

*Your Midwest Coalition of Labor*

# RETIRED MEMBER BENEFITS



**Exclusive Benefits for the Retired Brothers & Sisters  
of Chicago Regional Council of Carpenters**



**MCL**  
Midwest Coalition of Labor

## **Retired Brothers and Sisters,**

As you well know, union membership means more than having a job. It means building a career and having the protections and peace of mind that come with union benefits. Collective Bargaining Agreements (CBAs) and an experienced staff help empower and safeguard union workers in the workplace, day in and day out. Those benefits and protections don't end when you retire. We make sure you and your family are looked after by delivering health care, a pension and annuity, and other benefits in retirement.

The Chicago Regional Council of Carpenters prides itself on positioning members and retirees for success. As a member in good standing with the Chicago Regional Council of Carpenters, you and your family are eligible to take advantage of additional benefits that are being offered through the Midwest Coalition of Labor (MCL).

This coalition represents more than 160,000 working men and women across the Midwest. 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.

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 into your retirement. Thank you for keeping our union strong.

In solidarity,

A handwritten signature in black ink that reads "Gary Perinar". The signature is fluid and cursive, with the first name "Gary" and last name "Perinar" clearly distinguishable.

**Gary Perinar**  
Chicago Regional Council of Carpenters  
Executive Secretary-Treasurer



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**MCL**

# LEGAL SERVICES PROGRAM

The MCL has partnered with Union Legal Services, LLC to provide our union members in good standing with **FREE** legal advice, **FREE** legal services and discounted flat-fee legal services.\* This unique legal program guarantees that a retired judge or an experienced lawyer will always be available to answer your legal questions during regular business hours (Monday through Friday, 8am - 6pm CST and Saturday, 9am - 12pm CST).

## **FREE LEGAL ADVICE**

MCL members and their families receive free legal advice in ANY/ALL areas of law. Some examples include:

- What legal steps do I take after being involved in an automobile accident?
- What's the legal procedure to sue someone in small claims court?
- How do I file my income taxes if my employer fails to provide my W2 forms?
- What are my rights as a tenant and/or landlord under a residential lease?

## **FREE LEGAL SERVICES**

MCL members and their families receive free legal services in the following areas of law:

- *Free* residential property tax appeal
- *Free* credit consultation
- *Free* expungements

*\*Does not include court costs, filing fees, and may differ based on county and state. Fees are subject to change without notice. Additional fees may apply.*

THE BENEFITS INCLUDED HERE ARE FOR RETIRED MEMBERS OF THE CHICAGO REGIONAL COUNCIL OF CARPENTERS IN GOOD STANDING AND ARE IN ADDITION TO ANY OTHER BENEFITS YOU MAY ALREADY RECEIVE.

# **DISCOUNTED LEGAL SERVICES AND FEES**

MCL members and their families receive heavily discounted, flat-fee, legal services in the following areas of law:

**CRIMINAL LAW • FAMILY LAW • FINANCIAL MATTERS  
RESIDENTIAL REAL ESTATE CLOSINGS • ESTATE PLANNING  
BUSINESS LEGAL MATTERS**

**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 money on a lawyer! Union Legal Services' lawyers always have our members' best interests in mind, so all advice is given with zero obligations.

**HOW DOES THE LEGAL SERVICES PROGRAM WORK?** If you or your family member have legal questions, just dial (877) 694-2663 to speak to a lawyer. You'll identify yourself by your name, home address, telephone number, and union affiliation. Once this information is confirmed, you can speak to a lawyer about your legal problem and get answers to your questions. The lawyer will then suggest the best path to resolving your legal problem.

**CALL UNION LEGAL SERVICES  
FOR FREE LEGAL ADVICE!  
(877) 694-2663**

*All communications with Union Legal Services' lawyers are privileged, confidential and protected from discovery unless you request the information be disclosed.*

# DISCOUNTED LEGAL SERVICES AND FEES\*

## **CRIMINAL LAW**

Minor Traffic Representation	\$200 (Flat Fee)
Driving Suspended License/Aggravated MV	\$400 (Flat Fee)
First Time DUI Plea	\$1,500 (Flat Fee)
First Time DUI Trial	\$3,500 (Flat Fee)
Probation Felonies Negotiated	\$3,000 (Flat Fee)
Probation Felonies Trial/Motions	\$6,000 (Flat Fee)

## **FAMILY LAW**

All Matters:	\$225 per hour
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## **RESIDENTIAL REAL ESTATE CLOSINGS\*\***

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)

*\*Does not include court costs, filing fees, and may differ based on county and state. Fees are subject to change without notice. Additional fees may apply.*

*\*\*Applicable only to Illinois residential transactions.*



## **ESTATE PLANNING**

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Simple Will \$200 (Flat Fee)

Estate Plan including Revocable Trust, Deeds, Pour-Over Will, Guardianship Papers, 2 POA, and 2 HCPOA \$1,900 (Flat Fee)

## **FINANCIAL MATTERS**

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Bankruptcy Chapter 7 \$2,650 (Flat Fee)

## **BUSINESS LEGAL MATTERS**

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



**UNION LEGAL SERVICES**

**(877) 694-2663**

# **MCL** **ROADSIDE** **ASSISTANCE** **PROGRAM**



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 MCL app.\* The help you need is at your fingertips.

## **FREE ROADSIDE ASSISTANCE FOR MEMBERS\*\***

Three easy ways to access help when you need it:

### **1. DOWNLOAD The MCL App**

Search for "Midwest Coalition of Labor" on Android or iOS.

### **2. VISIT on the web:**

<https://roadside.allstate.com/member/MCL/memberlookup>

### **3. CALL (855) 256-6019**



Towing



Flat Tire



Jump  
Start



Lockout



Fuel  
Delivery

\* Three included services per annual cycle, per household.  
Towing up to \$100 per occurrence.

\*\* **NO NEED TO REGISTER.** You are covered as an MCL member!



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

## 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.

# MCL CREDIT UNION



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 their union members work in and know what type of services members need throughout the year.

In the aftermath of the Great Recession, 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.

## **BANKS ARE FOR PROFIT. CREDIT UNIONS ARE FOR PEOPLE.**

**55,000+ SURCHARGE-FREE ATMs WORLDWIDE!**



CVS pharmacy

Walgreens



Wegmans



Winn-Dixie



COSTCO  
WHOLESALE

SAFEWAY





## **FOR MORE INFORMATION**

**CALL (708) 482-9606**

**OR VISIT [WWW.CULCU.ORG](http://WWW.CULCU.ORG)**

**6240 Joliet Road • Countryside, IL 60525**

## **MCL CREDIT UNION SERVICES**

### **Savings**

Share (savings) Accounts  
Money Market  
Free Share Draft (checking)  
Visa Debit Card  
Certificates of Deposit

### **Lending**

(please call or e-mail to apply)  
New/Used Car Loans  
New/Used Motorcycle Loans  
New/Used Boat Loans  
Unsecured Loans  
Share Secured Loans  
First Mortgages  
Home Equity Credit Line  
Visa Credit Cards

### **Other Services**

Direct Deposit  
Wire Transfers  
Online Access  
Free Bill Pay  
Mobile Banking  
Visa Gift/Travel Cards  
Savings Bonds  
Payroll Deduction  
24/7 Audio Response  
ATM Machines  
Free Notary Service  
Certified Checks  
Night Depository  
New/Used Vehicle Pricing

# **MCL** **SOCIAL** **SECURITY** **DISABILITY** **INSURANCE**



The MCL has partnered with SSDC Services Corp. (SSDC), a national advocacy firm specializing in Social Security Disability Insurance (SSDI) benefits and Medicare coordination. SSDC identifies whether you or your dependent(s) are eligible for SSDI benefits and early Medicare and becomes your Advocate for filing and obtaining these benefits.

## **SPEAK TO AN SSDC ASSOCIATE**

**CALL THE DEDICATED MCL PHONE LINE**

**(866) 729-9502**

**Monday-Friday, 9:00am-6:00pm EST**

## **WHY SSDI?**

SSDI can provide disabled individuals an increased monthly income, early eligibility for Medicare benefits, additional dependent benefits and more.

## **WHY EARLY MEDICARE IS IMPORTANT**

Medical expenses typically drop when you enroll in Medicare. Medicare plan enrollees can have lower out-of-pocket costs when they see doctors or other providers.

## **NO OUT-OF-POCKET PAYMENT**

There is no cost unless you are awarded SSDI benefits. SSDC will never charge you for medical records or travel expenses. Fees to MCL members are at least 20% lower than what Social Security allows.

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## COMPLETE SSDC'S "DO I QUALIFY?" FORM AT [WWW.SSDCSERVICES.COM](http://WWW.SSDCSERVICES.COM) (CODE MCL1)

### MEDICAL CONDITIONS

Listed below are some of the most common conditions that qualify people for Social Security Disability benefits. Keep in mind that this is not a full list of conditions that may qualify for disability benefits.

#### **Musculoskeletal:**

Degenerative disc disease  
Arthritis  
Carpal tunnel syndrome (CTS)  
Joint, Back, or Neck pain

#### **Cardiovascular:**

Heart disease  
Heart arrhythmias

#### **Immune system:**

Inflammatory arthritis  
Lupus

#### **Mental Disorders:**

Depression  
Post-traumatic stress disorder (PTSD)  
Bipolar disorder  
Anxiety disorder

#### **Respiratory system:**

COPD  
Asthma

#### **Neurological:**

Seizure disorders  
Epilepsy  
Multiple Sclerosis

# MCL MEMBER DISCOUNT PROGRAM



The MCL is always searching for ways to alleviate some of the stress that comes with living in uncertain times. As an MCL member in good standing, you now have access to a large number of discounts which are updated daily in over 25 different categories: Groceries. Clothing, Electronics, Restaurants and more.

We deliver meaningful savings where it counts and promote union-friendly businesses under our UNION MADE benefits page.

To enroll and start saving today, just visit [mcl.perkspot.com!](https://mcl.perkspot.com)

**Save big with exclusive offers on a  
wide variety of merchandise and services**

*Vehicles • Groceries • Electronics • Clothing  
Restaurants • Health & Home • Gifts  
And so much more!*



**VISIT [MCL.PERKSPOT.COM](https://mcl.perkspot.com)**

**to enroll and  
start saving today!**





# MCL TAX PREPARATION SERVICES

The MCL has partnered with the HMHF Group to offer affordable and secure tax preparation services. Save time and money over doing your taxes yourself or going with another firm.

MCL Members will be able to access their returns, important documents, and dedicated HMHF team via a custom built web portal just for MCL Members. The portal provides secure document transfers, creates encrypted backups preventing data loss, and complies with IRS mandated security requirements.

	HMHF (CPA/EA)	TurboTax (CPA/EA)	H&R Block (CPA/EA)
Individuals	\$180 <i>(\$135 for Retirees)</i>	\$255	\$244
Self-Employed/ Contractors	\$240	\$345	\$294
Tax Planning	FREE	Included w/ Purchase	\$99/hr

*Prices above reflect a 20% discount for Active members and a 40% discount for Retired members. Discount is applied at time of filing. Only members in good standing are eligible for the MCL discount.*

**The HMHF Group is a full service accounting and business consulting firm. Get a 10% MCL discount on their other individual and business services.**

**CALL (833) 227-5389**

**OR VISIT [MCL.HMHFGROUP.COM](http://MCL.HMHFGROUP.COM)**

**FOR MORE INFORMATION**

# **MCL** **SCHOLARSHIP**

Out of all the scholarships available to students, union-specific scholarships are often some of the easiest to receive. There is far less competition than national scholarships and the scholarship judges may already be familiar with you and your family. As a member of Chicago Regional Council of Carpenters, your dependents are eligible for these scholarships.



## **SCHOLARSHIP AVAILABLE TO CRCC MEMBERS AND THEIR FAMILIES**

### **TED KENNEY – GEORGE VEST, JR. SCHOLARSHIP**

[WWW.CARPENTERSUNION.ORG/MEMBER-TOOLS/RESOURCES](http://WWW.CARPENTERSUNION.ORG/MEMBER-TOOLS/RESOURCES)

### **CHICAGO FEDERATION OF LABOR**

#### **WILLIAM A. LEE MEMORIAL SCHOLARSHIP**

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

### **UNION PLUS SCHOLARSHIP**

[WWW.UNIONPLUS.ORG/BENEFITS/  
EDUCATION/UNION-PLUS-SCHOLARSHIPS](http://WWW.UNIONPLUS.ORG/BENEFITS/EDUCATION/UNION-PLUS-SCHOLARSHIPS)

### **CONSTRUCTION INDUSTRY SERVICE CORPORATION**

[CISCO.ORG/SCHOLARSHIPS](http://CISCO.ORG/SCHOLARSHIPS)

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**MCL**  
**FREE**  
**COLLEGE**

You and your family members\* can work toward an Associate's Degree, Certificate, or Bachelor's Degree completely online, for FREE. You will not have to pay for tuition, fees, or e-books.

## **ONLINE PROGRAMS, ACCESSIBLE ANYTIME, ANYWHERE.**

Our partnership with Eastern Gateway Community College (EGCC) offers online programs in Business Management, Human Resources, Cyber Security, IT and more!

Already have an Associate's Degree? Through our partnership with Central State University, you can enroll in the Bachelor's Degree completion programs in Business Administration, Teacher Education, and Criminal Justice. Students must have an Associate's Degree or 60 or more transferable credits. Students needing to earn pre-requisite credits can do so through EGCC.

**CALL (888) 590-9009**

**OR VISIT [COALITIONOFLABOR.ORG/  
MEMBER-BENEFITS](https://coalitionoflabor.org/member-benefits)**

**FOR MORE INFORMATION**

*\* Family includes spouses, domestic partners, children, grandchildren, siblings, nieces and nephews. There is no age limit, they don't have to live with you, and there's no cap on the number of family members who can enroll.*

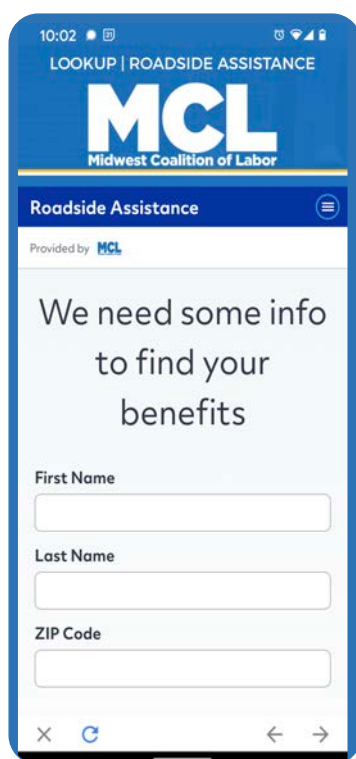
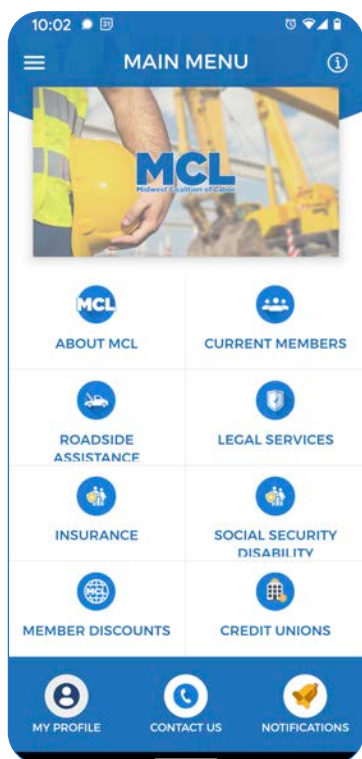
**MCL**  
**APP**

Download on the  
**App Store**

GET IT ON  
**Google Play**

Designed exclusively for the Brothers and Sisters of the Midwest Coalition of Labor, our app contains useful features for members. Direct links to Roadside Assistance, Legal Services, Member Discount Program and so much more!

Visit [www.coalitionoflabor.org/app](http://www.coalitionoflabor.org/app) for more information.



## **MCL** **USEFUL LINKS**

### **MIDWEST COALITION OF LABOR**

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**WWW.COALITIONOFLABOR.ORG**

**FACEBOOK.COM/COALITIONOFLABOR**

**TWITTER.COM/COALITION\_LABOR**

**INSTAGRAM.COM/COALITIONOFLABOR**

**LINKEDIN.COM/COMPANY/COALITIONOFLABOR**

### **CHICAGO REGIONAL COUNCIL OF CARPENTERS**

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**FACEBOOK.COM/CRCCARPENTERS**

**TWITTER.COM/CRCCARPENTERS**

**INSTAGRAM.COM/CRCCARPENTERS**

#### **FOR MORE INFORMATION**

**VISIT [COALITIONOFLABOR.ORG](http://COALITIONOFLABOR.ORG)**

**Join the mailing list to stay informed of  
future benefit additions and updates!**



The Midwest Coalition of Labor is a 501(c)(5) non-profit organization that was created to help unions pool cooperatively to purchase top-tier benefits for their members at the lowest cost possible.

We currently represent more than 160,000 union members across Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, North Dakota, South Dakota, Texas and Wisconsin and we are growing rapidly.

Do you know other union Brothers & Sisters who would benefit from being part of our coalition? Spread the word today!

**WWW.COALITIONOFLABOR.ORG**  
**(800) 433-2099**



**Midwest Coalition of Labor**  
*We Are Stronger Together*