



Minnesota State College Faculty

WHAT DOES THE 15% ABOVE THE NON-MEMBER FEE (fair share) GET ME?

Non-Member union dues are 85% of full member dues. The following is a list of just a few of the benefits you will have access to by becoming a full member of MSCF.

1. The right to fully participate in the local, state, and national membership meetings.
2. The right to run for and hold an office in the local, state, and national organizations.
3. The right to serve as a representative of the faculty on committees at the local and state levels.
4. Access to an attorney employed by Education Minnesota for all issues directly related to employment as a faculty member.
5. Access to the attorney referral system for lower costs of legal needs for issues outside of employment (i.e., wills, divorces, real estate).
6. Automatic one million dollars (\$1,000,000) employment liability insurance. Additional employment liability insurance for Nursing and Science Lab instructors.
7. Access to all services and benefits provided by Economic Services Incorporated (ESI) for members only. Below is just a few of the benefits:
 - Financial Services
 - Auto Buying and Leasing
 - Low Cost Home Loans
 - Low Cost Long-Term Care Insurance
 - Travel Services
 - Credit Card
 - Low Cost Auto and Home Insurance Plans
8. Access to all services provided by NEA Members Benefits and AFT Plus Member Benefits.
9. Access to the United Educator's and Teacher Federal Credit Unions.
10. NEA Complimentary Life Insurance
 - Up to \$1,000 free Life Insurance
 - Up to \$5,000 free Accidental Death and Dismemberment Insurance, and
 - \$50,000 AD&D while on the job or engaged in Union Activities
 - \$150,000 AD &D for death at work resulting from unlawful homicide
11. AFT Plus Insurance: \$12,000 free group term life insurance for one full year.