



# On Your Side if You're Out of Work

If you're a union member and are out of work due to strike, layoff, lockout or disability, there may be help available to you from Union Plus.

## Union Plus Credit Card Assistance

After three months as a Union Plus Credit Card holder\* you may be eligible to apply for hardship assistance grants\*\*, including:

- **Job Loss Grant** – Eligible cardholders who have recently suffered a layoff or involuntary job loss for at least 90 consecutive days may be eligible to apply for a \$300 Job Loss Grant.
- **Strike Grant** – Eligible cardholders who have been on a union-sanctioned strike or lockout for at least 30 consecutive days may be eligible for a \$300 Strike Grant.
- **Disability Grant** – Eligible cardholders who have been unemployed for at least 90 days and lost 25% or more of their monthly income due to a recent illness or disability may be eligible for a \$1,600 – \$2,700 Disability Grant.

Visit [UnionPlus.org/Assistance](http://UnionPlus.org/Assistance) for more information and to apply.



John Berlongieri, Ironworkers Local 64 member, and Union Plus Mortgage Assistance recipient.

## Save My Home Hotline

The Save My Home Hotline can provide counseling for union members facing problems with making their mortgage payments. HUD-certified counselors are available to help. **Call 1-866-490-5361.**

## Free Budget Counseling Session

You can get a free budget and credit counseling session from certified, experienced consumer credit counseling advisors. If you need it, your credit counselor will set up a debt management plan that allows you to make one simple payment each month. **Call 1-877-833-1745.** or visit [UnionPlus.org/CreditCounseling](http://UnionPlus.org/CreditCounseling).

## Medical Bill Negotiator

The Medical Bill Negotiating Service provides members with free assistance negotiating large out-of-pocket medical bill reductions to lower costs and establish payment plans. Visit [UnionPlus.org/BillNegotiator](http://UnionPlus.org/BillNegotiator) to apply.

## Free Prescription Discounts Program

You and your family members can receive a free prescription discount card to save 15% to 60% off generics and 15% to 25% off brand name drugs at 60,000 pharmacies. Plus vision and dental discount programs are available for purchase. **Call 1-877-570-4845** or visit [UnionPlus.org/HealthSavings](http://UnionPlus.org/HealthSavings).

## Union Plus Mortgage Assistance

Union Plus Mortgage holders who have their mortgage for a year or more are eligible for interest-free loans and grants to help make mortgage payments due to disability, unemployment, lockouts or strikes. Visit [UnionPlus.org/MortgageAssistance](http://UnionPlus.org/MortgageAssistance) to learn more and apply, or call **1-800-472-2005.**

## Insurance Premiums Waived

Union Plus Life and Accident Insurance holders' payments are waived for up to three months if you've been laid off, or are on a union-sanctioned strike or lockout for more than 30 consecutive days. **Call 1-800-393-0864.**

## Free Legal Advice

Call your union for advice on matters regarding the 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% off most additional services. To find a participating lawyer near you, visit [UnionPlus.org/Legal](http://UnionPlus.org/Legal).

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

To learn more about these programs, visit [UnionPlus.org](http://UnionPlus.org)



\*Credit approval required. Terms and conditions apply. The Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from MasterCard International Incorporated.

\*\* Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at [UnionPlus.org/Assistance](http://UnionPlus.org/Assistance).