

Your Midwest Coalition of Labor

# MEMBERS ONLY BENEFITS

August 2023 Edition



**Exclusive Benefits for the  
Brothers and Sisters of IUOE Local 841**



**MCL**  
Midwest Coalition of Labor

## Brothers and Sisters,

Union membership comes with benefits. As a member, you are provided the protections of a collective bargaining agreement and a dedicated staff working to maximize your safety and economic wellbeing. Outside of work, your union provides healthcare and retirement benefits for you and your family.

IUOE Local 841 takes pride in the work we do to improve our members' lives. As a member in good standing with Local 841, you and your family are eligible to take advantage of additional new benefits that are being offered through the Midwest Coalition of Labor (MCL).

The coalition represents more than 225,000 working men and women across the Midwest. Our ability to provide these benefits to you at no cost is the result of the 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, both during and after your career.

In Solidarity,



**Tom Ridge**

President – Business Manager  
IUOE Local 841





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# MCL LIFE INSURANCE



## Supplemental Life insurance benefits extended to age 75!\*

Life insurance provides important financial protection for your loved ones and is a crucial 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 564 card-carrying member.\*

**MEMBERS ARE AUTOMATICALLY ENROLLED** to get the new \$10,000 life insurance benefit. To purchase ANY additional insurance, MEMBERS WILL NEED TO ENROLL. Please visit [coalitionoflabor.org](http://coalitionoflabor.org) for more detailed information on your new coverage and plan options.

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

### **Over \$30 Million in Claims Paid To Date**

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Members can purchase up to \$300,000 in additional coverage at outstanding group rates during the initial enrollment period for a total of \$310,000 in life insurance coverage.

#### **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.



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

**FOR MORE INFORMATION**

**CALL (888) 212-7822**

*\*Supplemental Life Insurance benefits are now extended up to age 75 regardless of active or retirement status as long as you begin coverage before you retire.*

*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 INSURANCE



## Supplemental AD&D benefits extended to age 75!\*

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 ARE AUTOMATICALLY ENROLLED** to get the new \$5,000 AD&D insurance benefit. To purchase ANY additional insurance, MEMBERS WILL NEED TO ENROLL. Members\* can purchase up to \$300,000 in additional coverage at heavily-discounted group rates during the initial enrollment period for a total of \$305,000 in coverage.

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

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### 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





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NO MEDICAL EXAM, NO QUESTIONS ASKED.**

**FOR MORE INFORMATION**

**CALL (888) 212-7822**

*\* Supplemental AD&D benefits are now extended up to age 75 regardless of active or retirement status as long as you begin coverage before you retire.*

*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**

# ACCIDENT & CRITICAL ILLNESS INSURANCE



## Accident and critical illness benefits extended to age 75!\*

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

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





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

**FOR MORE INFORMATION**

**CALL (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.

***\*Accident and critical illness benefits are now extended up to age 75 regardless of active or retirement status as long as you begin coverage before you retire.***

***\*\*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**

# 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 legal services.\* This unique legal program guarantees that a retired judge or an experienced lawyer will always be available to assist you in finding answers to your legal questions during regular business hours (Monday through Friday, 8am - 5:30pm CST).

## **FREE LEGAL ADVICE**

MCL members and their families receive free legal assistance in finding answers and available options for addressing problems 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 consultation*
- *Free expungements*

*\*Does not include court costs, filing fees, and may differ based on county and state. Fees are subject to change without notice. Additional fees may apply.*

# **DISCOUNTED LEGAL SERVICES AND FEES**

MCL members and their families receive heavily discounted legal services in the following areas of law:

**CRIMINAL LAW • FAMILY LAW •  
RESIDENTIAL REAL ESTATE CLOSINGS •  
FINANCIAL MATTERS • BUSINESS LEGAL MATTERS •  
IMMIGRATION • BANKRUPTCY**

**IT'S LIKE HAVING A LAWYER IN THE FAMILY!** The goal of Union Legal Services is to provide union members and their families with assistance finding legal answers and solutions 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 help finding answers to your questions and guidance on available paths to solutions. The lawyer will then suggest the best path to resolving your legal problem.

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

*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	\$250 per hour
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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)

*\*Rates listed do not include court costs, filing fees, and may differ based on county and state. Fees are subject to change without notice. Additional fees may apply.*

*\*\*Applicable only to Illinois residential transactions.*

## ESTATE PLANNING

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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

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Bankruptcy Chapter 7	\$2,650 (Flat Fee)
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## BUSINESS LEGAL MATTERS

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Incorporation, Partnerships, Non-Profit, etc.	\$750 (Flat Fee)
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**(877) 694-2663**

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**MCL**  
**ROADSIDE  
ASSISTANCE  
PROGRAM**



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 to request service. The help you need is at your fingertips.

***FREE ROADSIDE ASSISTANCE  
FOR MEMBERS\****

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

***SIMPLY CALL FOR SERVICE 24/7***

**(855) 256-6019**



Towing



Flat Tire



Jump  
Start



Lockout



Fuel  
Delivery

\* Three included services per annual cycle, per household.  
Towing up to \$100 per occurrence.

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.
- **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.
- **ADD (855) 256-6019 TO YOUR FAVORITE CONTACTS.**  
We're not using an App anymore so be sure to add this number to your favorite contacts

# MCL CREDIT UNION

Midwest Coalition of Labor



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

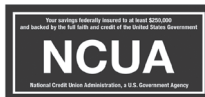


Winn-Dixie



COSTCO  
WHOLESALE

SAFeway





## **FOR MORE INFORMATION**

**CALL (708) 482-9606**

**OR VISIT [CULCU.ORG](http://CULCU.ORG)**

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 INSURANCE



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.

## **SPEAK TO AN SSDC ASSOCIATE**

**CALL THE DEDICATED MCL PHONE LINE  
(866) 729-9502  
Monday-Friday, 9:00am-6:00pm EST**

### **WHY SSDI?**

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

### **WHY EARLY MEDICARE IS IMPORTANT**

Medical expenses typically drop when you enroll in Medicare. Medicare plan enrollees can have lower out-of-pocket costs when they 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 records 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 [SSDCSERVICES.COM](http://SSDCSERVICES.COM) (CODE MCL1)

### 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

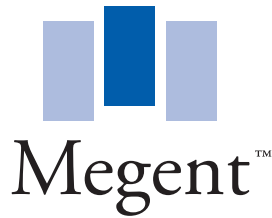
#### **Respiratory system:**

COPD  
Asthma

#### **Neurological:**

Seizure disorders  
Epilepsy  
Multiple Sclerosis

# MCL FINANCIAL PLANNING SERVICES



The MCL has partnered with Megent Financial to provide our members in good standing with **FREE** financial planning services. You will be charged for these services only if you decide to use the company to manage any of your funds (typically at the time of retirement).

## **Exclusive 10% MCL member discount if you decide to engage Megent's services\***

Megent Financial is an independent retirement and investment services firm headquartered in the Chicago area with industry roots dating to 1918. Its approach is unique, as its financial planning solutions are designed to help meet the unique needs of the Working Men and Women of Organized Labor.

**CALL (888) 401-0134  
OR VISIT [MEGENT.COM](https://www.megent.com)**

## **MEGENT FINANCIAL SERVICES OFFERINGS**

### **UNDERSTANDING THE POWER OF YOUR BENEFITS**

Union membership offers significant financial benefits. To help you get the most benefit, Megent Financial offers ways to familiarize yourself with the features as well as learn about your options:

- In-person and virtual meetings for financial advice
- Educational seminars on how to make smart financial decisions

*\* For members already using their services, you will also receive a 10% MCL member discount going forward.*



## **BUILDING AND PROTECTING YOUR BENEFITS**

The closer you get to retirement, the more your financial needs will change, impacting the way you approach your benefits. Megent Financial can guide you along your financial journey, helping you take steps to achieve the growth you want and the protection you need. We can help you:

- Understand your pension benefits at retirement
- Consider the tax implications of your benefits
- Optimally allocate your retirement funds
- Review spousal retirement options

## **IMPLEMENTING AND MAXIMIZING YOUR BENEFITS**

You'll want to ensure you're getting the most of what your benefits have to offer when it comes to providing for a spouse, optimizing social security payouts, and handling taxes related to your benefits. Look to Megent Financial for:

- Investment advice
- Counseling on integrating outside assets, such as 401(k) accounts and IRAs
- Review of spousal benefits
- Assessment of benefit-related tax liability

# 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, including many Union Made and American Made products.

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

- *Union Made in America* •
- Vehicles • Groceries • Electronics • Clothing*
- Restaurants • Health & Home • Gifts*
- And so much more!*

**VISIT [MCL.PERKSPOT.COM](https://mcl.perkspot.com)**  
**enroll and start saving today!**





# MCL TAX PREPARATION SERVICES

## FIRST RESPONDER TAX GROUP

MCL has partnered with First Responder Tax Group to offer affordable, secure and convenient tax preparation services. The First Responder Tax Group provides several options to MCL members that save the members time in preparing their taxes.

### FIRST RESPONDER TAX GROUP RATES

**\$125** for 1040, Schedule A & State Filing  
**\$25** per Schedule C & E  
**\$145** for Self-Employed/Contractors

- E-Filing
- E-Signature
- Direct Deposit for quick refunds
- Intuit Pro-Series Error Check
- IRS compliant security
- Electronic files for easy storage of your completed returns

**FIRSTRESPONDERTAXGROUP.COM**

**CALL OR EMAIL FOR AN APPOINTMENT**

**(773)899-0821**

**FIRSTRESPONDERTAXGROUP@GMAIL.COM**



# MCL SCHOLARSHIP

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 841, your dependents are eligible for this scholarship.



## **SCHOLARSHIP AVAILABLE TO LOCAL 841 MEMBERS AND THEIR FAMILIES**

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### **UNION PLUS SCHOLARSHIP**

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

# Take Your Education Further

ACE's partnership means you and your immediate family can **take advantage of reduced tuition** when you enroll in an ACE program, making our low-cost tuition even more affordable. With **more than 80 online programs** in education, nursing, business, healthcare and leadership, you will gain the knowledge, skills and confidence to serve, lead and achieve.

## Midwest Coalition of Labor 10% Tuition Reduction Grant\*

Programs of Interest	Certificate & Micro-credential**	Bachelor's	Master's
Standard Tuition per Credit Hour	\$235	\$215	\$235
MCL Tuition with Discount	<b>\$211.50</b>	<b>\$193.50</b>	<b>\$211.50</b>

### Flexible Terms

5 week terms; classes begin every 6 weeks



### Fully Online

Degrees, Certificates and Micro-credentials

American College of Education is accredited by the Higher Learning Commission, hlcommission.org. In addition, Bachelor of Science in Nursing (BSN) and Master of Science in Nursing (MSN) programs are accredited by the Commission on Collegiate Nursing Education, cneaccreditation.org. All programs may not be available in your state. Refer to the College Catalog for availability. \*Partnership Grant does not apply to the RN to BSN program \*\*Cost statement applies to Master Level.



Scan the QR code for more information or visit

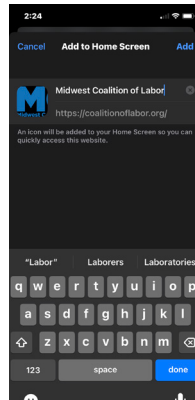
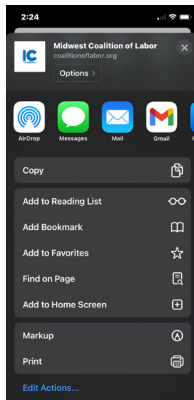
[ace.edu/strategic-partners/mcl](https://ace.edu/strategic-partners/mcl)

# MCL WEBSITE

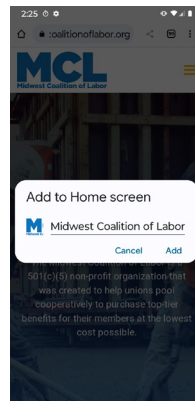
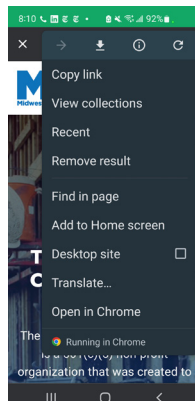
Visit [coalitionoflabor.org](https://coalitionoflabor.org) for more information.

Save the website to your device home screen! Using the internet browser on your device, to go to [coalitionoflabor.org](https://coalitionoflabor.org).

**iPhone:** click the share icon, find **Add to Home Screen** and click it, then click **Add**.



**Android:** click on the three dots at the top right corner of the screen, then scroll down to **Add to Home Screen** and click it, then click **Add**.



## **MIDWEST COALITION OF LABOR**

**WWW.COALITIONOFLABOR.ORG**

**FACEBOOK.COM/COALITIONOFLABOR**

**TWITTER.COM/COALITION\_LABOR**

**INSTAGRAM.COM/COALITIONOFLABOR**

**LINKEDIN.COM/COMPANY/COALITIONOFLABOR**

## **IUOE LOCAL 841**

**WWW.IUOELocal841.COM**

### **FOR MORE INFORMATION**

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

**Join the mailing list to stay informed of  
future benefit additions and updates!**

# 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 225,000 union members across Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, North Dakota, South Dakota, Texas and Wisconsin 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*

August 2023 Digital Edition