

# CHICAGO REGIONAL COUNCIL OF CARPENTERS

MEMBERS ONLY BENEFIT PACKAGE



**NEW 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](http://coalitionoflabor.org) for more detailed information on your new coverage and plan options.



**\$10,000 IN FREE LIFE INSURANCE!**

Members can purchase up to \$160,000 in additional coverage at outstanding group rates during the initial enrollment period for a maximum total of \$170,000 in life insurance coverage, **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.

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!**

**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 \$160,000	Adds \$0	Adds \$0	<b>\$170,000 (max)</b>
Member B	\$10,000	Adds \$0	Adds \$30,000	Adds \$30,000	<b>\$70,000</b>

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# 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 \$160,000 in additional coverage at heavily-discounted group rates during the initial enrollment period for a total of \$165,000 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

Who says lawyers have to be expensive? We know you work hard for your money, and the last thing you want to do is spend it all on a lawyer. Chicago Regional Council of Carpenters has partnered with Union Legal Services, LLC to provide our members with both **free legal services** and negotiated **flat-fee services**. No more worrying about mounting legal bills! Call Union Legal Services' toll-free number for legal advice today.

This unique legal program guarantees that a retired judge or an experienced lawyer will always be available to answer your legal questions. Have an emergency and need to talk to a lawyer after business hours? A 24-hour emergency hotline is always available for our union members dealing with criminal matters.\*

## CRIMINAL MATTERS

LEGAL SERVICE	FEE
Expungements	<b>FREE!</b>
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)
24/7 EMERGENCY HOTLINE FOR CRIMINAL MATTERS:	630-567-5849

## FINANCIAL MATTERS

LEGAL SERVICE	FEE
Credit Card Settlements	<b>FREE!</b>
Credit Report Clean Up	<b>FREE!</b>
Bankruptcy Chapter 7	\$2,250 (Flat Fee)

## BUSINESS LEGAL MATTERS

LEGAL SERVICE	FEE
Incorporation, Partnerships, nonprofit, etc.	\$750 (Flat Fee)

## FAMILY LAW MATTERS

*Kankakee and Grundy County*

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

*Cook, DuPage, Kane, Lake, McHenry, and Will County*

LEGAL SERVICE	FEE
All Matters:	\$200 per hour

**FREE LEGAL ADVICE: 877-694-2663**

*Have a legal matter you do not see listed here? Call anyway!  
Our list of legal services is always growing!*

## PROPERTY TAX APPEALS

LEGAL SERVICE	FEE
Residential Property Tax Appeal	<b>FREE!</b>

## RESIDENTIAL REAL ESTATE CLOSINGS

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)

## WILL & ESTATE MATTERS

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

## IMMIGRATION MATTERS

LEGAL SERVICE	FEE
B Visitor Visa Application	\$800 (Flat Fee)
Citizenship Case	\$1,500 (Flat Fee)

## SOCIAL SECURITY DISABILITY

LEGAL SERVICE	FEE
Various Services	Please Call



**NICHOLAS CORTESI**  
**UNION LEGAL SERVICES, LLC**

Nicholas has practiced law for nearly 20 years, representing clients in a wide range of legal matters. Members of the Chicago Regional Council of Carpenters have relied on his expertise for more than 10 years with nothing but praise.

Nicholas received his J.D. degree from John Marshall Law School in 1999. Prior to attending law school, he earned a degree in accountancy in 1992 from Northern Illinois University, during which time he worked as a law clerk in the DeKalb County States Attorney's Office.

Nicholas currently serves on the Chicago Bar Association's Judicial Evaluation Committee and as president and secretary of the Village of Arlington Heights, Board of Local Improvements.

**UNION LEGAL SERVICES**  
**877-694-2663**

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





# 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	<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

### 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



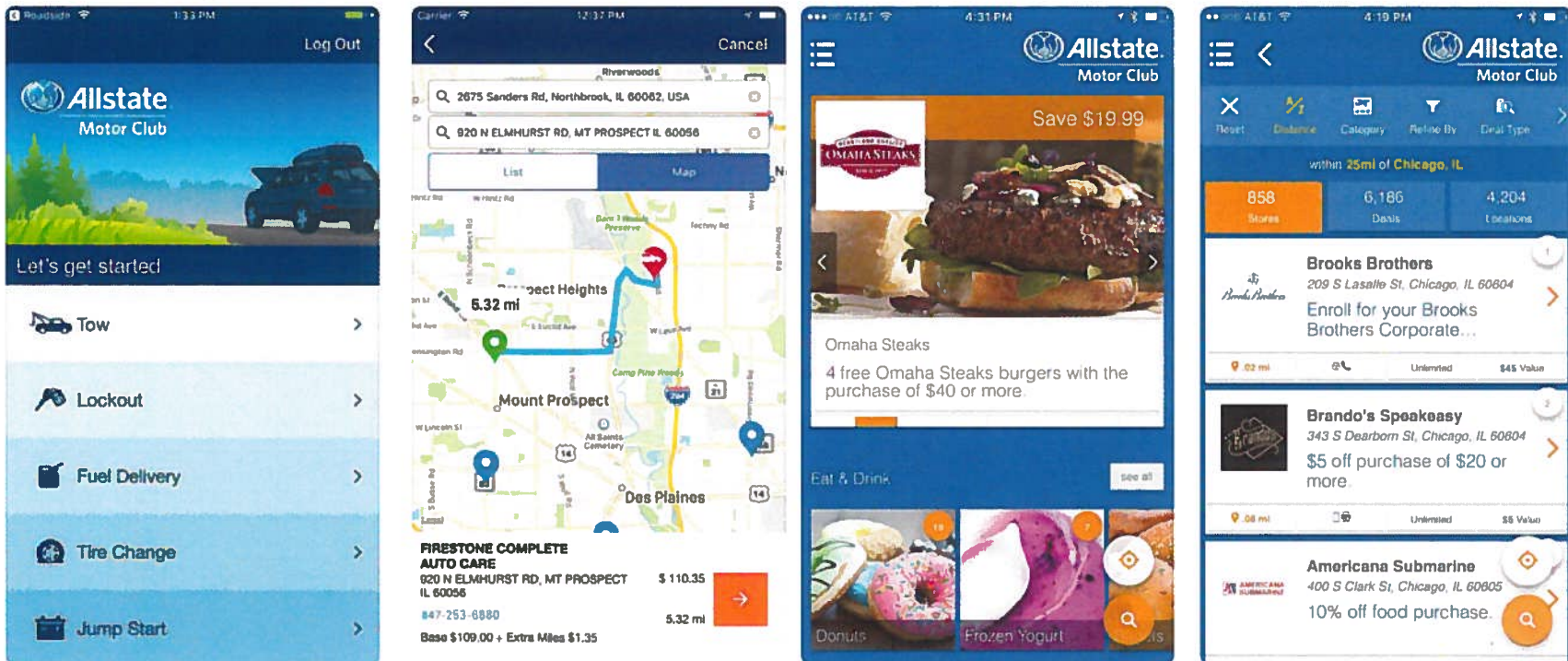
Mobility keeps customers on the road

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



**Allstate Motor Club Members** can now enjoy a deal-finding app that delivers big discounts from the brands you know...and at local places you actually want. Whether you're close to home or on the road, simply show the coupon from your mobile device and save up to 50% on restaurants, shopping and more. You'll find tons of savings in every big city, and in most small towns in America.

**Register now** to start saving! Visit [mcl.enjoymydeals.com](http://mcl.enjoymydeals.com) and use the special code **MCL1244** to login. Once you create an account, use your unique Member ID to download the Motor Club app, login and start finding big deals at great places near you!



**Allstate's Terms and Conditions website: [www.roadside.com/tac/MCL](http://www.roadside.com/tac/MCL)**

Only registered members can use this app and access these exclusive deals. For questions, contact [customerservice@memberweb.com](mailto:customerservice@memberweb.com)



## WEEKENDS JUST GOT BETTER

**UNIONPLUS OFFERS MANY FREE SERVICES AND DISCOUNTS JUST FOR BEING A CARPENTER MEMBER. VISIT [UNIONPLUS.ORG](http://UNIONPLUS.ORG) AND [UNIONPLUS.ABENITY.COM](http://UNIONPLUS.ABENITY.COM) TO START SAVING TODAY!**

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.



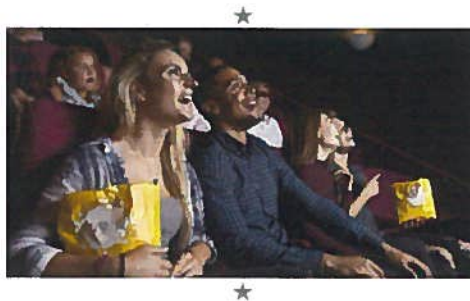


## FEATURED PROGRAMS AND DISCOUNTS



### 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](http://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](http://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](http://unionplus.org/mortgage).



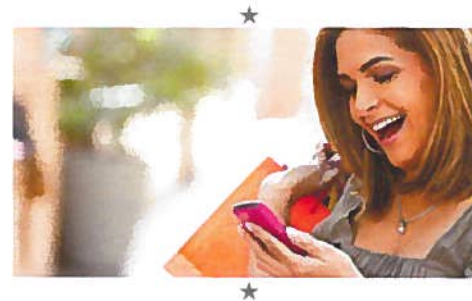
### Dental, Vision, Rx & Hearing Savings

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](http://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](http://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](http://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.



**2018 WILLIAM A. LEE MEMORIAL SCHOLARSHIP**

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



**UNION PLUS  
SCHOLARSHIPS**

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



**TED KENNEY-  
GEORGE VEST, JR.  
SCHOLARSHIP**

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



Construction Industry Service Corporation

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## **CHICAGO SUN\*TIMES**

*The Hardest-Working Paper in America*





THE BENEFITS HEREIN ARE IN ADDITION TO WHAT YOU RECEIVE THROUGH YOUR COLLECTIVE BARGAINING AGREEMENT WITH CHICAGO REGIONAL COUNCIL OF CARPENTERS AND ARE FOR MEMBERS ONLY.





# COALITION OF UNION LABOR CREDIT UNION

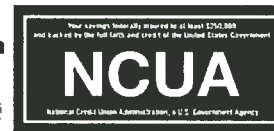
**BANKS ARE FOR PROFIT, CREDIT UNIONS ARE FOR PEOPLE.**

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.

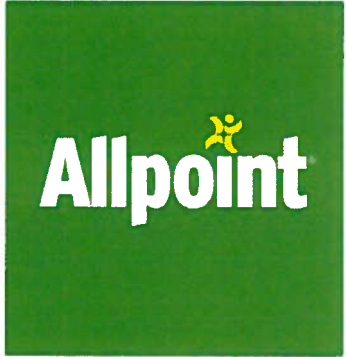
In the aftermath of the Great Recession, our credit union board members voted to give union members the option to skip two mortgage payments to help out with financial hardship. Ask yourself-would a private bank ever do that?

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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[allpointnetwork.com](http://allpointnetwork.com)



**UNION SERVICES  
FOR UNION MEMBERS**

- 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

**LENDING**

- 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







*BUILDING, TOMORROW, TOGETHER*



# USEFUL LINKS

[WWW.COALITIONOFLABOR.ORG](http://WWW.COALITIONOFLABOR.ORG)

[WWW.CARPENTERSUNION.ORG](http://WWW.CARPENTERSUNION.ORG)

[WWW.CHICAP.ORG](http://WWW.CHICAP.ORG)

[WWW.CARPENTERSAFETY.ORG](http://WWW.CARPENTERSAFETY.ORG)

[WWW.UNIONPLUS.ORG](http://WWW.UNIONPLUS.ORG)

[WWW.SUNTIMES.COM/MIDWEST-LABOR](http://WWW.SUNTIMES.COM/MIDWEST-LABOR)

[WWW.MCL.ENJOYMYDEALS.COM](http://WWW.MCL.ENJOYMYDEALS.COM)

[WWW.ROADSIDEMOBILE.COM/TAC/MCL](http://WWW.ROADSIDEMOBILE.COM/TAC/MCL)

[WWW.MUNICHRE.COM/HSB/IDENTITY-RECOVERY](http://WWW.MUNICHRE.COM/HSB/IDENTITY-RECOVERY)



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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**

**COALITIONOFLABOR.ORG  
800-433-2099**

