

Your Midwest Coalition of Labor

MEMBERS ONLY BENEFITS

March 2023 Digital Edition



**Exclusive Benefits for Members of the
Mid-America Carpenters Regional Council**



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 Mid-America Carpenters Regional Council prides itself on positioning members for success and helping them build careers. As a member in good standing with the Mid-America Carpenters Regional Council, 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 over 225,000 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 Mid-America Carpenters Regional Council 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,



Gary Perinar
Executive Secretary-Treasurer
Mid-America Carpenters
Regional Council





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Supplemental Life Insurance benefits extended to age 70!*

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 Mid-America Carpenters Regional Council 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.

\$10,000 IN FREE LIFE INSURANCE!

Over \$30 Million in Claims Paid To Date

Members can purchase up to \$300,000 in additional coverage at outstanding group rates during the initial enrollment period for a total of \$310,000 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.**

FOR MORE INFORMATION

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.*

****Supplemental Life Insurance benefits are now extended up to age 70 regardless of active or retirement status as long as you begin coverage before you retire.***

MCL

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



Supplemental AD&D benefits extended to age 70!*

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 \$300,000 in additional coverage at heavily-discounted group rates during the initial enrollment period for a total of \$305,000 in coverage.

\$5,000 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

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



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ENROLL IN ADDITIONAL COVERAGE.
NO MEDICAL EXAM, NO QUESTIONS ASKED.**

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CALL (888) 212-7822

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.

** Supplemental AD&D benefits are now extended up to age 70 regardless of active or retirement status as long as you begin coverage before you retire.*

MCL

ACCIDENT & CRITICAL ILLNESS INSURANCE



Accident and Critical Illness benefits extended to age 70!*

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.**

FOR MORE INFORMATION
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 now extended up to age 70 regardless of active or retirement status as long as you begin coverage before you retire.***

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

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 legal services.* This unique legal program guarantees that a retired judge or an experienced lawyer will always be available to assist you in finding answers to your legal questions during regular business hours (Monday through Friday, 8am - 5:30pm CST).

FREE LEGAL ADVICE

MCL members and their families receive free legal assistance in finding answers and available options for addressing problems 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 legal services in the following areas of law:

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

IT'S LIKE HAVING A LAWYER IN THE FAMILY! The goal of Union Legal Services is to provide union members and their families with assistance finding legal answers and solutions 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 help finding answers to your questions and guidance on available paths to solutions. 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	\$250 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)

**Rates listed do 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

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

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

MCL ROADSIDE ASSISTANCE PROGRAM



Allstate[®]
Motor Club

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 to request service. The help you need is at your fingertips.

FREE ROADSIDE ASSISTANCE FOR MEMBERS*

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

SIMPLY CALL FOR SERVICE 24/7

(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.

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.

- **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.

- **ADD (855) 256-6019 TO YOUR FAVORITE CONTACTS.**

We're not using an App anymore so be sure to add this number to your favorite contacts

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 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 THE “DO I QUALIFY?” FORM AT [SSDCSERVICES.COM](https://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, including many Union Made and American Made products.

We deliver meaningful savings where it counts.
To enroll and start saving today, just visit
[mcl.perkspot.com!](http://mcl.perkspot.com)

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

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





Find local deals and discounts !

VISIT MCL.PERKSPOT.COM

to enroll and start saving today!

MCL FINANCIAL PLANNING SERVICES



The MCL has partnered with Megent Financial to provide our members in good standing with **FREE** financial planning services. You will be charged for these services only if you decide to use the company to manage any of your funds (typically at the time of retirement).

Exclusive 10% MCL member discount if you decide to engage Megent's services*

Megent Financial is an independent retirement and investment services firm headquartered in the Chicago area with industry roots dating to 1918. Its approach is unique, as its financial planning solutions are designed to help meet the unique needs of the working men and women of organized labor.

FOR MORE INFORMATION

CALL (888) 401-0134

OR VISIT MEGENT.COM

MEGENT FINANCIAL SERVICES OFFERINGS

UNDERSTANDING THE POWER OF YOUR BENEFITS

Union membership offers significant financial benefits. To help you get the most benefits, Megent Financial offers ways to familiarize yourself with the features as well as learn about your options:

- In-person and virtual meetings for financial advice
- Educational seminars on how to make smart financial decisions

** For members already using their services, you will also receive a 10% MCL member discount going forward.*

THE BENEFITS INCLUDED HERE ARE FOR MEMBERS ONLY AND ARE IN ADDITION TO ANY OTHER BENEFITS YOU MAY RECEIVE THROUGH YOUR COLLECTIVE BARGAINING AGREEMENT WITH MID-AMERICA CARPENTERS REGIONAL COUNCIL.



BUILDING AND PROTECTING YOUR BENEFITS

The closer you get to retirement, the more your financial needs will change, impacting the way you approach your benefits. Megent Financial can guide you along your financial journey, helping you take steps to achieve the growth you want and the protection you need.

We can help you:

- Understand your pension benefits at retirement
- Consider the tax implications of your benefits
- Optimally allocate your retirement funds
- Review spousal retirement options

IMPLEMENTING AND MAXIMIZING YOUR BENEFITS

You'll want to ensure you're getting the most of what your benefits have to offer when it comes to providing for a spouse, optimizing social security payouts, and handling taxes related to your benefits. Look to Megent Financial for:

- Investment advice
- Counseling on integrating outside assets, such as 401(k) accounts and IRAs
- Review of spousal benefits
- Assessment of benefit-related tax liability

MCL TAX PREPARATION SERVICES



FIRST RESPONDER TAX GROUP

MCL has partnered with First Responder Tax Group to offer affordable, secure and convenient tax preparation services. The First Responder Tax Group provides several options to MCL members that save the Members time in preparing their taxes.

FIRST RESPONDER TAX GROUP RATES

\$125 for 1040, Schedule A & State Filing
\$25 per Schedule C & E
\$145 for Self-Employed/Contractors

The First Responder Tax Group is led by Mike Stiscak. Mike is an Attorney and Certified Tax Preparer with 20+ years of tax preparation experience. Mike is currently in his 30th year of Law Enforcement. He serves as the President of the Chicago Police Pension Fund and has served on the Board of the Chicago Police Lieutenant's Union for the past five years, including President of Union for three years.



The Group provides preparation guides to facilitate gathering your information and documents, and several secure methods of document transfers:

- E-Filing
- E-Signature
- Direct Deposit for quick refunds
- Intuit Pro-Series Error Check
- IRS compliant security
- Electronic files for easy storage of your completed returns

FOR MORE INFORMATION VISIT

FIRSTRESPONDERTAXGROUP.COM

CALL OR EMAIL FOR AN APPOINTMENT

(773)899-0821

FIRSTRESPONDERTAXGROUP@GMAIL.COM

MCL SCHOLARSHIPS

Of all the scholarships available to students, union-specific scholarships are often easier to obtain because there are far less applicants than national scholarships. As a member of Mid-America Carpenters Regional Council, your dependents are eligible for these scholarships.



SCHOLARSHIPS AVAILABLE TO MEMBERS AND THEIR FAMILIES*

TED KENNEY - GEORGE VEST, JR. SCHOLARSHIP

WWW.CARPENTERSUNION.ORG/MEMBER-TOOLS/RESOURCES

WILLIAM A. LEE MEMORIAL SCHOLARSHIP

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

CONSTRUCTION INDUSTRY SERVICE CORPORATION

CISCO.ORG/SCHOLARSHIPS

**Scholarship eligibility may vary by location. Please check with your individual union for specific eligibility requirements.*



**CURRENTLY ON HOLD
DUE TO DECISION
BY DEPARTMENT OF
EDUCATION**

**VISIT
COALITIONOFLABOR.ORG
FOR UPDATES ON
PROGRAM STATUS**

**FREE COLLEGE
BENEFIT!**

Free Associate degree for you and your family members! A life-changing opportunity from your union to earn your Associate Degree.

ZERO OUT-OF-POCKET COST

Members and their families can earn an Associate Degree online, with no out-of-pocket costs. A last-dollar scholarship covers the difference between any federal grants and your tuition, fees and e-books at EGCC.

Scan Here to Get Started!



CONTACT US



1 (833) 465-2505



freecollege@egcc.edu

www.easterngateway.edu/mcl



FOR YOU & YOUR FAMILY

The MCL Free College Benefit offers working families a debt-free and convenient higher education opportunity. Current and retired union members and their families can take advantage of this exciting opportunity. Family members do NOT need to be financial dependents or living with the member to be eligible.



HIGHER EDUCATION IN JUST 4 STEPS

- Apply to Eastern Gateway
- Complete the free FAFSA at fafsa.ed.gov (School code: 007275)
- Submit proof of high school graduation or GED completion
- Work with an enrollment advisor to register for classes

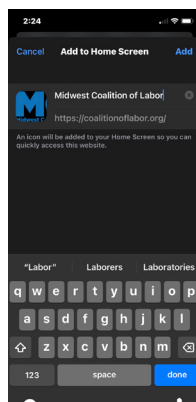
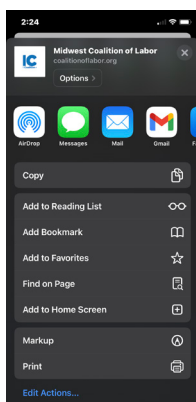
**VISIT COALITIONOFLABOR.ORG FOR INFORMATION
ON OBTAINING A BACHELOR'S DEGREE**

MCL WEBSITE

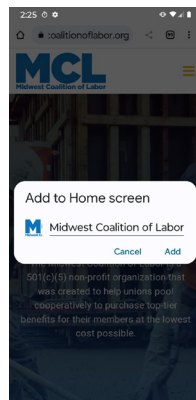
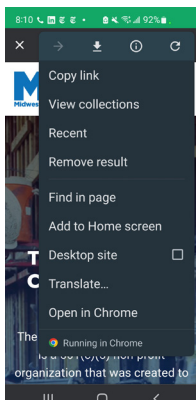
Visit coalitionoflabor.org for more information.

Save the website to your device home screen! Using the internet browser on your device, to go to coalitionoflabor.org.

iPhone: click the share icon, find **Add to Home Screen** and click it, then click **Add**.



Android: click on the three dots at the top right corner of the screen, then scroll down to **Add to Home Screen** and click it, then click **Add**.



MCL USEFUL LINKS

MIDWEST COALITION OF LABOR

WWW.COALITIONOFLABOR.ORG

FACEBOOK.COM/COALITIONOFLABOR

TWITTER.COM/COALITION_LABOR

INSTAGRAM.COM/COALITIONOFLABOR

LINKEDIN.COM/COMPANY/COALITIONOFLABOR

MID-AMERICA CARPENTERS REGIONAL COUNCIL

WWW.CARPENTERSUNION.ORG

FACEBOOK.COM/MIDAMCARPENTERS

INSTAGRAM.COM/MIDAMCARPENTERS

TWITTER.COM/MIDAMCARPENTERS

FOR MORE INFORMATION

VISIT **COALITIONOFLABOR.ORG**



SCAN ME

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 over 225,000 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

March 2023 Digital Edition