What is this program?
This is a free benefit that is being offered to Members that have completed their 6 month probation. The program allows you to purchase goods at the website and pay for the goods through six monthly payroll deductions. The payroll deductions are reflected under TWU Supplemental Insurance on your paycheck. There are no fees or interest charges on these purchases. You may purchase up to limit based on your tenure.

How do I enroll?
Go to https://VIPstore.paycheckworks.com or contact 877-885-9191 or email service@v-i-p-inc.com for additional help.

Member Purchase Limits:
Your purchase limits are based on your date of hire.

Member Purchase Limits Based on Income		
Employee Tenure		Aggregate
Minimum	Maximum	Purchase Limit
6 months	2 years	$1,000
2 years +	3 years	$1,500
3 years +	5 years	$2,000
5 years +	6 years	$2,500
6 years +	10 years	$3,000
Over 10 years	NA	$3,500

Pay Smarter • Live Better

PAYCHECK WORKS

Voluntary Insurance Products

Your TWU Voluntary Insurance Benefit providers V-I-P Inc

New replacement Purchasing Program!

Lower prices, higher spending amounts with shorter pay off period of 6 months through your TWU 556 Supplemental Ins payroll deduction

2 yearly catalog mail outs

over 31,000 items to choose from

to view items go to https://VIPstore.paycheckworks.com

PROGRAM OVERVIEW

Eligible Members pay for items through convenient payroll deduction over 6 monthly deductions **no interest or financing fees.**

- Easy online shopping for thousands of top name-brand items
- Affordable, low payments
- No credit check
- No minimum purchases
- Comparable retail pricing
- Convenient home delivery
- Modern day department store with broad category selection
- Better pricing than our competitors (See Below)

Product	Paycheck Works	Other purchasing programs	Rent-A-Center
LG 55" 4K Smart Ultra TV	$799.99	$1,010.52	$1,399.99
ACER Aspire E Laptop (15.6)	$499.00	$746.25	$935.69
AVANTI 1.2 Counter Microwave	$149.99	$250.71	$299.64

LG 55" 4K Smart Ultra TV

ACER Aspire E Laptop (15.6)

AVANTI 1.2 Counter Microwave

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Paycheck pricing is based on 6 pay periods

JEWELRY, WATCHES & ACCESSORIES

Fossil Emma RFID Tab Clutch Wallet
$65 or $10.83 per paycheck

14K White Diamond Earrings
$792.28 or $132.05 per paycheck

14K Yellow 5mm Akyoa Cultured Pearl Bracelet
$339.77 or $56.63 per paycheck

Michael Kors Men's Gage Gunmetal-Tone Watch with Navy Dial
$275 or $45.83 per paycheck

Apple Watch S2 42mm Silver Aluminum Case with Pearl Nylon Band
$429.99 or $71.67 per paycheck

HOME, KITCHEN & BATH

Rachel Ray Cucina 16-piece Stoneware Dinnerware Set
$140 or $23.33 per paycheck

Nutri Ninja Nutri Bowl Duo
$149.99 or $25 per paycheck

Dyson Ball Multi-Floor
$399 or $66.67 per paycheck

Frigidaire Classic Toaster
$99 or $16.67 per paycheck

FRAGRANCES

Guess Girl 3.4 oz.
$54 or $9 per paycheck

Hugo Boss for Men 4.2 oz.
$56 or $9.33 per paycheck

HEALTH & FITNESS

Professional Hydro Massage Foot Bath
$79.99 or $13.33 per paycheck

Sound Spa Ultra
$59.99 or $10 per paycheck

Surge Fitness Watch
$259.95 or $13.33 per paycheck

Smart Scale Body Composition & Bluetooth
$79.99 or $13.33 per paycheck

Automatic Wrist Blood Pressure Monitor
$39.99 or $6.67 per paycheck

ELECTRONICS

LG 43” 1080 LED TV
$379.99 or $63.33 per paycheck

Sony XBR 65” HDR
$1799.99 or $300 per paycheck

Wireless Audio Sound Bar with Subwoofer
$229.99 or $38.33 per paycheck

4th Generation Apple TV 32GB
$169.99 or $28.33 per paycheck

Dell 17.3” Inspiron 5755 Laptop
$599 or $99.83 per paycheck

Surface Pro 4
Intel Core 128GB
$999 or $166.50 per paycheck

13” Macbook Pro with Retina Display 256GB
$1,699 or $293/18 per paycheck

Galaxy Tab A 7.0 8GB White with Cover and Travel Charger
$219.97 or $36.66 per paycheck

iPad Mini 4 32GB
$499 or $83.17 per paycheck

Paycheck pricing is based on 6 pay periods

TEAM APPAREL

Texas Rangers Majestic T-Shirt
$21.99 or $3.67 per paycheck

New Era Chicago White Sox Hat
$24.99 or $4.17 per paycheck

Houston Astros Nike Women's
Marled Boyfriend T-Shirt
$34.99 or $5.83 per paycheck

Chicago Cubs Stitches Fastball Fleece
Pullover Hoodie
$49.99 or $8.33 per paycheck

Hats, jerseys, t-shirts and more available for ALL teams, with changing sports for the changing seasons!

BABY ITEMS

Chicco Cortina KeyFit 30 Travel System
$329.99 or $55 per paycheck

uGrow Smart Baby Monitor
$239.95 or $39.99 per paycheck

TRAVEL & OUTDOOR GEAR

Silhouette XV 21" Spinner
$229.99 or
$38.33 per paycheck

Jordyn Laptop Tote Bag
$79.99 or
$13.33 per paycheck

Sundome 6-person 10'x10' Tent
$149.99 or $25per paycheck

Tessera 2 Collection 4-Piece
Luggage Set
$234.99 or $39.17 per paycheck

Samsonite Tote-A-Ton
Duffel Bag
$29.99 or $5 per paycheck

Silverton Zero Degree
Mummy Sleeping Bag
$79.99 or $13.33 per paycheck

50qt Marine Xtreme
Wheeled Cooler
$64.99 or $10.830
per paycheck

Paycheck pricing is based on 6 pay periods