

UNITED STEELWORKERS
SOAR
STEELWORKERS ORGANIZATION OF ACTIVE RETIREES

CONNECTION

WE'RE STRONGER TOGETHER

CELEBRATING



1985

39

2024

YEARS OF

UNITED STEELWORKERS

SOAR
STEELWORKERS ORGANIZATION OF ACTIVE RETIREES

ACTIVISM

STAY ACTIVE • STAY INVOLVED • STAY CONNECTED

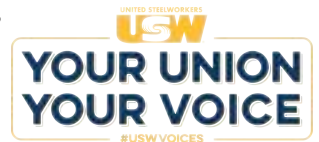
We're Back!



Unfortunately, COVID-19 caused many of our SOAR chapters to either stop entirely or reduce significantly doing what we do best: dealing face-to-face with people. Many chapters stopped holding meetings, and those that did saw a poor turnout with severely limited activities. Consequently, many of our chapters have struggled to engage in the important issues relevant to SOAR. Well, I am happy to report that most chapters are showing increased activity and returning to their pre-pandemic level of activism.

In March, SOAR contributed to the success of the Next Gen Conference by hosting workshops and engaging in discussions with many of the delegates in attendance. Additionally, SOAR made up a strong showing at the recent Rapid Response Conference, assisting less experienced delegates in getting around Washington and demonstrating how to conduct business effectively with their representatives.

SOAR is participating in the 2024 **Your Union, Your Voice** (YUYV) town hall meetings currently being held throughout our USW districts. SOAR members are also taking the YUYV membership survey, which is still available on the **USW Voices** website. To take the survey or find a town hall meeting in your area, go to www.uswvoices.org



Many of our chapters are again showing up on picket lines, taking part in events that benefit their communities, and becoming active once more. If you visit the SOAR Facebook page, you can view photos of our members participating in various initiatives. Whether it's lobbying at the state house, attending town board meetings, or organizing collections for the homeless and veterans, SOAR members are actively engaged in their communities.

As SOAR resumes activities that benefit our active and retired USW members, we see more people wanting to get involved in our program. Despite these difficult times, we are witnessing a growing number of chapters forming, and many retirees who were previously inactive are now joining SOAR due to the activism demonstrated by the chapters.

Thank you to all the existing SOAR chapters and to those who have formed new ones. You indeed are the **"next level of activism,"** which is what SOAR is all about. We are back!

Bill Pienta, SOAR President

SOAR Proudly Celebrates Its 39th Birthday!



At the Union's 30th International Convention on **May 23, 1985**, USW delegates unanimously voted to amend the USW Constitution, officially recognizing SOAR as an affiliate organization of the USW, solidifying its focus on the unique issues impacting USW retirees and their spouses.

Since then, SOAR has been integral to our union's mission by actively defending vital programs like Social Security and Medicare, protecting Steelworker pension plans, and more. Furthermore, SOAR has engaged in countless efforts to assure security for current and future generations of retirees, regardless of union membership.

SOAR is how retirees stay connected to our union and where we continue the fight for retired and working families.

What Happens in Washington Matters



In mid-May, Tammie Botelho, a retiree from Bic Corporation and proud member of USW Local 134L in Milford, Connecticut, joined dozens of SOAR members and hundreds of rank-and-file Steelworkers for the USW's annual Rapid Response Conference in Washington, D.C.

This three-day conference included plenary sessions, workshops, and opportunities to build solidarity with USW local unions and SOAR chapters. On the final day, conferencegoers met face-to-face with federal lawmakers and their staff to discuss a range of issues, including health care, union rights, workplace issues, retirement security, and more.

In meetings with two members of Congress and one Senator, Tammie expressed her concerns about a controversial proposal to fast-track cuts to Social Security and Medicare.

"Our lawmakers need to hear from folks like me who have worked for decades and paid into programs like Social Security and Medicare so we could someday retire with the dignity we deserve," said Botelho.

"But it's not just retirees' issues that concern me. We need to fight against all efforts to undercut the protections Steelworkers are fighting for on the job, and Rapid Response offers all of us an opportunity to do exactly that."

However, like so many SOAR members, Tammie's activism extends beyond attending the union's annual Rapid Response Conference.

As a new SOAR chapter President, Tammie is leading by example in her own community.

"I wanted to start a SOAR chapter to stay involved in our union's work and help younger members and fellow retirees understand that what happens in Washington matters," she said.

During one of the plenary sessions, Cheryl Omlor, a former healthcare worker who now works as an Administrative Assistant in our USW's SOAR Office, participated in a panel discussion about unsafe staffing ratios in nursing homes. During the lobbying sessions on Capitol Hill, we told Congress they must protect elderly Americans by ensuring those residing in long-term care facilities have safe staffing levels to provide quality care and worker safety.

"It's such an honor to see firsthand the impact USW members and retirees can have when we work together," said Omlor.

Julie Stein, SOAR Director

Memorial Day Tribute



“The Steelworkers Organization of Active Retirees remembers and honors the heroes who have selflessly given their courage and lives to serve our nation. We will never forget their patriotism.”



New Report for Identifying “New” SOAR Chapter Members

Please be advised that effective June 1, 2024, the SOAR Office has developed a report to assist SOAR chapter officers in identifying new members assigned to their chapter. This report will be mailed monthly to the chapter officer designated to receive financial information, but only when a member gets added to the chapter's membership list. In creating this report, we aim to promote activism at every level of our organization but primarily to help increase membership participation at the SOAR chapter level.



The SOAR Office recommends contacting the members on this report to welcome them to their new SOAR chapter and inviting them to attend the chapter's regularly scheduled meetings and other activities to encourage participation. As always, feel free to contact the SOAR office with any questions you may have about your chapter's membership. Thank you for all that your chapter does to build SOAR.

When Is the Next Election for SOAR Chapter Officers?

SOAR Chapter - Standard Bylaws Article 6 Section 2 reads as follows:

Nomination of officers shall be held at a membership meeting during the month of October 1992, and nomination and election of officers will be held in November 1992 and every four years thereafter. Each term of office shall be for a period of four (4) years commencing with the month of November 1992. No member shall hold more than one (1) office in a Chapter; however, Chapter officers shall be eligible to serve on the SOAR Executive Board or as a District SOAR Coordinator.

Answer: Based on the four-year schedule outlined above, the nomination of SOAR chapter officers will occur this October and again in November. Then, also in November, the election of chapter officers will be held.

Final Reminder Notice for SOAR Chapters

Please contact the SOAR Office immediately if your chapter hasn't returned its required Annual Financial Report for 2023.



SOAR Office toll-free number:
866-208-4420

SOAR Chapter Connection

A bi-monthly publication
of SOAR

Julie Stein, Content Editor
Copy Editors:
Cheryl Omlor and Eric Russell

Phone:
866-208-4420

Email:
jstein@usw.org

Address editorial material to:
SOAR
60 Blvd of the Allies
Pittsburgh, PA 15222



Articles and Photos Requested

The next deadline for the SOAR in Action magazine will be September 11, 2024 and articles should be emailed to the SOAR Director Julie Stein at jstein@usw.org



The deadline to submit material for the next issue of the SOAR Connection newsletter is July 25, 2024. Email your article to soar3@icloud.com.

**You
k n o w
you're getting
older when you give
up all your bad habits
and still don't
feel good.**

The McNeil Report

~I'm tired. I was tired yesterday, and I'm tired again today.

~When I was younger, all I wanted was a nice BMW. Now, I don't care about the W.

~I'm in the initial stages of my golden years. SS, CD's, IRAs, SOAR.

~We got married for better or worse. He couldn't do better, I couldn't do worse.

~I was taught to respect my elders. Now I don't have anyone to respect.

Gallagher opened the morning newspaper and was dumbfounded to read in the obituary column that he had died. He quickly phoned his best friend, Finny.

"Did you see the paper?" asked Gallagher. "They say I died!!"

"Yes, I saw it!" replied Finny. "Where are you calling from?"

~ Compliments of the late Emeritus Member, Dan McNeil

Old Charlie & Elaine Say:



**You
better do
your
exercises.**

**If
God
wanted me
to touch my
toes, he
would have
put them
on my
knees.**

The SOAR Office Now Has T-shirts and Ball Caps Available for Purchase!

Now Available!

\$15



\$15 each + the cost of shipping. Contact the SOAR Office.

866-208-4420

Now Available!



SOAR ball caps for purchase!

\$20 each + the cost of shipping.

Contact the SOAR Office.

866-208-4420

\$20



**Hoping all our SOAR Moms had a great day!
And, wishing all our SOAR Dads of Steel a
great Father's Day!**

Building Resilience, Saving Lives

By Dave McCall

USW International President



Scott Cox sprinted across the field, slogging through ankle-deep water, to where his parents' house stood moments before.

He found a mountain of debris from the EF5 tornado, a milk truck that the unusually powerful twister had flung into the yard, and his parents' horse, bleeding, covered with welts, standing dazed near the remnants of the back deck.

And then Cox, a longtime member of the United Steelworkers (USW), heard his mother's cries. He dug her out of the rubble by hand, saving her, only to lose his father, who was too injured even for CPR and perished along with 15 others in Smithville, Miss., that day.

The people of Smithville opened a domed tornado shelter following the April 2011 disaster, but that merely underscored America's need for a comprehensive, forward-looking approach that empowers communities to fortify defenses, construct new bulwarks and avert climate-related destruction in the first place.

Now, thanks to President Joe Biden's Infrastructure Investment and Jobs Act (IIJA), the nation is building that kind of lifesaving resilience.

The USW-backed IIJA delivers billions for projects to end droughts, protect the coasts against hurricanes, harden infrastructure, build stronger buildings, and provide grants for storm-resistant safe rooms.

Mississippi alone received hundreds of millions so far, including \$4.8 million announced just this month to upgrade two hurricane evacuation routes.

"The ultimate responsibility of the government is to keep people safe," observed Cox, president of Steelworkers Organization of Active Retirees (SOAR) Chapter 9-8, also known as the Retirees of Local 7477. "That's the No. 1 priority—and not only safe from enemies foreign and domestic but also from natural disasters.

"Having these resources, I think, is very, very important, especially in rural areas," continued Cox, describing the Smithville disaster as a "traumatic experience that won't end."

Amid the tornado warning that day, he left the sporting goods factory where he worked to pick up his son at school. They arrived home in time for Cox to see the twister form as he stood on the front porch, and the two took shelter against the rain, wind, breaking glass and quaking walls.

After the tornado passed, Cox looked out the front door and saw that "everything that had been there my whole life" was "basically just gone."

He ran across the family farm to his parents' place, so damaged that he walked around wondering, "What part of the house is this?"





Scott Cox

Cox discovered the milk truck, its wipers still squeaking back and forth in front of a hole that used to be the windshield, and he saw the driver, severely injured but still living, sprawled on the grass. He found his dad's truck, "turned upside down and just crushed," a hundred feet from the garage.

The horse stood near the area where Cox's mother lay buried, and her cries guided him to the spot where he unearthed her and unsuccessfully attempted to save his dad. Cox's son flagged down an ambulance, which transported his mother and the milk truck driver to the hospital just as other victims began arriving there, some stretched out on doors that had been shoved into the beds of pickup trucks.

"You can read about it," Cox said of a natural disaster.

"You can watch it on TV. But unless you go through it, I don't think you can totally understand how bad it is," he added, noting the investments in resilience will spare others the pain he and his community experienced.

The need for these investments continues to grow as climate change contributes to stronger, more frequent storms as well as a growing number of floods, droughts and other disasters.

The IJJA, for example, invests hundreds of millions in federal, state and local programs for wildfire prevention and control. The funds cover initiatives ranging from remote fire detection to brush-clearing, forest thinning and other kinds of fuels reduction.

"Prevention is huge," said Kevin Cadogan, a member of USW Local 9012 who steps away from his union paramedic job with Frontier Ambulance in Wyoming each summer to work as a wildland firefighter.

"We need to do a lot more fuels mitigation," Cadogan said, noting some communities have little buffer between them and the forests. "We need enough space where we can slow the fire down before it gets to the house."

Cadogan is a "hotshot," an elite type of firefighter known for both skill and fitness who responds to wildfires throughout the United States and even Canada.



Kevin Cadogan

Because of the need for these firefighters, Local 9012 negotiated contract language enabling part-time paramedics like Cadogan to put in their required number of shifts before and after the fire season.

The IJJA also aims to build up and strengthen the firefighter corps. It funds training, furnishes equipment and provides health and safety resources, along with other supports firefighters need.

As part of a 20-person crew, Cadogan builds fire breaks and uses back fires, or controlled burns, to prevent and manage blazes. "It's fighting fire with fire," he said of the latter technique, noting controlled burns consume fuel the wildfires otherwise would use to gain strength.

Cadogan recalled arriving in Northern California two years ago to help fight the massive Mosquito Fire and seeing “the frightened look” in the eyes of residents evacuating one town.

He and his crew ended up helping to save the community, he said, calling it one of his most rewarding experiences as a firefighter.

Cox continues to heal from the Smithville tornado and knows that victims of other disasters bear similar scars. He applauds the IJA investments because they deliver not only greater safety but peace of mind.

“When you take preventive measures like this, you really don’t know how many lives you can save,” he said. “It’s kind of like a good safety program in the plant. You just keep on keeping people safe.”

A Wonderful SOAR Friendship



In the past twenty-five years, Charlie has been active in SOAR. So, that means I was too! Most times when he had a meeting, rally, conference, and such, I went with him. Along the way I met many people and formed wonderful friendships.

There are too many outstanding people for me to name and I love them all. But, I do have vivid memories of meeting former SOAR Emeritus member, Larry Spitz. The first time I saw Larry I thought, wow, he sure is a snappy dresser. He always had on a very stylish tweed jacket and the complete outfit was very classy.

Larry always had a smile on his face. He always had time to chat and showed interest in you. One time in Las Vegas, I spotted Larry at the craps table. He was at the end of the table surrounded by people and he was winning! He was a people magnet.

I feel honored to have known Larry. I’m blessed to have had the privilege of meeting so many fine people through SOAR. **Thank you USW for supporting this great organization and its leaders. Keep up the good work!**

Larry Spitz and Elaine Averill ~Elaine

“There are only four kinds of people in the world. Those who have been caregivers. Those who are currently caregivers. Those who will be caregivers, and those who will need a caregiver.”

-Rosalyn Carter

New Nursing Home Staffing Requirements are a Step Forward

April 23, 2024 - by Diane Archer



It has become increasingly clear that our federal government is not willing or able to enact laws and rules that go as far as necessary to protect consumers. Recently, the **Centers for Medicare and Medicaid Services (CMS)** issued final rules with regard to nursing home staffing requirements that are a huge step forward and yet not nearly enough, Jordan Rau reports for [KFF Health News](#). Patient safety and adequacy of care remain a concern, even with these rules.

Under the [new rules](#), most of the 15,000 nursing homes in the U.S. will have to hire more nurses and aides, beginning in 2026. The nursing homes will, on average, need to offer 3.48 hours of care each day to each resident. Today, some four in ten nursing homes do not do so. But, many advocates do not believe that these rules will ensure that nursing homes deliver high quality care.

Without a higher ratio of nurses and aides to nursing home residents, it is challenging for nursing homes to care for their patients, as we saw during the Covid epidemic. Instead, residents end up with bedsores, fall needlessly, are not properly diagnosed for their conditions or take more trips to the emergency room.

At the moment, it's not clear whether there are enough nurses and aides available for nursing homes to hire. Nursing homes tend to pay less for nurses than hospitals. And, aides can often earn more working in restaurants. If the worker shortage remains, the nursing homes will likely not comply with the new rule.

CMS projects that its rules will cost nursing homes \$6 million more a year. CMS does not plan to increase Medicare and Medicaid payments to cover these additional costs. The nursing home industry calls it an "unfunded mandate" and intends to see if it can persuade Congress (or likely the next Administration) to undo it.

And, still, CMS is calling for nursing-home staffing levels that are less than excellent, according to the head of the Long Term Care Community Coalition. The rule is a step forward because the previous rule was not specific as to what constituted a "sufficient" staffing level, only that the staffing level be "sufficient."

Critics of the new CMS rule argue that it will lead to many nursing home closures as nursing homes will not be able to hire more workers. Both the cost of hiring them and the scarcity of workers present obstacles. But, a [recent study](#) found that, overall, nursing homes are doing extremely well financially. Owners are able to secure substantial profits through all kinds of shenanigans. A while back, the Kaiser Family Foundation explained how owners profit and advised avoiding [chain nursing homes](#).

Source: [just+careusa.org](#)

Get the Popcorn Ready!



On February 26 in Cleveland, the **Alliance for American Manufacturing (AAM)** hosted the premiere of the documentary film “**Relighting the Flame**” before an audience that included USW International President Dave McCall and Cleveland-Cliffs Chairman, President, and CEO Lourenco Goncalves.

The 26-minute film follows a new generation of steelworkers and focuses on Cleveland Works which infamously shut down in December 2001 after then-owner LTV Corporation filed for bankruptcy because of rising imports.

The film depicts the massive effort led by the USW to get the mill reopened, working to help the newly formed International Steel Group purchase the plant and put an innovative contract in place to get steelworkers back to work. Now owned by Cleveland-Cliffs, Cleveland Works has become one of the most productive steel facilities in the world.

In remarks before the film’s debut, McCall who was on the front lines of that effort, said the film is an important one because it shows what can be done when you have the right management and union members working together.

“This tells a story of revitalizing steel in America, and I think it’s one of the greatest stories anybody can see and tell, because it’s about the heart and soul of working America,” said McCall. “It was those dark days where we all stuck together because we knew that we would make steel in Cleveland again, and today, it’s one of the most productive steel plants anywhere in the world because of the hard work and talents of our members.”



The film, which has subsequently been screened in the Northwest Indiana/Greater Chicago area and at the USW Rapid Response Conference in Washington, D.C., is now available for all to see from the comfort of their homes. The documentary is available to watch for free on [YouTube here](#).

“Relighting the Flame” will continue to be screened in major industrial cities if you prefer to view it on the big screen but AAM encourages all SOAR members, many of whom worked at the Cleveland mill, to not only watch it at home but to hold a viewing party with a gathering of friends.

Showing the 26-minute film is a fantastic way to gather with current and former colleagues and make it a social occasion. AAM has put together a toolkit listing everything you need to host an informative and fun screening with your friends and neighbors. Just click this online link <https://www.americanmanufacturing.org/relighting-the-flame-screening-kit/> and get the popcorn ready.

Jeff Bonior is a staff writer at the Alliance for American Manufacturing

Judges Continue to Reject Drug Corporations' Challenges to Drug Price Negotiations

by Robert Roach, Jr.



A federal judge in New Jersey recently rejected a challenge to Medicare drug price negotiations from big drug corporations Johnson & Johnson and Bristol Myers Squibb. The case was another in a slew of pharmaceutical industry lawsuits seeking to dispute drug price negotiations as unconstitutional.

This latest courtroom victory brings us one step closer to more affordable drug prices, something the Alliance has been working to achieve since our launch 23 years ago.

Drug companies are seeking so-called “split decisions” in federal courts, a strategy that aims to escalate the case to the Supreme Court. However, the recent decision is another win for the Biden administration, and consistent losses for the drug industry have significantly reduced the likelihood of that outcome.

The judge’s opinion ruled that, contrary to drug companies’ claims that drug price negotiations violate free speech, participation in the price talks are voluntary. The judge said that just because selling to Medicare means lower profits, participation in the program is not any less voluntary.

The first round of price negotiations are already underway, and if court rejections of drug corporations’ cases continue, seniors will see reduced prices for the first 10 drugs in 2026.

The recent courtroom development came just before a new Kaiser Family Foundation poll was released regarding public awareness of the lower drug pricing provisions contained in President Biden’s Inflation Reduction Act (IRA).

Awareness is higher and has increased since November among older voters and among Democratic voters. About 48 percent of older voters said they knew of a law that requires the federal government to negotiate the price of prescription drugs for Medicare enrollees.

The poll also showed that large shares of voters across party lines support Biden’s proposals to extend some of the IRA’s drug provisions to all adults with private insurance, including capping monthly costs for insulin and placing an annual limit on out-of-pocket prescription drug costs.

President Biden is gradually getting the credit he deserves for addressing outrageously high drug prices. Many politicians have tried to take on the powerful drug industry, but only Biden overcame unified GOP opposition to accomplish this result. And he did it despite Big Pharma’s millions of dollars in misleading ads, lobbying, and political contributions.

Robert Roach, Jr. is president of the Alliance for Retired Americans. He was previously General Secretary–Treasurer of the IAMAW. For more information, visit www.retiredamericans.org.

Annual Retiree Voting Record Released

In March, the **Alliance for Retired Americans** released its **2023 Congressional Voting Record**, which scored each U.S. Senator and Representative on critical retirement security issues.

“Almost every member of Congress claims to care about seniors,” said **Robert Roach, Jr.**, President of the Alliance. “Our annual voting record shows which House and Senate members actually back up their words with actions and vote in older Americans’ best interests.”

Ten Senate and House floor votes are considered in the report. They include votes on bills and amendments to establish a fiscal commission — leading to potentially deep cuts to Social Security, Medicare, Medicaid, and other essential government programs; avoid default on the national debt; and undermine numerous health care protections for older Americans in the Affordable Care Act.

In addition, Congress cast key votes on cutting funding for seniors programs and expanding voting access for millions of Americans.

“What happens in Washington, DC has real everyday consequences for retirees and their families nationally. Votes in Congress can either strengthen Americans’ retirement security or make it more difficult to achieve,” said **Richard Fiesta**, Executive Director of the Alliance.

Forty-four members of the U.S. Senate and 210 members of the U.S. House of Representatives earned perfect 100 percent scores. Twenty-three senators earned scores of 0%, including Rick Scott (FL), who has been at the forefront of GOP plans to cut Social Security and Medicare, and Ted Cruz (TX). 174 House members earned a score of 0%.

Among the senators earning a score of 90% or higher were Tammy Baldwin (WI), Sherrod Brown (OH); Bob Casey, Jr. (PA), Jacky Rosen (NV), and Jon Tester (MT).

“The senior vote is always crucial in any election,” Fiesta added. “The Alliance voting record is a valuable tool for older voters as they consider who to support in November’s elections.”

Both the national 2023 Congressional Voting Record and a version for each state delegation is available on the Alliance’s website.

Download the national report or a state report by going to <https://retiredamericans.org/voting-record/>



Get Started with Medicare



Medicare is health insurance for people 65 or older. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Some people get Medicare automatically, others have to actively sign up -- it depends if you start getting retirement or disability benefits from Social Security before you turn 65.

What do Social Security benefits have to do with getting Medicare?

Before you turn 65:

- If you apply to start getting retirement benefits from Social Security (or the Railroad Retirement Board) at least 4 months before you turn 65, you'll automatically get Part A (Hospital Insurance) and Part B (Medical Insurance) when you turn 65.
- You'll still need to make important decisions about how you get your coverage, including adding drug coverage.

If you want to get Medicare when you turn 65, but aren't planning to take retirement benefits at that time, you'll need to sign up for Medicare.

After you turn 65:

- You'll have to contact Social Security when you're ready to sign up for Medicare.
- Depending on your work situation and if you have health coverage through your employer, you may want to wait to sign up for Medicare.

Source: Medicare.gov



Money-Saving Programs for SOAR Members

Union Plus Health Discount Programs



Cut your family's out-of-pocket health care expenses with discount plans for dental care, vision care, prescription drugs, hearing care and more. Find the plan that fits your needs and budget. Visit unionplus.org/healthsavings.

Union Plus AT&T Discounts Program



*Save up to \$10 per line per month on AT&T's best unlimited plan and access other exclusive benefits. AT&T is the only nationwide unionized wireless carrier. Visit unionplus.org/att to download your coupon and to find local stores (use discount code 3508840).

Union Plus Legal Service



Get quality legal assistance at an affordable price. Get free access to basic legal help or upgrade to a higher level of premium legal services for a low monthly fee. Visit unionplus.org/legal.

Union Plus Auto Buying Service



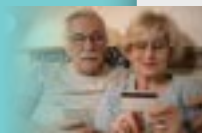
No-hassle car buying service helps you save time and thousands of dollars when buying a new or used car or truck. Lock in your member savings from home. Visit unionplus.org/autobuying.

Union Plus Everyday Discounts



Your one stop shop for booking travel and accessing discounts on restaurants, movie tickets, shopping and more. We also offer savings at theme parks, concerts, theaters and sporting events. Visit unionplus.org/discounts.

Union Plus Credit Card Program



We offer several card choices¹. Each card has different features and all offer competitive rates. After three months, you may be eligible for exclusive hardship assistance grants² in times of need. Visit unionplus.org/uswcard.com.

Visit unionplus.org



¹Credit approval required. Terms and Conditions apply. The Union Plus Credit Cards are issued by Capital One, N. A. pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Capital One, N. A. is not responsible for the other products/services offered in this advertisement.

²Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at UnionPlus.org/Assistance

*Terms and Conditions apply. See unionplus.org/att for details.

Customer service for Union Plus programs is U.S.-based.

For Members Only
 When registering on the Union Plus site please select USW from the dropdown menu.

Program eligibility is contingent upon union participation.

PROGRAM	INFORMATION
Accidental Death Insurance	800-393-0864, unionplus.org/accidentinsurance
AT&T Discounts	unionplus.org/att , use discount code 3508840
Auto Buying Service	unionplus.org/autobuying
Auto Insurance	855-666-5797, discount code DJ7 unionplus.org/autoinsurance
Budget Truck Rental	800-561-1157, use discount # 56000127763, unionplus.org/budgettruck
Car Rental Discounts	unionplus.org/carrental
Avis	800-698-5685, use discount # B723700
Budget	800-455-2848, use discount # V816100
Dollar	800-800-4000, use discount # 3042236
Hertz	800-654-2200, use discount # 205666
Payless	800-729-5377, use discount # A071900
Thrifty	800-847-4389, use discount # 3042238
College Program	unionplus.org/college
Credit Cards	800-522-4000 (to apply), uswcard.com
Credit Counseling	877-833-1745, unionplus.org/creditcounseling
Debt Settlement	800-230-2541, unionplus.org/debtsettlement
Everyday Discounts	unionplus.org/discounts
Flower & Gift Discounts	888-667-7779, unionplus.org/flowers
Health Savings	unionplus.org/healthsavings
Vision	unionplus.org/vision
Hearing	unionplus.org/hearing
Dental	unionplus.org/dental
Prescriptions	unionplus.org/prescriptions
Homeowners Insurance	855-666-5797, discount code DJ7 unionplus.org/homeinsurance
Legal Services	unionplus.org/legal
Life Insurance	800-393-0864, unionplus.org/lifeinsurance
Medical Bill Negotiating Service	unionplus.org/billnegotiator
Mortgage Program	unionplus.org/mortgage
Moving Discounts	unionplus.org/movingvans
North American	888-813-9595
Pet Insurance	unionplus.org/pets
Personal Loans	unionplus.org/loans
Real Estate Rewards	800-284-9756, unionplus.org/realestate
Renters Insurance	855-666-5797, discount code DJ7 unionplus.org/rentersinsurance
Save My Home Hotline	866-490-5361, unionplus.org/savemyhome
Scholarship	unionplus.org/scholarships
Senior Term Life	800-393-0864, unionplus.org/lifeinsurance
Travel Program	unionplus.org/travel
Vacation Tours	844-868-2685, unionplus.org/tours

Customer service for Union Plus programs is U.S.-based.