

Keep rising health care, college costs in check

American families trying to control spending are finding that two expenses just keep going up every year—college education and health care. Letter carriers with youngsters seeking a higher education, or with medical bills that aren't covered by health insurance, know firsthand how these costs can pile up.

Thanks to our membership in the NALC, letter carriers can get help with some of these expenses through the AFL-CIO's Union Plus benefits courtesy of the Union Privilege program. For more than 25 years, Union Plus has leveraged the buying power of millions of union members to gain access to low prices for a variety of products and services for union families.

Through Union Plus, union members or their families can take college test preparation courses from The Princeton Review at a 15 to 60 percent discount. The discount applies to classroom courses, online courses and private tutoring for the ACT, SAT, GMAT, LSAT, GRE or MCAT. The Princeton Review guarantees you will improve your score, and will refund your money if you don't. College affordability and admissions courses also qualify.

To enroll in a course with the Union Plus discount, call 888-243-7737 or visit UnionPlus.org and search for "college test prep discounts" to find a list of courses and enroll online.

Though union members often have solid health insurance benefits won through bargaining, insurance doesn't cover all expenses. A sudden sickness or injury can send hospital bills soaring. It's nice to know that Union Plus can help with up to \$1,000 in grants to assist in paying for large, out-of-pocket hospital expenses for union members, spouses or dependent household members.

To be eligible for a grant, you must be a participant in a Union Plus Credit Card, Mortgage or Insurance program for at least one year, with an account in good standing. The grants cover a union member, spouse or dependent household member for a hospitalization within the last 12 months. To qualify, the out-of-pocket hospital expenses (those not covered by health insurance) must be equal to or more than 10 percent of your household income. Grants are limited to one per household for the union member's lifetime.

To apply for a hospital care grant, go to unionplus.org, click on "Health" and then click on "Hospital Care Grant." Gather the required documents, then fill out and mail the online application form.

NALC members who need assistance with these or any other Union Plus programs can log on to UnionPlus.org/ Customer or call 800-471-2005. ☒

It won't be long till the school bell rings!

Get union-member SAVINGS for BACK-TO-SCHOOL at www.UnionPlus.org/BackToSchool

Find TIMELY DISCOUNTS on many important items for BACK-TO-SCHOOL—for kids from grade school to college. What entitles you to these benefits? Your union membership!

UnionPlus.org/BackToSchool

