

Chicago
Laborers'
District
Council

LiUNA!

MEMBERS ONLY BENEFIT PACKAGE



NEW BENEFITS INSIDE!

Dear Brothers and Sisters,

The Chicago Laborers' District Council and our affiliated locals are pleased to introduce a package of NEW benefits exclusively for our active and retired members, and their families. 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. With that in mind, we are pleased to share with you brand new benefits that are free to you and your family as dues-paying members. We're able to provide these benefits at no additional cost to you because we've partnered with other unions to create the Midwest Coalition of Labor. As members of the Coalition we're able to negotiate with benefit providers to get lower prices and better rates.

In addition to the LIUNA Chicago Laborers' District Council, the Midwest Coalition of Labor (MCL) includes the International Union of Operating Engineers Local 399, the Operating Engineers Local 150, the Chicago Regional Council of Carpenters, and the International Brotherhood of Electrical Workers Local 134. Together our organizations represent more than 100,000 working men and women around the Midwest, and as more unions join the Midwest Coalition of Labor, we will continue to add new members-only benefits.

The new benefits include Life and Accidental Death & Dismemberment insurance, discounted legal services, identity theft protection, 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.

Contact your Local Union Business Manager with questions or call **800-433-2099**. You may also find more information on the Midwest Coalition of Labor website coalitionoflabor.org.

In Solidarity,

James P. Connolly
Chicago Laborers' District Council
Business Manager



TABLE OF CONTENTS

4	LIFE INSURANCE*
5	ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE*
6 - 7	LEGAL SERVICES PROGRAM
8	IDENTITY RECOVERY COVERAGE
10	ALLSTATE ROADSIDE ADVANTAGE PROGRAM
11	ALLSTATE MOTOR CLUB
12-13	UNION PLUS
14	SCHOLARSHIPS
15	SUN-TIMES + WORKING 360 SUBSCRIPTION
16-17	CREDIT UNION
19	USEFUL LINKS

*This benefit is only available to non-retired active members.

*Retirees are not eligible for these benefits.

LIUNA CHICAGO LABORERS' DISTRICT COUNCIL AFFILIATED LOCALS

LiUNA Laborers' Local 1

8618 W. Catalpa Ave., Suite 1101
Chicago, IL 60656
Leo Esparza, Business Manager
773-380-0001
www.laborerslocalone.com

LiUNA Laborers' Local 2

8842 W. Ogden Ave.
Brookfield, IL 60513
Rich Kuczkowski, Business Manager
708-387-1938
www.liunachicago.org/affiliated-locals/liuna-local-2

LiUNA Laborers' Local 4

3841 S. Halsted St. #100
Chicago, IL 60609
Paul Connolly, Business Manager
773-376-4404
www.liunachicago.org/affiliated-locals/liuna-local-4

LiUNA Laborers' Local 5

134 N. Halsted St.
Chicago Heights, IL 60411
Frank Taffora, Business Manager
708-754-6100

LiUNA Laborers' Local 6

4670 N. Elston Ave.
Chicago, IL 60630
Jeff Ziemann, Business Manager
773-202-2696

LiUNA Laborers' Local 68

660 E. North Avenue
Lombard, IL 60148
Joseph Riley, Business Manager
630-953-9644

LiUNA Laborers' Local 75

1923 Donmaur Dr.
Crest Hill, IL 60403
Bill Martin, Business Manager
815-729-1324
www.liunachicago.org/affiliated-locals/liuna-local-75

LiUNA Laborers' Local 76

5930 W. Gunnison
Chicago, IL 60630
Al Naimoli, Business Manager
773-427-0076

LiUNA Laborers' Local 152

409 Temple Ave.
Highland Park, IL 60035
Shawn Fitzgerald, Business Manager
847-432-7480
www.liunachicago.org/affiliated-locals/liuna-local-152

LiUNA Laborers' Local 225

8270 S. Archer Ave.
Willow Springs, IL 60480
Anthony Cantone, Business Manager
708-467-0600
www.laborers225.org

LiUNA Laborers' Local 582

2400 Big Timber Rd.
Building A, Suite 112A
Elgin, IL 60120
Marty Dwyer, Business Manager
847-741-7430
www.local582.us

LiUNA Laborers' Local 681

4004 N. Cass Ave.
Westmont, IL 60559
Jose Zamarripa, Business Manager
630-964-0340

LiUNA Laborers' Local 1001

323 S. Ashland Ave.
Chicago, IL 60607
James Ellis, Business Manager
312-226-1001
www.local1001.com

LiUNA Laborers' Local 1035

3819 N. Rte. 23, Unit A.
Marengo, IL 60152
Vern Bauman, Business Manager
815-568-6190
www.local1035.org/home

LiUNA Laborers' Local 1092

3841 S. Halsted Street, #200
Chicago, IL 60609
Joseph Healy, Business Manager
773-247-1092
local1092.org/

LIFE INSURANCE

*This benefit is only available to non-retired active members.

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 Health and Welfare Fund 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.



\$10,000 IN FREE LIFE INSURANCE!

SIGN UP DURING THE INITIAL ENROLLMENT PERIOD WITH NO QUESTIONS ASKED

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 questions asked!**

If you choose not to buy 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!**

Spouse and Dependents

Base life insurance coverage can also be extended to dependents, and members can buy up to \$30,000 in life insurance for their spouse and up to \$15,000 for children.

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.

See two examples below...

	<u>Base</u>	<u>Initial Enrollment Period</u>	<u>2nd Enrollment Period</u>	<u>3rd Enrollment Period</u>	<u>Total Coverage</u>
Member A	\$10,000	Adds \$200,000	Adds \$0	Adds \$0	\$210,000 (max)
Member B	\$10,000	Adds \$0	Adds \$30,000	Adds \$30,000	\$70,000



ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

\$5,000 IN FREE AD&D COVERAGE!

*This benefit is only available to non-retired active members.

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 \$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

Voya also has optional benefits available with AD&D insurance for other situations that arise from an accident, such as:

- Coma
- Car Accident
- Child Care & Education Needs
- Occupational Assault

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

***LIFE INSURANCE AND AD&D BENEFITS ARE CURRENTLY AVAILABLE FOR ACTIVE MEMBERS ONLY.
*RETIRES ARE NOT ELIGIBLE FOR THESE BENEFITS.**

LEGAL SERVICES PROGRAM

Who says lawyers must 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. We have 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. *Court costs may apply, and fees may differ depending on your county or state.

CRIMINAL MATTERS

LEGAL SERVICE	FEE
Expungements	FREE!
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	FREE!
Credit Report Clean Up	FREE!
Bankruptcy Chapter 7	\$2,250 (Flat Fee)

BUSINESS LEGAL MATTERS

LEGAL SERVICE	FEE
Incorporation, Partnerships, Non-Profit, 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	FREE!

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)

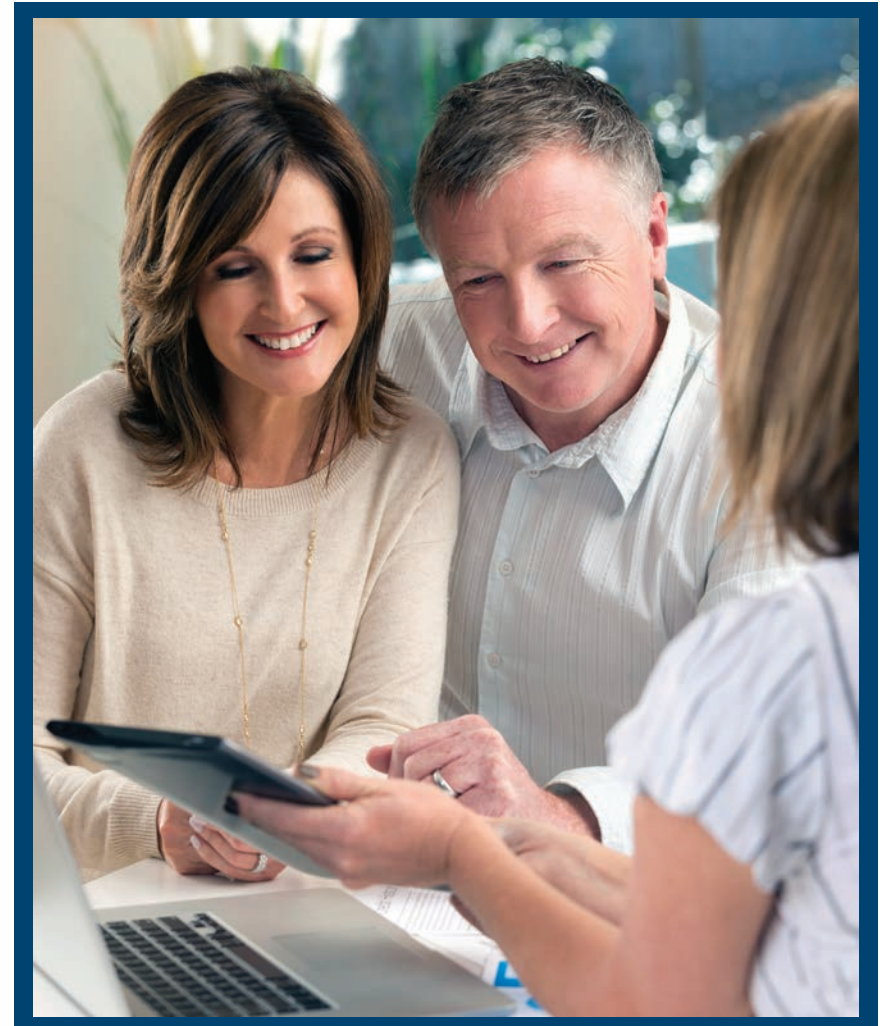
SOCIAL SECURITY DISABILITY

LEGAL SERVICE	FEE
Various Services	Please Call

UNION LEGAL SERVICES, LLC

NICHOLAS CORTESI

(877) 694-2663



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 a licensed investigator 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: 1 (800) 472-1866 • HOURS: 8 A.M. - 8 P.M. EST, M-F





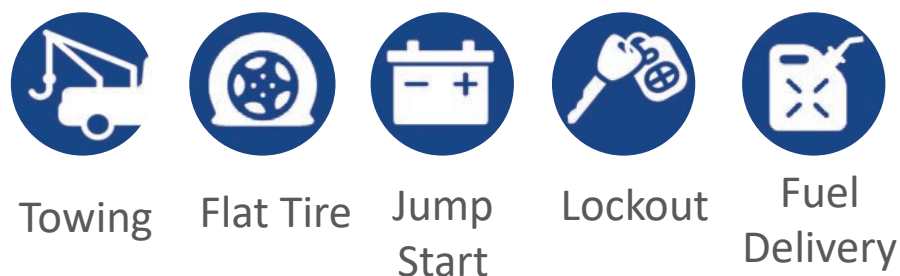
Be ready for the next breakdown.
Roadside assistance now available.

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. Help you need is at your fingertips.

Request Roadside Assistance Today!
(855) 256-6019

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

FREE SERVICES PROVIDED



*Three included 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

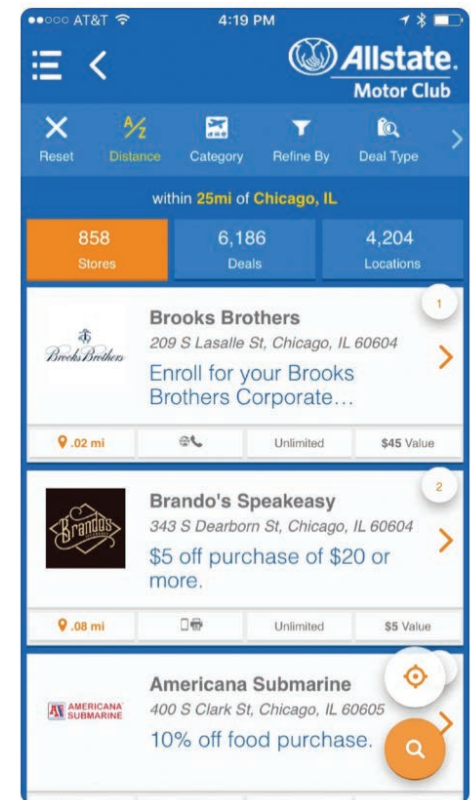
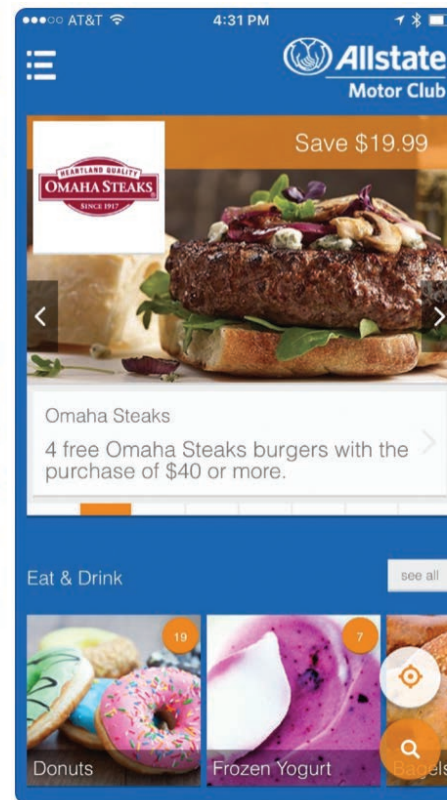
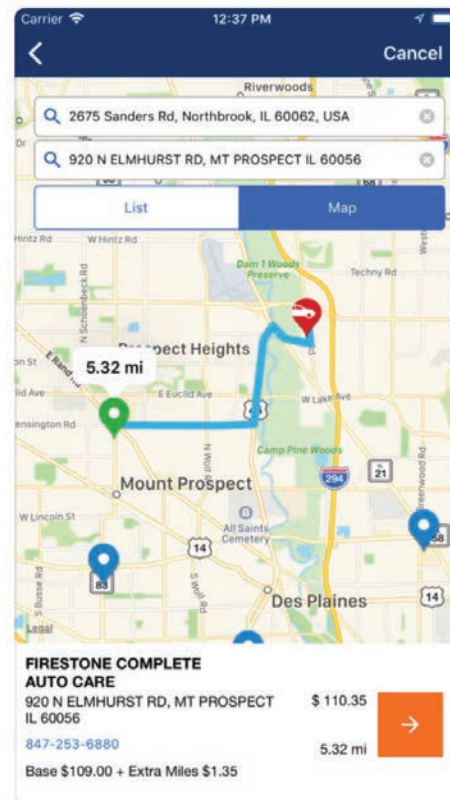
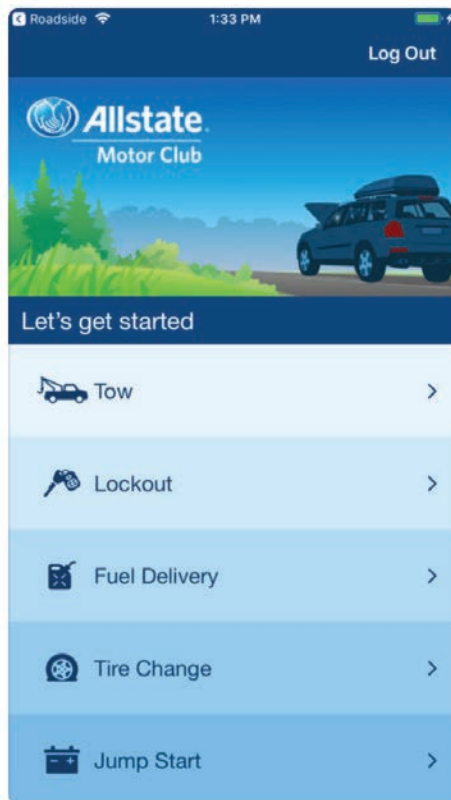


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Motor Club

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 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

Only registered members can use this app and access these exclusive deals. For questions, contact customerservice@memberweb.com.



LIUNA!



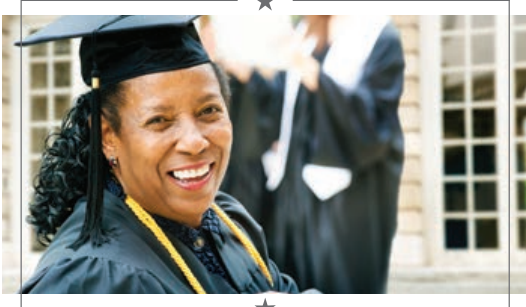
WEEKENDS JUST GOT BETTER

UNION PLUS OFFERS MANY FREE SERVICES AND DISCOUNTS JUST FOR BEING A LIUNA MEMBER. VISIT UNIONPLUS.ORG/LIUNA AND UNIONPLUS.ABENITY.COM TO START SAVING TODAY!

Union Plus Entertainment Discounts offer savings to union families on everything from A (aquariums) to Z (zoos). With over 302,000 offers across 10,000 cities, your weekends just got a lot more affordable! Download the "Union Plus 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.



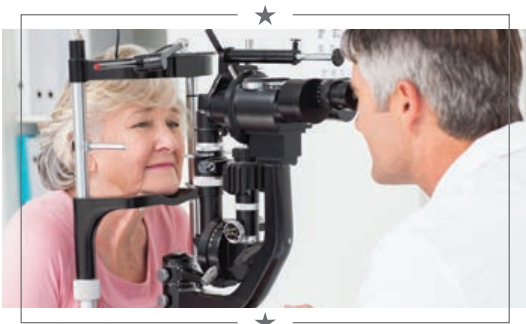
Entertainment Discounts

Save on entertainment with discounts at more than 50 theme parks (including Disney), movie theaters, museums, zoos, and more. Visit unionplus.org/entertainment.



Mortgage Program

Buying or refinancing a home for you and your children is easy and affordable with the Union Plus Mortgage program. Unique assistance helps make mortgage payments. Visit 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.



Retiree Health Insurance

Find Medicare Supplement, Medicare Advantage and Medicare Prescription Drug Plans sponsored by eHealth Call **888-684-8357** or visit unionplusmedicare.com



AT&T Wireless Savings

Save 15% on the monthly service charge of qualified AT&T wireless plans through Union Plus. AT&T is the only nationwide unionized wireless carrier. Visit unionplus.org/att for coupon and local stores (use **Discount Code 3508840**).

SCHOLARSHIPS

CREATED JUST FOR YOU AND YOUR FAMILY

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:




LiUNA!

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




Alexandra Pena (second from left) pictured with her family. Alexandra was the recipient of the Chicago LECET Scholarship, available exclusively to dependents of LiUNA members who were killed or disabled on the job.



2018 WILLIAM A. LEE MEMORIAL SCHOLARSHIP

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



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



CISCO
Construction Industry Service Corporation

CISCO.ORG/SCHOLARSHIPS/



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- Daily e-paper
- *Working 360* email newsletter

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suntimes.com/midwest-labor

CHICAGO SUN-TIMES

The Hardest-Working Paper in America



COALITION OF UNION LABOR CREDIT UNION

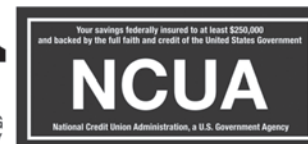
BANKS ARE FOR PROFIT, CREDIT UNIONS ARE FOR PEOPLE.

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 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**





55,000+ SURCHARGE-FREE ATMs WORLDWIDE!



CREDIT UNION SERVICES

- DIRECT DEPOSIT
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- 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

SAVING

- SAVINGS ACCOUNTS
- FREE CHECKING
- MONEY MARKET ACCOUNTS
- VISA DEBIT CARD
- CERTIFICATES OF DEPOSIT





Chicago
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District
Council

LiUNA!

MIDWEST COALITION OF LABOR

800-433-2099

LiUNA

www.liunachicago.org
www.liuna.org

MIDWEST COALITION OF LABOR

www.coalitionoflabor.org

COALITION OF UNION LABOR CREDIT UNION

www.culcu.org

UNION PLUS

www.unionplus.org/liuna

SUN-TIMES

www.suntimes.com/midwest-labor

ALLSTATE

www.mcl.enjoymydeals.com

MUNICHRE

www.munichre.com/hsb/identity-recovery



6200 Joliet Road
Countryside, IL 60525



International Brotherhood of Electrical Workers, Local 134
International Union of Operating Engineers, Local 150
International Union of Operating Engineers, Local 399
Chicago Regional Council of Carpenters
LIUNA Chicago Laborers' District Council

COALITIONOFLABOR.ORG
(800) 433-2099