of health care but it doesn't cover all medical expenses or the cost of most long-term care.

Medicare has two parts: Hospital Insurance (Part A) which covers care in a hospital, skilled nursing facility, home or hospice and Medical Insurance (Part B) which helps pay for doctors, outpatient hospital care and other services.

If you aren't yet receiving retirement benefits, contact Social Security about three months before your 65th birthday to enroll in Medicare. You can sign up and receive Medicare benefits even if you don't plan to retire at 65.

For more information, call **1 800 633.4227** or visit **www.medicare.gov**.

Retiree Resources

APWU is pleased to provide this short list of organizations and agencies specializing in policies, programs, legislation and other services of interest to seniors and retirees. Much of the information is available in English and Spanish and displayed in large-type format. For specific questions about your retirement from APWU, call **1 877 APWU-NOW (1 877 279.8669)**.

Aging with Dignity, a non-profit organization that helps families deal with end-of-life care. It is the publisher of *Five Wishes*, which provides living will and other health agent forms in simple, reader-friendly language. The site also provides links to related resources and groups that deal with this sensitive topic. Contact **1 850 681.2010** or **www.agingwithdignity.org**.

Medicare, prescription drug coverage and social security: These sites address these critical issues in accessible and easy-to-read formats:

Medicare Rights Center—a consumer advocacy group that calls itself your “guide through the Medicare maze.” Charts, Q&As, newsletters and more. Contact **212 869.3850** (NY), or **www.medicarerights.org**.

www.medicare.gov—“the official US government site for people with Medicare” provides legislative updates, policy changes, forms and other tools and resources to maximize your health and well-being. Call **1 800 633.4227**.

www.socialsecurity.gov—the official site covering all aspects of social security including benefits, disability, Medicare and prescription drug coverage. Call **1 800 772.1213** (TTY: **1 800 325.0778**).

Office of Personnel Management, the official HR department of the US government has devoted a large section of its site to retirement issues, including procedures, health insurance, life insurance, long-term care insurance and survivors’ benefits. Contact the main number **202 606.1800** (TTY: **202 606.2532**) or **www.opm.gov**.

Travel Information

Airlines

It is recommended that seniors book their airline travel a minimum of 14 days in advance to take advantage of discounts. Ask the airline you plan to travel on if they offer senior-published fares for the market in which you plan to travel.

Southwest Airlines offers discounts to passengers 65 plus to all areas the carrier flies. Contact 1 800 523.3273; TTY: 1 800 343.9195; or **www.continental.com**.

Compare ticket prices before booking your flights or check with your travel agency.

Amtrak – 15% discounts on adult rail for travelers 62 years and over. 10% discount on purchase of the North America Rail Pass. Contact 1 800 USA-RAIL (1 800 872.7245); TTY: 1 800 523.6590; or **www.amtrak.com**.

Greyhound Bus Service – 5% discount on unrestricted passenger fare. Contact 1 800 231.2222 or **www.greyhound.com**.

US National Parks – The Golden Age passport entitles visitors 62 years or older to various discounts on admission and use fees at all national parks, monuments, historic sites, recreation areas and national wildlife refuges. Contact 1 877 444.6777; **www.US-parks.com**; or **www.recreation.gov**.

Worldwide Vacation Tours – Discounted travel packages with GoAhead Vacations. Contact 1 800 590.1104 or **www.goaheadtours.com**.

APWU Retiree Membership Benefits

Voluntary Benefits Plan (a)

APWU is pleased to offer these benefits from the Voluntary Benefits Plan.

Pre-Paid Group Legal Services

This plan will provide you with an attorney for many of the personal matters you may encounter, including estate planning, real estate, divorce and domestic issues, civil litigation, financial counseling, personal injury, traffic issues or advice and consultation – and much more. Enrollment in this plan is only available during open enrollment period.

Hospital Cash Plan

You and your spouse may receive \$50 per day for every day of hospital confinement for sickness or injury, up to 365 days. Covered eligible children may receive \$20 per day. Payments are made directly to you and start with the first day of hospitalization. Guaranteed issue regardless of your current health.

Dental Insurance

This is a Group Indemnity Plan. Under this plan, you may go to any dentist you choose. High and Low Options are available and rates are based on the state you live in. You may cover yourself, your spouse and your eligible family members. Preventive services are paid at 100% of Reasonable and Customary (R&C) charges for your area and have no waiting period. Depending on which option you select, basic services such as fillings will be paid at either 80% or 50% of (R&C) charges for your area with a 6 month waiting period and major services such as crowns or bridges will be paid at 50% of (R&C) charges for your area but with either a 12 month or 18 month waiting period. Coverage is guaranteed.

Basic Care Insurance

Receive either \$250 or \$500 per day from the first day of hospital confinement for up to 180 days. You will also receive up to \$2,500 for surgeries performed on an in-patient or out-patient basis and up to 20% of the maximum up to \$500 for the cost of anesthesia. This plan will also pay you \$25 per day, up to \$4,500 for in-hospital physician visits. You must be under age 60 to enroll but may remain enrolled to age 65.

AD&D Insurance

With full 24-hour protection against accidental death occurring anywhere in the world, this plan will pay \$25,000 to \$100,000. Cash benefits are also available for covered loss by accidental dismemberment. Coverage is available to the member and spouse up to age 80.

MetLife Home and Auto Insurance

Special group rates are available for APWU members on your home or automobile insurance.

Response Auto Insurance

Special group rates are available for APWU members on your automobile insurance.

How to learn more

These are highlights of the benefits only. Please contact the Voluntary Benefits Plan office for a full description including rates, terms, conditions, limitations and exclusions of the various policies. Plans may not be available in all states and are subject to change without written notice. Visit our website at www.VoluntaryBenefitsPlan.com or call 1 800 422.4492.

APWU Retiree Membership Benefits

Voluntary Benefits Plan (b)

APWU is pleased to offer these benefits from the Voluntary Benefits Plan.

1. AD&D Insurance

With full 24-hour protection against accidental death occurring anywhere in the world, this plan will pay you or your beneficiary \$5,000. Cash benefits are also available for covered loss by accidental dismemberment. Coverage under this no-charge program is available only for the member and only up to age 80.

How it works

You do not need to do anything, this coverage is automatic. You may receive a certificate or file a claim by contacting the Voluntary Benefits Plan at the toll-free number below.

2. Member Assistance Plan

1. Identity Theft Protection – if you should become a victim of identity theft, assistance is available from a trained identity theft service representative 24 hours a day, 365 days a year. Police reports and notification to the three major credit bureaus will be provided as well as other restoration services. An Identity Theft Recovery Kit will also be provided to you.

2. Concierge Services for: restaurant referrals and reservations, event ticketing, ground transportation coordination, golf tee time reservations, wireless device assistance, latest worldwide weather, floral services, private air charter assistance, cruise charter assistance, latest sports scores, find, wrap, and deliver one-of-a-kind gifts, movie and theater information, latest stock quotes, special-occasion reminders, lottery results, local activity recommendations.

3. Additional Accidental Death and Dismemberment coverage of \$1,500 providing 24-hour coverage anywhere in the world.

How it works

This coverage is automatic. To learn more about this program or to access its services, from the United States or Canada, you may call toll-free **1 800 626.2427**.

If you are out of the country and need the services of this plan, please contact an international operator to call collect to **01 713 267.2525**.

Services are provided through the Domestic Accident & Health Division of the AIG Companies.

How to learn more

These are highlights of the benefits only. Please contact the Voluntary Benefits Plan office for a full description including rates, terms, conditions, limitations and exclusions of the various policies. Plans may not be available in all states and are subject to change without written notice. Visit our website at www.VoluntaryBenefitsPlan.com or call 1 800 422.4492.

APWU Retiree Membership Benefits

Accident Benefit Association

Accidents never retire. That's why the American Postal Worker Accident Benefit Association has continuously provided death, dismemberment and daily benefits to postal workers since 1891. The ABA is 100% membership-owned and staffed by OPEIU union members and elected APW-ABA officers operating exclusively for your benefit. 90,000 members can't be wrong!

Membership can be carried into retirement by APWU retiree members and their spouses. Retirees who become members can also obtain ABA benefits for themselves and their spouses. Your spouse can sign up for the same rate that you pay.

Retirees retain the same rates which they paid as active workers and are billed by the ABA directly. Premiums are payable annually or semi-annually, but members who pay annually are given one month's assessment at no charge. (Quarterly payments must be made through electronic payment deductions only.)

There are two levels of protection at two different price levels:

Daily Benefits

Individuals

Value Plan: pays \$12/day and costs \$2.25/month

Advantage Plan: pays \$24/day and costs \$5.70/month

Local participants

If your local was a 100% discount local, you can maintain the same discounted rate if you remain a full dues-paying member of that local.

Value Plan: pays \$12/day at NO cost to you (your local pays the premium)

Advantage Plan: pays \$24/day at NO cost to you (if your local participated in the Advantage plan. If not, your cost would be \$2.90/month.)

Accidental Death Benefits

Individuals

Value Plan: pays \$6,000 in the event of accidental death

Advantage Plan: pays \$10,000 in the event of accidental death

You and your spouse

The ABA Plus Program: pays \$50,000. Cost is 75 cents/pay period or \$19.50 annually.

***Please note:** ABA members who subscribed to this plan as active employees can continue this benefit when they retire as long as they maintain their basic ABA membership. Present retirees are NOT eligible for this supplemental benefit at this time. We hope to expand the pool in the future.*

How to learn more

Contact: www.apw-aba.org or call 1 603 330.0282

(Fax: 1 603 330.0285)

APW-ABA, PO Box 120, Rochester, NH 03866

APWU Retiree Membership Benefits

Union Plus®

Auto Buying Service

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

A smart and stress-free way to buy and save on your next car or truck. The Auto Buying service gives you:

- pre-negotiated, fleet pricing on most new vehicles
- additional savings on any new UAW-made car or truck
- useful tips on how to manage the buying process.

How it works

Just call the toll-free number below and a personal auto advisor will take you through the process—helping you find the right car at the best price at the most conveniently-located participating dealer.

How to learn more

Contact **1 866 437.2336** or www.unionplus.org/autobuying.

User ID: RU-502

APWU Retiree Membership Benefits

Union Plus®

Car Rental Discounts

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Significant savings on car rentals through Avis, Budget and Hertz for union members only.

How it works

Just book your reservation with the special ID number supplied below and you'll automatically receive a discounted rate. In addition to rate savings with the ID numbers below, you can print extra savings coupons at our website.

How to learn more

Go to: www.unionplus.org/carrentals or call:

Avis at 1 800 698.5685

Discount ID: B723700

Budget at 1 800 455.2848

Discount ID: V816100

Hertz at 1 800 654.2200

Discount ID: 205666

APWU Retiree Membership Benefits

Union Plus®

Credit Counseling Program

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Credit counseling and financial education provided through an accredited, nationally-based credit-counseling agency. The Credit Counseling program provides:

- a free assessment of your current finances and budget
- a personalized action plan and timeline outlining more efficient budgeting and credit-management strategies
- educational materials on credit, debt and personal finances
- a personalized debt management plan, at a reduced fee
- referrals to social service organizations, if needed.

How it works

Credit counseling is free; the debt management program is offered at a discounted monthly rate. If the member successfully completes one year on the plan, Union Plus will reimburse the monthly fees. The program is open to all union members and their families.

How to learn more

Contact 1 877 833.1745 or www.unionplus.org/creditcounseling.

APWU Retiree Membership Benefits

Union Plus®

Cruises

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Deep-sea cruising aboard Norwegian Cruise Lines (NCL), the only U.S.-flagged cruise line with unionized workers. The Cruise program features:

- a minimum of 5% savings on any fare
- additional special promotions with discounts up to 30%
- convenient booking options
- an informal, on-board atmosphere with more things to do and see.

How it works

You can book your trip through NCL's toll-free telephone number or your travel agent.

How to learn more

Contact 1 866 867.0593 or www.unionplus.org/cruise.

Ask for the Union Plus Freestyle Cruising discount.

APWU Retiree Membership Benefits

Union Plus®

Education Services

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Discounts and other resources to help you plan for and fund college tuition. The Education Services program provides:

- academic scholarships to members, their spouses and dependent children
- financial aid information
- discounts on textbooks
- planning tools and resources on tuition-funding, test preparation and more.

How it works

The program is open to union members and qualified family members are invited to apply.

How to learn more

Contact 1 877 881.1022 or www.unionplus.org/education.

For scholarship information, contact www.unionplus.org/scholarships.

APWU Retiree Membership Benefits

Union Plus®

Entertainment Discounts

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Significant savings on tickets to your favorite form of entertainment. These discounts cover:

- admission to Busch Gardens, Disney, Hershey Park, SeaWorld and other popular theme parks
- DVD and video rentals from Blockbuster®
- tickets at major movie chains
- ski lift passes
- tickets to theatres, museums, aquariums and major sporting events.

How it works

Just book your tickets using the special Union Plus-supplied ID number and you'll automatically receive a discounted rate. Tickets can be purchased online, by phone or mail.

How to learn more

Contact 1 800 565.3712 or www.unionplus.org/entertainment.
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APWU Retiree Membership Benefits

Union Plus®

Goodyear Tire & Automotive Service Discounts

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Significant savings on automotive repairs, service and tires. The Goodyear Tire and Automotive Service program provides:

- 5% discounts on all tires (snow tires, radials, all terrain, etc)
- 10% discounts on service
- discounts on sale items.

How it works

Present a coupon at any participating company-owned Goodyear Gemini Auto Service Center to receive your discount. The coupons can be downloaded from the website below.

How to learn more

Contact www.unionplus.org/goodyear.

APWU Retiree Membership Benefits

Union Plus®

Health Club Discounts

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Reduced-fee memberships within a network of health clubs throughout the country. This program gives you pre-negotiated discounts up to 60% on monthly fees at more than 8000 clubs including Bally Total Fitness, Curves, select Gold Gyms and many others.

How it works

Go online and access the club directory. Select clubs in your area using your zip code to find close participating clubs. Find a club you like and contact Global Fit to sign up. Discount is not available by going to the club directly.

How to learn more

Contact 1 888 294.1500 or www.unionplus.org/healthclubs.

APWU Retiree Membership Benefits

Union Plus®

Home Heating Oil Discounts

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Discounts on home heating oil (available to members from Maine to Virginia). This program can save you up to \$300/year.

How it works

Call to get a list of participating dealers to contact and set up a delivery schedule.

How to learn more

Contact 1 800 660.0691 or www.unionplus.org/heatingoil.

APWU Retiree Membership Benefits

Union Plus®

Additional Discounts

APWU is pleased to offer our retired members these special discounts from Union Plus®. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Significant savings on:

- flowers
- union-made apparel
- subscription to Consumer Reports online
- computers and consumer electronics.

How it works

For information, contact the numbers or websites listed below.

How to learn more

Flowers: 1 888 667.7779 or www.unionplus.org/flowers

Books: www.unionplus.org/books

Apparel: www.unionplus.org/clothing

Consumer Reports: www.unionplus.org/consumerreports

Computers: 1 800 695.8133 or www.unionplus.org/computers

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APWU Retiree Membership Benefits

Union Plus®

Moving Service Program

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Discounts on packing, interstate moving and in-transit storage fees. The Moving Service program:

- makes moving more affordable and less stressful
- provides additional insurance coverage on personal property protection
- assures on-time delivery.

Members can choose either North American Van Lines or Allied Van Lines, both highly reputable, national moving and relocation companies.

How it works

A moving service representative will assess your needs and refer you to either service for a quote and timetable. A related website provides tips for safer moves, easier packing and transporting special items, like pets or plants.

How to learn more

Contact 1 800 234.1159 or www.unionplus.org/moving.

APWU Retiree Membership Benefits

Union Plus®

Health Savings

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

A way to reduce your family's out-of-pocket health expenses, providing:

- discounts on dental and vision care
- discounts on prescription drugs and supplies
- discounts on physician and hospital care.

Important note

This is not insurance. This is not a Medicare prescription drug plan.

How to learn more

Contact 1 877 570.4845 or www.unionplus.org/healthsavings.

APWU Retiree Membership Benefits

Union Plus®

Pet Services Program

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Discounts on veterinary medical insurance, pet care products and services. This program gives union members and their animal companions:

- affordable pet health insurance starting at \$9.95/month
- 25% savings on preventative care and medication.

How it works

You can enroll by phone and pay premiums on a monthly or once-a-year basis.

How to learn more

Contact 1 866 473.7387 or www.unionpluspets.com. (insurance)

1 888 789.7387 or www.unionplus.org/pets (discounts)

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APWU Retiree Membership Benefits

Union Plus®

TurboTax Discounts

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

Easy online tax preparation to help you complete your return safely, with ease and member-only savings.

- Discounts from the market leader in filing taxes online – Union Plus TurboTax saves you 15% off regular prices.
- Unique free filing for many members – Union members with qualifying adjusted gross income can get free filing of federal tax returns and a discounted filing fee for state returns.
- No charge until you file or print your return. Start the filing process and save information to complete later. Pay only after filing electronically or printing your return to file by mail.

How it works

Members access the TurboTax website by going to www.unionplus.org/taxes and register on the Union Plus branded site. Once there they will be eligible for all the discounts available. Members may either prepare their taxes online or download the TurboTax desktop software.

How to learn more

Visit www.unionplus.org/taxes.

APWU Retiree Membership Benefits

Union Plus®

Travel Center

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

The go-to resource for discounted and low-cost union member travel. This program offers a host of services and savings including:

- \$100 off any GoAhead vacation tour
- Savings up to 25% off Avis, Budget and Hertz car rentals
- affordable 7-night condo vacations through Trading Places International
- discounts on RV rentals through Cruise America RV
- special discounts and promotional pricing on Norwegian Cruise Line fares
- convenient airfare and hotel booking through Travelocity.

How it works

Visit the special travel center site for pictures, descriptions and special promotions. You can book your trip on this site or through the participating vendors.

How to learn more

Contact www.unionplus.org/travel.

APWU Retiree Membership Benefits

Union Plus®

Premier Motor Club

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

For greater peace of mind, this is a better value than AAA, and provides:

- emergency roadside assistance and locksmith services (up to \$100/service call)
- access to more than 40,000 service providers.

How it works

Call the number below or go online to enroll.

How to learn more

Contact 1 866 437.9274 or www.unionplus.org/motorclub.

APWU Retiree Membership Benefits

Union Plus®

Mortgage Program

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

A smart and stress-free way to help you buy a home or refinance a mortgage with terms and payments you can live with.

How it works

Every homeowner has different needs and goals. Contact the number below for advice.

How to learn more

Contact 1 800 848.6466 or www.unionplus.org/mortgage.

APWU Retiree Membership Benefits

Union Plus®

Eldercare Services Program

APWU is pleased to offer our retired members this benefit from Union Plus®, a program created by the AFL-CIO. From discounts on car rentals to online tax services, we're always working to make your retirement even better.

What it is

The Program is designed to help union members and their families:

- Simplify the search for eldercare services and save you the time it takes to research all the options,
- Save on the increasing cost of eldercare with special Union Plus discounts for union families,
- Lower the stress of dealing with daily eldercare responsibilities and
- Connect you with an experienced eldercare specialist with in-depth knowledge of complicated systems such as health care, insurance and housing options.

For members who sign up for the program, an eldercare specialist will:

- Assess your current caregiver situation.
- Educate you on the eldercare options most appropriate for your family or loved one.
- Coordinate contact between you and those resources.
- Facilitate the initiation of services such as in-home care, adult day care or respite care or referral to a senior living community.

How it works

Call to take advantage of your free initial phone consultation. An eldercare specialist will answer questions about the program and discuss your immediate needs. For a minimal \$24.95 annual fee, members can sign up for the Program to access more services, including unlimited advice and discounts.

How to learn more

Contact 1 866 570.8588 or www.unionplus.org/eldercare