

*Your Midwest Coalition of Labor*

# MEMBERS ONLY BENEFITS



**Exclusive Benefits** *for the*  
**Brothers & Sisters of IUOE 399**



**MCL**  
Midwest Coalition of Labor



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 IUOE LOCAL 399.

## Brothers and Sisters,

Union membership comes with benefits. At work, you receive the protections of a collective bargaining agreement and dedicated staff that works to advance your economic wellbeing and prevent employers from taking advantage of you. Outside of work, your union provides healthcare and retirement benefits that protect you and your family's wellbeing when you retire.

Local 399 takes pride in the work we do to improve our members' lives. As a member in good standing with Local 399, 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 140,000 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.

Union membership is the last line of defense for working families, and we are committed to protecting you both on the job and at home, during and after your career.

In Solidarity,



**Patrick J. Kelly**  
IUOE Local 399  
President  
& Business Manager



# MCL LIFE INSURANCE

Life insurance provides important financial protection for your loved ones and is an important 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 Local 399 card-carrying member\*. Please visit **[coalitionoflabor.org](https://coalitionoflabor.org)** for more detailed information on your new coverage and plan options.

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

**Over \$4 Million in Claims  
Paid To Date**

Members can purchase up to \$200,000 in additional coverage at outstanding group rates during the initial enrollment period for a total of \$210,000 in life insurance coverage. **NO MEDICAL EXAM, NO QUESTIONS ASKED.**

## **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.





**CALL CENTER SUPPORT: (888) 212-7822**

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

*\*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.

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# MCL ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

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\* 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.

up to **\$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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# 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 consulting/repair*
- *Free expungements*

*\*Rates do not include court costs, filing fees, and may differ based on county and state. 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 •  
RESIDENTIAL REAL ESTATE CLOSINGS •  
FINANCIAL MATTERS • BUSINESS LEGAL MATTERS**

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

**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.

*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)

## FINANCIAL MATTERS

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

## 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)

## FAMILY LAW

All Matters:

\$225 per hour

## BUSINESS LEGAL MATTERS

Incorporation, Partnerships, Non-Profit, etc.

\$750 (Flat Fee)



**UNION LEGAL SERVICES**

**(877) 694-2663**

# MCL ROADSIDE ASSISTANCE COVERAGE

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.



Towing



Flat Tire



Jump  
Start



Lockout



Fuel  
Delivery

## FREE ROADSIDE ASSISTANCE FOR MEMBERS

### CALL (855) 256-6019

### or DOWNLOAD THE APP!

### Search for "Midwest Coalition Roadside" on Android or IOS.\*\*

\* Three included services per annual cycle, per household.

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

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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



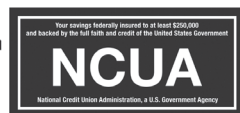
Winn-Dixie



COSTCO  
WHOLESALE

SAFeway

Midwest Coalition of Labor



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**CALL (708) 482-9606  
OR VISIT [WWW.CULCU.ORG](http://WWW.CULCU.ORG)  
FOR MORE INFORMATION**

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**

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.

## ***Why SSDI?***

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

## ***Why is Early Medicare Important?***

Medical expenses typically drop when you enroll in Medicare. Medicare plan enrollees can have lower out-of-pocket costs when you 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 record 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](http://www.ssdcservices.com) (code MCL1)**

**or contact SSDC Monday-Friday, 9:00am-6:00pm EST  
with the dedicated MCL phone number (866)729-9502  
to speak to an SSDC Associate.**





## ***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 ACCIDENT AND 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 ISSUE**

**No medical questions or tests are required for coverage!**

### **FLEXIBLE**

**You can use the benefit payments for any purpose.**



## CALL CENTER SUPPORT (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.

***YOU WILL BE NOTIFIED  
WHEN YOU CAN ENROLL.  
NO QUESTIONS ASKED.***

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

***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.*

# 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.

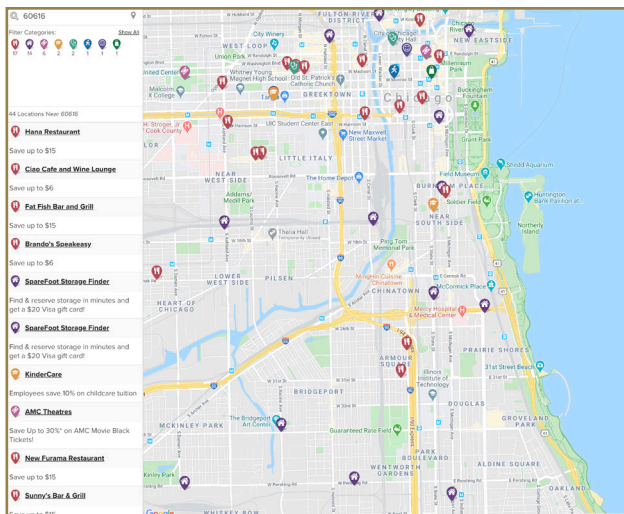


**Save big with exclusive offers on a  
wide variety of merchandise and services**

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







***Find Local Deals & Suggest Discounts  
You Would Like to See!***



**Visit [mcl.perkspot.com](http://mcl.perkspot.com)  
to register and start saving today!**

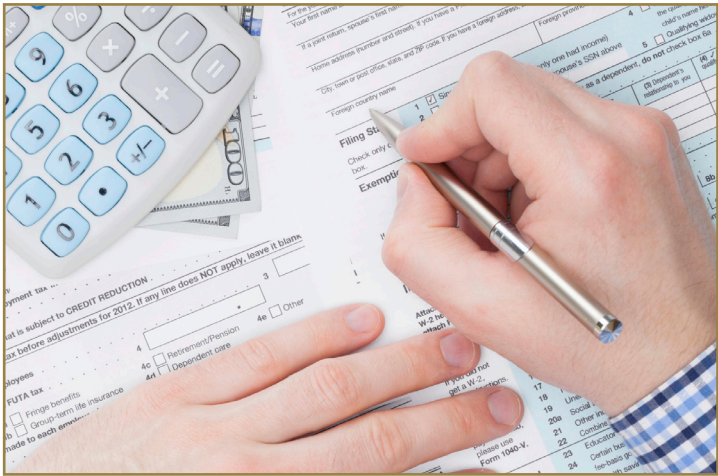
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# MCL TAX PREPARATION

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.

	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](https://mcl.hmhfgroup.com)  
FOR MORE INFORMATION**

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.

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.

# **MCL SCHOLARSHIPS**

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

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 Local 399, your dependents are eligible for these scholarships.

### **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)**

### **LOCAL 399 ANNE GINDORF SCHOLARSHIP**

**[WWW.IUOE399.ORG/NEWS/SCHOLARSHIPS/](http://WWW.IUOE399.ORG/NEWS/SCHOLARSHIPS/)**



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# MCL FREE COLLEGE

You and your family members\* can work toward an Associate 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.



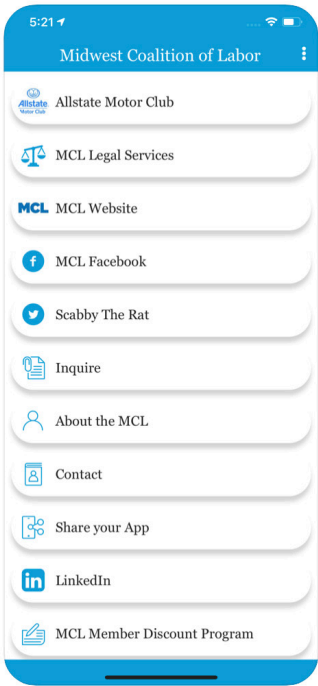
**CALL (888) 590-9009  
OR VISIT [WWW.COALITIONOFLABOR.ORG/](http://WWW.COALITIONOFLABOR.ORG/)  
MEMBER-BENEFITS  
FOR MORE INFORMATION**

*\* 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 MOBILE APP

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! Search for “Midwest Coalition of Labor” in the Google Play Store or the Apple App Store.



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# **MCL SOCIAL MEDIA AND USEFUL LINKS**

The MCL is regularly adding new benefits and improving existing ones. Stay informed by joining our mailing list at [www.coalitionoflabor.org](http://www.coalitionoflabor.org)

## **SOCIAL MEDIA**

Keep in touch with everything happening within our rapidly expanding network of unions by following us, liking and sharing on social media!

**[FACEBOOK.COM/COALITIONOFLABOR](https://www.facebook.com/coalitionoflabor)**

**[TWITTER.COM/COALITION\\_LABOR](https://twitter.com/COALITION_LABOR)**

**[INSTAGRAM.COM/COALITIONOFLABOR](https://www.instagram.com/coalitionoflabor)**

**[LINKEDIN.COM/COMPANY/COALITIONOFLABOR](https://www.linkedin.com/company/coalitionoflabor)**

**[FACEBOOK.COM/IUOELOCAL399](https://www.facebook.com/IUOELOCAL399)**

**[TWITTER.COM/IUOELOCAL399](https://twitter.com/IUOELOCAL399)**

## **USEFUL LINKS**

If you can't find the information you need at one of the links below, contact us at 1-800-433-2099 or send an email to: [info@coalitionoflabor.org](mailto:info@coalitionoflabor.org)

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

**[WWW.IUOE399.ORG](http://WWW.IUOE399.ORG)**

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

**[MCL.PERKSPOT.COM/LOGIN](http://MCL.PERKSPOT.COM/LOGIN)**



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 140,000 union members across Illinois, Indiana, Michigan, Wisconsin, Iowa, Minnesota, North Dakota, South Dakota and Texas 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*