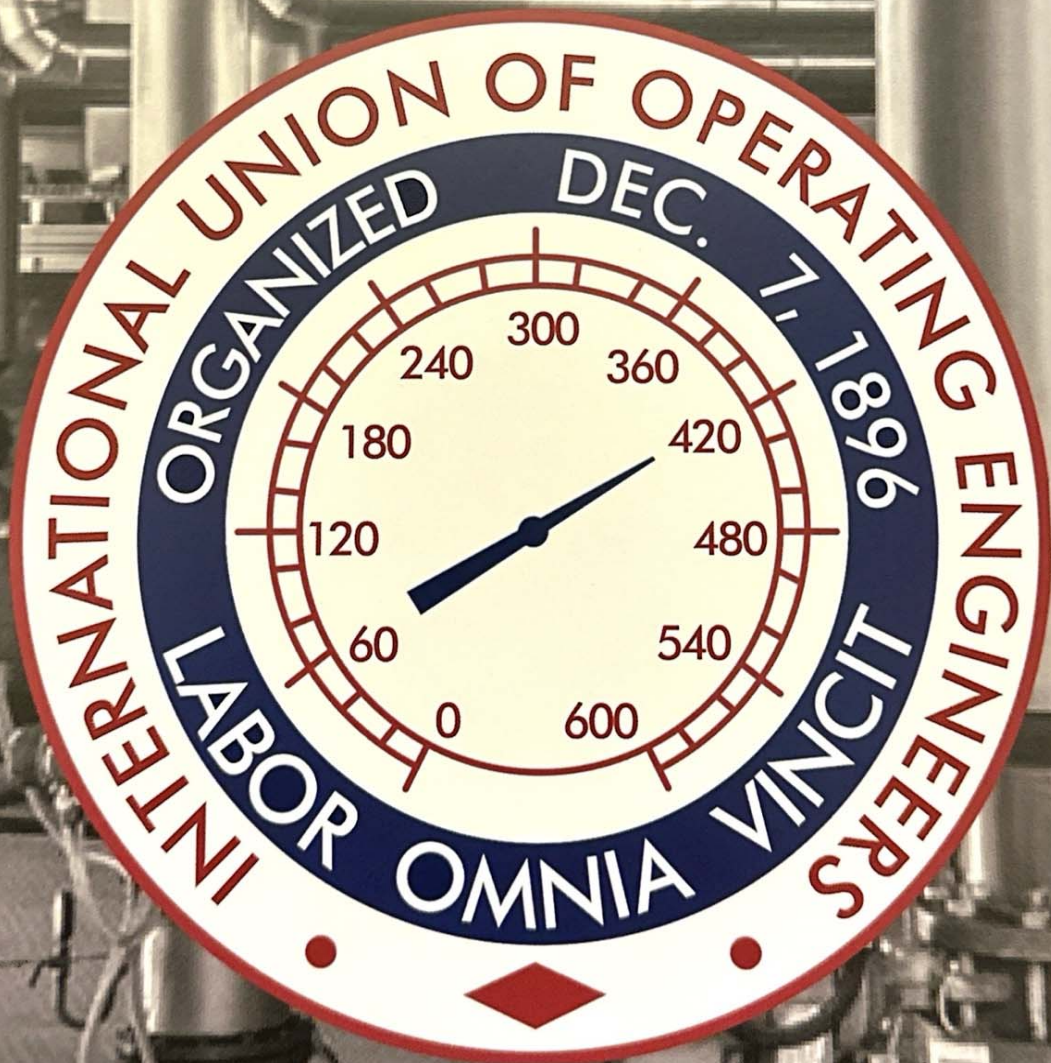


WELCOME TO LOCAL 95



KEVIN TROZZO
Vice President

BRIAN KAPPELER
Recording Secretary

JAMES A. LaGUARDIA
Treasurer

International Union of Operating Engineers

LOCAL UNION NO. 95-95A

Keith L. Thurner
Business Manager and
Financial Secretary

AFFILIATED WITH STATE COUNCIL OF OPERATING ENGINEERS
MEMBER OF THE PENNSYLVANIA AFL-CIO

Jason A. Amenta
President and
Assistant Business Manager

300 SALINE STREET
PITTSBURGH, PA 15207
(412) 422-4702
FAX (412) 422-4721

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

Brother or Sister Union Member,

We are happy to welcome you as a new member of your Union, the International Union of Operating Engineers, Local 95. Our labor organization is over 120 years old, and we currently have a membership of 2,000 men and women throughout the western half of Pennsylvania, and a few counties in eastern Ohio. We represent skilled maintenance workers in high rise buildings, hospitals, refineries, universities, hotels, casinos, data centers, sports stadiums and more. This letter will help explain the role of the Union in your workplace, and the many benefits offered to our members. Here are just some of the benefits you are eligible for, as a member of Local 95:

- The Union's role in your workplace is primarily to negotiate wages, benefits and working conditions at your job site. When your current collective bargaining agreement is approaching expiration, your Business Agent and Union Steward will compile contract proposals from the members at the site. The Business Agent and Union Steward will then negotiate with your employer, for new contract terms. After we arrive upon terms, they are presented to the bargaining unit for approval, and a ratification vote is conducted.
- The Union also serves to defend members who are unjustly disciplined or terminated on the job. Unlike a non-union workplace, where workers are classified as "at-will" employees, our collective bargaining agreements contain grievance language. This allows the Union to grieve unjust terminations, unjust disciplinary actions, or other contract violations by the employer.
- If your employer participates in the Local 95 Training Fund, you can attend most of our educational classes, free of charge. Some classes do feature a charge for books or consumable materials, but education fund members can attend for zero charge on tuition.
- If your employer is a participant in the IUOE Central Pension Fund, this is a defined benefit pension, that allows you to contribute a fixed dollar amount (by classification), for every hour you work. This benefit becomes payable to you, upon retirement for the rest of your life, or for the rest of your spouse's life, if you choose the surviving spouse benefit.
- Optional supplemental insurance with AFLAC – In addition to your employer provided benefits, you are eligible to purchase additional coverage through AFLAC. Further details are enclosed, or you can reach out to our AFLAC contact, Nancy Basta, at 412-737-4425.
- Special Rates on Early Retirement Healthcare – Local 95 has negotiated special rates for members not yet eligible for Medicare. These plans are primarily priced for members retiring between the ages of 55 and 65.
- Special Rates for Medicare Retirees – Local 95 offers supplemental Medicare Plans for purchase, when you retire.
- Member Assistance Program

The following forms are enclosed in this packet, please ask your steward if you have any questions about the forms:

1. Union Dues Authorization Form (a copy of this form must go to your employer, and the union) This form gives your employer permission to deduct union dues and the union initiation fee from your pay. The union initiation fee is a one time fee, to join Local 95. Until you are initiated, you will be responsible to pay a monthly permit fee, which is the same amount that members pay in union dues. This is a temporary permit fee to work at the site as a non-member. Once you are initiated, the permit fee goes away, and you then become a Local 95 member. Once a member, monthly dues begin. It is important to note that your union dues can not be used for any political purposes. 96% of your union dues go directly to union representation. The other 4% are used for non-representational things, such as member events, picnics, golf outings, etc. (need fair share number for letter). As a member, you are entitled to attend these events, at a discounted rate. Monthly membership dues are calculated as follows:

(hourly rate of pay + hourly pension contribution if applicable + hourly fringe if applicable) x 2 + current international per capita of \$13.25 per month.

2. Membership Application – This is the application form, to become a member of the local.
3. PAC Fund Authorization Form – This is a voluntary \$5 monthly donation to the Local 95 Political Action Committee Fund. If you choose to participate, this form should go to your employer, with a copy to the union. This voluntary donation helps fund the Union's Political Action Committee. From this fund, political donations are provided to vetted candidates, who are proven to support Unions and the working class with their votes. The PAC Committee sets aside social issues, and looks at issues that affect our members, and their bottom line. The Committee has supported both Republicans and Democrats in the past, if they are labor friendly, and will continue to do so.

Here are a few other important items to mention:

- Our monthly meetings take place on the second Wednesday of every month, at 5:30pm, at the Union Hall in Pittsburgh. Meetings are typically suspended during the summer months of June, July and August. We also have monthly meetings at our Union Hall in Warren, PA, on the second Wednesday of the month.
- We host member events, including golf outings, an annual Kennywood Picnic, and more. As a member, you are entitled to attend these events at a discount.
- In order to be eligible for all of these benefits, it is important to remain a member in good standing.

We are excited to welcome you as a new member of Local 95. Union membership is a pathway to family sustaining wages, great health benefits, and a dignified retirement. Please contact your steward with questions, or contact our main office, and ask to speak to your business agent. Good luck in your new employment.

In solidarity,



Keith L. Thurner
Business Manager & Financial Secretary



Jason A. Amenta
President & Assistant Business Manager

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.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	MI

<input type="text"/>
Address

<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip

<input type="text"/>	<input type="text"/>
Social Security #	Date of Birth

<input type="text"/>	<input type="text"/>
Home Phone #	Home Fax #

<input type="text"/>	<input type="text"/>
Cell Phone #	Home E-mail Address

<input type="text"/>	<input type="text"/>	<input type="text"/>
E-mail:	Text:	US Mail (please circle)
Union Information Notification		

<input type="text"/>	<input type="text"/>
Employer	Date of Hire

<input type="text"/>	<input type="text"/>
Building/Facility	\$ Package Rate (*see below)

<input type="text"/>	<input type="text"/>
Work Phone #	Work Cell #

<input type="text"/>	<input type="text"/>
Work Fax #	Work Pager #

<input type="text"/>	<input type="text"/>
Work E-mail Address	Full-Time / Part-Time / Temporary Status (please circle)

<input type="text"/>	<input type="text"/>
Yes No Registered Voter (please circle)	Job Classification

<input type="text"/>
Licenses & License #/Certifications

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

EXHIBIT "B"

AUTHORIZATION FOR UNION DUES CHECK-OFF – PUBLIC EMPLOYER

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, 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**

***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 – PUBLIC EMPLOYER

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 = \$5.00

Please Print Your Name

Date

Employee's Signature

Option to Not Join Local 95 at a Public Employer

By my signature below, I elect **NOT** to join the International Union of Operating Engineers Local 95.

I understand that 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

**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.



International Union of Operating Engineers

AFFILIATED WITH THE AMERICAN FEDERATION OF LABOR AND CONGRESS OF INDUSTRIAL ORGANIZATIONS

MEMORANDUM

JAMES T. CALLAHAN
GENERAL PRESIDENT

August 30, 2023

To: All U.S. Business Managers
From: James T. Callahan, General President
Re: Treasury Department Report on Benefits of Unions to the U.S. Economy

The Biden administration, through the Treasury Department, issued the first-of-its-kind report and confirmed what the Operating Engineers and organized labor have always known: strong unions benefit all workers, not only union members, and contribute to a more robust and resilient economy. The [new report from the Treasury Department](#) outlines the important role unions play in addressing the challenges faced by the American middle class by:

- Raising the wages of union members by about 20 percent across the economy compared to non-union workers. For the construction industry, the “union difference” is even bigger! In 2022, workers represented by construction unions earned \$1,319 a week compared to weekly earnings of \$976 for non-union workers. That’s a dramatic difference of over 35%!
- Improving fringe benefits like health care and retirement, as well as workplace procedures, such as grievance policies and predictable scheduling. Delivering health care benefits for union members and their families reduces the “army of the uninsured” and keeps working people from relying on taxpayer-supported health care.
- Creating a fairer economy that reduces inequality. As unionization has gone down since the 1950s, inequality has gone up. Unions also promote equality through anti-discrimination policy and setting wages without regard to race, sex, or other potential biases.
- Generating “spillover effects” that extend well beyond union workers. Competition means workers at nonunionized firms see increased wages too. Unions advocate for workplace safety and other public policies (like Davis-Bacon prevailing wages) that can pull up standards in whole industries.

JAMES M. SWEENEY
GENERAL SECRETARY-TREASURER

GENERAL VICE PRESIDENTS

DAREN KONOPASKI

MICHAEL GALLAGHER

GREG LALEVEE

TERRANCE E. MCGOWAN

DOUGLAS W. STOCKWELL

EDWARD J. CURLY

CHARLIE SINGLETARY

DAN REDING

WILLIAM LYNN

PATRICK J. KELLY

THOMAS A. CALLAHAN

JOSHUA VANDYKE

JAMES J. WHITE

BRIAN COCHRANE

TRUSTEES

KUBA J. BROWN

CHAIRMAN

BARTON FLORENCE

EDWIN L. CHRISTIAN

WILLIAM D. McLAUGHLIN

DAVID K. SIKORSKI

GENERAL COUNSEL

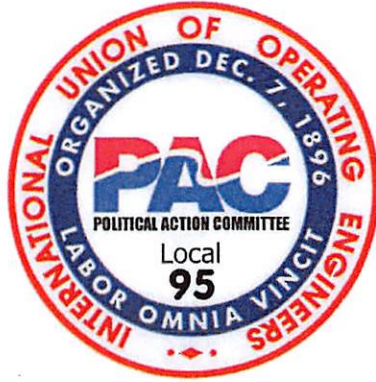
MATTHEW G. MCGUIRE



The AFL-CIO and labor friendly think tanks have been promoting the benefits of unions for generations, but having the credibility of the Department of Treasury advocate for unions supports our cause. It is another demonstration of President Biden making good on his commitment to be the most pro-union president in American history.

Polling by the AFL-CIO also shows that unions have over a 70% approval rating with the general public, and 88% of workers under 30 support unions. It truly is a great time for the Operating Engineers to seize the moment.

Please feel free to share the report with your members, employers, and other networks.



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.

YOUR PAC DOLLARS HELP TO FIGHT RIGHT TO WORK

NO DUES ALLOWED!!!



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!!





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.

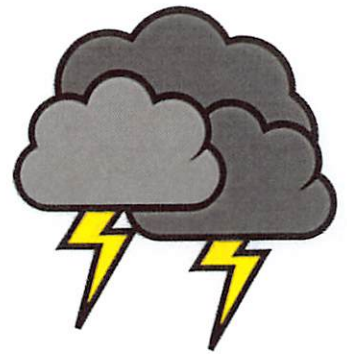
In solidarity,

Keith L. Thurner

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.





Scan the QR Code below to see the Aflac Insurance Products

Aflac helps with expenses
health insurance doesn't cover,
so you can care about
everything else.*

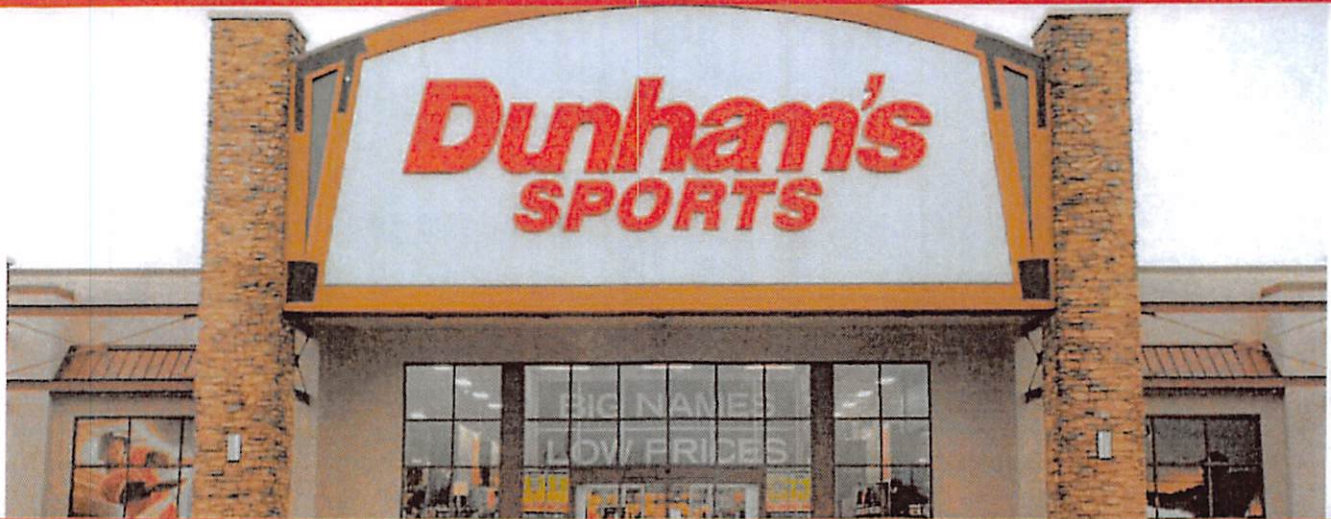


Or, visit your benefits page at:
[aflacenrollment.com/IUOELocal95/P
YJ214044202](https://aflacenrollment.com/IUOELocal95/PYJ214044202)



Dunham's Discount Program

S P O R T S®



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>



Hearing Aids

Special offers for
Local 95 members
and their families!



Bonus Offers!

Receive up to a
\$200
mail-in rebate after
purchase of select
devices¹



FREE
charging station with
purchase of select
hearing aids⁵

Save over
40% on high performance hearing aids²

- FREE annual hearing exam
- FREE 1 year of follow-up care at no additional cost
- FREE 3-year manufacturer's warranty, including loss and damage coverage
- 60-day money back guarantee³
- Interest free financing⁴

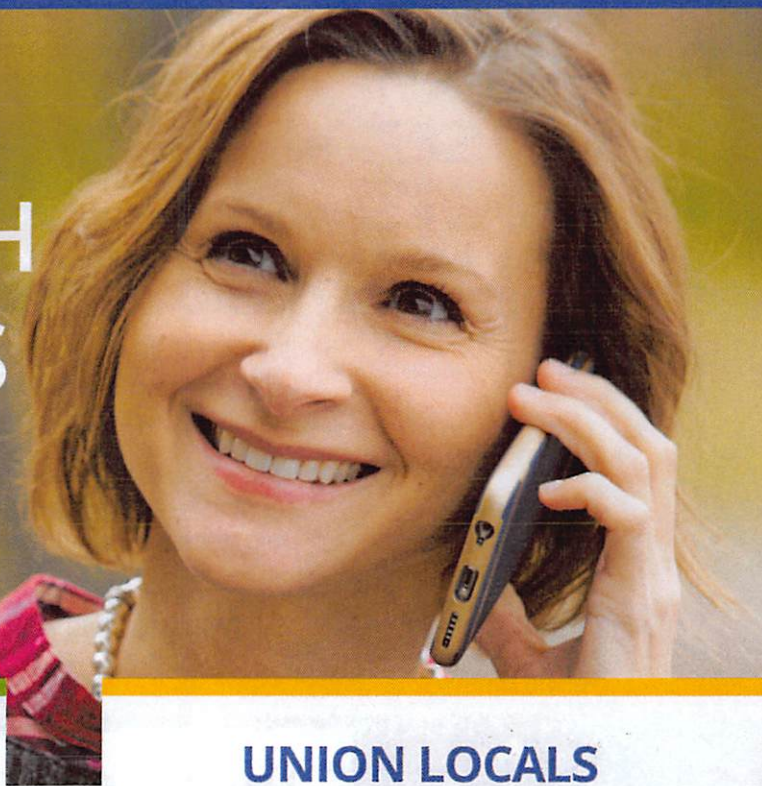
Contact Your Hearing Network today!

Call 1 (888) 904-0235 to schedule an appointment with a participating provider in your area.

Savings on premium discreet hearing aids, with the latest advanced technology, including Bluetooth® wireless capabilities, and rechargeable models with hands-free connectivity for smartphones.

¹Rebates are valid only on product technology levels 3, 4, 5 and may not be used with any federal or state funded reimbursement programs. Rebates are not valid on returned hearing aids, please allow 60 days for receipt of the mail-in-rebate. ²40% off pricing as referenced in the Consumer Guide to Hearing Aids; details available on request. Discount varies depending on product. ³Trial period for hearing aids is 60 days. If you're not 100% satisfied, simply return your aids for a full refund. ⁴Approval based on credit. ⁵Charger offer valid only on product levels 3, 4, 5 as applicable, and may not be combined with any other offer or discount.

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).

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