

Your Midwest Coalition of Labor

MEMBERS ONLY BENEFITS



Exclusive Benefits for the Brothers & Sisters of

Chicago
Laborers'
District
Council

LIUNA!

MCL

Midwest Coalition of Labor

Una versión en español de este libro estará disponible en nuestro sitio web www.liunachicago.org/member-benefits.

LIUNA CHICAGO LABORERS' DISTRICT COUNCIL AFFILIATED LOCALS

LIUNA Laborers' Local 1

8618 W. Catalpa Ave., Suite 1101
Chicago, IL 60656

Leonel Esparza, Business Mgr.
773-380-0001

www.laborerslocalone.com/

LIUNA Laborers' Local 68

660 E. North Ave.
Lombard, IL 60148

Joseph Riley, Business Mgr.
630-953-9644

www.laborers68.com

LIUNA Laborers' Local 2

8842 W. Ogden Ave.
Brookfield, IL 60513

Rich Kuczkowski, Business Mgr.
708-387-1938

[www.liunachicago.org/
affiliated-locals/liuna-local-2](http://www.liunachicago.org/affiliated-locals/liuna-local-2)

LIUNA Laborers' Local 75

1923 Donmaur Dr.
Crest Hill, IL 60403

Bill Martin, Business Mgr.
815-729-1324

[www.liunachicago.org/
affiliated-locals/liuna-local-75](http://www.liunachicago.org/affiliated-locals/liuna-local-75)

LIUNA Laborers' Local 4

3841 S. Halsted St. #100
Chicago, IL 60609

Paul Connolly, Business Mgr.
773-376-4404

[www.liunachicago.org/
affiliated-locals/liuna-local-4](http://www.liunachicago.org/affiliated-locals/liuna-local-4)

LIUNA Laborers' Local 76

5930 W. Gunnison
Chicago, IL 60630

Al Naimoli, Business Mgr.
773-427-0076

LIUNA Laborers' Local 152

409 Temple Ave.
Highland Park, IL 60035

Shawn Fitzgerald, Business Mgr.
847-432-7480

[www.liunachicago.org/
affiliated-locals/liuna-local-152](http://www.liunachicago.org/affiliated-locals/liuna-local-152)

LIUNA Laborers' Local 5

134 N. Halsted St.
Chicago Heights, IL 60411

Frank Taffora, Business Mgr.
708-754-6100

liunalocal5.com/index.html

LIUNA Laborers' Local 225

8270 S. Archer Ave.
Willow Springs, IL 60480

Anthony Cantone, Business Mgr.
708-467-0600

www.laborers225.org

LIUNA Laborers' Local 582

2400 Big Timber Rd., Suite 112A
Elgin, IL 60124

Marty Dwyer, Business Mgr.
847-741-7430

www.local582.us

LIUNA Laborers' Local 681

4004 N. Cass Ave.
Westmont, IL 60559

Jose Zamarripa, Business Mgr.
630-964-0340

LIUNA Laborers' Local 1001

323 S. Ashland Ave.
Chicago, IL 60607

James Ellis, Business Mgr.
312-226-1001

www.local1001.com

LIUNA Laborers' Local 1035

3819 N. Rte. 23, Unit A
Marengo, IL 60152

Vern Bauman, Business Mgr.
815-568-6190

www.local1035.org/home

LIUNA Laborers' Local 1092

3841 S. Halsted St., #200
Chicago, IL 60609

Joseph Healy, Business Mgr.
773-247-1092

local1092.org/

Dear Brothers and Sisters,

Union membership is more than having a job, it's about having the strength of a collective voice, protection, and peace of mind provided by union-negotiated benefits. Our union takes pride in empowering and safeguarding our members on and off the job.

As a dues-paying member of LIUNA Chicago Laborers' District 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 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.

These benefits include Life and Accidental Death & Dismemberment insurance, discounted legal services, emergency roadside assistance, credit union services, and much more.

Union membership is the last line of defense for working families and we are committed to protecting you and your family on and off the job, and throughout your retirement.

In Solidarity,



James P. Connolly
Chicago Laborers' District Council
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 LIUNA Chicago Laborers' District Council card-carrying member* Please visit 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.

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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(888) 212-7822**

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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 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) |

FAMILY LAW

| | |
|--------------|----------------|
| All Matters: | \$225 per hour |
|--------------|----------------|

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) |

FINANCIAL MATTERS

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

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.



Motor Club



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!

| 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

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.



**CALL (708) 482-9606
OR VISIT WWW.CULCU.ORG
FOR MORE INFORMATION**

6240 Joliet Road • Countryside, IL 60525

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

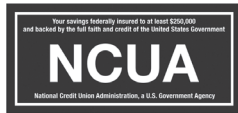
55,000+ SURCHARGE-FREE ATMs WORLDWIDE!



Midwest Coalition of Labor



Credit Union



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.



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

**Complete SSDC's
"Do I Qualify?" form
at 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.**

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.**

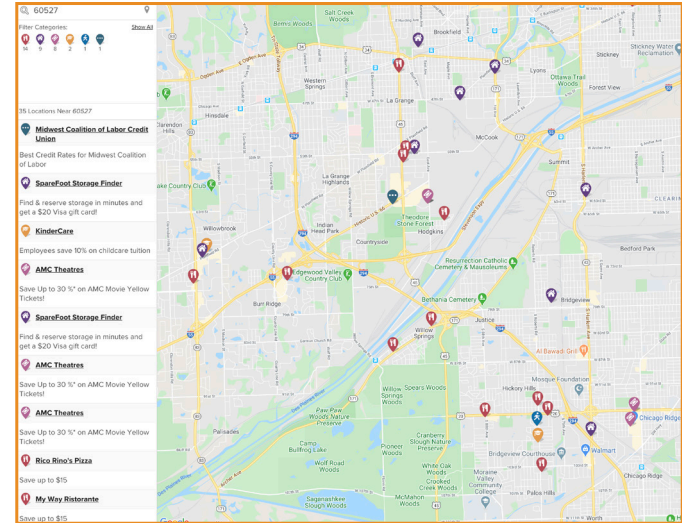
***Coverage is available only if member coverage is elected.*

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.



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

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!*



Visit mcl.perkspot.com to register and start saving today!

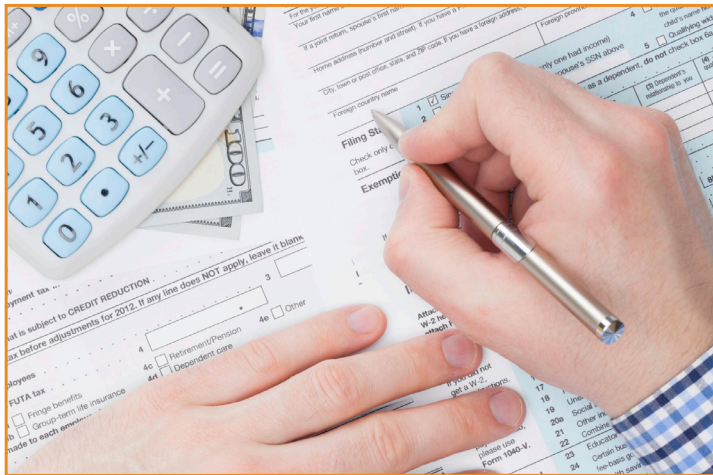


MCL TAX PREPARATION

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
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

The Chicago Laborers' District Council reimburses scholarships provided by our affiliated Locals. Please contact your Laborers' Local for details. In addition, you and your dependents may also be eligible for these other union-specific scholarship programs described below.

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



[WWW.CHICAGOLECET.ORG/
PROGRAMS-ACTIVITIES/
SCHOLARSHIP-PROGRAM/](http://WWW.CHICAGOLECET.ORG/PROGRAMS-ACTIVITIES/SCHOLARSHIP-PROGRAM/)

"The Chicago Area LECET scholarship is available exclusively to dependents of LIUNA members who were killed or disabled on the job."

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.

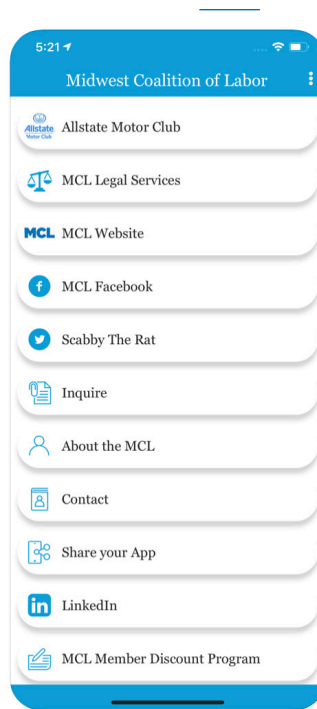


**CALL (888) 590-9009
OR VISIT [WWW.COALITIONOFLABOR.ORG/
MEMBER-BENEFITS](http://WWW.COALITIONOFLABOR.ORG/MEMBER-BENEFITS)
FOR MORE INFORMATION**

** 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.



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

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/LIUNACHICAGO](https://www.facebook.com/liunachicago)

[TWITTER.COM/LIUNACHICAGO](https://twitter.com/liunachicago)

[INSTAGRAM.COM/LIUNACHICAGO](https://www.instagram.com/liunachicago)

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

[WWW.COALITIONOFLABOR.ORG](http://www.coalitionoflabor.org)

[WWW.LIUNACHICAGO.ORG](http://www.liunachicago.org)

[WWW.CULCU.ORG](http://www.culcu.org)

[MCL.PERKSPOT.COM/LOGIN](http://mcl.perkspot.com/login)

MCL

Midwest Coalition of Labor

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