

Your Midwest Coalition of Labor

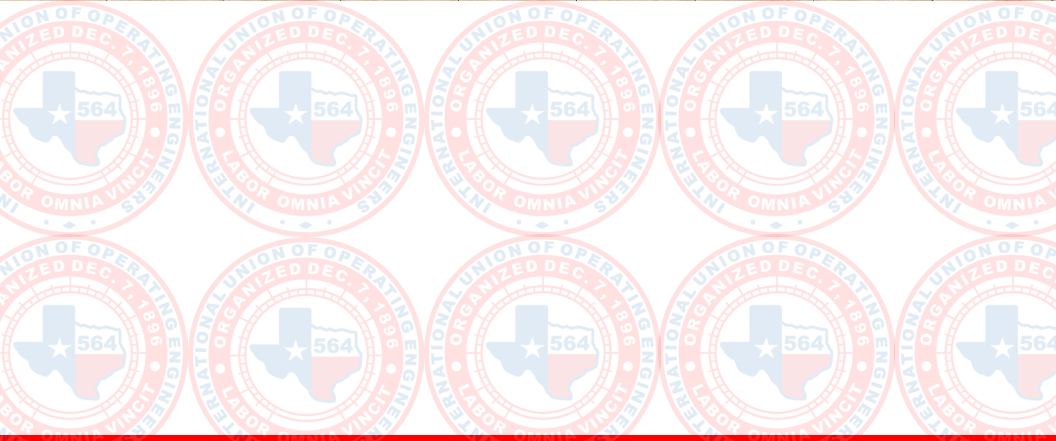
MEMBERS ONLY BENEFIT PACKAGE



Exclusive Benefits *for the*
Brothers & Sisters of IUOE Local 564



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 564.

Brothers and Sisters,

Local 564 has been here for over 70 years. We intend to keep this Local here operating and growing for many years to come.

The workers we represent are of the highest skilled and trained people in the area. We have a full array of workers from janitors, crane operators, and firefighters to chemical plant operators. There is no limit to who or what job we represent.

We are pleased to share with you some additional new benefits in 2020 that are free to you and your family as dues-paying members of IUOE Local 564.

We have joined a coalition of unions with substantial purchasing power. In addition to Local 564, this group, the Midwest Coalition of Labor (MCL) consists of more than 120,000 working men and women from around the midwest and beyond. As more Unions join the MCL we will continue to add members-only benefits.

Union membership is the last line of defense for the hard-working men and women of our great Local and all Organized Labor. We are happy to partner with these great organizations and we look forward to watching the membership grow in the coming months.

In Solidarity,



Charlie Singletary

Charlie Singletary
International Vice President /
Business Manager IUOE Local 564



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 or your employer, you are now eligible for an **additional** life insurance benefit just for being a Local 564 card carrying member* Please visit **coalitionoflabor.org** for more detailed information on your new coverage and plan options.

**\$5,000 IN FREE
LIFE INSURANCE!**

Over \$4 Million in Claims Paid to Date



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Members can purchase up to \$200,000 in additional coverage at outstanding group rates during the initial enrollment period for a total of \$205,000 in life insurance coverage. **NO MEDICAL EXAM, NO QUESTIONS ASKED.**

CALL CENTER SUPPORT: (888) 212-7822

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.

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 WITH NO MEDICAL EXAM OR 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 \$202,500 in coverage, **no questions asked!**

up to **\$2,500 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.*



CALL CENTER SUPPORT: (888) 212-7822

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

***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 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 and Saturday, 9am - 12pm). If you need to speak to a criminal defense attorney after regular business hours, you can call the toll-free number at (877) 694-2663 for emergency assistance.

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

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

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 •
FINANCIAL MATTERS • RESIDENTIAL REAL ESTATE CLOSINGS
• IMMIGRATION MATTERS • BUSINESS LEGAL MATTERS •
SOCIAL SECURITY & DISABILITY**

CRIMINAL LAW

LEGAL SERVICE	FEE
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

LEGAL SERVICE	FEE
All Matters:	\$200 per hour

FINANCIAL MATTERS

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

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)

ESTATE PLANNING

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
I-130 Application for Alien Relative	\$1,500 (Flat Fee)
I-129F Petition for Alien Finance(é)	\$2,000 (Flat Fee)
I-485 Application to Register Permanent Residence or Adjust Status	\$3,000 (Flat Fee)
I-751 Petition to Remove Conditions on Residence	\$2,500 (Flat Fee)
DS-260 Immigrant Visa Application	\$2,000 (Flat Fee)
U Visa Petition (Crime Victim)	
- without waiver	\$3,500 (Flat Fee)
- with waiver	\$4,500 (Flat Fee)

BUSINESS LEGAL MATTERS

LEGAL SERVICE

FEE

Incorporation, Partnerships, Non-Profit, etc.

\$750 (Flat Fee)

SOCIAL SECURITY & DISABILITY

LEGAL SERVICE

FEE

Various Services

Please Call

UNION LEGAL SERVICES (877) 694-2663

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

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 an attorney! Union Legal Services' attorneys always have our members' best interests in mind, so all advice is given with zero obligations.

HOW DOES THE HOTLINE WORK? If you or your family member has a legal question, just dial the hotline to speak to an attorney. You'll identify yourself by your name, home address, telephone number, and union affiliation. Once this information is confirmed, you can speak to an attorney about your legal problem and get answers to your questions. The attorney will then suggest the best path to resolving your legal problem.

**Rates do not include court costs, filing fees, and may differ based on county and state. Additional fees may apply.*



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 or request service through the mobile app.* The help you need is at your fingertips.

FREE ROADSIDE ASSISTANCE FOR MEMBERS

CALL (855) 256-6019

or DOWNLOAD THE APP!

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



Towing



Flat Tire



Jump
Start



Lockout



Fuel
Delivery

* 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 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 that can help ease some of the financial burdens you may be experiencing. Access thousands of discounts in over 25 different categories, updated daily.

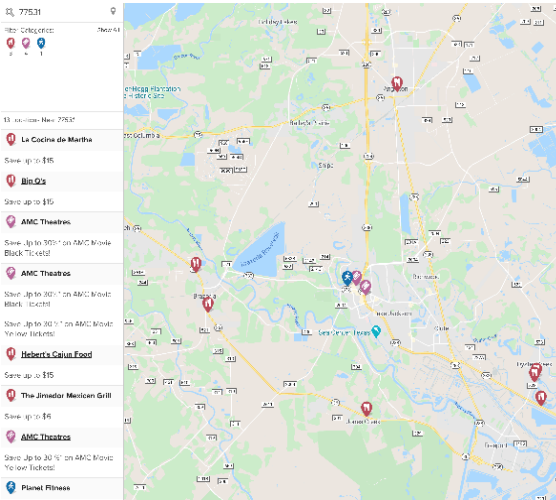
Other benefit programs are generic but MCL's program puts its members first, delivering meaningful savings where it counts. We even put union-friendly businesses front and center with a "Union Made" benefits page.

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

**Get exclusive deals
delivered to your inbox!**



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- Find Local Deals
- Get notified of the exclusive offers
- See what's trending with your fellow MCL Brothers and Sisters
- Suggest deals you want to see offered

Our discount program can help you save big with exclusive offers on a wide variety of merchandise and services

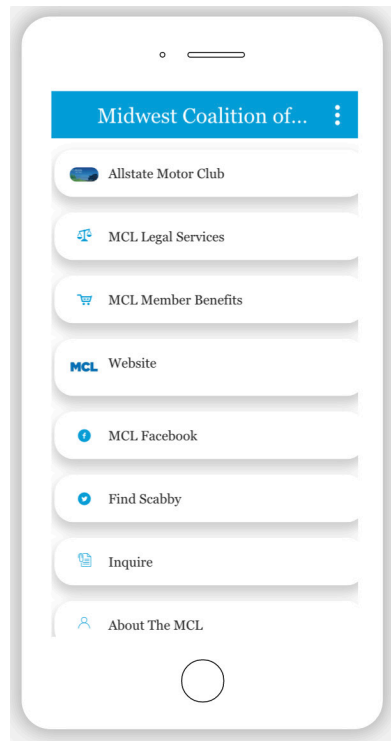
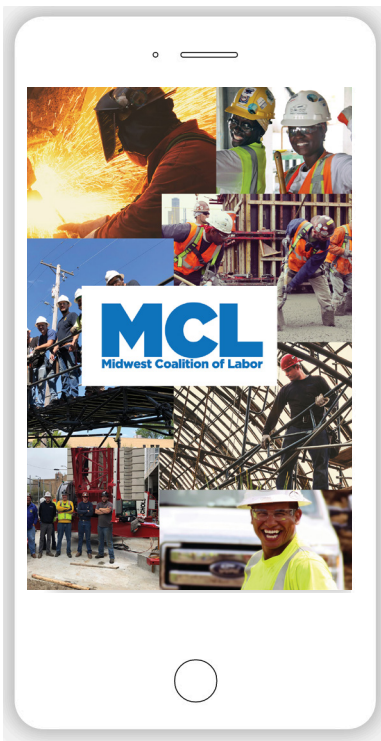
*Groceries • Electronics • Clothing
Restaurants • Health & Home • Gifts • Vehicles
And so much more!*



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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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SCHOLARSHIPS

CREATED JUST FOR YOU AND YOUR FAMILY

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 564, your dependents will be eligible for these scholarships.



2020 LOCAL 564 SCHOLARSHIP PROGRAM

WWW.LOCAL564.COM/SCHOLARSHIP/

2020 TEXAS AFL-CIO SCHOLARSHIP

[HTTPS://WWW.TEXASAFCLCIO.ORG/
SYSTEM/FILES/2020_SCHOLARSHIP_APPLICATION.PDF](https://WWW.TEXASAFCLCIO.ORG/SYSTEM/FILES/2020_SCHOLARSHIP_APPLICATION.PDF)

2020 UNION PLUS SCHOLARSHIP

UNIONPLUS.ORG/BENEFITS/MONEY/UNION-PLUS-SCHOLARSHIPS

MCL SOCIAL MEDIA AND USEFUL LINKS

The MCL is constantly adding new benefits and improving offerings. 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)

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.LOCAL564.ORG](http://www.local564.org)

[HTTPS://MCL.PERKSPOT.COM/LOGIN](https://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 120,000 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



Paid for by the Midwest Coalition of Labor
We Are Stronger Together