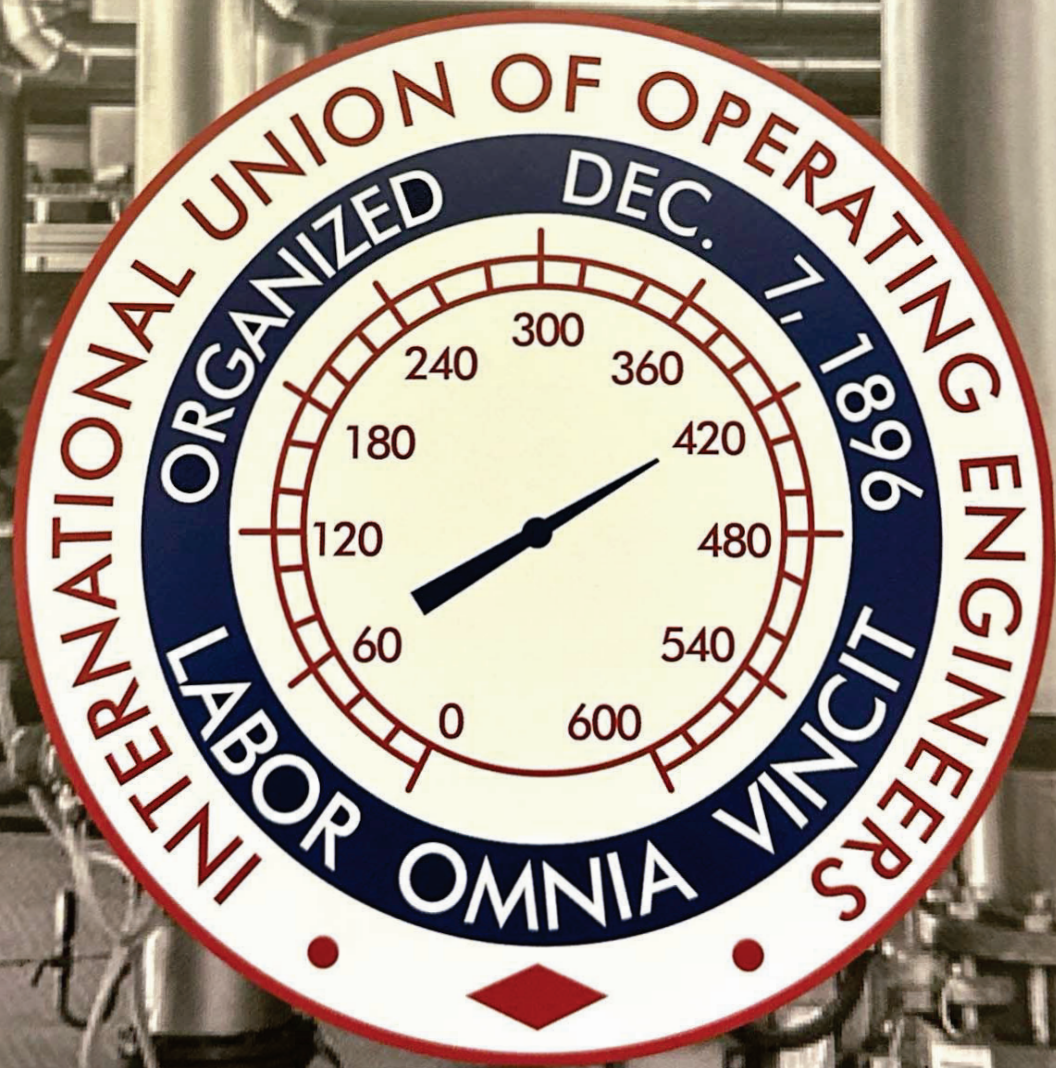


WELCOME TO LOCAL 95



KEVIN TROZZO
Vice President

BRIAN KAPPELER
Recording Secretary

JAMES A. LaGUARDIA
Treasurer

International Union of Operating Engineers

LOCAL UNION NO. 95-95A

Jason A. Amenta
Business Manager and
Financial Secretary

AFFILIATED WITH STATE COUNCIL OF OPERATING ENGINEERS
MEMBER OF THE PENNSYLVANIA AFLCIO

Matthew Thurner
President

1001 E ENTRY DRIVE
PITTSBURGH, PA 15216
(412) 422-4702
FAX (412) 422-4721

116 DOBSON AVENUE
WARREN, PA 16365
Office / Fax
(814) 726-7334

Brother or Sister Union Member,

Welcome to your Union!

We are pleased to welcome you as a new member of the International Union of Operating Engineers (IUOE), Local 95.

Local 95 is a labor organization with more than 120 years of history and over 2,000 members. We proudly represent skilled maintenance professionals working in high-rise buildings, hospitals, universities, refineries, hotels, casinos, data centers, sports stadiums, and other major facilities.

This letter explains the role of the Union in your workplace and highlights the benefits available to you as a Local 95 member.

The Union's Role in Your Workplace

As your Union, Local 95 exists to protect your rights and improve your working conditions. Key responsibilities include:

- Negotiating wages, benefits, and working conditions through a collective bargaining agreement (CBA). When a contract is nearing expiration, your Business Agent and Union Steward gather proposals from members, negotiate with the employer, and present the final agreement to the bargaining unit for a ratification vote.
- Defending members from unfair discipline or termination. Unlike non-union "at-will" employment, our contracts include grievance procedures that allow the Union to challenge unjust discipline, termination, or contract violations by the employer.

Member Benefits

Depending on your employer's participation, you may be eligible for the following benefits:

- Training and Education
If your employer participates in the Local 95 Training Fund, most classes are available tuition-free. Some courses may require payment for books or materials only.
 - Pension Benefits
If your employer contributes to the IUOE Central Pension Fund, you participate in a defined-benefit pension plan. Contributions are made on your behalf for each hour worked, and the pension provides a lifetime benefit at retirement, with survivor options available for your spouse.
 - Optional AFLAC Supplemental Insurance
Members may purchase additional voluntary insurance through AFLAC. More information is enclosed. You may also contact our AFLAC representative, Nancy Basta, at 412-737-4425.
 - Early Retirement Health Care (Ages 55–65)
Local 95 has negotiated special health insurance rates for members retiring before Medicare eligibility.
 - Medicare Supplemental Plans
Upon retirement, Local 95 offers access to Medicare supplemental plans.
 - Member Assistance Program
Confidential support services are available to eligible members and their families.
-

Forms Included in This Packet

If you have questions about any form, please contact your Union Steward.

1. Union Dues Authorization Form

This form allows your employer to deduct union dues and the one-time initiation fee. A copy must be provided to both the employer and the Union.

- Until you are formally initiated, you will pay a monthly permit fee, equal to regular union dues.
- Once initiated, the permit fee ends and regular membership dues begin.
- Union dues cannot be used for political purposes.

Monthly dues are calculated as follows:

$(\text{Hourly wage} + \text{hourly Central Pension Fund Contribution (if applicable)} + \text{hourly fringe (if applicable)}) \times 2$
plus the current International per capita of \$13.75 per month.

2. Membership Application

This form officially enrolls you as a member of Local 95.

3. PAC Fund Authorization (Optional)

This voluntary \$5 monthly contribution supports the Local 95 Political Action Committee (PAC).

Participation is optional.

PAC funds are used to support candidates—Republicans or Democrats—who demonstrate strong support for unions and working families through their voting records.

Additional Information

• Monthly Membership Meetings

Union Meetings are held on the second Wednesday of each month at 5:30 PM at the Union Hall in Pittsburgh, at 1001 East Entry Drive. Meetings are typically suspended in June, July, and August.

A second monthly meeting is also held at the Union Hall in Warren, PA, on the second Wednesday of each month.

• Member Events

Local 95 hosts events such as golf outings, the annual Kennywood picnic, and more. Members receive discounted pricing.

• Good Standing

Remaining a member in good standing is required to maintain eligibility for Union benefits.

We are excited to welcome you to IUOE Local 95. Union membership provides family-sustaining wages, strong benefits, and a dignified retirement.

If you have questions, please contact your Union Steward or call the Local 95 office and ask to speak with your Business Agent.

Jason A. Amenta
Business Manager & Financial Secretary

Matthew L. Thurner
President

APPLICATION FOR MEMBERSHIP

International Union of Operating Engineers, Local 95, AFL-CIO

Having formed a favorable opinion of your Union, I hereby make application to become a member thereof, and if accepted, I agree as follows: That I will not violate any of the provisions of the Constitution, Rituals, By-Laws, Customs, Rules or Mandates of the Union, or enter into any contract or agreement which provides for the withdrawal of my membership from this Union; I further agree, in the event of a claimed grievance against the Union, to faithfully observe the procedure of, and within the provisions of the International Constitution fully accept as final, the findings of the Trial Board within the order; I further agree, to conform to and abide by all laws, rules and regulations and orders stipulated in the Constitution and By-Laws, or given by those in authority.

Last Name		First Name	MI
Address			
City	State	Zip	
Social Security #	Date of Birth		
()/	()/		
Home Phone #	Home Fax #		
Cell Phone #	Home E-mail Address		
E-mail:	Text:	US Mail (please circle)	
Union Information Notification			
Employer	Date of Hire		
Building/Facility	\$ Package Rate (*see below)		
()/	()/		
Work Phone #	Work Cell #		
()/	()/		
Work Fax #	Work Pager #		
Work E-mail Address	Full-Time / Part-Time / Temporary		
	Status (please circle)		
Yes No	Job Classification		
Registered Voter (please circle)			
Licenses & License #/Certifications			

*Package Rate = hourly wage rate + hourly CPF contribution rate (if applicable)

Revised 03/01/2017

EXHIBIT "B"

AUTHORIZATION FOR UNION DUES CHECK-OFF

**ASSIGNMENT TO, AND AUTHORIZATION TO DEDUCT AND PAY UNION DUES AND FEES TO THE
INTERNATIONAL UNION OF OPERATING ENGINEERS, LOCAL 95, AFL-CIO.**

Dear Employer:

In exchange for obtaining the benefits of exclusive representation by Local 95, as of this date _____, I authorize my employer(s) to deduct from my wages all permit fees, service dues, union dues, fair share fees and other fees and assessments as shall be certified by Local 95 and the International Union of Operating Engineers and pay such fees over to the Union per the collective bargaining agreement.

You are hereby authorized to deduct such fees from my earnings, payable the first pay of each month. In the event of insufficient earnings in the appropriate pay period, it shall be my responsibility to pay my fees directly to the Union.

This authorization shall remain in effect until revoked by me, and shall be irrevocable for a period of one (1) year from the date appearing above (or until the expiration of the present Agreement between the Employer and the Union, whichever is sooner), at which time it may be revoked by written notice by Registered Mail, given by me to the Employer and the Union, or any time during the period of five (5) days prior to the expiration of the one (1) year period (or five (5) days prior to the expiration of the present Agreement, whichever is sooner). If no such notice is given, this authorization shall be irrevocable for successive periods of one (1) year thereafter, or for the term of any succeeding Collective Bargaining Agreement between the Employer and the Union, whichever period is shorter, with the same privilege of revocation at the end of each such period.

If I revoke this authorization to have my employer deduct fees from my wages, I understand that it shall be my responsibility to pay my fees directly to the Union.

Local 95 is authorized to use this authorization with my current employer and with any other employer in the event I change employers or obtain additional employment.

Please Print Your Name

Employee's Signature

***Monthly Permit Fees or Dues Calculation -** *Package Rate x 2 + current Int'l Per Capita Rate

***Fair Share Fee -** *Package Rate x 2 x current fair share percentage (calculated annually)

***Package Rate =** hourly wage rate + hourly retirement or fringe contribution rate (if applicable)

NOTE: One copy to the Employer and one copy to the Union.

***Permit Fees or Service Dues** are equal to the dues amount of the current members in the classification for which you are hired and are payable for all months of employment when on probation or not a member of Local 95 and will continue until the initiation fee is paid in full, at which time these fees will become dues and you will have become a member of Local 95.

EXHIBIT "B-1"

AUTHORIZATION FOR UNION MEMBERSHIP

**ASSIGNMENT TO, AND AUTHORIZATION TO DEDUCT AND PAY INITIATION FEES TO THE
INTERNATIONAL UNION OF OPERATING ENGINEERS, LOCAL 95, AFL-CIO.**

To the International Union of Operating Engineers Local 95:

By my signature, I elect to join the International Union of Operating Engineers Local 95 and agree to adhere to its by-laws and constitution and to submit the dues authorization form to the Union and the Employer.

I choose the following payment options for my initiation fee.

Initiation Fee = \$125.00

Check appropriate payment option

☐ 1 payment of \$125.00 ☐ 2 payments of \$62.50

Please Print Your Name

Date

Employee's Signature

AUTHORIZATION FOR FAIR SHARE FEE CHECK-OFF

**ASSIGNMENT TO, AND AUTHORIZATION TO DEDUCT AND PAY FAIR SHARE FEES AND OTHER
FEES AND ASSESSMENTS TO THE INTERNATIONAL UNION OF OPERATING ENGINEERS, LOCAL 95,
AFL-CIO.**

By my signature below, I elect **NOT** to join the International Union of Operating Engineers Local 95 and become a Fair Share Payor. I understand that I may exercise my "Beck Rights" challenging the "Fair Share Fee". As a Fair Share Fee payor, you will not pay an initiation fee and your "Fair Share Fee" will be calculated as a percentage of the Full Membership Dues. See the Beck Notice To Employees Covered By Union Security Agreement in the new member packet.

I understand that as a Fair Share Fee payor, I cannot participate in any Union Business or functions. This includes attending Union meetings of any kind or social events, running for or holding a Steward position, submitting proposals for any contract or voting on collective bargaining agreements.

I also understand that I may become a full member of the Union by submitting a membership application and paying the current initiation fee at that time, at which time I will pay full dues.

Please Print Your Name

Date

Employee's Signature

***Fair Share Fee - *Package Rate x 2 x current fair share percentage (calculated annually)**

***Package Rate = hourly wage rate + hourly retirement or fringe contribution rate (if applicable)**

BECK NOTICE TO EMPLOYEES COVERED BY UNION SECURITY AGREEMENTS

The collective bargaining agreement between your employer and the Union includes union security provisions requiring employees to become and remain members of the union as a condition of employment. Employers and unions are authorized to negotiate these provisions under the National Labor Relations Act, as amended, in states where these provisions are allowed, and under the Railway Labor Act. Under these federal laws, employees may fulfill their union security obligations either by joining the union, and thereby enjoying the full rights and benefits of union membership, or by simply fulfilling their financial obligations to the union.

Employees who elect to become fair share fee payers – that is, who choose not to become full fledged union members-- forfeit the right to enjoy a number of benefits available only to union members. Among the benefits available only to union members are the right to attend and participate in union meetings, the right to run for union office, the right to nominate and vote for candidates for union office, the right to participate in contract ratification and strike votes.

Fair share fee payers are charged 95.08% percent of the union dues charged to union members which represent the costs related to collective bargaining. Examples of such expenses include enforcing and administering the collective bargaining agreement, meetings with employer representatives, meetings with employees on employment-related issues, proceedings on behalf of workers under the grievance procedure including arbitration, and internal union administration and management. Nonchargeable activities include support of political candidates, general community service, and legislative activities.

Objections to the amounts charged as chargeable expenses can be made by filing an objection under the Fair Share Fee Payers Objection Plan as follows: The objection plan runs on a calendar year basis. Employees who are paying fair share fees and who wish to file objections for the next calendar year must do so during the month of November. Objections must be addressed to the Union treasurer and must be postmarked during the November open period. No special form is required to register an objection. However, please include your full name, your mailing address, and the last four digits of your social security number. In addition, if you move during the year, please advise of your new address.

Employees who become fair share payers at other times during the year either because they are newly hired into the bargaining unit, or because they resign from union membership may file their objections for the balance of the calendar year during the first 30 days in which they are required to pay fair share fees. The procedure for filing objections is the same: Objections must be addressed to the Union treasurer and must be postmarked during the 30 days after the employee becomes obligated to pay fair share fees. No special form is required to register an objection. However, please include your full name, your mailing address, and the last four digits of your social security number. In addition, if you move during the year, please advise of your new address.

The Constitution of the International Union of Operating Engineers and Bylaws of IUOE, Local 95 Monthly Union Dues & Membership Status Policies

Monthly Union Dues

If you are not receiving a paycheck, your Employer is not withholding your monthly dues.

- ***In accordance with the Constitution of the International Union of Operating Engineers and the Bylaws of IUOE, Local 95***, it is your responsibility to pay your monthly union dues to keep your membership current when you are off work for any reason (layoff, disability, worker's compensation, etc.). If you are off work for any of these reasons, your monthly union dues will be reduced to the minimum monthly union dues rate (*please contact the Union office for this monthly rate*).
- If you fall three (3) months in arrears, you will receive a Suspension Notice, and if payment is not received by the specified date in your Suspension Notice, your Employer may be notified to remove you from your job.
- If you are suspended, you will be required to reinstate, which includes paying all back union dues (if less than \$300.00), plus a \$175.00 reinstatement fee, plus an additional three (3) months union dues.
- If you are suspended and owe more than \$300.00 in back union dues, you will be required to pay an initiation fee at the current rate (*please contact the Union office for this rate*) and become a new member of the union, plus a \$175.00 reinstatement fee, plus an additional three (3) months union dues.

Minimum Union Dues

- If you wish to maintain your Union membership, are no longer working in a Union facility or you retire, you may do so by paying the minimum monthly union dues (*please contact the Union office for this monthly rate*).

Withdrawal Card

- You may, if not suspended and monthly union dues are current, request a withdrawal card for \$5.00. All requests for withdrawal cards must be in writing and \$5.00 fee must be paid at the time of the request.
- You must deposit your withdrawal card when you return to work to the Union office. You will be required to pay based on one (1) of the following criteria:
 - If you return to work within twelve (12) months, you will be required to pay all back union dues at the appropriate rate to deposit your withdrawal card.
 - If you return to work after more than twelve (12) months, you will be required to pay the current initiation fee and become a new member to deposit your withdrawal card.
- If you are an active dues paying Retiree and wish to take a withdrawal card, the withdrawal card fee will be waived.

If you are retiring, please read this!

- Upon retirement and to lessen the burden of paying full union dues, you may do one (1) of the following:
 - Pay monthly Retiree's union dues (*please contact the Union office for this monthly rate*).
 - Make application for a Withdrawal Card (*please see above guidelines for a Withdrawal Card*).

Term Explanations

Package Rate = hourly wage rate + CPF contribution rate (if applicable)

Monthly Dues Calculation = Package Rate x 2 + current Int'l Per Capita Rate

Permit Fee & Agency Fee – these fees are paid for the privilege of working in our Union Shop. Permit Fee and Agency Fee Payers are not members of Local 95.

Probationary Employees – these employees pay a permit fee and will not become a member of Local 95 until they have successfully completed the probationary period stated in the Collective Bargaining Agreement they are working under AND completely pay the appropriate Initiation Fee.

Initiation Fee – if you are working Temporary or Probationary, your Initiation Fee will not be accepted unless and until you become a permanent employee.

Those working under a Local 95 CBA have the right become or remain a non-member of the Union by becoming a financial core objector. As a financial core objector, each non-member has the right (1) to object to paying for union activities not germane to the Union's duties as bargaining agent and to obtain a reduction in fees for such activities; (2) to be given sufficient information to enable the employee to intelligently decide whether to object; and (3) to be apprised of any internal union procedures for filing objections.

ARTICLE IX

DUTIES OF MEMBERS

Section 1. Members of Local Unions shall conform to and abide by the Constitution, Laws, Rules, Obligations and Ritual, and the decisions, rulings, orders and directions of any authority of the International Union empowered by the Constitution to make them. Members will not enter into the employment of any person conditioned on severing membership with this organization.

Section 2. Any member who is found guilty after trial of advocating or otherwise supporting the overthrow of the established order, either of the Government or of this organization, by force or violence or subversive tactics, shall forthwith be expelled from membership or otherwise disciplined as the circumstances may require, which action may be taken and penalty imposed by either the Local Union or by the General President of the International Union of Operating Engineers.

Section 3. Every member by virtue of his membership authorizes this Union to act as his exclusive representative for the purposes of collective bargaining with his employer governing terms and conditions of employment and to act for him and have final authority in presenting, processing and adjusting any grievance, difficulty, or dispute arising under any collective bargaining or other agreement or out of his employment with such employer, in such manner as the Union through its Business Manager deems to be in the best interests of the Union. The Union through its Business Manager may decline to process any such grievance, complaint, difficulty or dispute, if in his judgment, such grievance, complaint or dispute lacks merit. In the event the Business Manager should so decline, the member may appeal such decision to the Local Union Executive Board whose decision shall be final.

Section 4. Every member will be required to conform to and abide by the hours, wages and conditions of employment provided for in agreements negotiated by this Local Union.

Section 5. A Local Union member who is regularly employed shall not permit himself to be borrowed or loaned to another employer, except with the permission of the Business Manager and or Executive Board.

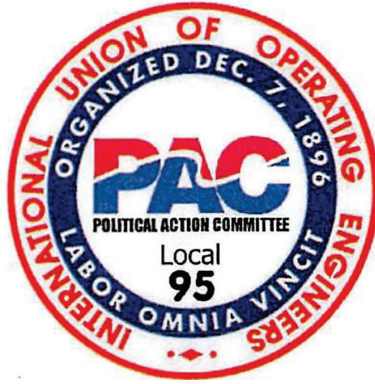
Section 6. Any officer or member of a Local Union who becomes a habitual drunkard; who wrongs a fellow member or defrauds him; who commits an offense discreditable to the International Union or its subdivisions; who seeks to dissolve any Local Union or separate it from the general organization; who willfully engages in slander or libel where such slander or libel is contrary to the responsibility of every member toward the Organization as an institution or specifically interferes with the Organization's performance of its legal or contractual obligations; who violates the trade rules of the locality in which he is working; who fraudulently receives, misapplies, converts or embezzles the funds of any subdivision of the International Union or the monies of any member entrusted to him; who violates his obligation or any section of the Constitution; Rules, Edicts and Ritual of the International Union; who divulges the password to anyone except the

officer authorized to receive the same; who is guilty of insubordination; or who refuses to acknowledge or perform the lawful command of those authorized within the International Union to issue the same, may be disciplined or, upon trial therefore and conviction thereof, be fined, suspended or expelled from the Local Union. Any member working contrary to a declared strike or the rules established by the Local Union by reason of a lockout shall, upon trial and conviction, be subject to a fine not less than \$25.00, or expulsion, or both. The Local Union shall enforce this Section, charge and collect the fine so imposed, under penalty of expulsion. Notwithstanding the foregoing provisions of this Section, the penalty prescribed

upon a traveling member shall not exceed that amount normally imposed by the local union against a member who has been found guilty of a similar violation or offense.

Section 7. Any member vacating a position shall notify the Business Manager sufficiently in advance of his leaving same, whether the position being vacated was secured through the Local Union or otherwise. Failure to comply with this regulation shall subject the offender to a fine, unless said failure is excused by reason of disability, incapacitation, or other good cause. A vacancy in any office shall be filled by appointment for the unexpired term thereof, upon vote of a majority of the following officers: President, Vice President, Recording-Corresponding Secretary, Financial Secretary, Treasurer, and the Business Manager. In the event the said officers shall fail to fill said vacancy within thirty days after the same shall occur, then said position shall be filled by secret ballot vote of the majority of the membership in good standing present at the next regular meeting of the Local Union following the expiration of the said thirty days. In order to fill a vacancy under this section, a member must, at the time of election, be in good standing with respect to payment of dues and meet the requirements contained in the second and fourth paragraphs of Article XXIV, Subdivision 1, Section (b) of the Constitution.

Section 8. No member may enter into an individual or personal contract or agreement with his/her employer, which serves to change the wages, hours, or conditions of employment negotiated by this Local Union.



LOCAL 95 P.A.C. Fund

Despite what you believe or hear in the daily news cycle, your dues money can NEVER be used for political purposes. **Only PAC money** can be given in support of candidates. Money collected for the purpose of political action must be kept by the union in a separate account and cannot be collected with or as a part of member's dues.

If it is permitted through your CBA, please consider a voluntary \$5 monthly deduction, or a \$5 monthly (1 time \$60 Annual) donation to the Local 95 PAC Fund.

All PAC funds are used to support labor friendly candidates at the Local and State level.

If you are interested in participating, please contact your Business Agent, or fill out the application on the next page.

YOUR PAC DOLLARS HELP TO FIGHT RIGHT TO WORK

NO DUES ALLOWED!!!



AUTHORIZATION FORM FOR CHECK-OFF OF POLITICAL CONTRIBUTIONS

I hereby authorize and direct my Employer to deduct from my pay the sum of \$5.00 from earnings payable the first (1st) pay of each month as a contribution to the International Union of Operating Engineers, Local 95, AFL-CIO, Political Action Fund. I further authorize and direct the Employer to send to the Local 95 Political Action Fund, on or before the fifteenth (15th) day of each month, the contributions and report on contributions due for the previous work month. Payment Instructions:

Payable to:

Local 95 Political Action Fund

1001 East Entry Dr.

Pittsburgh, PA 15216

This authorization is voluntarily made based on my specific understanding that the signing of this authorization card and the making of these voluntary contributions are not conditions of membership in the Union or of employment by my Employer; that I may refuse to contribute without reprisal; that the Local 95 PAC engages in fundraising and uses the money they receive for political purposes, including but not limited to making contributions to and expenditures for candidates for office and addressing political issues of public importance.

This authorization shall remain in full force and effect until revoked in writing by me.

Name (Print): _____

Signature: _____ **Date:** _____

Contributions or gifts to Local 95 PAC are not deductible as charitable contributions for federal income tax purposes.

LOCAL 95



ONLINE STORE

Local 95 is pleased to announce the opening of our brand new online merch store.

Scan the QR Code below for access to the store, and view a list of the currently available items for sale.

Be sure to stay tuned, as we will have more items and styles to come!!

Show your Union pride, and pick up some 95 gear today!!

www.iuoelocal95.org





Dear Brothers and Sisters,

Due to many requests from the membership, we are pleased to announce that we have been able to put together and activate a dues department section on our website, and are now able to accept credit and debit card payments for dues.

Here, you will also be able to request a dues report as well as pay your dues.

To access this site please go to <https://iuoelocal95.org/dues-department>
Or scan the QR code below.

if you have any questions please call the union hall.

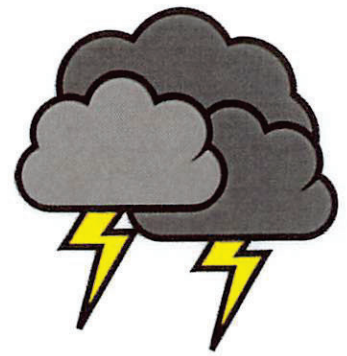
In solidarity

Jason A. Amenta

Business Manager/Financial Secretary



Weather Related Actions or Incidence.



<https://unionstrong.app.link/iuoe95>

All weather-related cancellations and delays for classes and trainings will be sent out via the union phone app. If you have not done so, please either scan or follow the link above to download the union app. to be on the alert list.



If you have any questions, please do not hesitate to contact me.

Regards

Training Director Luisi
cluisi@iuoelocal95.org

I.U.O.E LOCAL 95 TRAINING FUND



Scan the QR below to sign up for the mailing list to receive all training fund notifications, view upcoming classes, and register for classes.



Dunham's **S P O R T S**® Discount Program



Employees: Save your Company Discount Card on your phone using the Apple Wallet or Google Pay app! Text the keyword IUOE95 to 78557, or scan the QR code with your phone's camera to save to your wallet app. Once your card is saved, the cashier can scan the barcode for your discount.



Don't forget, you can save more when purchasing multiple items by using a Dunham's barcoded coupon on your first item and your company discount card on any remaining items. Savings are valid on regular prices, including store special tagged items. Exclusions apply. See your company discount card and any Dunham's barcoded coupon for exclusions and details.

Message & Data Rates may apply. Privacy Policy: <https://www.dunhamssports.com/privacy-policy.html>
Terms & Conditions: <https://www.dunhamssports.com/customer-service/terms-conditions/terms.html>

GO UNION AND SAVE WITH AT&T WIRELESS

UNION EMPLOYEES
save 18%

on the monthly service charge of
qualified AT&T wireless plans

Excludes unlimited plans.

UNION LOCALS
save 22%

on the monthly service charge of
qualified AT&T wireless plans

Excludes unlimited plans.

Be sure your local and staff are supporting good union jobs and getting the savings they deserve on wireless service from AT&T.



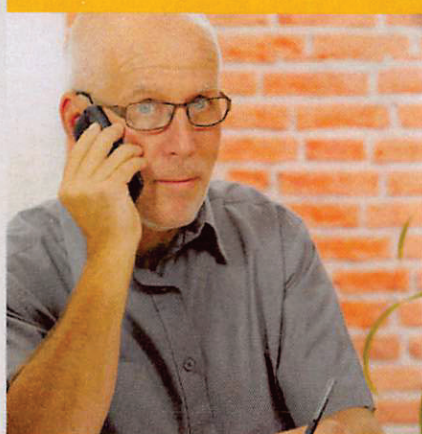
AT&T is the only nationwide unionized wireless provider with nearly 150,000 organized workers.

If you already have AT&T service, be sure you're saving all you can with the AT&T discounts through Union Plus. If you're using a non-union company, switch now to AT&T, a unionized wireless company that respects workers' rights.

Support the only nationwide unionized wireless carrier
unionplus.org/staff-att

See other side for more details on how to save with AT&T

How to save on unionized wireless service from AT&T



UNION LOCALS SAVE 22%

Does your local pay for wireless service for your staff? Your office can save 22% on the monthly service charge of qualified AT&T wireless plans through an AFL-CIO negotiated discount — even if you are already using AT&T.

AT&T also offers discounts on a wide range of other telecommunications services — from teleconferencing to internet service and more — that can help your union work smarter and save money.

To start saving, contact Union Plus at att@unionplus.org or call **800.472.2005, ext 888**.



UNION EMPLOYEES SAVE 18%

Union employees who receive a paycheck from a union and who pay for their own wireless can save 18% on the monthly service charge of qualified AT&T wireless plans. Be sure to let your staff know that they can save when they choose AT&T wireless.

To start saving, visit an AT&T store (bring proof that you are a union employee, like a pay stub) and reference **AT&T Discount Code: 45842**. Visit unionplus.org/staff-att for details.



UNION MEMBERS SAVE 15%

There's also a 15% AT&T wireless discount available for your members through Union Plus*. Over 400,000 union members are already saving on qualified wireless plans from AT&T. But that means many members are either paying full price or using a non-union wireless provider.

Help spread the word about the AT&T discount through Union Plus and urge your members to support a union company and good union jobs. To get free discount coupons to give to your members, email att@unionplus.org or order online at unionplus.org/order.

Members learn more at unionplus.org/att

*Available only to current members of qualified AFL-CIO member unions, other authorized individuals associated with eligible unions and other sponsoring organizations with a qualifying agreement. Must provide acceptable proof of union membership such as a membership card from your local union, a pay stub showing dues deduction or the Union Plus Member Discount Card and subscribe to service under an individual account for which the member is personally liable. Offer contingent upon in-store verification of union member status. Discount subject to agreement between Union Privilege and AT&T and may be interrupted, changed or discontinued without notice. Discount applies only to recurring monthly service charge of qualified voice and data plans, not overages. Not available with unlimited voice or unlimited data plans. For Family Talk, applies only to primary line. For all Mobile Share plans, applies only to monthly plan charge of plans with 1GB or more, not to additional monthly device access charges. Additional restrictions apply. May take up to 2 bill cycles after eligibility confirmed and will not apply to prior charges. Applied after application of any available credit. May not be combined with other service discounts. Visit unionplus.org/att or contact AT&T at 800-331-0500 for details.



Do you need help figuring out your finances?



Managing your money can be a challenge. Supporting a family, saving for college, preparing for retirement—there's a lot to think about.

If you're paying on your debt but the balance never seems to go down, or if you've missed a few payments and your credit score has fallen, it might be time to talk to a financial expert.

Life Solutions MAP can help.

Your member assistance program can connect you with a financial consultant. He or she can review your finances and give you personalized advice. Your consultant can also help you develop a budget, consolidate your bills, and learn how to raise your credit score. If you're thinking of filing for bankruptcy, the consultant can advise you on the best course of action.

You can talk to a financial consultant over the phone at a time that's most convenient for you.

What happens when you call Life Solutions MAP?

1. You'll speak with a member assistance program (MAP) care manager.
2. The care manager will ask you a series of questions to gather information on your situation.
3. The care manager will collaborate with you to determine whether you need an emergent, urgent, or routine appointment, then coordinate the services accordingly.

This **private, confidential** assistance is available at **no cost** to you.

Call a Life Solutions care manager today at **1-855-209-8762** or visit Life Solutions online at **www.lifesolutionsforyou.com**. Log in using your company access code, **PBOWF**. TTY users should call **711**.

Life Solutions MAP is here to help you improve your financial outlook.

You can reach us 24 hours a day, seven days a week, but the best time to call is weekdays from 8 a.m. to 5 p.m. EST. After-hours, you'll receive urgent support (if needed). If you are not experiencing an emergency, you will receive a return call from a care manager on the next business day.

Life Solutions MAP services are available for you, anyone living under your roof, and your dependents who are younger than 26 and away at college.

This information is not a substitute for professional care or your organization's policies. If you suspect you have a serious issue related to this topic, you should consult a professional.

Nondiscrimination statement

UPMC Health Plan¹ complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or gender expression.

¹UPMC Health Plan is the marketing name used to refer to the following companies, which are licensed to issue individual and group health insurance products or which provide third party administration services for group health plans: UPMC Health Network Inc., UPMC Health Options Inc., UPMC Health Coverage Inc., UPMC Health Plan Inc., UPMC Health Benefits Inc., UPMC for You Inc., and/or UPMC Benefit Management Services Inc.

Translation services

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-833-0524 (TTY: 1-800-361-2629).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-844-833-0524 (TTY: 1-800-361-2629)。

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Pittsburgh, PA 15219

workpartners.com

Life Solutions



Help to manage your personal finances

The Union Strong Phone App.

The Union Strong App. is the easiest way to stay up to date with your union;

Get the latest news, events, and critical information. Receive push notifications, get details, add events to your calendar, and more!!

Be sure to download the app today.
You can

1. **SCAN THE QR CODE**
2. Text the code: **iuoe95** to the number **888-403-4140**
3. go to **<https://unionstrong.app.link/iuoe95>**



**UNION
STRONG**





MEMBERS ONLY BENEFITS

NCL

National Coalition of Labor



Brothers and Sisters,

Membership in IUOE Local 95 comes with many benefits. On the job, you receive the protections of a collective bargaining agreement, the strength of Union representation, and the support of officers, agents, stewards, and staff who work to advance your wages, benefits, working conditions, job security, and dignity at work.

Local 95 is also committed to providing additional value to our members and their families. With that in mind, we are pleased to introduce a new Member Only Benefit program through the National Coalition of Labor.

This program includes benefits provided to you at no cost simply because you are a Local 95 member in good standing. It also includes optional benefits and discounted programs that you and your family may choose to purchase if they fit your needs.

Before moving forward, Local 95's leadership reviewed this program and spoke with other participating IUOE Locals about their experience. The feedback was very positive, and we believe this program will provide real value to our members and their families.

Our goal is to offer meaningful benefits and discounts without the aggressive or intrusive sales tactics that members have experienced with other vendor programs in the past.

These benefits are reserved for Local 95 members in good standing and are provided as an additional value of Union membership.

By joining the National Coalition of Labor, Local 95 is able to use the collective purchasing power of over 300,000 union members across the country to help secure meaningful benefits and discounts.

Local 95 is proud to represent skilled and dedicated workers throughout our region, and we remain committed to protecting our members on the job, at home, and into retirement.

In Solidarity,



Jason Amenta
Business Manager/Financial Secretary
IUOE Local 95



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** these benefits available to active members only.*

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

LOCAL LIFE & AD&D INSURANCE

available to active members only

\$5,000 IN FREE LIFE INSURANCE!



Over \$85 Million in Claims Paid to Date

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 you may have through your union's health plan, you are eligible for an **additional** life insurance benefit just for being a card-carrying member of Local 95.

ACTIVE MEMBERS ARE AUTOMATICALLY ENROLLED for the \$5,000 life insurance benefit. To purchase **ADDITIONAL** insurance, **MEMBERS MUST ENROLL**. Please visit coalitionoflabor.org for more detailed information on your coverage and plan options. **Active members** may purchase up to \$400,000 in additional coverage at outstanding group rates during open enrollment with **NO MEDICAL QUESTIONS or EXAMS**.

\$2,500 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.

ACTIVE MEMBERS ARE AUTOMATICALLY ENROLLED to get the \$2,500 AD&D insurance benefit. To purchase **ADDITIONAL** insurance, **MEMBERS MUST ENROLL**. Active members may purchase up to \$400,000 in additional coverage at heavily-discounted group rates during the open enrollment period.

Supplemental Life, AD&D, Accident and Critical Illness Insurance benefits are now extended up to age 75 regardless of active or retirement status as long as you begin coverage before you retire.

ACCIDENT & CRITICAL ILLNESS INSURANCE

available to active members only

ACCIDENT & CRITICAL ILLNESS INSURANCE AVAILABLE

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. Active members have the option to elect Accident Insurance to meet your needs.

Accident insurance provides coverage for things like medical expenses including deductibles and copays, home healthcare costs, lost income from missed work, and everyday expenses like groceries and utilities.

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. Active members 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). You can use the benefit payments for any purpose.

NO MEDICAL EXAM, NO QUESTIONS ASKED!

**ANNUAL OPEN ENROLLMENT PERIOD:
OCTOBER 1 - DECEMBER 30**

**FOR MORE INFORMATION CALL
(888) 212 - 7822**

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.

SHORT TERM DISABILITY INSURANCE

available to active members only

LOW-COST SHORT-TERM DISABILITY INSURANCE



We are excited to announce that active members are now eligible for up to an additional **\$250 or \$500 per week of tax-free income** in the event you become sick or injured on or off the job. This benefit is available to active members for an affordable \$13.75 or \$27.50 per month.

Your most valuable asset is your ability to work. How long would your checking account last if you suffer an injury (on or off the job) or if you become ill? What financial obstacles will you have to face if you cannot work for 1 month, 3 months, or even 6 months? How long can you pay your mortgage, utilities, or car payment?

Would an extra \$250 or \$500 per week of tax-free money help?*

Short Term Disability Insurance will help to cover your expenses if you are unable to work.

SHORT-TERM DISABILITY PLANS

- **\$250/WEEK BENEFIT PLAN: \$13.75 A MONTH**
- **\$500/WEEK BENEFIT PLAN: \$27.50 A MONTH**

FOR MORE INFO OR TO ENROLL VISIT

GROUPBA.COM

OR CALL

(866) 979 - 1422

These rates are in effect until December 31, 2026. Rates and provider are subject to change after that date.

*This benefit is in addition to whatever you are receiving from your health and welfare fund, your union, and/or workers' compensation ***

**Disability exclusions apply*

*** Check with your local to see what short term disability benefit may be provided to you outside of this program.*

FREE ROADSIDE ASSISTANCE **NCL**

NCL automatically provides Good Sam Roadside assistance to union members in good standing - keeping you moving no matter what the road throws at you. No need to register. No additional membership fees. You are covered as a member of a union that is part of the NCL.



Roadside Assistance

ROADSIDE ASSISTANCE FOR MEMBERS*

No need to register. You are covered as an NCL member!

(855) 256 - 6019

Available 24/7.

Agents based in U.S. Call Centers.

Add this number to your favorite contacts!



TOWING



TIRE
CHANGE



JUMP START



LOCKOUT



FUEL
DELIVERY

PROVIDING 24/7 EMERGENCY SUPPORT AND GETTING YOU BACK ON THE ROAD

- Available in the U.S., Canada, and Mexico (including Alaska and Hawaii)
- 24/7 emergency breakdown support
- Covers you and your immediate family
- Coverage for passenger vehicles including autos, vans, pickups, SUVs and motorcycles

good sam

* Three included services per annual cycle, per household. Each disablement is covered up to \$100. Member is responsible for additional costs at time of service.

NCL LEGAL SERVICE PROGRAM

The National Coalition of Labor 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

NCL 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

NCL 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*



UNION LEGAL
SERVICES

**Rates do not include court costs, filing fees, travel time, and may differ based on locale.*

DISCOUNTED LEGAL SERVICES

NCL 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



Nicholas Cortesi
President and
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, and state. Fees are subject to change without notice. Additional fees may apply.

FINANCIAL PLANNING SERVICES



Megent Financial™

FREE Financial Planning Services

The National Coalition of Labor 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% MEMBER DISCOUNT if you decide to engage Megent's Investment Management 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.

FOR MORE INFORMATION VISIT

MEGENT.COM

OR CALL

(888) 401 - 0134



SCAN ME

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](#)

MCL CREDIT UNION

BANKS ARE FOR PROFIT. CREDIT UNIONS ARE FOR PEOPLE.

Credit unions typically have lower fees and better 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.

Midwest Coalition of Labor Credit Union provides the option to skip a payment* on all of its loan products. 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.

MCL CREDIT UNION SERVICES

- Checking Accounts
- Savings Accounts
- New/Used Vehicle Loans
- First Mortgages
- Home Equity Credit Line
- Credit/Debit Cards
- Direct Deposit
- Online/Mobile Banking
- Free Bill Pay
- More!

**MORE THAN 55,000
SURCHARGE-FREE
ATMs WORLDWIDE!**

CIRCLE K

SAFEMAY

**COSTCO
WHOLESALE**

Target

Stamps

Allpoint

Winn-Dixie

CVS

Kroger

W

FOR MORE INFORMATION

**CALL (708) 482 - 9606
OR VISIT MCLCU.ORG**



6240 Joliet Road • Countryside, IL 60525

TAX PREPARATION SERVICES

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



EXPERIENCE AND 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 500+ satisfied clients.

PROFESSIONAL TAX PREPARATION SERVICES EXCLUSIVE AND FIRST RESPONDER RATES

- \$125** For 1040, Schedule A and State Filing
- \$25** Per Schedule C and 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

FOR AN APPOINTMENT

CALL (773) 899 - 0821

OR EMAIL FIRSTRESPONDERTAXGROUP@GMAIL.COM

FOR MORE INFO VISIT

FIRSTRESPONDERTAXGROUP.COM



COLLECTIVE PERSONAL FIREARM INSURANCE

PROTECT YOUR FAMILY RESPONSIBLY WITH RIGHT TO BEAR



What's 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 membership and discounted optional add-on benefits.



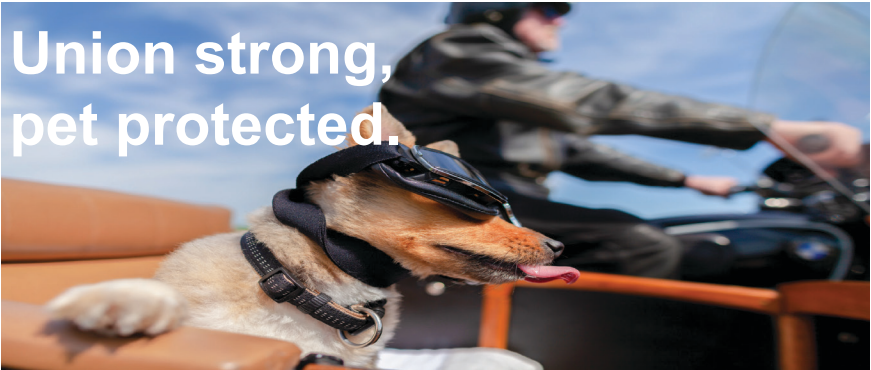
**RIGHT TO
BEAR**
For the Responsible Gun Owner

(833) 887 - BEAR (2327)
info@protectwithbear.com

DISCOUNTED PET INSURANCE



Union strong,
pet protected.



We care about all your dependents — even the four-legged ones. As part of your union member benefits, you can access MetLife Pet Insurance.

Key Benefits



Flexible product offerings with straightforward pricing and options, discounts up to 30%¹, customizable limits, and deductible savings²



Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days



An experienced team of pet advocates and multi-channel support options



PET INSURANCE OF THE YEAR

You may be able to cover up to 90%³ of covered veterinary expenses at any licensed veterinarian, specialist or emergency clinic in the U.S.

Get a quote or enroll today. Visit
www.metlifepetinsurance.com/NCL
Call 1-800-GET-MET8
Scan the QR code



1. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
2. Your pet's deductible automatically decreases by \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.
3. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies. Pet age restrictions may apply.

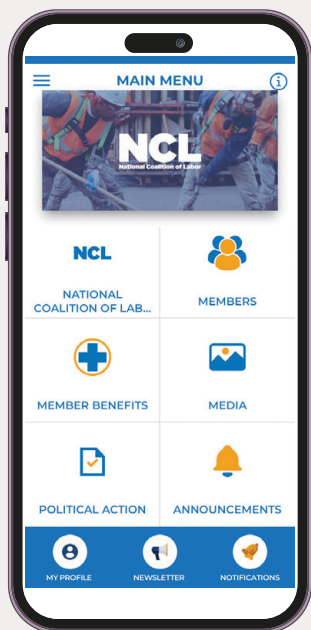
Coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations, and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

**MOBILE
APP
DOWNLOAD**

NCL

National Coalition of Labor

Check out our App!



SCAN ME

LODGING DISCOUNTS

Corpay[^] | Lodging +



NCL Members Save Every Day

Get Started

Free Enrollment

Use Code: **NCL**

visit www.corpaylodging.com/join-now

Corpay Lodging membership requires a valid credit card on file for your hotel stays.

Including hotels where you already stay

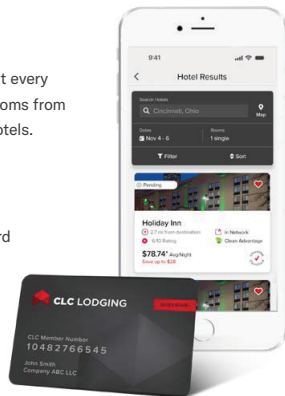


Unlock a nationwide network of hotels built for teams that travel

Corpay Lodging dramatically simplifies lodging to save you time and money at every step — from reservations to reporting to reconciliation. Book and manage rooms from Corpay Lodging's network of up to 45,000 pre-negotiated and discounted hotels.

Members-Only Benefits

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



Corpay[^] | Lodging

1.2 Million

Travelers
Supported

\$420 Million

Savings for Our
Members Annually

17 Million

Annual Nights
Booked

2026_01_CPYL_SS_NCLMemberSignUp

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.

1 SOCIAL SECURITY C DISABILITY Z INSURANCE

The National Coalition of Labor has partnered with SSDC Services Corp., 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 members are at least 20% lower than what Social Security allows.

MEDICAL CONDITIONS

There are many common conditions that qualify people for Social Security Disability benefits. Call (866) 729-9502 for more information.

CALL

(866) 729 - 9502

Monday - Friday, 9:00am - 6:00pm EST

**COMPLETE SSDC'S "DO I
QUALIFY?" FORM AT**

SSDCSERVICES.COM

(CODE: MCL1)





DISCOUNTED COLLEGE EDUCATION

EDVANCE

Making College Possible

For more of America's workers and their families

In partnership with MCL, the Union College Benefit powered by Edvance gives you and your union family access to a growing number of regionally accredited schools and programs to meet your schedule, career goals, AND budget.

Find out how **affordable** college can be.

- > Exclusive Member Discounts - Up to 50% Off Tuition
- > Transfer-Friendly, Regionally Accredited Schools
- > 100% Online, In-Demand Degrees and Certificates

Discover your **best fit** school today



unioncollegebenefit.online/ncl

More Schools More Options

TRINEONLINE



 Cambridge College

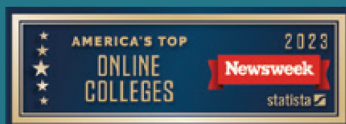
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GLOBAL

HERZING[®]
— UNIVERSITY —

With new schools & programs coming soon!

✉ studentsuccess@edvance.online

☎ 1-888-897-9671



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

LOCAL 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 Local 95, your dependents are eligible for these scholarships.

LOCAL 95 NEWTON-HOFFMAN SCHOLARSHIPS

Two scholarships, in memory of Rob Newton, will be awarded to graduating seniors whose parent or guardian is a member of The International Union of Operating Engineers Local 95.

- One scholarship will go to a senior whose parent or guardian is a member of IUOE Local 95, specifically at United Refining Company.
- A second scholarship will go to a senior whose parent or guardian is a member of IUOE Local 95 in its entirety.

The third scholarship, in memory of Jacob Hoffman, will go to a Warren County School District graduating senior who plans to attend Trade School.

For ALL THREE scholarships:

- A completed and signed application form and essay must be post-marked by May 1st.
- Contact Local 95 for the application and with any questions.

UNION PLUS SCHOLARSHIPS

Current and retired members of participating unions, their spouses and their dependent children. Applications are available starting in mid-June, and a complete application must be received by January 31st of the scholarship year. Amounts range from \$500-\$4,000.



DISCOUNTED HEARING DEVICES

MCL

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.starthearing.com/partners/mcl

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NCL MEMBER DISCOUNT PROGRAM

The National Coalition of Labor 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 [NCL.BENEFITHUB.COM](https://ncl.benefithub.com)

ENROLL AND START SAVING TODAY!



BenefitHub™

Ray-Ban



verizon✓

**Advance/
Auto Parts** 

GMC

USEFUL LINKS

IUOE 95

Website www.iuoelocal95.org

Facebook [@IUOELocal95](https://www.facebook.com/IUOELocal95)

Introducing the New Local 95 “Union Strong” App!

We’re excited to announce the launch of the new and improved version of our “Union Strong” app! Our app developer has rolled out a fresh update packed with new features, a sleek design featuring the Local 95 logo, and improved functionality.

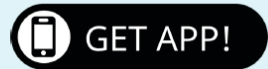
Important: To continue receiving important updates — including job opportunities, social events, union newsletters, training class announcements, and more — you’ll need to download and register for the new version.

Whether you’re updating from the old app or signing up for the first time, the process is quick and easy.

Don’t miss out— Stay connected and informed with everything Local 95!

To download, scan the QR code with your phone and follow the steps from your app store.

If you have any questions or need help with the setup, feel free to reach out to your agent.



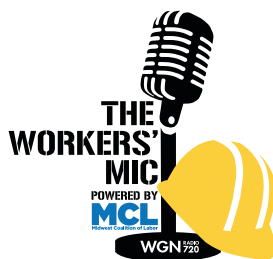
**Show your Union Pride, Check
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NCL THE WORKERS' MIC

The National Coalition of Labor has our very own radio show hosted by Executive Director Ken Edwards and Assoc. Executive Director Ed Maher!

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The Workers' Mic Powered 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 National 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), International Union of Operating Engineers Local 150, International Union of Operating Engineers Local 399, International Brotherhood of Electrical Workers Local 134, Megent Financial, Premise Health, Voya Financial, and Mid-America Carpenters.

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NCL

National Coalition of Labor

The National Coalition of Labor is a nonprofit 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 300,000 union members across the United States 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!

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National Coalition of Labor
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