

Your Midwest Coalition of Labor

RETIRED MEMBER BENEFITS

February 2024 Edition



Exclusive Benefits for the Retired Brothers and Sisters of Operating Engineers Local 181



MCL
Midwest Coalition of Labor

Retired Brothers and Sisters,

Union membership comes with benefits. At work, you received the protections of a collective bargaining agreement and dedicated staff that worked to advance your economic wellbeing and prevented employers from taking advantage of you. At the end of your career, your union provides healthcare and retirement benefits that protect you and your family during your retirement.

Local 181 takes pride in the work we do to improve our members' lives. As a retired member in good standing with Local 181, 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 over 250,000 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.

Union membership is the last line of defense for working families, and we are committed to protecting you during your retirement.

Sincerely,

A handwritten signature in blue ink that reads "W. L. Johnson, Jr." in a cursive style.

Will L. Johnson, Jr.
Business Manager



MCL

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**Benefits may change or terminate at any time and cannot be guaranteed for the duration this edition is in circulation. Please refer to the MCL website for the most current benefits information.*

**MCL
ROADSIDE
ASSISTANCE**



FREE ROADSIDE ASSISTANCE*

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. **NOW COVERING MOTORCYCLES!**

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

**SIMPLY CALL FOR
SERVICE 24/7
(855) 256-6019**

Add this number to your favorite contacts!



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	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.
- 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 LEGAL SERVICES PROGRAM



UNION LEGAL SERVICES

The MCL has partnered with Union Legal Services, LLC to provide our union members in good standing with **FREE** legal guidance, **FREE** legal services and discounted legal services.* This unique legal program guarantees that a retired judge or an experienced attorney 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) by calling **877-694-2663**.

FREE LEGAL GUIDANCE

MCL members and their immediate family members 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 immediate family members receive free legal services in the following areas of law:

- **Free residential property tax appeals***
 - **Free credit consultation***
 - **Free expungements***

**Rates do not include court costs, filing fees, travel time, 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.*

DISCOUNTED LEGAL SERVICES

MCL members and their immediate family members receive discounted legal services in the following areas of law:

- ***Criminal Law****
- ***Estate Planning****
 - ***Family Law****
- ***Residential Real Estate Closings*****
 - ***Financial Matters****
- ***Business Legal Matters****
 - ***Immigration****
 - ***Bankruptcy****

CALL UNION LEGAL SERVICES FOR MORE INFO (877) 694-2663

Monday through Friday, 8am - 5:30pm CST



NICHOLAS CORTESI
PRESIDENT/
MANAGING ATTORNEY



HON.
JAMES P. MCCARTHY, RET.

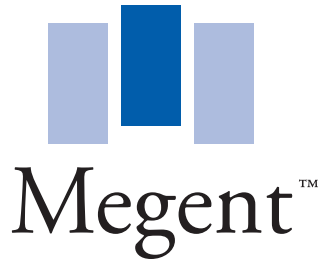


HON.
GREGORY WOJKOWSKI, RET.

All communications with Union Legal Services' lawyers are privileged, confidential and protected from discovery unless you request the information be disclosed.

Attorney, Nicholas Cortesi, Judge, James McCarthy (Ret.), Judge, Gregory Wojkowski (Ret.), are licensed to practice law in Illinois. Union Legal Services has a network of attorneys licensed in other states to assist union members with problems governed by the laws of those states.

**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 people of organized labor.

**CALL (888) 401-0134
OR VISIT 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

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





THE BENEFITS INCLUDED HERE ARE FOR MEMBERS ONLY AND ARE IN ADDITION TO ANY OTHER BENEFITS YOU MAY RECEIVE THROUGH YOUR UNION'S COLLECTIVE BARGAINING AGREEMENT.

MCL CREDIT UNION

Midwest Coalition of Labor



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.

55,000+ SURCHARGE-FREE ATMs WORLDWIDE!



CVS pharmacy

Walgreens



Wegmans



Winn-Dixie



COSTCO
WHOLESALE

SAFWAY



FOR MORE INFORMATION CALL (708) 482-9606 OR VISIT 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 **TAX PREPARATION** **SERVICES**

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.

Professional Tax Preparation Services ***Exclusive MCL and First Responder Rates***

EXCLUSIVE MCL TAX PREPARATION RATES

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

The Group provides preparation guides to facilitate gathering your information and documents, and several secure methods of document transfers:

- ***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***

EXPERIENCE & DEDICATION

The First Responder Tax Group is led by Mike Stiscak. Mike is an Attorney, and Certified Tax Preparer with 20+ years of tax preparation experience while serving 30+ years in Law Enforcement. He has served as President of Chicago Police Lieutenant's Union and President of the Chicago Police Pension Fund. Mike currently serves over 500 satisfied clients.



**FOR AN APPOINTMENT
CALL (773)899-0821
OR EMAIL**

FIRSTRESPONDERTAXGROUP@GMAIL.COM

**FOR MORE INFO VISIT
FIRSTRESPONDERTAXGROUP.COM**





MCL

PERSONAL FIREARM INSURANCE



Protect your family, responsibly.

"I am so thankful you guys sprung into action immediately when the issues were brought to your attention. We are working with an amazing attorney, and this wouldn't be possible if it wasn't for you. I truly believe in my heart of hearts that we wouldn't have received the amount of care and compassion like we have received from RTB!"

RTB Member

What is included in a Right to Bear membership?

- Unlimited criminal and civil defense for self defense cases
- Coverage of expert witness fees
- Psychological support
- Gun confiscation/replacement coverage
- 24/7, 365 attorney answered hotline
- Accidental discharge coverage
- Access to optional add-on coverages

Family Plan Bundle:
\$160/year or \$14/month
(\$360 in savings!)

Includes two adult associate memberships and ALL add-on benefits

Individual Plan:
\$110/year or \$10/month
(\$70 in savings!)

Includes one adult associate memberships and discounted optional add-on benefits



**SCAN TO
GET STARTED!**



**RIGHT TO
BEAR**
For the Responsible Gun Owner

833-887-BEAR (2327)

info@protectwithbear.com

MCL COSTCO MEMBERSHIP PROMOTION



COSTCO MEMBERSHIP PROMOTION

Join Costco and enroll in auto renewal of your annual membership to receive a \$40 Digital Costco Shop Card for new Executive Members or a \$20 Digital Costco Shop Card for Gold Star Members.* Expires 12/31/2024

With a Costco membership, you can:

- Shop in-warehouse or online at Costco.com
- Find quality brand-name and Kirkland Signature™ products
- Executive Members earn an annual 2% Reward (up to \$1,000) on qualified purchases made at Costco, Costco.com and Costco Travel.

**Enter code MCL30
to receive the \$40 or
\$20 Digital Costco
Shop Card.***

www.costco.com/join-costco.html



**To receive a Digital Costco Shop Card, you must provide a valid email address and set up auto renewal of your Costco membership on a Visa card at the time of sign-up. If you elect not to provide a valid email address and sign up for auto renewal, a Digital Costco Shop Card will not be emailed. Valid only for nonmembers for their first year of membership. To qualify as a new member, an existing Costco membership must be expired at least 18 months or more. Limit one per household. Nontransferable and may not be combined with any other promotion. New members will receive their digital Costco Shop Card by email within 2 weeks of sign-up. Costco Shop Cards are not redeemable for cash, except as required by law. A Costco membership is \$60 a year. An Executive Membership is an additional \$60 upgrade fee a year. Each membership includes one free Household Card. May be subject to sales tax. Costco accepts all Visa cards, as well as cash, checks, debit/ATM cards, EBT and Costco Shop Cards. Departments and product selection may vary. Expires 12/31/2024.*



COSTCO PHARMACY

As a Costco Member you have exclusive access to courteous and caring Costco pharmacists to answer your questions and provide healthy support and savings, including:

- Savings on vision care and hearing devices
- Discounts on vaccinations and immunizations for seasonal needs, travel and back to school
- Private consultation rooms
- Easy refills, prescription status updates and more via text messaging
- Lower prices on medical supplies and devices not covered by your insurance plan
- Extra savings on popular human and pet medications

COSTCO SERVICES**

Plus, you'll have access to Costco Services, including:

- Costco Auto Program
- Auto and Home Insurance**
- Pet Insurance**

The purchase of insurance is not required to become a Costco member or to receive the Digital Costco Shop Card. Costco Shop Cards are not redeemable for cash, except as required by law.

***Services are provided to Costco members by third parties. Plans and insurance services are offered by licensed third party providers and made available through Costco Insurance Agency, Inc., a licensed agent. Costco Insurance Agency, Inc. is not licensed in New York state. Insurance products are not obtained through the Costco Insurance Agency in New York. Costco Insurance Agency, Inc.'s California license number is 0D08407. Costco Wholesale, Costco Insurance Agency, Inc. and its subsidiaries do not underwrite insurance, pay claims or guarantee any of the products or services offered by third parties. Specific products, features, rates and discounts may vary and may not be available in all states in accordance with state filings and applicable law.*

MCL LODGING DISCOUNTS



CONSTRUCTION TRAVELERS: Unlock a nationwide network of hotel discounts!

Construction workers who travel know how difficult it can be to find places to stay that fit changing project needs. CLC Lodging, the traveling construction team experts, can help you save time and money on hotels and corporate apartments at every step - from hotel reservations to hotel reconciliation and project reporting.

Book and manage rooms from CLC's network of up to 45,000 pre-negotiated and discounted hotels.

Including hotels where you already stay.



Members-Only Benefits Include:

- › Hassle-free check-in with or without your CLC CheckINN Card
- › Find and book rooms online, with the CLC app, or directly with hotel
- › 24/7 skilled traveler support
- › Get complete visibility into every transaction
- › Direct and indirect savings

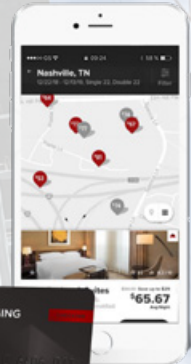
EXCLUSIVE MCL MEMBER BENEFIT FREE SIGN-UP

FOR MORE INFO VISIT

CLCLODGING.COM/LP/PARTNERS/MCL

OR CALL

(866) 415-9927



See why over 25,000
companies and 1.2 million
travelers trust America's
workforce lodging leader.

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.

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.

CALL
(866) 729-9502
Monday-Friday, 9:00am-6:00pm EST

COMPLETE SSDC'S "DO I QUALIFY?" FORM AT 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 DISCOUNTED COLLEGE EDUCATION



EASTERN GATEWAY
COMMUNITY COLLEGE

**AFFORDABLE
COLLEGE**

Affordable Associate's degree for you and your family members! A life-changing opportunity from your union to earn your Associate's Degree.

LOW OUT-OF-POCKET COST

Members and their families can earn an Associate Degree online, with minimal out-of-pocket costs. Federal grants can also bridge the gap between the total cost of tuition, fees, and books at Eastern Gateway Community College.

Scan Here to Get Started!



CONTACT US



1 (833) 465-2505



admissions@egcc.edu



FOR YOU & YOUR FAMILY

The MCL Affordable College Benefit offers working families a low-cost and convenient higher education opportunity. Current and retired union members and their families can take advantage of this exciting opportunity. Family members do NOT need to be financial dependents or living with the member to be eligible.



HIGHER EDUCATION IN JUST 4 STEPS

- Apply to Eastern Gateway
- Complete the free FAFSA at fafsa.ed.gov (School code: 007275)
- Submit proof of high school graduation or GED completion
- Work with an academic advisor to register for classes

MCL DISCOUNTED COLLEGE EDUCATION



Take Your Education Further

ACE's partnership with the MCL 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	\$211.50	\$193.50	\$211.50

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

MCL SCHOLARSHIPS

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 Operating Engineers Local 181, your dependents are eligible for this scholarship.

UNION PLUS SCHOLARSHIP

Current and retired members of participating unions, their spouses and their dependent children (as defined by IRS regulations). At least one year of continuous union membership by the applicant, applicant's spouse or parent (if applicant is a dependent). The one-year membership minimum must be satisfied by May 31 of the scholarship year.



This is a competitive scholarship. Applicants are evaluated according to academic ability, social awareness, financial need and appreciation of labor. A GPA of 3.0 or higher is recommended. The required essays can account for up to half your total score. Scholarship applicants are judged by a committee of impartial post-secondary educators.

Applications are available starting in mid-June, and a complete application must be received on or before 12:00 p.m. (Noon) Eastern Standard Time on January 31st of the scholarship year. Applications received after this deadline will not be considered.

Amounts range from \$500 to \$4,000. Students may re-apply each year

MCL

START HEARING DEVICES DISCOUNT

START HEARING

Exclusive benefits
for MCL union members!
Call today
833-964-2141



You and your extended family members have exclusive access to hearing consultations and **discounts up to 48% off all levels of hearing technology** through Start Hearing.

Call 833-964-2141 to take advantage of your union member discounts today:

Valuable benefits for union members include:



Hearing Health

- Annual hearing consultations for you and your family
- Access to a nationwide network of 3,000+ hearing professional locations



Better Hearing

- Advanced technology, including Bluetooth® compatible and rechargeable options
- 60-day risk-free trial period
- Discounts up to 48% off the latest hearing technology



Ongoing Value

- Up to 3-year supply of FREE batteries (40 cells per hearing aid purchased per year)
- FREE deluxe warranty plan* (including loss and damage)
- A year of FREE office visits (up to six visits)

Call our Hearing Care Advisors at

833-964-2141

to take advantage of your exclusive discounts.

www.starhearing.com/partners/mcl



*Professional service fees may apply. The Bluetooth® world mark and logos are registered trademarks owned by Bluetooth SIG, Inc. and any use of such marks is under license. Start Hearing and Start Hearing logo are registered trademarks of Stanley Laboratories, Inc. ©2023 Start Hearing, Inc. All Rights Reserved. 10/23 FL16474-00-EN-SH

**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 a union member in good standing, you have access to a large number of discounts which are updated daily in over 25 different categories: Groceries, Clothing, Electronics, Restaurants, including Union Made and American Made products.

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

- *Union Made in America products*
 - *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 USEFUL LINKS

MIDWEST COALITION OF LABOR

COALITIONOFLABOR.ORG

INSTAGRAM & FACEBOOK @COALITIONOFLABOR



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

IUOE LOCAL 181

WWW.IUOELOCAL181.ORG

INSTAGRAM: @IUOELOCAL181



SCAN FOR LOCAL 181'S
FACEBOOK PAGE



SCAN FOR THE
LOCAL 181 APP

MCL THE WORKERS' MIC



MCL has our very own radio show hosted by Ken Edwards, Executive Director and Ed Maher, Assoc. Executive Director.

**Listen Live on WGN 720AM Sundays at
8:00AM or Stream on Spotify, WGNRadio.
com, and Youtube**

The Workers' Mic Powered by MCL is a weekly radio show that features union leaders, labor partners, and workers looking at the news and topics through the Labor lens.

We discuss workers' rights on the job, issues and public policies affecting workers whether they are employed in the private sector, public sector, are union or non-union, or trying to organize a union.

The Workers' Mic is sponsored by the Midwest Coalition of Labor, Amalgamated Bank of Chicago, Blue Cross and Blue Shield of Illinois, Bond Brothers, The Indiana Illinois Iowa Foundation for Fair Contracting (IIFFC), Kocher Insurance Group, The Chicago Laborers' District Council / Laborers' International Union of North America (LiUNA), The International Union of Operating Engineers Local 150, The International Union of Operating Engineers Local 399, The International Brotherhood of Electrical Workers Local 134, Megent Financial, Premise Health, Voya Financial, and Mid-America Carpenters.

Follow the show on social media

@theworkersmic



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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 over 250,000 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

February 2024 Edition