



IUOE LOCAL 399

MEMBERS ONLY BENEFIT PACKAGE



NEW FREE BENEFITS INSIDE!



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. With that in mind, I am pleased to share with you some brand new benefits that are free to you and your family as a dues-paying member of Local 399.

We are able to provide these benefits to you at no cost because we've built a coalition of unions and used our purchasing power to drive down prices from benefit providers. In addition to Local 399, this group - the Midwest Coalition of Labor (MCL) - includes the International Union of Operating Engineers Local 150, the Laborers' District Council of Chicago & Vicinity, the Chicago Regional Council of Carpenters, and the International Brotherhood of Electrical Workers Local 134.

This coalition currently represents a total of 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.

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,

Brian E. Hickey
IUOE Local 399
President & Business Manager

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LIFE INSURANCE

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!

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.

See two examples below...

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 their children.

Living Benefit Option

Accelerates the benefits of terminally-ill employees or dependents up to \$500,000.

	Base	Open Enrollment Period	2nd Enrollment Period	3rd Enrollment Period	Total Coverage
Member A	\$10,000	Adds \$200,000	Adds \$0	Adds \$0	\$210,000 (max)
Member B	\$10,000	Adds \$5,000	Adds \$5,000	Adds \$0	\$20,000
Member C	\$10,000	Adds \$0	Adds \$0	Adds \$0	\$10,000

LIFE INSURANCE AND AD&D BENEFITS ARE CURRENTLY AVAILABLE FOR ACTIVE MEMBERS ONLY.



ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

**\$5,000 IN FREE
AD&D 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.

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
(877) 886-5050**

**SELF-SERVICE WEB PORTAL
WWW.MYVOYA.COM**

LEGAL SERVICES PROGRAM

The MCL has partnered with Union Legal Services, LLC to provide our union members with free legal advice, free legal services and a number of negotiated flat-fee services.* This unique legal program guarantees that a retired judge or a well-experienced lawyer will always be available to answer your legal questions. Have an emergency after business hours? A 24-hour emergency hotline is available for union members dealing with criminal matters.

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	\$750 (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)

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

HOW DOES THE HOTLINE WORK? 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.

FINANCIAL MATTERS

LEGAL SERVICE	FEE
Credit Report Clean Up	FREE!
Bankruptcy Chapter 7	\$2,250 (Flat Fee)
Credit Card Settlements (Up to 5)	\$1,000 (Flat Fee)

**CALL TODAY FOR
FREE LEGAL ADVICE!**

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



NICHOLAS CORTESI
UNION LEGAL SERVICES, LLC

Nicholas has practiced law for nearly 20 years, representing clients in a wide range of legal matters. Members of the Chicago Regional Council of Carpenters have relied on his expertise for over 10 years with nothing but praise.

Nicholas received his J.D. degree from John Marshall Law School in 1999. Prior to attending law school, he earned a degree in accountancy in 1992 from Northern Illinois University, during which time he worked as a law clerk in the DeKalb County States Attorney's Office.

Nicholas currently serves on the Chicago Bar Association's Judicial Evaluation Committee and as President and Secretary of the Village of Arlington Heights Board of Local Improvements.

UNION LEGAL SERVICES
(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



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Be ready for the next breakdown.
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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. Help you need is at your fingertips.

Coverage	Roadside Assistance from Allstate	Competitor Membership Program
Individual	FREE!	\$96 annually
Individual + Spouse	FREE!	\$192 annually
Individual + Spouse + Dependents	FREE!	\$288 annually
Program Cost per Family	FREE!	\$288

FREE SERVICES PROVIDED



Towing



Flat Tire



Jump Start



Lockout



Fuel Delivery

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

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!

Download the Midwest Coalition Roadside app to access your free Allstate benefits today!

Step 1

Search for "midwest roadside" or "midwest coalition roadside" in your phone's app store.

Step 2

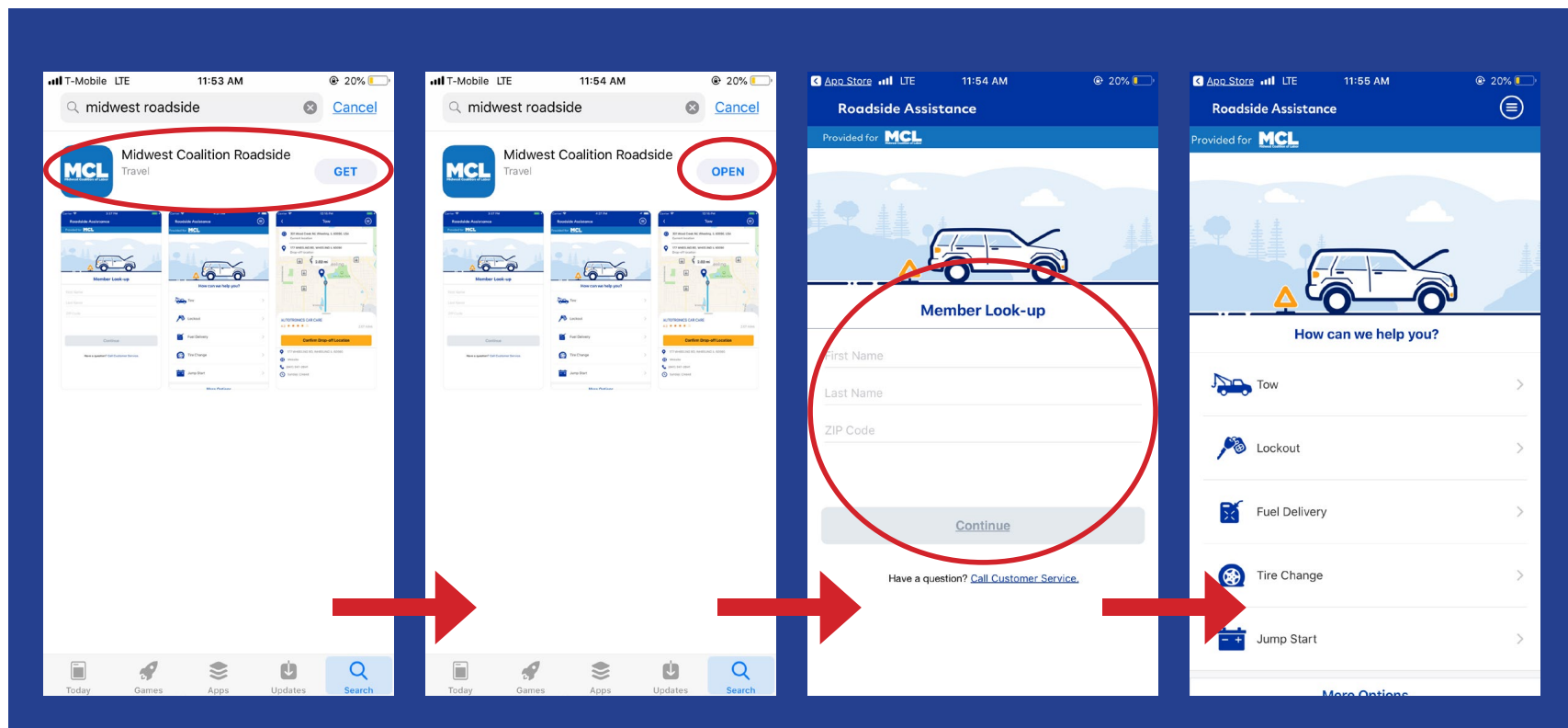
Download the "**Midwest Coalition Roadside**" app.
Open the app.

Step 3

Type in your first name, last name, and zip code, then press "continue."

Step 4

Check out all the free roadside assistance benefits available for union members!





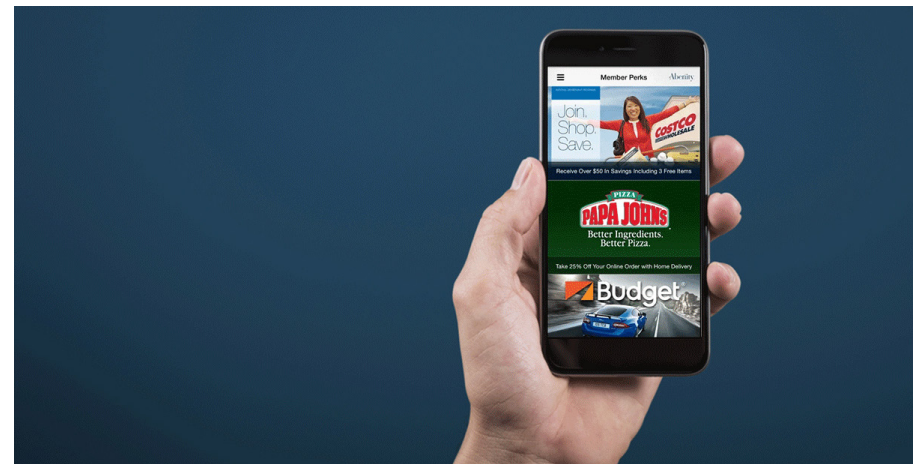
**THE UNION PLUS OPERATORS' ADVANTAGE PROGRAM
OFFERS MANY **FREE** SERVICES AND DISCOUNTS JUST FOR BEING A UNION
MEMBER. VISIT **UNIONPLUS.ORG/IUOE** TO START SAVING TODAY!**

WEEKENDS JUST GOT BETTER

UNIONPLUS.ABENITY.COM



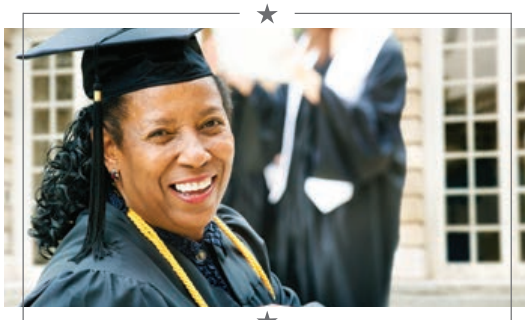
Union Plus Entertainment Discounts offer savings to union families on everything from A (aquariums) to Z (zoos). With over 302,000 offers across 10,000 cities, your weekends just got a lot more affordable!



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



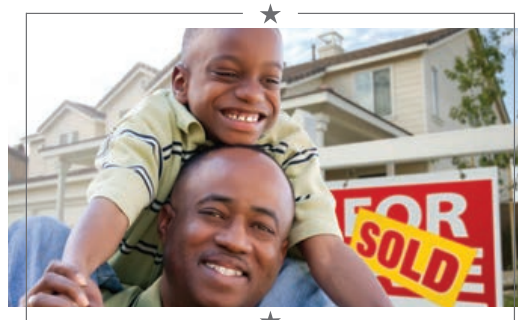
Free College Benefit

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.



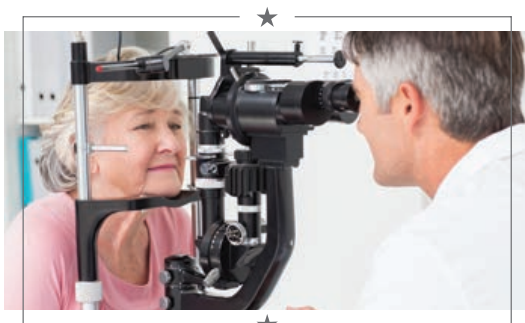
Entertainment Discounts

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.



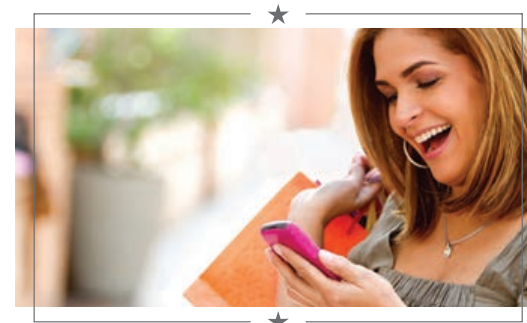
Dental, Vision, Rx & Hearing Savings

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](tel:888-684-8357) or visit unionplusmedicare.com



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COALITION OF LABOR CREDIT UNION

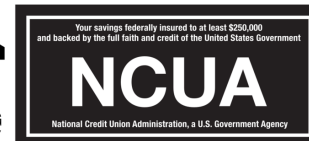
BANKS ARE FOR PROFIT, CREDIT UNIONS ARE FOR PEOPLE.

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.

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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

SCHOLARSHIPS

CREATED JUST FOR YOU AND YOUR FAMILY

You may have heard that there are scholarships out there “with your name on them.” Trouble is, your dependents have to put in a lot of work to find those scholarships. Union-specific scholarships are often the easiest to receive because there is far less competition than national scholarships and the scholarship judges may already be familiar with you and your family. Here is a list of scholarships that are just waiting for your dependent to apply. Please urge your dependent to apply for these scholarship opportunities. As a member of your union, your dependents will be eligible for these scholarships.



2018 WILLIAM A. LEE MEMORIAL SCHOLARSHIP

CHICAGOLABOR.ORG/
UNION-RESOURCES/
SCHOLARSHIP-INFORMATION



Construction Industry Service Corporation
CISCO.ORG/SCHOLARSHIPS/



UNIONPLUS.ORG/
BENEFITS/MONEY/UNION-
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USEFUL LINKS

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WWW.UNIONPLUS.ORG/IUOE

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WWW.ALLSTATE.COM/ROADSIDE-ASSISTANCE/MOTOR-CLUB

WWW.MUNICHRE.COM/HSB/IDENTITY-RECOVERY



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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
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