

Your Midwest Coalition of Labor

MEMBERS ONLY BENEFITS



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



MCL
Midwest Coalition of Labor

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 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 throughout your working careers and into your retirement.

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 LIFE INSURANCE



Life insurance provides important financial protection for your loved ones and is a crucial part of your overall financial strategy. In addition to any life insurance that you currently have through your union's health plan, you are now eligible for an **additional** life insurance benefit just for being a Chicago Regional Council of Carpenters card-carrying member.*

MEMBERS ARE AUTOMATICALLY ENROLLED to get the new \$10,000 life insurance benefit. To purchase ANY additional insurance, MEMBERS WILL NEED TO ENROLL. Please visit **coalitionoflabor.org** for more detailed information on your new coverage and plan options.

10K IN FREE LIFE INSURANCE!

Over \$7 Million in Claims Paid To Date

Members can purchase up to \$250,000 in additional coverage at outstanding group rates during the initial enrollment period for a total of \$260,000 in life insurance coverage.

Spouse and Dependents

Base life insurance coverage can also be extended to dependents. 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 members or dependents at up to 75% of their coverage amount, with the remaining 25% paid in the case of a terminal event.



**YOU WILL BE NOTIFIED WHEN YOU CAN
ENROLL IN ADDITIONAL COVERAGE.
NO MEDICAL EXAM, NO QUESTIONS ASKED.**

ANY QUESTIONS?

CALL (888) 212-7822

**Life insurance benefits are currently available for active members only.
Retirees are not eligible for these benefits.*

Voya Financial is the underwriter of this policy. Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees.

MCL

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



Accidental Death and Dismemberment insurance policies (AD&D) provide benefits for covered accidents that result in fatality, paralysis, the loss of a limb, 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 ARE AUTOMATICALLY ENROLLED to get the new \$5,000 AD&D insurance benefit. To purchase ANY additional insurance, MEMBERS WILL NEED TO ENROLL. Members* can purchase up to \$250,000 in additional coverage at heavily-discounted group rates during the initial enrollment period for a total of \$255,000 in coverage.

up to 5K IN FREE AD&D COVERAGE!

What does MCL's AD&D insurance cover?

Dismemberment
Paralysis
Deafness
Blindness

Optional benefits available with AD&D coverage:

Coma
Car Accident
Child Care & Education Needs
Occupational Assault



**YOU WILL BE NOTIFIED WHEN YOU CAN
ENROLL IN ADDITIONAL COVERAGE.
NO MEDICAL EXAM, NO QUESTIONS ASKED.**

ANY QUESTIONS?

CALL (888) 212-7822

**AD&D benefits are currently available for active members only. Retirees are not eligible for these benefits.*

Voya Financial is the underwriter of this policy. Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees.

MCL

ACCIDENT & CRITICAL ILLNESS INSURANCE



WHAT IS ACCIDENT INSURANCE?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. You have the option to elect Accident Insurance to meet your needs.

Examples of How Accident Insurance Can Help

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost income due to lost time at work
- Everyday expenses like utilities and groceries

WHAT IS CRITICAL ILLNESS INSURANCE?

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date.

You may elect a Critical Illness benefit amount of \$10,000 or \$20,000. You may also elect a Critical Illness benefit amount of \$5,000 or \$10,000 for your spouse and children** (birth to age 26).

GUARANTEED

No medical questions or tests are required for coverage!

FLEXIBLE

You can use the benefit payments for any purpose.



**YOU WILL BE NOTIFIED WHEN YOU CAN
ENROLL IN ADDITIONAL COVERAGE.
NO MEDICAL EXAM, NO QUESTIONS ASKED.**

ANY QUESTIONS?

CALL (888) 212-7822

Both Accident Insurance and Critical Illness Insurance are limited benefit policies. They are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

***Voya Financial** is the underwriter of these policies. Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees.*

**Accident and Critical Illness benefits are currently available for active members only. Retirees are not eligible for these benefits.*

***Coverage is available only if member coverage is elected.*

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.*

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)

**Applicable only to Illinois residential transactions.*

ESTATE PLANNING

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

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

Incorporation, Partnerships, Non-Profit, etc.	\$750 (Flat Fee)
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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	Included!	\$96 annually
Individual + Spouse	Included!	\$192 annually
Individual + Spouse + Dependents	Included!	\$288 annually
Program Cost per Family	Included!	\$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

Midwest Coalition of Labor



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

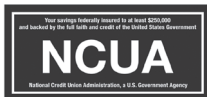


Winn-Dixie



COSTCO
WHOLESALE

SAFeway





FOR MORE INFORMATION

CALL (708) 482-9606

OR VISIT WWW.CULCU.ORG

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.



COMPLETE SSDC'S "DO I QUALIFY?" FORM AT 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!

**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!*





**Find local deals and suggest discounts
you would like to see!**



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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.**



MCL members will have direct access to executive management within The HMHF Group to ensure all needs are met. In addition to personal tax preparation, the HMHF Group has experience in Labor/Construction Accounting — working with construction companies and specialized accounting including project costing and receivables. They have customers covered for bookkeeping, payroll, compliance, accounts receivable, accounts payable, and more.

CALL (833) 227-5389

OR VISIT 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

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



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



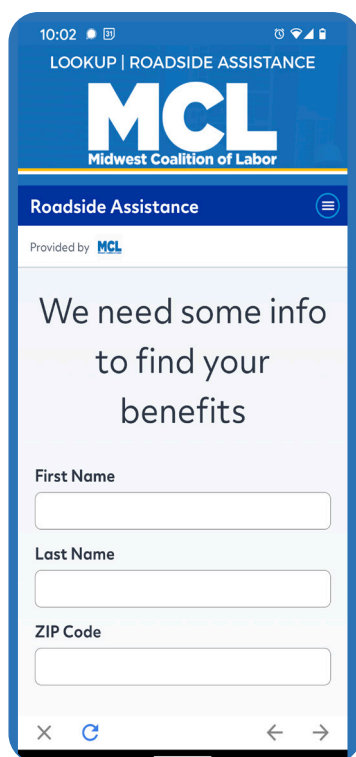
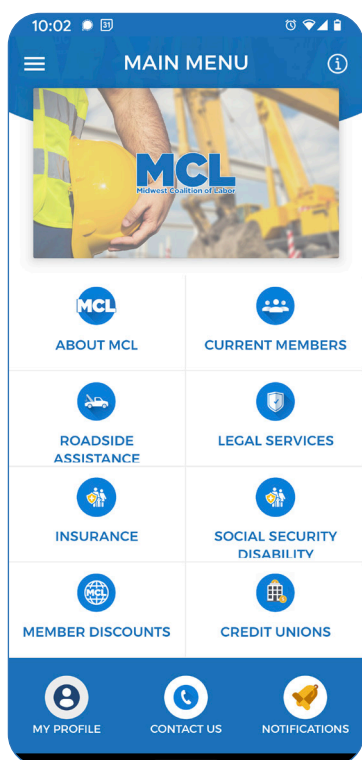
Download on the
App Store



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 for more information.



MCL **USEFUL LINKS**

MIDWEST COALITION OF LABOR

WWW.COALITIONOFLABOR.ORG

FACEBOOK.COM/COALITIONOFLABOR

TWITTER.COM/COALITION_LABOR

INSTAGRAM.COM/COALITIONOFLABOR

LINKEDIN.COM/COMPANY/COALITIONOFLABOR

CHICAGO REGIONAL COUNCIL OF CARPENTERS

FACEBOOK.COM/CRCCARPENTERS

TWITTER.COM/CRCCARPENTERS

INSTAGRAM.COM/ CRCCARPENTERS

FOR MORE INFORMATION

VISIT 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