

CHICAGO REGIONAL COUNCIL OF CARPENTERS

MEMBERS ONLY BENEFIT PACKAGE



UPDATED FREE BENEFITS INSIDE!



Carpenters Brothers and Sisters,

A union membership means more than having a job. It means building a career. To have a career means having the strength, protection and peace of mind because of union benefits. Collective bargaining agreements (CBAs) and an experienced staff help empower and safeguard you in the workplace, day in and day out. While away from the job site a union membership protects you and your family by delivering health care and retirement benefits. Union membership provides a foundation of skill-advancement training as a constant source of personal enrichment and career progression.

The Chicago Regional Council of Carpenters prides itself on positioning members for success and helping them build careers. As a member in good standing with the Chicago Regional Council of Carpenters, you and your family are eligible to take advantage of some brand-new benefits that are being offered.

Our ability to provide these benefits to you at no cost is the result of a coalition of unions that we have built and our collective purchasing power to drive down prices from benefit providers. In addition to the Chicago Regional Council of Carpenters this group—the Midwest Coalition of Labor—includes the International Union of Operating Engineers Local 150, the International Union of Operating Engineers Local 399, the LIUNA Chicago Laborers' District Council and the International Brotherhood of Electrical Workers Local 134.

This coalition represents more than 100,000 working men and women across the Midwest. As more unions join the Midwest Coalition of Labor, we will look to add additional members-only benefits.

The Chicago Regional Council of Carpenters commits to working in the best interests of our brotherhood by providing a foundation of support and protection for you and your families throughout your working careers and into your retirement.

In solidarity,

A handwritten signature in black ink that reads "Gary Perinar". The signature is written in a cursive, flowing style.

Gary Perinar
Chicago Regional Council of Carpenters
Executive Secretary-Treasurer

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**LIFE INSURANCE AND AD&D BENEFITS ARE CURRENTLY AVAILABLE FOR ACTIVE MEMBERS ONLY.*

**RETIREEES ARE NOT ELIGIBLE FOR THESE BENEFITS.*

LIFE INSURANCE

**CALL CENTER SUPPORT
888-212-7822**

Life insurance provides important financial protection for your loved ones when you pass away and is an important part of your overall financial strategy. In addition to the life insurance that you currently receive through the various Welfare Funds associated with the Chicago Regional Council of Carpenters or your employer-provided life insurance benefits, you will now be provided the following **additional** life insurance benefits just for being a card-carrying member. * Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees. Please visit coalitionoflabor.org for more detailed information on your new coverage and plan options.



\$10,000 IN FREE LIFE INSURANCE!

Members can purchase up to \$200,000 in additional coverage at outstanding group rates during the initial enrollment period for a maximum total of \$210,000 in life insurance coverage, **no questions asked!**

If you choose not to purchase additional coverage during the initial enrollment period, you can still increase coverage by up to \$30,000 each subsequent year at low negotiated group rates with **no questions asked!**

Spouse and Dependents

Base life insurance coverage can also be extended to dependents, and members can purchase up to \$30,000 in life insurance for their spouse and up to \$15,000 for their children.

Living Benefit Option

Accelerates the benefits of terminally-ill employees or dependents at up to 75% of their coverage amount, with the remaining 25% paid in the case of a terminal event.

SIGN UP DURING THE INITIAL ENROLLMENT PERIOD WITH NO QUESTIONS ASKED.

Two examples below...

	Base	Initial Enrollment Period	Second Enrollment Period	Third Enrollment Period	Total Coverage
Member A	\$10,000	Adds \$200,000	Adds \$0	Adds \$0	\$210,000 (max)
Member B	\$10,000	Adds \$5,000	Adds \$5,000	Adds \$0	\$20,000

*LIFE INSURANCE AND AD&D BENEFITS ARE CURRENTLY AVAILABLE FOR ACTIVE MEMBERS ONLY. *RETIREES ARE NOT ELIGIBLE FOR THESE BENEFITS.



ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

\$5,000 IN FREE AD&D COVERAGE!

Accidental Death and Dismemberment insurance policies (AD&D) provide benefits for covered accidents that result in fatality, paralysis, the loss of a limb, or injuries that damage eyesight, hearing or speech. An AD&D plan may include coverage for employees only or employees and dependents and typically provides 24-hour coverage no matter where a covered accident occurs, whether at work, home or away.

Members can purchase up to \$200,000 in additional coverage at heavily-discounted group rates during the initial enrollment period for a total of \$205,000 in coverage, **no questions asked!**

What does Voya's AD&D insurance cover?

Dismemberment
Paralysis
Deafness
Blindness

Optional AD&D benefits available:

Coma
Car Accident
Child Care & Education Needs
Occupational Assault

**CALL CENTER SUPPORT
888-212-7822**

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* RETIREES ARE NOT ELIGIBLE FOR THESE BENEFITS.**

LEGAL SERVICES PROGRAM

(877) 694-2663

The MCL has partnered with Union Legal Services, LLC to provide our union members with free legal advice, free legal services and a number of negotiated flat-fee services.* This unique legal program guarantees that a retired judge or a well-experienced lawyer will always be available to answer your legal questions. Have an emergency after business hours? A 24-hour emergency hotline is available for union members dealing with criminal matters.

CRIMINAL MATTERS

LEGAL SERVICE	FEE
Expungements	FREE!
Minor Traffic Representation	\$200 (Flat Fee)
Driving Suspended License/Aggravated Speeding	\$400 (Flat Fee)
First Time DUI Plea	\$1,500 (Flat Fee)
First Time DUI Trial	\$3,500 (Flat Fee)
Probation Felonies Negotiation	\$3,000 (Flat Fee)
Probation Felonies Trial/Motions	\$6,000 (Flat Fee)

FINANCIAL MATTERS

LEGAL SERVICE	FEE
Credit Report Clean Up	FREE!
Bankruptcy Chapter 7	\$2,250 (Flat Fee)
Credit Card Settlements (Up to 5)	\$1,000 (Flat Fee)

BUSINESS LEGAL MATTERS

LEGAL SERVICE	FEE
Incorporation, Partnerships, Non-Profit, etc.	\$750 (Flat Fee)

PROPERTY TAX APPEALS

Illinois Union Members Only:

LEGAL SERVICE	FEE
Residential Property Tax Appeal	FREE!

ESTATE MATTERS

LEGAL SERVICE	FEE
Estate Plan including Revocable Trust, Deeds, Pour-Over Will, Guardianship Papers, 2 POA, and 2 HCPOA	\$1,800 (Flat Fee)
Other Estate Matters	\$200 per hour

FAMILY LAW MATTERS

LEGAL SERVICE	FEE
All Matters:	\$200 per hour

Kankakee and Grundy County in Illinois:

LEGAL SERVICE	FEE
Uncontested Divorce	\$800 (Flat Fee)
Contested Divorce	\$200 per hour
Uncontested Adoption	\$525 (Flat Fee)
Contested Adoption	\$1,000 (Flat Fee)

**Court costs and filing fees may apply. Charges may differ based on the county and state.*

IMMIGRATION MATTERS

LEGAL SERVICE	FEE
DS-260 Immigrant Visa Application	\$3,000
I-130 Application for Alien Relative	\$1,500
I-129F Petition for Alien Finance(é)	\$1,500
I-485 Application to Register Permanent Residence or Adjust Status	\$2,500
I-751 Petition to Remove Conditions on Residence (jointly with spouse)	\$2,500
(not jointly)	\$3,500
I-601A Application for Waiver of Grounds of Inadmissibility	\$4,000

RESIDENTIAL REAL ESTATE CLOSINGS

Illinois Union Members Only:

LEGAL SERVICE	FEE
Full Legal Representation to Purchase Existing Construction	\$395 (Flat Fee)
Full Legal Representation to Purchase New Construction	\$495 (Flat Fee)
Full Legal Representation for Seller	\$350 (Flat Fee)

SOCIAL SECURITY & DISABILITY

LEGAL SERVICE	FEE
Various Services	Please Call

Have a legal matter you don't see listed here? Call anyway! Our list of legal services is always growing!

CALL TODAY FOR FREE LEGAL ADVICE!

IT'S LIKE HAVING A LAWYER IN THE FAMILY! The goal of Union Legal Services is to provide union members and their families with general legal advice to resolve any legal problems and answer any legal questions without having to spend monies on an attorney! Union Legal Services' attorneys always have our members' best interests in mind, so all advice is given with zero obligations.

HOW DOES THE HOTLINE WORK? If you or your family member has a legal question, just dial the hotline to speak to an attorney. You'll identify yourself by your name, home address, telephone number, and union affiliation. Once this information is confirmed, you can speak to an attorney about your legal problem and get answers to your questions. The attorney will then suggest the best path to resolving your legal problem.

All communication with Union Legal Services attorneys is privileged, confidential and protected from discovery unless you request the information be disclosed.

FREE LEGAL ADVICE FOR QUESTIONS LIKE...

- What steps do I take after being involved in an automobile accident?
- What's the legal procedure to sue someone in small claims court?
- My employer refuses to send my W2, how do I file my taxes?
- What's the difference between a short-sale v. a foreclosure?
- What's the legal procedure to evict a tenant from my rental property?
- What are my legal rights as a tenant under a residential lease agreement?
- How do I modify my child support payment during financial hardship?
- Can I remove my neighbor's tree that's encroaching onto my property?
- How do I legally change my name?



Allstate®

Motor Club

Be ready for the next breakdown.
Roadside assistance now available.

The only thing worse than a breakdown is worrying about when you'll be rescued. Roadside Assistance from Allstate Motor Club provides peace of mind by keeping you and your family protected 24/7 in the U.S., Canada, Puerto Rico and the U.S. Virgin Islands. Simply call or request service through the mobile app. The help you need is at your fingertips.

REQUEST ROADSIDE ASSISTANCE TODAY!
855-256-6019

Coverage	Roadside Assistance from Allstate	Competitor Membership Program
Individual	Included!	\$96 annually
Individual + Spouse	Included!	\$192 annually
Individual + Spouse + Dependents	Included!	\$288 annually
Program Cost per Family	Included!	\$288

FREE SERVICES PROVIDED*



Towing



Flat Tire



Jump Start



Lockout



Fuel Delivery

*Three free services per annual cycle, per household.

Providing a smarter, safer, connected roadside experience.



24/7/365

Quick access to service, any time, day or night



Help is at your fingertips

Request a rescue through an integrated digital experience.



Track your rescue in real time

Connected providers allow you to watch as your rescuer approaches.



Faster rescues

Our proprietary, crowdsourced network arrives up to 2x faster than traditional providers



Mobility keeps customers on the road

Customers can continue their journey with a ride from our rideshare partner

THE ALLSTATE ROADSIDE ASSISTANCE APP IS NOW UP AND RUNNING!

Download the Midwest Coalition Roadside app to access your free Allstate benefits today!

Step 1

Search for “midwest roadside” or “midwest coalition roadside” in your phone’s app store.

Step 2

Download the “**Midwest Coalition Roadside**” app.

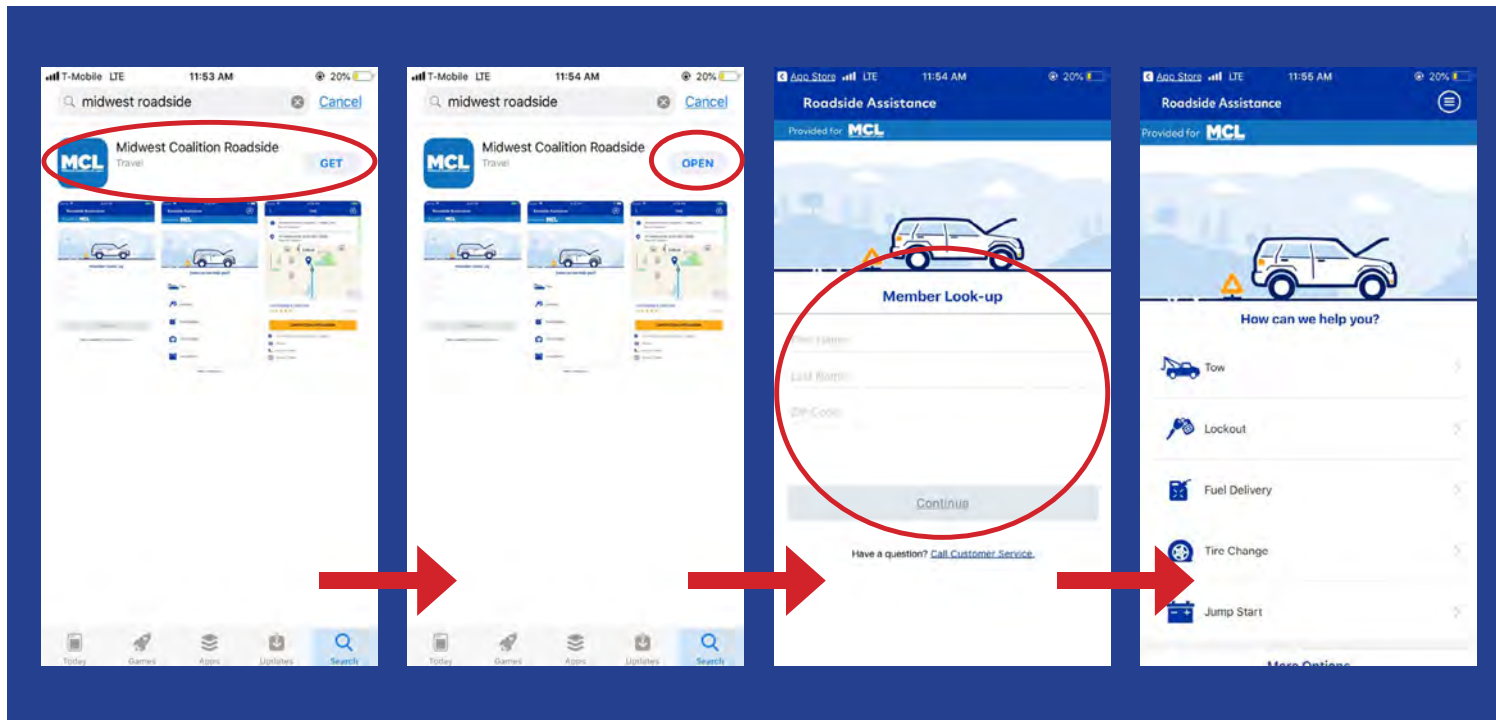
Open the app.

Step 3

Type in your first name, last name, and zip code, then press “continue.”

Step 4

Check out all the free roadside assistance benefits available for union members!



If you are unable to login after multiple attempts, please contact the Midwest Coalition of Labor at 1(800) 433-2099.

If you cannot download the app and need immediate roadside assistance, please call 1(855) 256-6019.

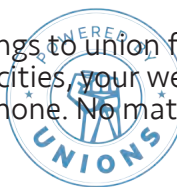


WEEKENDS JUST GOT BETTER

UNIONPLUS OFFERS MANY FREE SERVICES AND DISCOUNTS JUST FOR BEING A CARPENTER MEMBER.

YOU CAN REGISTER FOR MANY SPECIAL PERKS AND DISCOUNTS BY VISITING [UNIONPLUS.ABENITY.COM/PERKS/REGISTER](https://unionplus.abenity.com/perks/register) AND SELECT "MIDWEST COALITION OF LABOR" AS YOUR "ORGANIZATIONAL AFFILIATION."

UnionPlus Entertainment Discounts offers savings to union families on everything from A (aquariums) to Z (zoos). With more than 302,000 offers across 10,000 cities, your weekends just got a lot more affordable! Download the "UnionPlus Deals" app on your Android or iPhone. No matter where you are, savings will be at your fingertips.



FEATURED PROGRAMS AND DISCOUNTS



Free College Benefit

Earn an associate degree completely online — for FREE! Take advantage of this accessible, debt-free and convenient higher education opportunity for members and their families. Visit unionplusfreecollege.org.



Entertainment Discounts

Save on entertainment with discounts at more than 50 theme parks (including Disney), movie theaters, museums, zoos and more. Visit unionplus.org/entertainment.



Mortgage Program

Buying or refinancing a home for you and your children is easy and affordable with the UnionPlus Mortgage program. Unique assistance helps make mortgage payments easy. Visit unionplus.org/mortgage.



Dental, Vision, Rx & Hearing Savings

Cut your family's out-of-pocket health care expenses with discount plans for dental care, vision care, prescription drugs, hearing care and more. Visit unionplus.org/healthsavings.



Retiree Health Insurance

Find Medicare Supplement, Medicare Advantage and Medicare Prescription Drug Plans sponsored by eHealth. Call **888-684-8357** or visit unionplusmedicare.com



AT&T Wireless Savings

Save 15% on the monthly service charge of qualified AT&T wireless plans through UnionPlus. AT&T is the only nationwide unionized wireless carrier. Visit unionplus.org/att for coupon and local stores (use **Discount Code 3508840**).

IDENTITY RECOVERY COVERAGE

What would you do if you or your loved ones' identity was stolen? Who would you call first? The police, your bank, the credit card companies? Then what? People whose identities are stolen can spend months and thousands of dollars dealing with the fallout of ID theft and fraud, be it financial, medical or even criminal fraud. Without the assistance of an experienced case manager, unraveling identity theft fraud can take even longer. When you have Hartford Steam Boiler (HSB) Identity Recovery Coverage, recovery begins with a simple call to HSB's identity recovery help line.



Hartford Steam Boiler

REIMBURSEMENTS

\$25,000 – FREE COVERAGE!

For attorney fees and expenses, re-filing applications, notarizing affidavits, and credit reports.

\$5,000 – FREE COVERAGE!

For lost wages from time taken away from work and costs for child and elder care.

\$1,000 – FREE COVERAGE!

For miscellaneous out-of-pocket expenses such as service fees, counseling and more.

FEATURES:

- Free Family Coverage
- Identity Recovery Case Manager
- Expense Reimbursement
- Limited Power of Attorney (option)
- Identity Recovery Help Line

WHAT SERVICES ARE INCLUDED?

Identity recovery case managers use their resources and skills as licensed investigators to guide you or your family member through the steps to correct your credit history or identity records. They go beyond credit to detect ID fraud that would not show up in credit-related data.

Services include, but are not limited to:

- Responding to victim's questions;
- Working with the three national credit repositories (Equifax, Experian and TransUnion), creditors, financial institutions, collection agencies and others to identify errors and help union members correct their records;
- Searching various noncredit databases/sources, i.e., DMV, local county criminal data, Social Security Death Index;
- Requesting a fraud alert with credit repositories where warranted;
- Preparing communications for union members to send to the Social Security Administration, your state's department of motor vehicles and other government entities;
- Working with union members to check for a recurrence of identity theft problems;
- Keeping detailed records of the steps taken and remaining in the process.

RECOVERY HELP LINE: 800-472-1866 • HOURS: 8 A.M. - 8 P.M. EST, M-F

SCHOLARSHIPS

CREATED JUST FOR YOU AND YOUR FAMILY

You may have heard that there are scholarships out there “with your name on them.” Trouble is, your dependents have to put in a lot of work to find those scholarships. Union-specific scholarships are often the easiest to receive because there is far less competition than national scholarships and the scholarship judges may already be familiar with you and your family. Your dependent is encouraged to apply for the four scholarships identified below. As a member of your union, your dependents are eligible for these scholarships.



[CHICAGOLABOR.ORG/
UNION-RESOURCES/
SCHOLARSHIP-INFORMATION](http://CHICAGOLABOR.ORG/UNION-RESOURCES/SCHOLARSHIP-INFORMATION)



CISCO.ORG/SCHOLARSHIPS



TED KENNEY- GEORGE VEST, JR. SCHOLARSHIP

[CARPENTERSUNION.ORG/
MEMBER-TOOLS/
SCHOLARSHIP-INFORMATION](http://CARPENTERSUNION.ORG/MEMBER-TOOLS/SCHOLARSHIP-INFORMATION)



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CHICAGO SUN*TIMES

The Hardest-Working Paper in America





COALITION OF UNION LABOR CREDIT UNION

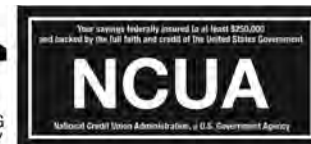
BANKS ARE FOR PROFIT, CREDIT UNIONS ARE FOR PEOPLE.

Credit unions typically have lower fees and higher interest rates on deposits, and you can't beat the emphasis on customer service. Credit union tellers, representatives and loan officers understand the industries in which their union members work and know what types of services members need throughout the year.

In the aftermath of the Great Recession, our credit union board members voted to give union members the option to skip two mortgage payments to help out with financial hardship. Ask yourself-would a private bank ever do that?

Our credit union exists solely to serve our union members by providing financial products on the most favorable terms we can afford to offer, and that is what we do best.

**CALL 708-482-9606, OR VISIT
WWW.CULCU.ORG
FOR MORE INFORMATION**





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CVS pharmacy

Walgreens



Wegmans



Winn-Dixie



COSTCO WHOLESALE

SAFEMART

UNION SERVICES FOR UNION MEMBERS

LENDING

- DIRECT DEPOSIT
- WIRE TRANSFERS
- ONLINE ACCESS
- FREE BILL PAY
- MOBILE BANKING
- VISA GIFT/TRAVEL CARDS
- PAYROLL DEDUCTION
- 24/7 AUDIO RESPONSE
- ATM MACHINES
- FREE NOTARY SERVICE
- CERTIFIED CHECKS
- NIGHT DEPOSITORY
- NEW/USED VEHICLE PRICING

- FIRST MORTGAGES
- VEHICLE LOANS
- BOAT LOANS
- HOME EQUITY CREDIT LINES
- VISA CREDIT CARDS
- SHARE SECURED LOANS
- UNSECURED LOANS

SAVINGS

- SAVINGS ACCOUNTS
- FREE CHECKING
- MONEY MARKET ACCOUNTS
- VISA DEBIT CARD
- CERTIFICATES OF DEPOSIT





USEFUL LINKS

WWW.COALITIONOFLABOR.ORG

WWW.CARPENTERSUNION.ORG

WWW.CHICAP.ORG

WWW.CARPENTERSAFETY.ORG

WWW.UNIONPLUS.ABENITY.COM/PERKS/REGISTER.ORG

WWW.SUNTIMES.COM/MIDWEST-LABOR

WWW.MCL.ENJOYMYDEALS.COM

WWW.ROADSIDEMOBILE.COM/TAC/MCL

WWW.MUNICHRE.COM/HSB/IDENTITY-RECOVERY



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@CRCCARPENTERS](https://TWITTER.COM/@CRCCARPENTERS)



6200 Joliet Road
Countryside, IL 60525



Chicago Regional Council of Carpenters
International Union of Operating Engineers, Local 150
International Union of Operating Engineers, Local 399
International Brotherhood of Electrical Workers, Local 134
LIUNA Chicago Laborers' District Council

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