

AFLAC

301-985-2020 or 1-877-884-3784 - Aflac is for [maternity](#), family illness or accidents, your illness or accident, and includes summer time. It's different from health insurance; it's insurance for daily living. It's an extra measure of financial protection. It pays you cash benefits to use as you see fit. Aflac benefits help with unexpected expenses and belongs to you, not your company. Email: Suzanne Herrmann at Suzanne_Herrmann@us.aflac.com for more information or to sign up. Go to www.aflac.com/tabco for more information.

Apartment Discount

The Lakes Apartment Information Center offers a 5% rent discount for teachers. TABCO members are eligible for NO application fee (\$30 savings), NO security deposit (for qualified applicants), and \$200 discount on the first month's rent. For information on how to take advantage of these discounts, contact Corporate Representative Stacy at 443-687-6136 or Charlene at 443-687-6134. Applicant must have an MSEA membership card and a copy of this offer when applying for an apartment. Short-term leasing available. www.aptrent.com

Attorney Referral, Job-Related

410-828-6403 - TABCO UniServ Director - For employment legal problems, the NEA/MSEA Unified Legal Services Program defends members before hearings and courts. Members having a problem in connection with their employment should contact their TABCO UniServ Director. For Worker's Compensation, members may call Jacque Gerhardt at the TABCO office extension 237 for attorney suggestions.

Attorney Referral, Not Job-Related

410-769-5400 - Berman, Sobin, Gross, Feldman & Darby provide consultation for personal legal matters, outside of employment, involving such areas as personal injury related matters, including automobile accidents, slip and fall injuries, products liability and medical malpractice and real estate, wills and estates, domestic relations, consumer protection and traffic violations. Free first half hour consultation and 30% off attorney fees. Also visit their website at www.bsgfdlaw.com.

Other [attorneys](#) in surrounding counties.

Auto Buying Service

1-800-345-0990 - Motor Vehicle Certification Program (MVCP) is a FREE complete buying service offering an enjoyable buying experience, experienced consumer advisors, and shopping with confidence at participating dealers with pre-negotiated prices. Get current rebates and incentives, estimated trade-in-value, manufacturer's invoice and exact dealer profit. For more information go to www.mvcp.com.

410-792-9070 (Baltimore area) or 301-657-1920 (Washington area) - United Buying Service, Inc. enables you to feel good about car buying. Offers lowest pre-negotiated price on vehicles, discounted option pricing, and extra savings with rebates and incentives. Also found on www.ubs4cars.com.

Auto and Homeowners Insurance

1-888-578-1542 - NEA Members Auto & Home Insurance Program provided by California Casualty offers discounted rates, special educator coverages and A+ service! Available only to members and their families. To obtain a no-obligation quote, call the toll-free number or visit www.calcas.com. Payroll deduction through the TABCO OAD payroll slot.

Employment Liability Insurance

410-828-6403 - TABCO UniServ Director - Membership provides automatic coverage of NEA's million dollar Employment Liability Insurance Policy, which pays legal fees and damages, within defined time limits, for defense of members in certain job-related criminal or civil cases. Common allegations relate to negligence, child abuse and assault.

Health Insurance

410-997-3300 x 309 - Discount health, dental and vision insurance. Relatives of TABCO members only may participate in this nationwide insurance that provides coverage to a member's spouse, immediate family, domestic partner (and his/her immediate family), parents, in-laws, grandparents, uncles, aunts, cousins, nephews and nieces. Call for enrollment materials.

Home Financing

410-893-6254 - Wells Fargo Home Mortgage/NEA Home Financing Services provide competitive rates, outstanding service and a simplified application process tailored to your needs. It's easy—with a variety of loan options including expedited Refinancing, Reverse Mortgages, Interest Only Jumbo Loans, Home Equity Line of Credit and many other programs, all with fast approvals. Extended weekday and weekend hours and discounted rates are available. Kathleen Plumb is the contact person in our area. Contact her at Kathleen.r.plumb@wellsfargo.com or 139 N. Main Street, Suite 102, Bel Air, MD 21014. NMLSR ID #465528.

Home Ownership & Home Rental Assistance

443- 308-4766 office or 410-336-5741 cell - MD Residential Experts Team created this program to help stabilize the retention rate of teachers in Maryland. Teachers who live in Maryland cannot afford to live (either own or rent) in the communities that they help mold. For more information about The MD Residential Experts Team, go to www.teacherincentiveprogram.com.

Recreation/Leisure Discounts

410-828-6403 - Dutch Wonderland, Hershey Park, Six Flags, and AMC movie theaters

- These are just a few of the benefits available to TABCO and ESPBC members.

Retired Benefits Club

410-997-3300 x 312 or 1-800-638-1134 x 312 - TABCO/ESPBC members who retire and join MSEA-R/NEA-R are eligible for many benefits—health-related and other—including dental and vision care insurance, plus the benefits of MSTA-R/NEA-R, like NEA Long-Term Care Insurance, NEA Auto and Homeowners Insurance and the NEA Medicare Supplement Plan. Email: bsacks@esiinc.net.

Salary Protection Plans

410-997-3300 x 309 or 800-638-1134 x 309 - TABCO/ESPBC Income Protection Plan, insured by the Hartford, is designed to replace a portion of your income should you become disabled. The benefits when received are tax-free under current IRS rules in 2005 since you are contributing 100% of the premium through twenty (20) convenient payroll deductions. You are protected 24 hours a day. Email: bsacks@esiinc.net.

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