



On Your Side if You're on Strike

If you participate in Union Plus programs and are on a prolonged, union-approved strike or lockout, there's help available to you. As you fight to defend or improve wages and conditions, Union Plus will back you up. Here's how:

Free Membership in a Health Savings Program

You can get a free membership in the Vision Discounts program, which normally costs \$14.95. The program includes discounts on retail and mail order prescriptions, vision care, hearing care and foot care. **Call 1-877-570-4845** and say you want to get a free membership as part of the Union Plus strike benefit program.

\$250 Grant for Union Plus Credit Card Holders

If you've been on strike or experienced a lock out for 30 or more consecutive days in the last 6 months, you could qualify for a one-time payment of \$250 to your Union Plus Credit Card account.

- 1) You must be a union member at the time of strike or lock-out;
- 2) You must be a Union Plus Credit Card holder for at least one year;
- 3) You payments must be up-to-date.

For more information and to apply for the grant, which does not have to be paid back, go to: unionplus.org/strike

Defer Auto Insurance Payments

If you're on strike for 90 days or longer, you can defer your Union Plus Auto Insurance premium payments for two months. You will be responsible for bringing the payment up to date after the strike is settled. Call **1-202-778-9838** at least two weeks prior to the 90th day of the strike. You can skip payments for a total of four times during strikes or lockouts – but only two consecutive months at a time. Interest still accrues, but there are no penalties. To get the program started, **Call 1-800-343-7097**.

Free Credit and Housing Counseling Session

You can get a free credit or housing counseling session. If you need it, your credit counselor will set up a debt management plan that allows you to make one simple payment each month. You'll also get one-third off the setup fee for the plan. **Call 1-877-833-1745**.

Free Legal Advice

Call your union for advice on matters regarding the strike or layoff. For all other legal matters, you can get free expert advice, including a consultation of up to 30 minutes, under the Union Plus Legal Services program. Plus, you get 30 percent off most additional services. To find a participating lawyer near you, **call 1-888-993-8886** or visit UnionPlus.org/Legal.

Help with Mortgage Payments

If you have a Union Plus Mortgage for at least 1-year, you're eligible for Mortgage Assistance.

- During the first 30 days of a strike or lockout, you can apply for an interest-free payment assistance loan to cover one mortgage payment
- After the 30th day of the strike or lockout, Mortgage Assistance will provide you with a grant to cover up to 6 mortgage payments, if the strike/lock out lasts this long
- If the strike or lock-out lasts longer than 7 months, the interest-free payment assistance loan can be extended to cover up to 5 additional mortgage payments

Up to \$1,000 of the first payment assistance loan does not have to be repaid; and the total of payments covered may not exceed \$15,000. You must start repaying the balance of the loan beginning four months after your benefit period ends.

The total of payments covered by Grants may not exceed \$15,000 and do not have to be repaid. You're eligible to receive Grants for only one union-approved strike or lockout during the term of your mortgage.

Call 1-800-848-6466 to ask for help as soon as you know you'll be unable to make your monthly payment.

Accident Insurance Premiums Waived

With Union Plus insurance, you don't have to pay your premiums for up to one full year beginning the first quarterly premium due date following the start of the strike or lockout (provided your coverage remains in force). **Call 1-800-393-0864**.

Life Insurance Premiums Waived

With Union Plus insurance, your life insurance payments are waived for up to three months during strikes or lockouts that last more than 30 consecutive days. **Call 1-800-393-0864**.

To learn more about all of these programs, visit UnionPlus.org

Please check with your local union leader or international union representative for a list of programs in which your union participates.

