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AFGE LOCAL 1345

DEFENSE HEALTH AGENCY

★ ★ WELCOME TO FT CARSON! ★ ★
STEADFAST AND LOYAL

CALLING ALL UNION MEMBERS, WE WANT TO HEAR FROM YOU!

We are excited to announce that we are embracing the digital age and are eager to hear from our members.

CONNECT WITH US

LIKE US ON
FACEBOOK



afgelocal 1345

VISIT US ON
WEBSITE



www.afgelocal1345.com

LIKE US ON
INSTAGRAM



@afgelocal 1345

ANY QUESTIONS PLEASE CONTACT US AT
CONTACT@AFGE1345.ORG



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AFGE LOCAL 1345


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Vice President

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Open	AAFES VP	Pending	
Open	DECA VP	Pending	



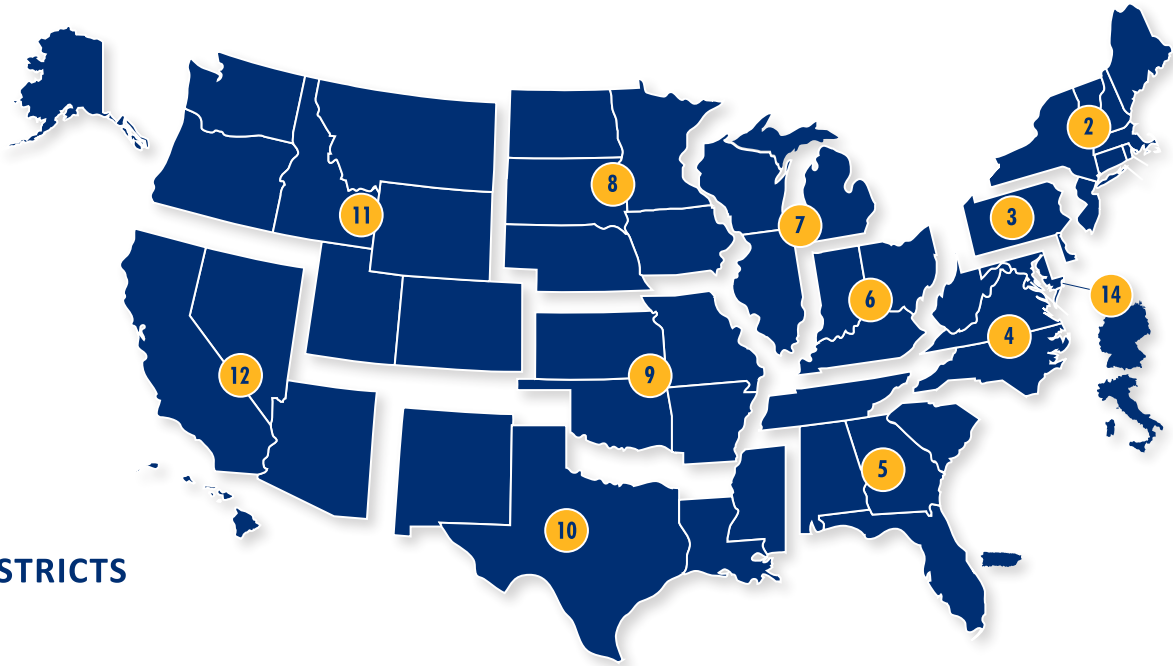
Book with me!


Kellie Hummel
President
AFGE Local 1345

January 16th, 2025 All Previous Versions are Obsolete



AFGE FACTS



● AFGE DISTRICTS

283,000

Active members

987

Local unions

750,000

Federal & DC government employees in AFGE units



WHAT WE DO: AFGE provides legal representation, technical expertise, and informational services for our members. We train our members to become activists at their workplace and in their communities, help them make their voices heard in media at the local, regional, and national level, keep them up-to-date on the benefits that come with their union membership, and are the nation's leading legislative advocate for federal and D.C. government workers.



ORGANIZATIONAL STRUCTURE: AFGE is headquartered in Washington D.C., with 12 regional district offices representing every U.S. state, territory, and the District of Columbia (pictured above) directed by their own national vice president. There are also dozens of agency-based councils. Collectively they administer support services to AFGE's nearly 1,000 locals and over 283,000 members.



WHO WE ARE: Our members are the workers that make America work. We are correctional officers, lawyers, park rangers, mechanics, transportation security officers, and more.



HIGHEST MEMBERSHIP CONCENTRATION: Department of Veterans Affairs, Social Security Administration, Department of Defense, Department of Justice.



WEINGARTEN RIGHTS

YOUR RIGHT TO UNION REPRESENTATION

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YOUR RIGHT TO UNION REPRESENTATION

If this discussion could in any way lead to my being disciplined or terminated, or affect my personal working conditions, I respectfully request that my union representative, officer or steward be present at the meeting.

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***This is your right under the
1975 U.S. Supreme Court Weingarten Decision.***



THE HATCH ACT

Permitted and Prohibited Activities for Most Federal Employees

Generally, federal employees, unless further restricted*, may actively participate in political management and political campaigns. Accordingly, these employees may engage in “political activity” on behalf of a political party or partisan political group (collectively referred to as “partisan groups”) or candidate in a partisan election as long as it is not on duty or in the workplace. Political activity refers to any activity directed at the success or failure of a partisan group or candidate in a partisan election.

For more information, contact the U.S. Office of Special Counsel at (202) 804-7002 or hatchact@osc.gov.

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| <ul style="list-style-type: none">• May be candidates in non-partisan elections.• May register and vote as they choose.• May assist in voter registration drives.• May contribute money to partisan groups and candidates in partisan elections.• May attend political fundraisers.• May attend and be active at political rallies and meetings.• May join, be active, and hold office in partisan groups.• May sign and circulate nominating petitions.• May campaign for or against candidates in partisan elections.• May make campaign speeches for candidates in partisan elections.• May distribute campaign literature in partisan elections.• May campaign for or against referendum questions, constitutional amendments, or municipal ordinances.• May express opinions about political issues.• May express opinions about partisan groups and candidates in partisan elections while not at work or using official authority. | <ul style="list-style-type: none">• May not be candidates in partisan elections.• May not use official authority to interfere with an election or while engaged in political activity.• May not invite subordinate employees to political events or otherwise suggest that they engage in political activity.• May not knowingly solicit or discourage the political activity of any person with business before the agency.• May not solicit, accept, or receive political contributions (including hosting or inviting others to political fundraisers) <u>unless</u> both persons are members of the same federal labor or employee organization, the person solicited is not a subordinate employee, the solicitation is for a contribution to the organization’s political action committee, and the solicitation does not occur while on duty or in the workplace.• May not engage in political activity while on duty, in the workplace, wearing a uniform or official insignia, or in a government vehicle. For example:<ul style="list-style-type: none">○ May not wear, display, or distribute partisan materials or items.○ May not perform campaign-related chores.○ May not make political contributions.○ May not use email or social media to engage in political activity. |
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*All career SES employees, ALJs, and employees identified at 5 U.S.C. § 7323(b)(2)(B)-(3) are further restricted.



Know Your Rights At Work



By law, you have the right to form, join, and assist any labor organization (Statute: 7102 & 7114). That means:



You have the right to join AFGE

Employees covered by the Statute have a protected right to form, join, or assist AFGE. You also have the right to refrain from such activity.



You have the right to be active in AFGE

You have the right to be a representative and, in that capacity, present the views of AFGE to heads of agencies, the Executive branch of the government, Congress, and more.



You have the right to collectively bargain through AFGE

Along with fellow employees, you have the right to negotiate your telework, leave, childcare, and other working conditions through representatives you choose.

Take advantage of this opportunity and join AFGE today
Visit www.afge.org/join

Discount Moving and Storage PODS: Savings of 10% on local moves and storage, and 5% on long distance moves and storage for AFGE families.

Discount Moving Vans: Exclusive AFGE discounts on interstate moving, packing and in-transit storage.

Discount Budget Truck Rental: Save 20% on do-it-yourself moves with Budget Truck Rental.

TECHNOLOGY DISCOUNTS

Apple Discount: Offers the highest level of discounts on select products to AFGE members.

AT&T Wireless Discount: Significant savings and discounts on qualified monthly services, bill credits for switching to AT&T, save 20% on accessories.

Purchasing Power: Buy computers, TVs, home electronics, accessories and much more with no credit check and by convenient payroll deduction.

ADT Personal Emergency Response: AFGE members can enjoy peace of mind and receive special low membership pricing with price guarantee, free hardware, free system activation and free next day equipment delivery.

TRAVEL BENEFITS

Car Rental Discounts: Save up to 35% on rental cars from Avis, Budget, Hertz, Enterprise, Alamo, Dollar, Payless, and Thrifty.

Hotel Discounts: AFGE members get exclusive access to hotel room rates that are up to 70% less than other direct travel websites. Low-rate guarantee on all reservations.

Collette World Tours: Union Plus and Collette have teamed up to provide you with discounts on tours, offering excellent savings to destinations around the world.

Hawaiian Airlines Discount: Members receive a 5% discount from North America to Hawaii on the lowest available Hawaiianair.com web rates.

No union dues are used to provide these benefits.



For more information, visit
www.afge.org



Membership Pays!



**Your Guide to Money-Saving
AFGE Member-Only Benefits**

When you join AFGE, your benefits go beyond the workplace, with programs and discounts that help you and your family save money on everything from health and education, to homeownership and travel.

Start saving, talk to your AFGE representative about joining today!



**American Federation of
Government Employees, AFL-CIO**
80 F Street, NW
Washington, DC 20001

AFGE Member Benefits Information

Please see your local AFGE representative, visit **www.afge.org** or call the Benefits Line at **888-844-AFGE** (1-888-844-2343) for more information.



AFGE-ORG-L0124

HOME BENEFITS (continued)

The Save My Home Hotline: AFGE members have a resource if they are facing mortgage problems.

INSURANCE

No Cost Accidental Death Insurance: Enroll for up to \$20,000 of No Cost To You Accidental Death coverage for one year.

Working America Health Care Program: Work with licensed agents to guide any uncovered workers and their families through the health insurance enrollment process. Explains eligibility for tax credits and subsidies, plus advise on best insurance plans to fit their needs and budget.

Farmer's Auto and Home: Special exclusive group rates for home and auto for AFGE members and their dependents.

Professional Liability Insurance: AFGE members need protection for their personal assets and their family's assets in case of a costly civil action or administrative hearing against them.

Term Life Insurance: Benefit amounts of \$20,000 to \$250,000 available. Living benefits up to 75% of the life insurance benefit amount for covered members diagnosed with a terminal illness.

Senior Term Life Insurance: Economical Guaranteed Issue Senior Term Life Insurance for older active and retiree AFGE members and their spouses.

Pet Insurance by MetLife: A small monthly payment can help you prepare for unexpected vet expenses. Comprehensive schedule of benefits.

LEGAL

Legal Services: Free and discounted legal services from thousands of law offices nationwide with a choice of two levels of savings; a pre-paid legal plan for a low monthly fee or free access to basic legal services.

MOVING BENEFITS

Hertz Vans and Trucks Discount: Save up to 25% every day with nationwide availability.

Discounts on Boxes and Supplies: AFGE members save 25-50% on moving boxes and supplies, plus free shipping within the U.S.

Join Today!

AUTO BENEFITS

AFGE's Farmers Auto & Home Insurance:

Special group discounts not available to the public. Auto, Home, Condo/Renter's, boat, and excess personal liability protection.

Auto Buying Program: Research, compare new and used vehicles. Plus, get a \$100 rebate¹ on new union-made cars and up to \$2,000¹ in post-sale benefits.

Firestone Tire and Auto Care Discount: Save 15% on all maintenance, repairs, and tire purchases from leading tire brands.

CONSUMER BENEFITS

AT&T Discount: Save with union member discounts from AT&T, the only nationwide unionized wireless carrier.

Cash Back Shopping: Get up to 40% cash back at over 5,000 stores.

Fine Jewelry Discount: AFGE members save 20%. All products are made in the USA.

Discounted Flowers: Save 25% everyday on Teleflora flowers, gifts and chocolate treats.

Purchasing Power: Pay for purchases over time through payroll deduction, no upfront cash or credit check required. Buy brand name electronics, furniture, appliances and more. Payments can be spread up to 18 months.

EDUCATION BENEFITS

Affordable College for AFGE Families: Online options for significant savings on associate and bachelor's degrees.

Associate Degree: Union families can earn an affordable, online associate degree.

Bachelor's Degree: Union families can earn an affordable, online bachelor's degree.

Kaiser Permanente Well-being Scholarship: Five AFGE members will be awarded a \$1,000 scholarship for 1 year from Kaiser Permanente.

AFGE Union Plus Scholarship Program:

Members, their spouses and dependents can apply for scholarships from \$500 to \$4,000.

SAVI-Help with Student Debt and Loan

Forgiveness: Savi is a concierge to help you take advantage of Public Service Loan Forgiveness (PSLF). As a Federal or DC government employee, you are likely eligible for forgiveness of your student loans.

Powell's: A Union Bookstore: Great prices at

AFGE's

online unionized bookstore.

Discount Textbooks for AFGE Families: Save 4% on orders over \$25, or \$10 on orders over \$150. Free shipping.

College Preparation Course Discount: AFGE members and their dependents save 15% to 60% on The Princeton Review's college preparation courses.

ENTERTAINMENT BENEFITS

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Broadway Cirque Du Soleil Discounts: AFGE members can save up to 60% on more than 80,000 nationwide offers on discounts and special offers for a variety of events and attractions.

Theme Parks: Research and save on prepaid

tickets to a large selection of parks.

Tickets at Work (Working Advantage): Tickets at

Work offers discounted movie tickets, theme parks, shows, sporting events, ski lift tickets, and a large

variety of shopping discounts.

Union Sportsmen's Alliance: An exclusive hunting and fishing club by and for union members, retirees, and their families.

Williamsburg, VA: AFGE members receive 20% discount off admission.

Programs are subject to change and certain restrictions may apply. Please refer to www.afge.org for more information.

¹ See afge.org/member-benefits/auto/auto-buying-program for details.

² Credit approval required. Terms and conditions apply. See www.afgecard.com for details. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

FINANCIAL BENEFITS

AFGE Mastercard Credit Card issued by Capital One: Card built for union members with benefits negotiated just for you and your family, like competitive rates, 24/7 U.S.-based phone customer service³, and access to hardship grants⁴ only available to cardholders.

ID Sanctuary: Protection from ID Theft. Proactive tools and recovery assistance to respond to identity theft or fraud crisis. Help with replacing stolen identification documents.

Union Plus Personal Loan: Consolidate higher interest credit card and revolving debts; Loan amount up to \$20,000, no annual fees, pre-payment, or origination fees.

Debt Settlement Program: If something unexpected has made it difficult to pay down credit card debt, Freedom Debt Relief may be able help. Subject to state eligibility.

File State and Federal Taxes for Free: Free tax preparation program with oversight from the IRS.

Credit Counseling Program: Provides AFGE members with confidential financial guidance, free consumer credit counseling services, and debt management assistance.

Free Credit Report: Receive copy of your credit report at your request once every 12 months.

HEALTH & FITNESS BENEFITS

Zeamo: Your Fitness Passport: Discounts on gyms and studios, On-demand fitness videos, nutrition, free online appointment with a registered nutritionist, access healthy meal delivery service. Discounted monthly subscriptions for gyms and on-demand videos.

Vision Care Savings and Discount Plans: Two levels of insurance plans that provide vision coverage for lower out-of-pocket costs, plus a free discount vision plan.

Free Prescription Discount Card: This free prescription discount card helps AFGE families save up to 80% off retail price on most brand name and generic drugs.

Medical Bill Negotiating Service: For families with one or more out-of-pocket bills of \$400 or more from a single medical provider. Free assistance helping negotiate bill reductions directly with medical providers.

Solve Caregiving Issues: YourCare360 is a complete caregiving solution with easy online access to caregiving guidance. Numerous tools are provided to help find facility and research cost and quality information.

Hearing Care Discount: Save an average of 66% off retail on premium hearing aids at providers near you. Plus, free hearing exams, free follow-up care and free batteries or a free charging station (depending on type of hearing aid purchased).

Dental Discounts Plans: Members can save on routine exams, cleanings, fillings, X-rays, root canals, crowns, bridges, orthodontics and more.

HOME BENEFITS

Rocket Mortgage Savings: Exclusive for AFGE members, help with finding the best mortgage option and receive up to \$2,000 at closing cost for new purchases and refinance.

Union Plus Mortgage Program: Competitive interest rates on a wide range of mortgage options, plus special benefits including hardship assistance for AFGE members.

Real Estate Member Benefit: Save thousands of dollars when buying or selling your home using the Union Home Services Real Estate Benefit Program. Receive rebates on the cost of buying and selling your home.

AFGE's Farmers GroupSelect® Auto and Home Insurance Program: Shop for group discounted homeowner insurance rates to receive significant annual savings.

Propane Discount: Sign up and get a \$50 voucher for propane and up to \$100 towards the purchase of a new tank. No delivery or low-usage fees.

Home Heating Oil Discount: Save money on home heating oil and claim a \$100 rebate on efficient home heating equipment.

³ Routine or unscheduled maintenance may impact accessibility. U.S.-Based Phone Service subject to calling the phone number on the back of your Union Plus credit card and following the prompts.

⁴ Certain restrictions apply for Union Plus discounts. For details, visit unionplus.org/cardperks.

Capital One, N.A. is not responsible for the contents of this message and/or any of the other third party products/services mentioned.

Your **Union Membership** allows you to participate in the following money saving programs!



Dental

- Dental Plans as low as \$14 bi-weekly
- Low Co-pays.
- No Waiting Periods! (Ortho Exception)
- No charge for oral exams, bitewing x-rays, or preventative cleanings
- Multiple plan options (Plans vary by region)



Hospital Indemnity

Pre-existing conditions are covered. Pays for Hospital Confinement (\$150 per day, up to 31 days*), Admission (\$1,000), Intensive Care (\$150 per day, up to 10 days*). Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days*). Newborn coverage for 60 days from birth.

**per covered sickness/accident*



Disability

Provides a tax-free monthly benefit of up to 60% of monthly income, up to \$6,000, due to any covered illness or off the job accident for both expected and unexpected losses of income. (Expected loss of income such as maternity, or the unexpected such as a car accident or serious illness.)



Union Member Life Insurance vs. FEGLI

Did you know that changing your FEGLI could save you a full year's salary? Can you afford a FEGLI cost increase of more than 280% from age 65 to 80 after you retire? We have a better option! Family coverage is also available with higher coverage amounts for family members. Guaranteed Issue options available.

✓ PERMANENT COVERAGE

When properly funded, your death benefit will stay level until age 100. Unlike the Government's Term plan, your Union Member Life policy is designed for you to keep forever!

✓ CASH ACCUMULATION

Your policy builds a tax-deferred cash value. Your cash value earns interest and can be used to supplement your retirement, educational funding, or any other purpose you choose. You can take loans from your policy if you need the cash in the event of an emergency, make withdrawals from your policy, or even use your cash value to pay your premiums if you choose to do so. The Government's FEGLI plan has no cash value at all!



Vision

With plans starting as low as \$5 bi-weekly, you have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrists, ophthalmologists, and national retail locations with the same benefits at all participating providers, regardless of location.



Accident

Accident Insurance helps with what your health insurance plan might not cover. Helps pay for out of pocket costs that arise from covered accidents such as fractures, dislocations and lacerations. Coverage is 24/7, on or off the job, and is available for the member, spouse and dependents.



Critical Illness Insurance

Coverage pays a lump sum of \$5,000 to \$30,000 upon diagnosis of a covered critical illness such as Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Illnesses Paralysis, Loss of Sight/Speech/Hearing, and others...

SCAN TO
ENROLL

FOR QUESTIONS, PLEASE CONTACT YOUR BENEFIT REPRESENTATIVE:

SCAN FOR
MORE INFO



(800) 733-7236 | BENEFITARCHITECTS.COM

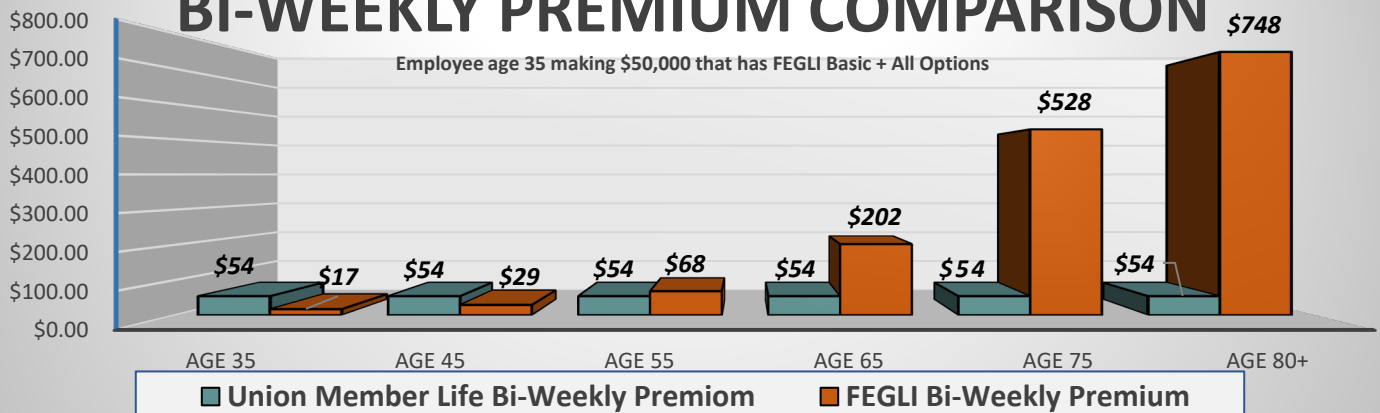
UNION MEMBER LIFE INSURANCE vs. FEGLI

- **FEGLI** automatically increases in cost every 5 years and with every pay raise.
- **FEGLI** earns NO Cash Value.
- **FEGLI** does NOT include Living Benefits for Critical or Chronic Illness.

- **UNION MEMBER LIFE** is designed to NEVER INCREASE IN COST.
- **UNION MEMBER LIFE** is FULLY PORTABLE.
- **UNION MEMBER LIFE** earns TAX-DEFERRED CASH VALUE.
- **UNION MEMBER LIFE** INCLUDES Living Benefits for CRITICAL & CHRONIC Illness.

BI-WEEKLY PREMIUM COMPARISON

Employee age 35 making \$50,000 that has FEGLI Basic + All Options



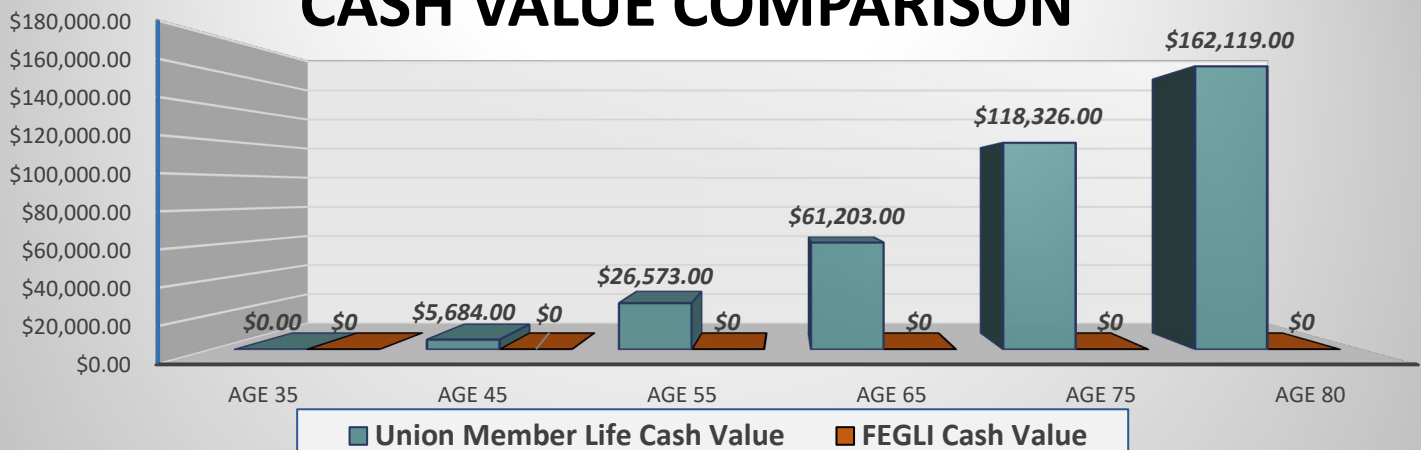
UNION Accumulated premium from age 35 to age 75

\$56,160

FEGLI Accumulated premium from age 35 to age 75

\$109,520

CASH VALUE COMPARISON



UNION Projected Cash Value at age 75

\$118,326

FEGLI Projected Cash Value at age 75

\$0.00

*Cash Value projections and premium amounts for the Union Life Insurance are based on male preferred non nicotine \$250,000 under the current non-guaranteed assumption of 7.54% interest rate on Pathsetter as of 4/12/21.

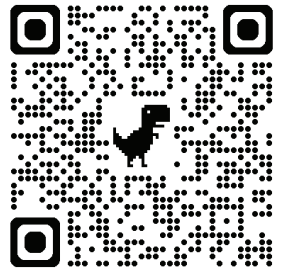


B E N E F I T
A R C H I T E C T S



SIGN UP FOR AFGE E-DUES

DHA



Union power comes from each and every one of us. By making the switch to eDues, you're not just paying your dues – you're protecting our future, strengthening our collective voice, and ensuring we stand united without interference.

Now is the time to act! Make the switch to eDues today and help build a more powerful future for all union members.

1

Go to : www.joinafge.org

Select **your Agency (DHA)**
and **Local Number (L1345)**.

2

Fill out the one-page membership form.

3

Fill in your preferred payment method

Draw your signature and Click "Enroll"