UAW Local 6000 🗰 🔯



Michigan's Best

Volume 35 - No. 4

Buy Union – Buy American

www.uawlocal6000.org

All information in this edition was current as of the printing of this publication.

See Information on COVID-19 throughout this edition

- Premium Pay Updates
- Telemedicine Benefits
- PPE and Testing
- COVID-19 FAOs
- Union Member **Hardship Assistance**

In keeping with social distancing requirements due to COVID-19, ALL DISTRICT MEETINGS are CANCELLED until further notice.



Look for us on...









OPEIU and Working to Stay Safe



Kellie Talton, **Administrative Secretary**



Emma Jackson, OPEIU, **Executive Secretary**

by Miya Williamson, Financial Secretary-Treasurer

AW Local 6000 not only represents our membership but we are also an employer to our Office Professional Employees International Union (OPEIU) staff, who are the ones who assist in servicing the members. They are a big part of how the Local runs.

The Officers and Executive Board commend our OPEIU staff for continuing to work for the membership during the COVID-19 crisis. Although the building is closed to the public, our OPEIU staff has been redeployed to work from home the majority of the time but they are still coming into the office on a limited basis to continue to process the mail, grievances, accounting functions and building disinfection and maintenance.

They're practicing social distancing by staggering

how many people are in the building at any given time.

We're doing all we can to ensure the membership continues to be serviced and the Officers, Local Reps, Health & Safety and EAP are still available by email and phone to answer questions. If you need assistance, please contact your steward, Local Rep or call the Local at 800-243-1985.



Rosalind Wright, **OPEIU, Receptionist**



Diane McGowan, OPEIU, **Membership Tech**



Chris Walters, OPEIU, **IT Project Manager**



Cindy Bilaski, OPEIU, General Office Assistant





EXECUTIVE BOARD

President

Edward Mitchell

Vice President

Kelly Barnett

Financial Secretary/Treasurer

Miya Williamson

Recording Secretary

Charlene Yarbrough

Trustees

Ella Harrington Wanda Keith Kimberly DeMott

Sergeant-at-Arms

Carnetta Elder

Guide

Tiffany Coleman-Weathersbee

Retired Member

Wanda Withers

LOCAL REPRESENTATIVES

1-A

Jim Walkowicz Darren Ford Kim Williams Rachael Dickinson

1-D-Central

Sharon McMullen Ray Holman Freida Michilizzi

1-D-North

Todd Robertson Gary Vargo

1-D-South

Abbie Maddox Celia Ontiveros

Benefits Representative

Nicole Jones (1-A) Mike McWhirter (1-D)

Health & Safety Representative

Nicole Jones

EAP Representative

Mike McWhirter

Legislative Liaison

Maria Enriquez



Stay Home Stay Safe Pick-Me-Up Activities

by Miya Williamson, Financial Secretary-Treasurer

During these times when more members are working from home during the Stay Home Stay Safe order, we know you may be struggling to find something to do to relax or keep your mind engaged and we've come up with a couple activities just for fun.

The first activity is a prize giveaway on the history of UAW Local 6000. You can find questions at right. Complete the answers and email them to *mwilliamson@uawlocal6000.org*. (Do not use State equipment or state time to submit the answers). The deadline for submission is May 30, 2020. The winner will be announced in the June edition and the prize will be mailed to you. You must be a Member in Good Standing to enter the contest.

There will be three prizes: First Prize is a Gift Box with Union-made products, board game, Charmin toilet paper, Bounty paper towel, 2 washable face masks, Crayola Crayons and sidewalk chalk, coloring book, popcorn, Netflix gift card and lemonade drink mix; Second Prize is Lodge cast iron "Rosie the Riveter" skillet (10"); Third Prize is a Netflix gift card and popcorn.

The second activity is the "Can We Talk Word Search" found below. Try your luck at finding theme words related to UAW Local 6000. There is no prize, this is just for fun. Thanks for all you do for the citizens of Michigan and we want everyone to stay safe! If you have suggestions for a future Word Search puzzle, please contact me at the email listed above.

Local 6000 History?

- 1. What year was UAW LOCAL 6000 chartered?
- 2. Who were the first Officers of UAW Local 6000 (Names & Titles)?
- 3. How many counties in Michigan have Local 6000 members?
- 4. Name the State of Michigan Department with the most agency name changes and all the names since 1980?
- 5. How much do UAW members have to pay for benefits in the Union Plus Program, including college classes?
- 6. Who is the current UAW International President?
- 7. Who was the UAW International President the Year UAW Local 6000 was chartered?
- 8. Which division is UAW Local 6000 under, within the umbrella of the UAW International (List the full name not initials)?
- 9. Name the UAW International Regional Directors in Michigan and their Regions?
- 10. What is the highest governing body of UAW Local 6000?

Y	E	С	N	A	v	E	ı	R	G	U	0	ı	U	A	Y	т	Y	
J	T	В	Q	В	R	D	N	K	L	U	Q	Y	J	v	R	N	N	
V	J	E	L	R	R	В	L	ı	X	F	т	н	ı	т	A	E	v	
E	A	P	F	A	E	0	ı	Y	L	ı	v	С	J	R	т	D	R	
U	J	ı	w	A	С	R	G	т	R	т	E	K	L	U	E	ı	Y	
P	A	E	М	A	s	N	U	A	R	P	o	0	V	s	R	s	м	
w	T	w	L	ı	v	D	D	s	R	A	С	н	0	т	С	E	ı	
s	С	R	D	В	С	ı	N	E	A	A	т	E	U	E	E	R	С	
С	E	X	U	Y	L	н	s	A	L	E	s	ı	В	E	s	P	н	
P	0	D	E	0	F	ı	P	P	н	s	R	w	0	s	G	w	ı	
K	S	N	S	н	D	н	V	E	D	т	s	т	S	N	N	D	G	
G	N	ı	т	E	E	М	G	N	ı	D	L	ı	U	В	ı	K	A	
D	0	В	N	R	E	E	R	ı	т	E	R	A	С	J	D	x	N	
P	ı	Т	ı	М	A	E	н	D	т	D	K	N	E	z	R	L	s	
н	G	С	F	w	P	С	S	V	L	н	D	E	Y	н	0	С	В	
В	E	Q	U	н	w	z	т	E	N	D	L	0	0	Q	С	x	E	
Т	R	E	J	т	A	N	N	U	A	L	L	E	A	V	E	w	s	
В	E	N	E	F	ı	т	s	z	т	U	z	x	w	v	R	s	т	

WORD SEARCH

ANNUAL LEAVE **ARBITRATION BENEFITS BUILDING MEETING** CONTRACT DUES **EAP GRIEVANCE HEALTH AND SAFETY** HOTLINE LOCAL LOCAL REP MICHIGANS BEST **PRESIDENT** RECORDING SECRETARY REGIONS RETIREE **SOLIDARITY STEWARD TREASURER TRUSTEES** UAW VICE PRESIDENT



Edward Mitchell

...members scheduled to be temporarily laid off will receive unemployment for the layoff period."

We Are All In This Together

The current crisis with Coronavirus (COVID-19) is still on going. The Union continues to do all we can to address the issues created by this crisis. We continue to work directly with the Governor, through International Union and the Local 6000 Legislative liaison, to address our members' issues and concerns.

Since my last article, the Employer has issued temporary layoff notices to approximately 1,200 UAW Bargaining Unit members. The temporary layoffs began on April 26, 2020 and are scheduled to end on May 9, 2020. Those members scheduled to be temporarily laid off will receive unemployment for the layoff period, and will still have their continuous service hours credited. The employees will still maintain their group insurances and retirement and will not have a break in State service.

The Union is still working to make sure that all members who are required perform their duties at the worksite, and are receiving the proper Personal Protection Equipment (PPE) necessary to maintain a

safe and healthy work environment. The Union will provide PPE to those members who the Employer has not provided the necessary PPE (in accordance with CDC regulations).

If you feel you have not been provided the proper Personal Protection Equipment, please contact your Local Representative. If you don't know who your Local Rep is, please call 1-800-243-1985.

The Union continues to work with the Employer to make sure every member, who is eligible, receives premium pay.

We still have members passing away from this virus and several more members are hospitalized with the virus. My condolences go to the families of members who have passed away. I continue to pray for the members and their families that have contracted the virus.

Please keep up to date by visiting the Local's website at www.local6000. org or following the Local on Facebook. District and Building meetings continue to be cancelled until the stay-at-home order is lifted.

Stay Home and Stay Safe, we are all in this together.



3350 North Grand River • Lansing, MI 48901 Toll Free: 1-800-243-1985 • Hot Line: 1-800-321-0829

Website: www.local6000.org



Edward Mitchell, Publisher Miya Williamson, Editor mwilliamson@local6000.org

LOCAL 6000 EDITORIAL POLICY

The mission of this paper is to strengthen the democratic efficacy of the Local Union members by providing timely, pertinent and accurate information about the decisions and activities of Local Union 6000, the relevant affairs of the State and Federal governments, and the national and International Union movement. The paper is also the voice of the members. We welcome articles from members. While we welcome your contributions, we ask that they be constructive. All articles should contribute positively to the welfare of this Union and its members. We will accept a thoughtful discussion of all related issues in the letter column, and reserve the right to reply to those that seem to reflect a misunderstanding of the Union and its policies.

We ask that you keep your articles brief. We reserve the right to edit all articles. We look forward to hearing from you. The news and opinions expressed are not necessarily those of Local

6000 or the International UAW.

PRESIDENT'S UPDATE VICE PRESIDENT'S UPDATE

by Kelly Barnett, UAW Local 6000 Vice President

COVID 19 Premium Pay - Update

Since the last time we communicated with the membership, organizational grievances have been filed in numerous departments. Contact your Steward and/or Local Rep for further information.

Working from home is a new experience for most of our members. It is important that you designate an area to work daily if possible. Remember to take your lunch and 15-minute breaks. Self-care is important.

Our full-time staff at Local 6000 continue to work during these unprecedented times. Most of them are working from home as well. Daily activities continue (i.e. mail, annual leave donations, grievances processing etc.). We are trying to keep our members, as well as our staff, safe and healthy.

Are You Five Years or Less Away From Retirement?

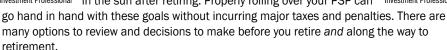
- Do you have guestions about how your PSP plan money should be invested?
- Do you have questions on whether or not your beneficiaries named on your accounts are titled best to protect them from taxes, inflation and market risk?
- Would you like to take a look at some future projections on how much you can draw as income from your retirement assets/accounts?

If yes, think of it as being in the red zone for your financial goals

You are at the goal line and each decision is critical!

What investments you choose now should reflect the amount of time you are away from retirement as well as your age at retirement. If you are going to be under 591/2 at retirement or semiretirement, there are ways through the IRS tax code that you can take monthly income without the 10% tax penalty.

Michelle Gravelle, CFP Many people would like to buy an RV, cottage or a place vestment Professional in the sun after retiring. Properly rolling over your PSP can



Regardless of your age at retirement, you need to take into account what the amount of your pension may be. You will need to decide if you are going to begin receiving social security payments or to defer them. It also helps to anticipate what your monthly expenses will be (ballpark) including property taxes, excess insurance payments, utilities, food and entertainment.

This is also the time to assess how much risk you are taking in your PSP/IRA investment allocations. You should be able to reduce your risk and potentially increase your returns simply by reviewing your asset allocation. In many instances, people think they are diversified properly, but often own many overlapping investments. Having a PSP, an IRA, a ROTH IRA and a mutual fund does not mean you are diversified. Owning Fidelity, T. Rowe Price and American Funds, does not mean you are diversified. Having 10 different funds inside your PSP account does not mean you are diversified. How can that be? Because many of these funds own the same stocks and bonds. In other words, you may be putting all of your eggs in two or three baskets while thinking you have 10 or 12 baskets. This can increase your risk and reduce your overall return over time. Navigating your descending approach to retirement does not have to be difficult if your know all of your options. Making informed decisions about how to invest in your PSP, how to name your beneficiaries, how to protect your principal in retirement, how to avoid taxes and penalties are all important factors in being financially comfortable in your

Every move or play is important. Every decision made is going towards, or away, from your retirement goals.

Let us be your coach.

Thank you,

MICHELLE C. GRAVELLE, CFP

Certified Financial Planner

LPL Financial Services Member FINRA/SIPC



NEWSBREAK MAY 2020

DOC UPDATE

DEPARTMENT of CORRECTION

by Kim Williams, MDOC Liaison, UAW Local Representative 1A

Organizational Grievances

Eight Organizational grievances have been filed. Organizational grievances concern issues that are affecting employees on a statewide basis. The grievances concern:

- The Employer failing to follow CDC guidelines for all employees;
- 2. The Employers failure to provide Personal Protective Equipment for all employees;
- 3. Having to conduct substance abuse testing in the field;
- 4. Failing to close classrooms in the prisons due to no social distancing;
- 5. Failing to pay mileage starting from home instead of the worksite;
- 6. Endangering employee safety by the removal then reinstalling of tethers;

- 7. Failure to pay COVID-19 Premium Pay to PPO/FSA's; and
- 8. Failure to pay COVID-19 premium pay to all that have public contact.

Personal Protective Equipment (PPE)

If your worksite has not issued sufficient PPE such as masks, gloves, and individual hand sanitizer please contact your Local Representative.

Praying and working for everyone's safety!

COVID-19 Premium Pay

Those who receive the \$750 Covid-19 premium pay are not eligible to receive the special 80 hours of sick leave. No one is allowed to receive both under the federal Cares act. In order to receive the COVID-19 premium

pay in its current form an employee must be designated as "exempt" employee (exempted from being eligible to receive the 80 hours of sick leave). The Department of Corrections has thus far chosen not to designate PPO/FSA's as exempt employees.

COVID-19 Testing Conducted in Detroit Available for All Corrections Employees

The following was sent out via email to some employees: "The Michigan Department of Corrections has secured 150 tests for MDOC employees through an expanded testing program offered by the City of Detroit. The testing is only offered in Detroit, but is available to any MDOC employee. The tests are available using an employer code that can be obtained by emailing Diana Burke (HR) to receive access code.

Please note, the test results are not instant. Employees should use available leave time or offduty time for testing. Travel reimbursement is not authorized for driving to the test site."

Diana Burke's email address is BurkeD3@michigan.gov the testing is being conducted at the Michigan State Fairgrounds at 1120 W. State Fair Ave., Detroit.

FOA Employees Positive for COVID-19

According to Jonathan Patterson, HR Director for MDOC, as of April 27, 2020, 13 FOA employees have tested positive for COVID-19 and 24 FOA employees have been told by the department to self-quarantine.

Please feel free to let your Local Rep know if you test positive for COVID-19 or are told to self-quarantine so the Union can monitor numbers as well. No names or identifying information will be used.

Michigan National Guard to Aid in Testing Upper Peninsula Prisoners

Beginning Monday, May 4, 2020, at the Baraga Correctional Facility, medical specialists from the Michigan National Guard will assist Michigan Department of Corrections (MDOC) staff in testing every prisoner at the facility. The majority of the soldiers working on this project are residents of the U.P.

MDOC employees who are active members of the Guard at these facilities will also assist in the process.

After completing testing at Baraga, the guard members will move east across the U.P. to conduct prisoner testing at Alger Correctional Facility, Marquette Branch Prison, Newberry Correctional Facility, Chippewa Correctional Facility and Kinross Correctional Facility.

All prisoners will be tested, totaling about 7,500 prisoners. The goal is to test one facility each day. There will be 15, three-person teams of Michigan National Guard members working with MDOC custody and non-custody staff to complete the testing. Medical specialists from the Michigan National Guard will be in each team and will handle sample collections from the prisoners.

Once samples are collected from each facility, the MDOC will transport them to a lab for testing. Results should be known in about 48 hours.

State of Michigan Employee Telemedicine Benefit Chart

Telemedicine visits allow you to meet with a US board-certified doctor online using a video-chat tool. It can help treat minor illnesses such as colds, sinus or respiratory infections, sprains, or rashes, making it perfect for times when your primary care physician is unavailable or leaving the house is difficult. Online doctors can even send prescriptions directly to your pharmacy.

As part of the COVID-19 public health response, telemedicine copays are being temporarily waived by all insurance carriers.

Note: Telemedicine and online healthcare does not replace your relationship with your primary care physician.

Health Plan	Contact Information	Additional Information			
State Health Plan PPO: Blue Cross Blue Shield (BCBSM)	AmWell Mobile App bcbsmonlinevisits.com	Internet access is required for this service. Behavioral Health/Substance Abuse visits are covered under telemedicine.			
Blue Care Network	AmWell Mobile App bcbsmonlinevisits.com	Internet access is required for this service. Behavioral Health/Substance Abuse visits are covered under telemedicine.			
COPS Trust (MSPTA Only)	 Teladoc Mobile App teladoc.com/coronavirus Phone: 800-835-2362 	Teladoc access will be available 4/1/20.			
Health Alliance Plan	 AmWell Mobile App hap.amwell.com Phone: 844-733-3627 	Internet access is only needed for virtual visits requiring visual diagnosis. (Must use HAPMi code.) Telemedicine is not available for Behavioral Health/Substance Abuse visits.			
McLaren Health Plan	 Virtuwell Online virtuwell.com Phone: 877-440-1001 	Treatment plans are uploaded to a Virtuwell profile you must create after a nurse practitioner reviews a brief questionnaire you complete. You will be contacted if additional info is needed. Internet access is only needed for virtual visits requiring visual diagnosis. Telemedicine is not available for Behavioral Health/Substance Abuse visits.			
Physicians Health Plan	 AmWell Mobile App php.amwell.com Phone: 844-SEE-DOCS 	Members must use service key PHP for the \$0 telemedicine copay. Internet access is only needed for virtual visits requiring visual diagnosis. Behavioral Health/Substance Abuse visits are covered under telemedicine.			
Priority Health	Spectrum Health Nowpriorityhealth.comPhone: 844-322-7374	Spectrum Health Now is available online through a member's Priority Health account. Internet access is only needed for virtual visits requiring visual diagnosis. Behavioral Health/Substance Abuse visits are covered under telemedicine.			

BARGAINING UPDATE EAP UPDATE EMPLOYEE ASSISTANCE PROGRAM

by Jim Walkowicz, Primary Bargaining Chair

Temporary Layoffs

On April 21st, the State announced they were going to be temporarily laying off a number of State workers. By the next day, the notices went out to affected employees that they were being laid off for 10 work days, beginning on April 27, 2020. The Union received a list of those in the UAW bargaining units.

There are two types of layoffs described in Civil Service Rules -Temporary Layoffs and Indefinite Layoffs. The language relating to both types of layoffs is found in Civil Service Rule 2-4 and Civil Service Regulation 2.01 and 2.02.

Temporary Layoffs are very different than Indefinite Layoffs. Indefinite Layoffs are by seniority and allow people the right to

bump (Employment Preference).

The layoffs that occurred were Temporary Layoffs. By Civil Service Rules, Temporary Layoffs are limited to no more than 20 work days in a fiscal year. **Employment Preference does** not apply to Temporary Layoffs. Employees on a Temporary Layoff continue to accrue seniority as if they were working, and the time on layoff counts for Longevity Pay, Annual and Sick Leave accrual rate, completion of probation period, and more. A person continues to be eligible for all group insurances.

A Temporary Layoff is not considered a break in service, and a person returns to work at the end of the temporary layoff on their next scheduled work day.

Questions or comments? I can be reached at 313-999-9418 or walkowiczj@aol.com



Benefits Representative **NICOLE JONES, Region 1A** MIKE MCWHIRTER, Region 1D are available at the Local to help with benefits questions.

Toll Free 800 Line – will answer questions and refer members to the proper person for assistance on Mon-Fri, from 8 to 5, at 1-800-243-1985.

Health & Safety Representative **NICOLE JONES**

is available at the Local for assistance with health and safety issues.

EAP Representative MIKE McWHIRTER

is available at the Local for help with substance abuse. marital, emotional and personal problems.

Paskel, Tashman & Walker, PC ATTORNEYS-AT-LAW

N L. WA

LEGAL REPRESENTATION SPECIALIZING IN:

Divorce • Medical/Dental Malpractice • Slip & Fall Social Security • Bankruptcy • Drunk Driving License Restoration • Wills • Trusts • Probate Workers' Comp • Custody • Criminal Defense

~ AVAILABLE FOR CONSULTATION ~

CALL FOR AN APPOINTMENT

800-826-0101



by Michael McWhirter

Additional Resources For Coronavirus Disease

In the last issue of the Newsbreak, we provided members with important information on coping with COVID-19. Important information included how everyone is affected by this disease from co-workers, friends and family alike. In this article, it goes on to finding ways in which to cope with managing anxiety and stressors for all of us. Besides our Union Employee Assistance Program (EAP) and the State ESP program here are additional resources for all of us.

http://www.michigan.gov/coronavirus - Coronavirus Mental Health Resources



Michigan is counting on you to help ensure an accurate count for the state on the 2020 Census. Get the facts about the impact of an accurate count on Michigan's future.

- The census determines critical federal funding and congressional representation and districts for Michigan.
- 67% of the population say they will respond in 2020 (down 18% from
- In 2015, Michigan lost \$954 for each person who wasn't counted in the 2010 Census.
- Approximately \$30 billion in federal funding and one congressional seat are at stake for Michigan.
- Federal funding determined through the census goes into programs people use daily:

◆ Health Care

- Medicaid: \$13 billion
- Medicare Part B: \$2 billion
- Temporary assistance to needy families: \$775 million
- State Children's Health Insurance Provider: \$590 million
- Head Start: \$320 million
- Health center services: \$119 million

◆ Food and Housing Assistance

- Section 8 Housing Choice Vouchers: \$360 million
- Section 8 Housing Assistance Payments Program: \$330 million
- SNAP: \$2 billion
- WIC: \$195 million

♦ Education

- K-12 Education
 - National School Lunch Program: \$300 million
 - School Breakfast Program: \$110 million
 - Title I Grants to LEAS: \$510 million
 - Special education grants: \$410 million
- Higher Education
 - Pell Grants: \$780 million
 - Federal Direct Student Loans: \$3 billion

◆ Highways, Roads and Bridges

Highway planning and construction: \$1 billion



CARES Act - Coronavirus Aid, Relief, and Economic Security Act

1. Can I take a loan from my 40 I (k) or 457 Plans? Until September 22, 2020 you are eligible to

take a one-time CARES Act loan from your 401(k) or 457 Plan account. If:

- You, your spouse, or a dependent has been diagnosed with coronavirus disease 2019 (COVID-19) using a Center for Disease Control (CDC) approved test.
- You have experienced adverse financial consequences due to:
 - being quarantined

- being furloughed or laid off
- having work hours reduced due to such virus or disease
- being unable to work due to lack of childcare due to such virus or disease
- closing or reducing hours of a business owned or operated by the individual due to such virus or disease

2. If I cannot afford my 40 I (k) or 457 Plan loan payments, what can I do?

You can defer your loan payments for up to 12 months on new one-time CARES Act loans, or previously existing loans that are due between now and the end of the year. Interest will continue to accrue during the delay period, which may increase the size of future scheduled payments. If:

• You, your spouse, or a dependent has been diagnosed with coronavirus disease 2019 (COVID-19).

or

- You have experienced adverse financial consequences due to:
 - being quarantined
 - being furloughed or laid off
 - having work hours reduced due to such virus or disease
 - being unable to work due to lack of childcare due to such virus or disease
 - closing or reducing hours of a business owned or operated by the individual due to such virus or disease

3. Can I stop my Required Minimum Distribution (RMD) 401(k) and/or 457 payments?

Your RMD will be automatically suspended for 2020 unless you requested otherwise. You can return any RMD payments that have already been issued to Voya through July 15, 2020.

GENERAL

1. Will the COVID-19 Premium payment be included in my FAC?

This payment will be reportable income for your pension calculation, and your contributions will be withheld on your paycheck. The payment will be reported with all other reportable wages each pay period and be factored into determining your highest three consecutive years for your FAC calculation.

2. If I am on a designated temporary layoff, am I still earning service credit?

Yes. You will receive full-service credit for required and designated temporary layoffs. Also, as of October 1, 2003, you receive full-service credit for furlough hours, and for participation in the banked leave time program.

3. If I am not being paid directly by the state (due to layoff, LTD, FMLA, or other reasons), can I still apply for retirement if I become old enough?

Yes. Retirement eligibility is based on your age as of your termination date of employment. While on a layoff or leave of absence, you are still considered a state employee.

4. If I am on a designated temporary layoff, how will my FAC be affected?

A regular full wage will be reported to ORS for the time you are on temporary layoff. As a result, the 4% employee contribution will be withheld on the reported wages.

See COVID-19 FAQs on page 8



UNION PLUS HARDSHIP ASSISTANCE

If you're a union member and experience involuntary unemployment, disability, or a natural disaster, Union Plus may be able to help.

Visit unionplus.org/assistance to get complete details about alL Union Plus Hardship Assistance including:

JOB LOSS GRANT - \$300

Appliccant must have recently suffered an involuntary job loss for at least 90 consecutive days. Available only to eligible Union Plus Credit Cardholders2 (after three months as a cardholder) and Union Plus Personal Loan Holders.

DISABILITY GRANT - \$1,600-\$2,700

Applicant must not have worked for at least 90 days and lost 24% or more of their monthly income due to a recent illness or disability. Available only to eligible Union Plus Credit Cardholders (after three months as a cardholder).

UNION PLUS MORTGAGE ASSISTANCE³

Union Plus Mortgage holders who experience involuntary unemployment or disability could be eligible for interestfree⁴ loans, which are used to make mortgage payments.

INSURANCE PREMIUMS WAIVED³

Union Plus Life and Accident Insurance holder's payments may be waived for up to three months if the applicant has been laid off or locked out for more than 30 consecutive days.

DISASTER RELIEF GRANTS

Applicants may be eligible for a \$500 grant if their residence is in a county or parish recently affected by a FEMA-declared natural disastr determined eligible for Individual Assistance. Available only to eligible Union Plus Auto Insurance Policyholders, Union Plus Credit Cardholders (after three months as a cardholder), Union Plus Insurance Policyholders, Union Plus Mortgage holders, Union Plus Personal Loan Holders, and Union Plus Retiree Health Policyholders.

For details on these and other Union Plus Hardship Assistance and to apply for grants, visit unionplus.org/assistance.

- Certain resistrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.
- ² 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.
- ³ Capital One, N.A. is not responsible for and does not endorse the mortgage and insurance products/services offered in this message.
- 40% interest charged for the life of the loan.

UAW Local 6000 President Ed Mitchell working from home.

Chief Steward Regina Rosenberg, Foster Care worker from Calhoun **County DHHS**



Financial Secretary-Treasurer Miya Williamson works on Newsbreak



Kim Williams, Local Rep. 1A



Paige Taylor, DHHS CPS, **Branch County**



Amy Veres, Eligibility Specialist -**DHHS Hillsdale County**



Freida Michilizzi, Local Rep. 1DC



Mike Stephenson, **Disability Examiner from Grand Traverse County**



to service our membership through the COVID-19 crisis has all staff working

from home to answer your questions and address contract issues. All Local staff are available by phone and email. Your first line of defense should be your worksite steward, if you have one. Your Local Rep. is available if your steward cannot answer your questions. You can always contact the Local at 800-243-1985.



Gary Vargo, Local Representative from Region 1DN



Ray Holman, Local 6000 Rep., Region 1DC



Brandon Hultink, PPO Calhoun County



Mike McWhirter, UAW Local 6000 EAP Rep.



Chastity Sayre, **Job Steward DHHS Calhoun County**

Your calculation will not be harmed if your highest three consecutive years of wages includes this temporary layoff period.

5. If I am not being paid directly by the state (due to layoff, LTD, FMLA, or other reasons), can I access my funds at Voya?

Please contact Voya for your options. In general, if your employment has not been terminated, you cannot access your funds, but may have loan options available, possibly including expanded loan options under the CARES Act.

6. If I am on a designated temporary layoff, will my 401(k) and 457 contributions continue?

The state's mandatory 4% contribution, as well as the 3% (and 2% for Personal Healthcare Fund participants) match will be based on what a full regular wage would have been for the period covered by the temporary layoff.

7. If I am not being paid directly by the state (due to layoff, LTD, FMLA, or other reasons), what happens to my TDP agreement?

TDP payments cannot be made unless you are receiving a direct paycheck from the state. When you resume working/receiving direct payments, the TDP payments will also resume. Annual interest does continue to accrue on any outstanding balance. If you do not return to work, you will receive the service credit you have purchased and are not required to complete the entire purchase. However, if you are within 90 days of terminating your employment, you

have the option to pay off/pay down the balance. Please visit our website to get more information.

8. I'm a regular state employee with over 30 years of service, but I'm not age 55 yet. What happens if my employment ends now?

If you are not age eligible as of your termination date of employment, you will become a deferred member or former participant. Deferred benefit eligibility occurs at age 60.

9. I've already applied for retirement and want to change my retirement effective date or cancel my application, what do I do?

Please log in to miAccount and send a Message Board using the Retirement Application category. Tell us what your new plans are for terminating employment, retirement effective date, and insurance start date. You can also click on Apply for Retirement and edit each step of your online application, which would allow you to change more than just the effective dates. Be sure to submit the new checklist and any new required documents to our office.

10. Is ORS still conducting retirement workshops?

No. While our in-person workshops and office visits are on hiatus during the COVID-19 emergency, please know that we're working on ways to serve you online. For your convenience, we've created an online five-step presentations for members who are within five years of retirement, the Preretirement Orientation presentation for state employees in the Defined Benefit plan. This electronic presentation covers the exact same information as our traditional live

workshops. Once a determination has been made to resume offering live workshops, an updated schedule will be available again on our website.

11. Is ORS accepting office visitors for meetings at this time?

No.

12. If state employees are encouraged to work from home, is anyone available to answer my questions?

There are customer service agents available to answer your questions Monday – Friday from 8:30 a.m. – 5 p.m.

13. I've heard in the news about the market declining. How does the decline affect my pension benefits?

With the recent fluctuations of the stock market we understand the concern about receiving your pension benefit. Please rest assured that the pension plans administered by the Office of Retirement Services are guaranteed by the Michigan Constitution and are payable regardless of market conditions. You will receive your monthly pension benefits.

14. I'm concerned that my 401(k) and/or 457 plan dropped due to the market conditions, who can I talk to about my options?

Voya Financial Services manages your 401(k) or 457 plan. For more information go to Voya's website.

15. How can I stay connected to what's going on at ORS?

To stay connected, please visit our website or Facebook page.



2020 SCAVENGER HUNT CONTEST WINNER

It is again my pleasure to announce the winner of this year's Black History Scavenger Hunt. This year's winner is **Henry Hutcherson**, a retired ES Worker from the Department of Health & Human Services at the Grand River District.



- 1. Battle Creek
- 2. Phillip Emeagwali (1954)
- 3. True
- 4. Annie D'angola
- 5. Otis M. Smith (1922) was elected Auditor General of Michigan
- 6. Mary and Mildred Davidson
- 7. His character's name was Farina, real name Allen Clayton Hoskins
- 8. Branded Hand was his nickname (his hand was branded "SS" for slave stealer as punishment)
- 9. "A Soldier's Story" or "A Soldier's Play"

- 10. Jesse Ernest Wilkins, Jr. (1923)
- 11. Mifflin W. Gibbs (April 17, 1823 July 11, 1915)
- 12. 1878
- 13. Louis Armstrong
- 14. The first time was in 1942
- 15. 14 of them were black
- 16. Matie Van Brittan Brown (1922-1999)
- 17. The Jacobia Hotel
- 18. Louisville Cubs
- 19. The church's nickname comes from its location near the Bluestone River
- 20. Marian R. Croak (1955)



TRAVIS D. ERBY Retired, EAP Representative and Scavenger Hunt Creator

HEALTH&SAFETY UPDATE MEMORIAL DAY 2020... The Beginning of Summer & Tourism

By Nicole Jones, H&S Representative

Greetings My Union Brothers and Sisters,

UAW Local 6000 has worked very hard to get you the proper Personal Protective Equipment (PPE) to conduct your jobs. We are asking you to please wear your PPE at all times, when working, to prevent being exposed to the Coronavirus.

If you are without PPE at your work site, please notify me at njones@local6000.org or call me at (586) 214-1921.



America's Five Economic Essentials

America's workers – in the private and public sectors – have been devastated by the COVID-19 pandemic. In fact, for too many heroes on the front lines, simply going to work has already proven to be a death sentence in this cruel crisis.

As the pandemic continues, millions are losing their jobs and their health insurance coverage as a result, while coping with devastating health concerns of their own. Workers are experiencing severe cash flow constraints and struggling to meet basic food and shelter needs.

We're already seeing the effects of stressed state and local budgets. Many of our members are working without adequate safety protections and access to Personal Protective Equipment and are becoming sick and unable to work, with some losing their lives because of COVID-19.

This is a moment that demands of us compassion and common sense. Any meaningful relief and recovery will require a prioritization of the workers and their families who undergird the stability and prosperity of this nation.

While the recovery actions already taken by Congress will help many, those efforts are disproportionately aimed at large enterprises, not communities and families. Without more direct help, hardworking people and their families will continue spiraling downward to a social safety net in tatters, damaged by years of under-investment.

AMERICA'S 5 ECONOMIC ESSENTIALS FOR CARES 2

- Keep front-line workers safe.
- Keep workers employed and protect earned pension checks.
- Keep state and local governments, public schools and the U.S. Postal Service solvent and working.
- Keep America healthy—protect and expand health insurance for all workers.
- Keep America competitive—hire people to build infrastructure.



Memorial Day is May 25th, what most people look to as the beginning of Summer. Bringing sports, tourism and backyard barbques. Following is a list of products that are Union, American and Michigan made to help you enjoy your activities.

SNACKS

Bugles Dortitos Rold Gold Pretzels Cheetos Lays potato chips Nabisco cookies **Planters Peanuts**

TURKEY

Boarshead Butterball

HAM

Hormel Boarshead Cooks Farmland Hillshire Farms

HOT DOGS

Ball Park Oscar Mayer

FRUIT

Sunkist Oranges Tangerines and Grapefruit

VEGETABLES

Dole Salads

BREAD

Aunt Millies Earthgrains Entenmann's

CHEESE

Boarshead Horizon Kraft

CONDIMENTS

Claussen Pickles French's Mustard Heinz Ketchup Vlasic pickles Vlasic relish Gulden's Mustard

CHOCOLATES

Ghirardelli Hersheys Russell Stover

OIL

Meijer Mazola Spartan

ICE CREAM

Brevers Country Fresh Good Humor Prairie Farms

PIES

Banquet Marie Callendar

POTATOES

Betty Crocker Ore-Ida

PASTA

Suddenly Salad

WATER

Crystal Springs Poland Springs Dasani

COFFEE

Folger's Maxwell House

IUICE Minute Maid

Mott's Snapple **Tropicana** Welch's

SOFT DRINKS

A&W Root Beer Canada Dry Coca Cola Orange Crush 7Up Pepsi RC Cola

BEER

Coors Bud **Pabst** Sam Adams Miller's Michelob

LIOUOR

Bacardi Rum Captain Morgan Jim Bean Seagrams

WINE

Gallo

COOLERS

Rubbermaid

CUPS & PLATES

Solo

GRILLS Weber

OUTDOOR FURNITURE

Richardson Seating Algonac Hammocks

OUTDOOR PROTECTION

Coppertone Chapstick

LAWN MOWERS

John Deere Toro **Briggs and Stratton** Lawn Boy

SPORTS

Remington Clay Pigeons Winchester Ammo MacGregor Louisville Slugger Top Flite Golf Balls

WATER SPORTS

Aqua Chem Pools Doughboy Pools Lifetimer Boats Mercury Marine

Some little known events in May and June

May 16th..... Love a Tree Day May 23rd Lucky Penny Day May 25th..... National Wine Day May 31st..... Save Your Hearing Day June 1st..... Flip a Coin Day June 4th Applesauce Cake Day June 5th Hot Air Balloon Day

June 9th National Strawberry Rhubard Pie Day

June 12th National Flip Flop Day

Keep our men and women of America working by purchasing Union, American and Michigan-made products. Have a safe and happy summer from all of the Union Label Committee.



UNTIL FURTHER NOTICE. ALL MEETINGS & ACTIVITIES FOR THE UAW LOCAL 6000 **RETIRED WORKERS** ARE CANCELLED!

There were prior warnings about COVID-19 pandemic! And yet, America was caught short on testing abilities, ventilators and Personal Protection Equipment (PPE) for medical staff. It has caused all Americans extreme fear and confusion – What is it? Where did it come from? How can I be safe and protect my family? How long will social distancing last?

Governor Gretchen Whitmer signed Executive Order 2020-59, extending her "Stay Home, Stay Safe" order through May 15, 2020. The new order will require people to wear homemade face coverings

when they enter enclosed public spaces and also to continue social distancing (6 feet from another person). It is critical that surgical masks and N95 respirators are reserved for healthcare workers.

The order will also lift some restrictions on outdoor activities and allow some workers who perform previously suspended activities to go back to work.

Per the *Detroit Metro Times*, southeast Michigan has been particularly hard hit. More than 3,200 residents of nursing homes, assisted living centers, and other residential facilities for the elderly have tested positive for COVID-19 and 700 have died in Wayne, Oakland, and Macomb counties, according to data obtained by Metro Times. That's a fatality rate of nearly 22%, which shows how deadly this coronavirus is among the elderly.

- Detroit Metro Times posted by Steve Neavling Tue, April 28, 2020, 10:06 a.m., Stats for State of Michigan on 4/20/20. Confirmed cases – 41,379; *Deaths – 3,789; Total Recovered –* 8,342 per Michigan.gov.

The pandemic has caused abrupt changes in our routines that could have a huge effect on mental and

physical health. Not being able to take a simple walk, to visit a doctor or to see family members can create stress and anxiety.

Measures such as social distancing, especially from contact with their family, or restricting nursing home visits, may protect them from contracting the virus, but it could cause an increased risk for loneliness, depression, malnutrition, hunger, and other adverse health events.

Isolation and loneliness are already huge health-related problems among seniors. The ability to socialize, is "critical" to most retirees. Please stay connected while staying home! It is very important to stay in touch with friends and family that do not live in your home. Call, video chat, or stay connected using social media.

Everyone reacts differently to stressful situations and having to socially distance yourself from someone you love (especially grandchildren) can be difficult. I found that as we have a warm day (well, once in awhile) just sitting in the sun is refreshing to the soul.

We encourage everyone to think about our neighbors, family or friends to make sure they are healthy and safe. They might be dealing with health issues or financial hardships and could use some extra support before stress and anxiety creates a more dire situation. And, although social distancing is necessary to help limit the spread of the virus, anything that deters people from accessing group meals at senior centers or food banks puts some seniors in danger of malnutrition and hunger.

If you, or someone you know, experience a financial hardship and need assistance, please call United Way 211. The helpline is available by phone, text or live chat 24 hours a day to connect people with the resources they need in times of crisis. Other resources you might contact is your local Commission on Aging and various

Sisters and Brothers, we can do this. We are all in this together!

We have to rely on our Medical teams, scientists, our Governor and her team, and abide by their instructions.

To all of the Healthcare Workers, Thank You! You deserve our deepest gratitude for your dedication, commitment and courageous sacrifices to keep us safe during this crisis.

In 2018, Michigan voters passed a ballot initiative that allows for absentee voting without explanation, straight-ticket voting, same-day registration and automatic voter registration. Use this voting process! This is the safest way to ensure that your vote will be registered during this crisis.

Per the Secretary of State site, the polls are still expected to be open on election day, May 5, 2020. The Bureau of Elections will mail absent voter ballot applications to all voters with postage-paid return envelopes unless those voters have already requested an absent voter ballot. The State will include a cover letter that voting by mail is the optimal way to cast a ballot due to the public health crisis. The State will also assist in providing all absentee voters with prepaidpostage to return their ballots.

There is still concern from retirees in reference to BCN Advantage benefits.

REMINDER: If you have questions about your BCN Advantage benefits, you are invited to contact Keri Rust, Insurance Benefits Analyst at 1-517-284-0085 or 1-800-505-5011 and/or Kelsi Sawdy, BC/BS at 1-517-325-4006

Please contact the Office of State Employer (OSE) with any changes in your status, especially your current address. You may be missing updates from ORS if your address is not correct. Whenever bulk mailings are done from Local 6000 (including: Newsbreak, election ballots or other notifications), the address list from OSE is used.

If your address is not current you may be missing important notification. Call OSE with any changes, so that you will not miss any future notifications.

Through the voluntary dues program, if you wish to donate \$3.00 per month, please fill out the application below. Retirees \$3.00 Dues - by 36th UAW Constitutional Convention Action in June, 2014, the voluntary dues were established at \$3.00 per month. Fill out the application below. Dues must be submitted with application. Make check payable to: UAW LOCAL 6000. They cannot be deducted from your pension check.

CHECK ONE:	Surviving Spouse	Retiree			
Name:					
Address:					
City:	State:	Zip:			
Phone (Cell):	(Home)				
Local Union #					
Email					
Mail to: LOCAL 6000 RETIRED WORKERS CHAPTER					

P.O. Box 40720, Lansing, MI 48901-7920

Please keep Local 6000 updated on any address changes.

FOR HELPFUL INFORMATION...

- NEWSBREAK
- UAW Local 6000 website: www.local6000.org
- UAW Local 6000 Retired State Employees (Facebook)
- UAW Local 6000 Retired Workers Region 1-A (Facebook)
- UAW Local 6000 Michigan's State Employees (Facebook)

Labor History Month Celebrates Workers' Contributions

May is Labor History Month. The purpose of Labor History Month is to make people aware of the role the labor movement has played in shaping the United States. What role? The middle class was established when working people came together, formed unions, and wrested a fair share of what they produced from their employers. In other words, it was by acting like a working class that most of our families became middle class during the last century.

One example is the New Deal, created by a president conscious of the enormous upsurge in unionization and worker activism in the 1930s, consisting of laws such as the National Labor Relations Act, Social Security Act, Unemployment Insurance Act, and Fair Labor Standards Act.

While most people think of these as Roosevelt's legacy, he didn't do this alone. It took a massive surge of unionization, with workers engaged in strikes, demonstrations, factory seizures, and political action, pushing up from below, before those in power heard their message and created the New Deal.

With union density in the private sector shirking, it shouldn't be too far of a stretch to see the erosion of actual union achievements, as related to their erasure from the history books and public conversation.

Economic inequality is growing. The highest share of national income since 1928 - 23% – is in the hands of the richest 1%, at the expense of the rest of us. The Koch brothers, the Waltons, Eli Broad, and their ilk, pick up what amounts (for them) to their pocket change, fallen between the cushions of their couches, and buy elections and politicians across the country to do their bidding. These politicians are bent on destroying unions and privatizing every corner of the public sector.

All the more important to remember and celebrate is the historic victories of the labor movement in whatever way we can.

For a generation of young workers facing employment in big box stores, fast food restaurants, and temp agencies, outside the protections of unions, these lessons are essential if they are to know their rights and know that it's possible to defend the historic gains of working people.

Imagine the difference in outcome of struggles in states like

Wisconsin and Michigan over worker rights if young people had had a solid education about the importance of unions in school before growing up and becoming workers and voters.

Labor History Month offers an opportunity to give all workers something precious – knowledge of where their rights came from, and how to preserve and extend them today.

Battle of the Overpass



On May 26, 1937, nearly sixty UAW members from Local 174 arrived at Ford Motor Company's River Rouge Plant to pass out leaflets, with city permit in hand, as part of a campaign to secure union representation for Rouge workers. Several neutral observers were also present, including clergy, reporters, and photographers. In order to access the greatest number of workers, participants met at the pedestrian overpass on Miller Road at Gate 4 of the complex during a shift change. As UAW leaders Walter Reuther, Robert Kantor, Richard Frankensteen, and J.J. Kennedy posed for photographers, they were approached by members of the Ford Service Department and severely beaten. Women from UAW Local 174's Ladies Auxiliary, reporters, and photographers standing below the overpass were also attacked.

Detroit News photographer James Kilpatrick captured the beatings in vivid detail. When men from the Service Department threatened Kilpatrick and demanded that he turn over his film, the photographer concealed the actual negatives and gave them blank plates instead. Over the next few days, widespread publication of photos from the "Battle of the Overpass" made headlines across the country. The photos, in conjunction with testimony during the subsequent hearings from medical personnel who treated the injured, brought national attention to the brutal methods utilized by Ford and other companies to fight union organizers. This victory in public opinion was crucial for further advances by organized labor.

As one of the most famous events in the history of the American labor movement, the "Battle of the Overpass" set in motion a series of efforts that resulted in a crippling strike at the Rouge Plant and final recognition of the UAW by Ford Motor Company in 1941. It also cemented Walter Reuther's importance within the UAW and paved the way for his pivotal years as president.

What's in it for me?

The ads in *The Newsbreak* help pay for the printing and mailing of the newspaper you are reading. The businesses running the ads are union supporters. The offers they make are often only available to members of our union. It is in our own best interest to spend our valuable union dollars with union-friendly business.

Support those who support us! IT'S THE UNION WAY.



You receive personalized service from our dedicated staff. 17135 W. 10 Mile Road

> Southfield, MI 48075 248-557-2678

> www.smsefcu.com



financial

needs!





MEMBER BENEFITS

Your complete guide to Union Plus money-saving programs



DISCOUNTS

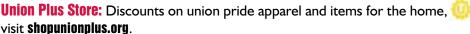
Auto Buying Service: Get upfront pricing from dealers when buying a new or used vehicle. Receive additional union member-only benefits. Visit **unionplus/org/autobuying**.



Everyday Discounts: Save on local shopping, dining, and services including auto care, grocery coupons, movie tickets, and more. To register, visit: **unionplus.org/discounts**.

or visit **unionplus.org/flowers**.

Flower & Gift Discounts: Save 20% on flowers and gifts. Call 888-667-7779 M



wireless Discounts: Savings are AT&T, the only nationwide unionized wireless carrier. Available to new and existing AT&T customers. Go online to download a coupon to take to an official AT&T store at unionplus.org/att.

ENTERTAINMENT & TRAVEL

Car Rentals: Save up to 25% on vehicle rentals

• Avis	. 800-698-5685, ID# B723700			
• Budget	. 800-455-2848, BCD# V816100			
• Dollar	. 800-800-4000, CDP# 3042236			
• Hertz	. 800-654-2200, CDP# 205666			
• Payless Car Rental	. 800-729-5377, PDN# A071900			
• Thirfty	. 800-847-4389, CDP# 3042238			
or visit unionplus.org/carrentals				

Entertainment Discounts: Save on theme parks, movies, theater tickets, sporting events, dining and more. Visit **unionplus.org/entertainment**.

Travel Center: Get deals on car rentals, entertainment, and find union hotels. Visit **unionplus.org/travel**.

HEALTH

Medical Bill Negotiating Service: FREE assistance negotiating bill reductions with physicians, hospitals and other medical providers. Visit **unionplus/ billnegotiator**.

Vision. Dental. Prescription & Hearing Savings:

- Vision Insurance Plans plans as low as \$5 per month, plus FREE
 Discount Vision program with \$50 eye exams, 35% off frames, and more
- Dental Discount Plans save 20% to 50%, includes crowns and root canals
- FREE Prescription Discount Card save up to 65% off the retail price on brand name and generic drugs
- FREE Hearing Discounts save on diagnostic services, including hearing exams, and hearing aids

To learn more, visit unionplus.org/healthsavings.

INSURANCE

Pet Insurance: Receive a 5% discount on insurance premiums. Choose your own licensed vet. Flexible plans that allow you to choose your coverage, deductible and co-pay amount to find the premium that works best for you. For more information, visit **unionplus.org/pets**.

HOME

Budget Truck Rental: For local moves ave 20% on Budget Truck Rentals. To learn more, visit **unionplus.org/budgettruck**.

Mortgage Program: The Union Plus Mortgage Program offers competitive interest rates on a wide range of mortgage options, plus special benefits including hardship assistance for union members. This program is available to active and retired union members, their parents and children. Visit **unionplus.org/mortgage**.

Real Estate Rewards: By working with pre-screened real estate agents, members can earn \$500 for every \$100,000 in home value after closing. Cash back not available in all states. Call 800-284-9756 or visit **unionplus.org/realestate**.

Save My Home Hotline: Free, confidential counseling, available 24/7, to help union members facing foreclosure. Call 866-490-5361 to speak to a HUD-certified counselor, 24/7, or visit **unionplus.org/savemyhome**.

Moving Discounts: Exclusive discounts on interstate moving, packing and in-transit storage through North American Van Lines. Visit **unionplus.org/movingvans** or call 888-813-9595, and reference your Union Plus discount.

LEGAL & EDUCATION

Free College: Union members and their families can earn an Associate Degree with NO out-of-pocket cost. Classes are offered through Eastern Gateway Community College, a public, non-profit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. To learn more, call 888-590-9009 or visit **unionplusfreecollege.org**.

Legal Services: Choose from two levels of legal savings: a prepaid legal plan with full coverage on a wide range of services or free access to a discount legal plan. To learn more, visit **unionplus.org/legal**.

Scholarships: Members and their children can apply for Union Plus College Scholarships with cash awards of \$500-\$4,000, \$150,000 awarded annually. Visit **unionplus.org/scholarships**.

MONEY & CREDIT

Credit Cards: designed for union members, featuring competitive rates and U.S.-based customer service. Learn more and select the card that's right for you, visit **uawcard.com** or call 800-522-4000.

¹Credit approval required. Terms and conditions apply. See www.unioncardapplycom for details. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license Mastercard International Incorporated. Capital One, N.A. is not responsible for the ???? of this message and/or any of the other third party products/services mentioned.

Credit Counseling: Get a free budget analysis and money management advice from an accredited, non-profit counseling program, call 877-833-1745 or visit **unionplus.org/creditcounseling**.

*Message and data rates may apply depending on your cell plan. You can opt out of our text service at any time by replying STOP to any message that you receive.

See all of your money-saving benefits at unionplus.org

For a complete list of benefits, visit unionplus.org/uaw

Stay Up-To-Date on Union Plus Benefits and Discounts:









