



# MEMBERS ONLY BENEFITS

Apr. 2026 Edition

**NCL**  
National Coalition of Labor

## **Brothers and Sisters,**

Fellow Brothers and Sisters,

Being a Union Member comes with great benefits. Being part of the Labor movement, we continue to fight for hard working middle class Americans every day for a better life. Your leadership here at Chicago Federation of Musicians takes great pride in the work we do to raise the standard of living for our members and their families with good wages and great benefits you so proudly deserve.

It gives us great pleasure to announce to you some new additional benefits that are free to you and your family as a proud dues paying member in good standing with Chicago Federation of Musicians.

A strong coalition has been formed across the US with unions and with our collective purchasing power where we have been able to negotiate better benefit prices for our members, which gives us the ability to add these new benefits to you at no additional cost. The National Coalition of Labor (NCL) consists of more than 300,000 union members from across the United States.

Union membership at its core is the last line of defense for hard working men and women and we are committed to protecting you not only at work but at home as well throughout your career.

**In Solidarity,**

*BJ Levy*

**BJ Levy**  
President  
Chicago Federation of Musicians  
Local 10-208



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*\* These benefits available to active members only.*

*Benefits may change or terminate at any time and cannot be guaranteed for the duration this edition is in circulation. Please refer to the website for the most current benefits information.*

# NCL LIFE & AD&D INSURANCE

available to active members only

## **\$5,000 IN FREE LIFE INSURANCE!**



Over \$30 Million in Claims Paid to Date

**Life Insurance** provides important financial protection for your loved ones and is a crucial part of your overall financial strategy. In addition to any life insurance you may have through your union's health plan, you are eligible for an **additional** life insurance benefit just for being a card-carrying member of Chicago Federation of Musicians.

**ACTIVE MEMBERS ARE AUTOMATICALLY ENROLLED** for the \$5,000 life insurance benefit. To purchase **ADDITIONAL** insurance, **MEMBERS MUST ENROLL**. Please visit [coalitionoflabor.org](http://coalitionoflabor.org) for more detailed information on your coverage and plan options. **Active members** may purchase up to \$400,000 in additional coverage at outstanding group rates during open enrollment with **NO MEDICAL QUESTIONS** or **EXAMS**.

## **\$2,500 IN FREE AD&D COVERAGE!**

**Accidental Death and Dismemberment Insurance** policies (AD&D) provide benefits for covered accidents that result in fatality, paralysis, the loss of a limb, eyesight, hearing or speech. An AD&D plan may include coverage for employees only or employees and dependents and typically provides 24-hour coverage no matter where a covered accident occurs, whether at work, home or away.

**ACTIVE MEMBERS ARE AUTOMATICALLY ENROLLED** to get the \$2,500 AD&D insurance benefit. To purchase **ADDITIONAL** insurance, **MEMBERS MUST ENROLL**. Active members may purchase up to \$400,000 in additional coverage at heavily-discounted group rates during the open enrollment period.

*Supplemental Life, AD&D, Accident and Critical Illness Insurance benefits are now extended up to age 75 regardless of active or retirement status as long as you begin coverage before you retire.*

# ACCIDENT & CRITICAL ILLNESS INSURANCE

NO  
QUESTIONS  
ASKED!

*available to active members only*

## ACCIDENT & CRITICAL ILLNESS INSURANCE AVAILABLE

**Accident Insurance** pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. Active members have the option to elect Accident Insurance to meet your needs.

Accident insurance provides coverage for things like medical expenses including deductibles and copays, home healthcare costs, lost income from missed work, and everyday expenses like groceries and utilities.

**Critical Illness Insurance** pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Active members may elect a Critical Illness benefit amount of \$10,000 or \$20,000. You may also elect a Critical Illness benefit amount of \$5,000 or \$10,000 for your spouse and children (birth to age 26). You can use the benefit payments for any purpose.

## NO MEDICAL EXAM, NO QUESTIONS ASKED!

**ANNUAL OPEN ENROLLMENT PERIOD:  
OCTOBER 1 - NOVEMBER 30**

**FOR MORE INFORMATION CALL  
(888) 212 - 7822**

Voya Financial is the underwriter of these policies. Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees.

# SHORT TERM DISABILITY INSURANCE

available to active members only

## LOW-COST SHORT-TERM DISABILITY INSURANCE



We are excited to announce that active members are now eligible for up to an additional **\$250 or \$500 per week of tax-free income** in the event you become sick or injured on or off the job. This benefit is available to active members for an affordable \$13.75 or \$27.50 per month.

Your most valuable asset is your ability to work. How long would your checking account last if you suffer an injury (on or off the job) or if you become ill? What financial obstacles will you have to face if you cannot work for 1 month, 3 months, or even 6 months? How long can you pay your mortgage, utilities, or car payment?

**Would an extra \$250 or \$500 per week of tax-free money help?\***  
Short Term Disability Insurance will help to cover your expenses if you are unable to work.

## SHORT-TERM DISABILITY PLANS

- **\$250/WEEK BENEFIT PLAN: \$13.75 A MONTH**
- **\$500/WEEK BENEFIT PLAN: \$27.50 A MONTH**

FOR MORE INFO OR TO ENROLL VISIT

**GROUPBA.COM**

OR CALL

**(866) 979 - 1422**

*This benefit is in addition to whatever you are receiving from your health and welfare fund, your union, and/or workers' compensation \*\**

*\*Disability exclusions apply*

*\*\* Check with your local to see what short term disability benefit may be provided to you outside of this program.*

# FREE ROADSIDE ASSISTANCE **NCL**

NCL automatically provides Good Sam Roadside assistance to union members in good standing - keeping you moving no matter what the road throws at you. No need to register. No additional membership fees. You are covered as a member of a union that is part of the NCL.



## Roadside Assistance

### ROADSIDE ASSISTANCE FOR MEMBERS\*

*No need to register. You are covered as an NCL member!*

# (855) 256 - 6019

**Available 24/7.**

**Agents based in U.S. Call Centers.**

*Add this number to your favorite contacts!*



TOWING



TIRE CHANGE



JUMP START



LOCKOUT



FUEL DELIVERY

## PROVIDING 24/7 EMERGENCY SUPPORT AND GETTING YOU BACK ON THE ROAD

- Available in the U.S., Canada, and Mexico (including Alaska and Hawaii)
- 24/7 emergency breakdown support
- Covers you and your immediate family
- Coverage for passenger vehicles including autos, vans, pickups, SUVs and motorcycles

# good sam.

*\* Three included services per annual cycle, per household. Each disablement is covered up to \$100. Member is responsible for additional costs at time of service.*

# NCL LEGAL SERVICE PROGRAM

The National Coalition of Labor has partnered with Union Legal Services, LLC to provide our union members in good standing with **FREE** legal guidance, **FREE** legal services and discounted legal services.\* This unique legal program guarantees that a retired judge or an experienced attorney will always be available to assist you in finding answers to your legal questions during regular business hours (Monday through Friday, 8am - 5:30pm CST) by calling **(877) 694 - 2663**

## FREE LEGAL GUIDANCE

NCL members and their immediate family members receive free legal assistance in finding answers and available options for addressing problems in ANY/ALL areas of law. Some examples include:

- What legal steps do I take after being involved in an automobile accident?
- What's the legal procedure to sue someone in small claims court?
- How do I file my income taxes if my employer fails to provide my W2 forms?
- What are my rights as a tenant and/or landlord under a residential lease?

## FREE LEGAL SERVICES

NCL members and their immediate family members receive free legal services in the following areas of law:

- Free residential property tax appeals\*
- Free credit consultation\*
- Free expungements\*



## UNION LEGAL SERVICES

*\*Rates do not include court costs, filing fees, travel time, and may differ based on locale.*

## DISCOUNTED LEGAL SERVICES

NCL members and their immediate family members receive discounted legal services in the following areas of law:

- Criminal Law\*
- Estate Planning\*
- Family Law\*
- Residential Real Estate Closings
- Financial Matters\*
- Business Legal Matters\*
- Immigration\*
- Bankruptcy\*

**CALL UNION LEGAL  
SERVICES FOR MORE INFO  
(877) 694 - 2663**



**Nicholas Cortesi**  
President and  
Managing Attorney



**Hon.  
James P. McCarthy**  
Ret.



**Hon.  
Gregory Wojkowski**  
Ret.

All communications with Union Legal Services' lawyers are privileged, confidential and protected from discovery unless you request the information be disclosed.

*Attorney Nicholas Cortesi, Judge James McCarthy (Ret.), Judge Gregory Wojkowski (Ret.), are licensed to practice law in Illinois. Union Legal Services has a network of attorneys licensed in other states to assist union members with problems governed by the laws of those states, and state. Fees are subject to change without notice. Additional fees may apply.*

# CL FINANCIAL C PLANNING N SERVICES



## Megent Financial™

### **FREE Financial Planning Services**

The National Coalition of Labor has partnered with Megent Financial to provide our members in good standing with **FREE** financial planning services. You will be charged for these services only if you decide to use the company to manage any of your funds (typically at the time of retirement).

### **Exclusive 10% MEMBER DISCOUNT if you decide to engage Megent's Investment Management Services**

Megent Financial is an independent retirement and investment services firm headquartered in the Chicago area with industry roots dating to 1918. Its approach is unique, as its financial planning solutions are designed to help meet the unique needs of the working people of organized labor.

FOR MORE INFORMATION VISIT

**MEGENT.COM**

OR CALL

**(888) 401 - 0134**



## MEGENT FINANCIAL SERVICES OFFERINGS

**UNDERSTANDING THE POWER OF YOUR BENEFITS** Union membership offers significant financial benefits. To help you get the most benefit, Megent Financial offers ways to familiarize yourself with the features as well as learn about your options:

- [In-person and virtual meetings for financial advice](#)
- [Educational seminars on how to make smart financial decisions](#)

## BUILDING AND PROTECTING YOUR BENEFITS

The closer you get to retirement, the more your financial needs will change, impacting the way you approach your benefits. Megent Financial can guide you along your financial journey, helping you take steps to achieve the growth you want and the protection you need. We can help you:

- [Understand your pension benefits at retirement](#)
- [Consider the tax implications of your benefits](#)
- [Optimally allocate your retirement funds](#)
- [Review spousal retirement options](#)

## IMPLEMENTING AND MAXIMIZING YOUR BENEFITS

You'll want to ensure you're getting the most of what your benefits have to offer when it comes to providing for a spouse, optimizing social security payouts, and handling taxes related to your benefits. Look to Megent Financial for:

- [Investment advice](#)
- [Counseling on integrating outside assets, such as 401\(k\) accounts and IRAs](#)
- [Review of spousal benefits](#)
- [Assessment of benefit-related tax liability](#)

# MCL CREDIT UNION

## BANKS ARE FOR PROFIT. CREDIT UNIONS ARE FOR PEOPLE.

Credit unions typically have lower fees and better interest rates on deposits, and you can't beat the emphasis on customer service. Credit union tellers, representatives and loan officers understand the industries their union members work in and know what type of services members need throughout the year.

Midwest Coalition of Labor Credit Union provides the option to skip a payment\* on all of its loan products. Ask yourself — would a private bank ever do that?

Our credit union exists solely to serve our union members by providing financial products on the most favorable terms we can afford to offer — and that is what we do best.

### MCL CREDIT UNION SERVICES

- Checking Accounts
- Savings Accounts
- New/Used Vehicle Loans
- First Mortgages
- Home Equity Credit Line
- Credit/Debit Cards
- Direct Deposit
- Online/Mobile Banking
- Free Bill Pay
- More!

**MORE THAN 55,000  
SURCHARGE-FREE  
ATMs WORLDWIDE!**



FOR MORE INFORMATION

**CALL (708) 482 - 9606  
OR VISIT MCLCU.ORG**



6240 Joliet Road • Countryside, IL 60525

# TAX PREPARATION SERVICES

The National Coalition of Labor has partnered with First Responder Tax Group to offer affordable, secure and convenient tax preparation services. The First Responder Tax Group provides several options that save time in preparing their taxes.



## EXPERIENCE AND DEDICATION

The First Responder Tax Group is led by Mike Stiscak. Mike is an Attorney, and Certified Tax Preparer with 20+ years of tax preparation experience while serving 30+ years in law enforcement. He has served as President of Chicago Police Lieutenant's Union and President of the Chicago Police Pension Fund. Mike currently serves 500+ satisfied clients.

## PROFESSIONAL TAX PREPARATION SERVICES EXCLUSIVE AND FIRST RESPONDER RATES

**\$125** For 1040, Schedule A and State Filing

**\$25** Per Schedule C and E

**\$145** For Self-Employed / Contractors

The Group provides preparation guides to facilitate gathering your information and documents, and several secure methods of document transfers:

- E - Filing
- E - Signature
- Direct Deposit for quick refunds
- Intuit Pro - Series Error Check
- IRS compliant security
- Electronic files for easy storage of your completed returns

FOR AN APPOINTMENT

**CALL (773) 899 - 0821**

OR EMAIL [FIRSTRESPONDERTAXGROUP@GMAIL.COM](mailto:FIRSTRESPONDERTAXGROUP@GMAIL.COM)

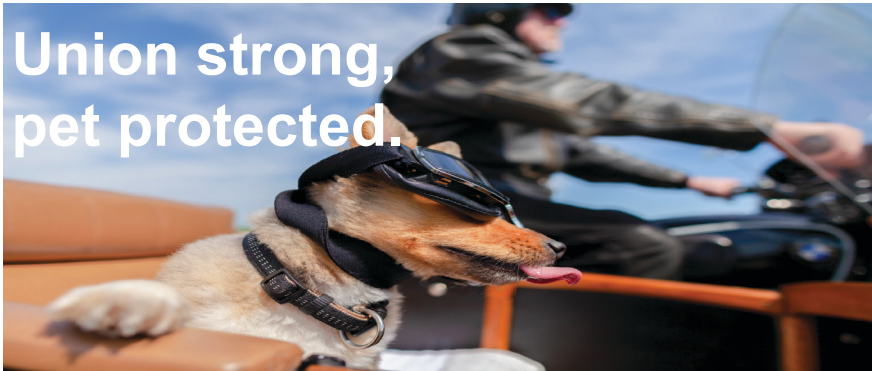
FOR MORE INFO VISIT

**[FIRSTRESPONDERTAXGROUP.COM](http://FIRSTRESPONDERTAXGROUP.COM)**





# DISCOUNTED PET INSURANCE



## Union strong, pet protected.

We care about all your dependents — even the four-legged ones. As part of your union member benefits, you can access MetLife Pet Insurance.

### Key Benefits



Flexible product offerings with straightforward pricing and options, discounts up to 30%<sup>1</sup>, customizable limits, and deductible savings<sup>2</sup>



Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days



An experienced team of pet advocates and multi-channel support options



PET INSURANCE OF THE YEAR

You may be able to cover up to 90%<sup>3</sup> of covered veterinary expenses at any licensed veterinarian, specialist or emergency clinic in the U.S.

Get a quote or enroll today. Visit  
[www.metlifepetinsurance.com/NCL](http://www.metlifepetinsurance.com/NCL)  
Call 1-800-GET-MET8  
Scan the QR code



1. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.  
2. Your pet's deductible automatically decreases by \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.  
3. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies. Pet age restrictions may apply.

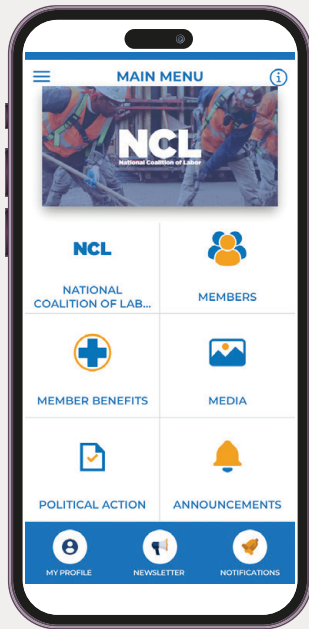
Coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations, and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

# NCL MOBILE APP DOWNLOAD

# NCL

National Coalition of Labor

*Check out our App!*



**A** SCAN ME

# LODGING DISCOUNTS

NCL



**Get Started**

**Free Enrollment**

**Use Code: NCL**

visit [www.corpaylodging.com/join-now](http://www.corpaylodging.com/join-now)

Corpay Lodging membership requires a valid credit card on file for your hotel stays.

Including hotels where you already stay

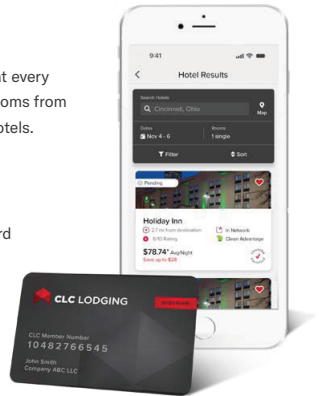


## Unlock a nationwide network of hotels built for teams that travel

Corpay Lodging dramatically simplifies lodging to save you time and money at every step — from reservations to reporting to reconciliation. Book and manage rooms from Corpay Lodging's network of up to 45,000 pre-negotiated and discounted hotels.

## Members-Only Benefits

- ▶ Hassle-free check-in with or without your Corpay Lodging CheckINN Card
- ▶ Find and book rooms online, with the Corpay Lodging app, or directly with hotel
- ▶ 24/7 skilled traveler support
- ▶ Get complete visibility into every transaction
- ▶ Direct and indirect savings



Corpay^ | Lodging

**1.2 Million**  
Travelers  
Supported

**\$420 Million**  
Savings for Our  
Members Annually

**17 Million**  
Annual Nights  
Booked

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THE BENEFITS INCLUDED HERE ARE FOR MEMBERS ONLY AND ARE IN ADDITION TO ANY OTHER BENEFITS YOU MAY RECEIVE THROUGH YOUR UNION'S COLLECTIVE BARGAINING AGREEMENT.

# **COL SOCIAL SECURITY DISABILITY INSURANCE**

The National Coalition of Labor has partnered with SSDC Services Corp., a national advocacy firm specializing in Social Security Disability Insurance (SSDI) benefits and Medicare coordination. SSDC identifies whether you or your dependent(s) are eligible for SSDI benefits and early Medicare and becomes your Advocate for filing and obtaining these benefits.

## **WHY SSDI?**

SSDI can provide disabled individuals an increased monthly income, early eligibility for Medicare benefits, additional dependent benefits and more.

## **WHY EARLY MEDICARE IS IMPORTANT**

Medical expenses typically drop when you enroll in Medicare. Medicare plan enrollees can have lower out-of-pocket costs when they see doctors or other providers.

## **NO OUT-OF-POCKET PAYMENT**

There is no cost unless you are awarded SSDI benefits. SSDC will never charge you for medical records or travel expenses. Fees to members are at least 20% lower than what Social Security allows.

## **MEDICAL CONDITIONS**

There are many common conditions that qualify people for Social Security Disability benefits. Call (866) 729-9502 for more information.

**CALL**

**(866) 729 - 9502**

**Monday - Friday, 9:00am - 6:00pm EST**

COMPLETE SSDC'S "DO I QUALIFY?" FORM AT

**SSDCSERVICES.COM**

(CODE: MCL1)





# DISCOUNTED COLLEGE EDUCATION

EDVANCE

## Making College Possible

For more of America's workers and their families

In partnership with MCL, the Union College Benefit powered by Edvance gives you and your union family access to a growing number of regionally accredited schools and programs to meet your schedule, career goals, AND budget.

### Find out how **affordable** college can be.

- > Exclusive Member Discounts - Up to 50% Off Tuition
- > Transfer-Friendly, Regionally Accredited Schools
- > 100% Online, In-Demand Degrees and Certificates

### Discover your **best fit** school today



[unioncollegebenefit.online/ncl](http://unioncollegebenefit.online/ncl)

### More Schools More Options

TRINEONLINE




 Cambridge College

  
WILLIAM WOODS UNIVERSITY  
GLOBAL

HERZING  
UNIVERSITY

*With new schools & programs coming soon!*

 [studentsuccess@edvance.online](mailto:studentsuccess@edvance.online)

 1-888-897-9671



# Take Your Education Further

ACE's partnership with the MCL means you and your immediate family can take advantage of reduced tuition when you enroll in an ACE program, making our low-cost tuition even more affordable. With more than 80 online programs in education, nursing, business, healthcare and leadership, you will gain the knowledge, skills and confidence to serve, lead and achieve.

## Midwest Coalition of Labor 10% Tuition Reduction Grant\*

Programs of Interest	Certificate & Micro-credential**	Bachelor's	Master's
Standard Tuition per Credit Hour	\$235	\$215	\$235
MCL Tuition with Discount	<b>\$211.50</b>	<b>\$193.50</b>	<b>\$211.50</b>

### Flexible Terms

5 week terms; classes begin every 6 weeks



### Fully Online

Degrees, Certificates and Micro-credentials

American College of Education is accredited by the Higher Learning Commission, [hlcommission.org](http://hlcommission.org). In addition, Bachelor of Science in Nursing (BSN) and Master of Science in Nursing (MSN) programs are accredited by the Commission on Collegiate Nursing Education, [cneaaccreditation.org](http://cneaaccreditation.org). All programs may not be available in your state. Refer to the College Catalog for availability. \*Partnership Grant does not apply to the RN to BSN program \*\*Cost statement applies to Master Level.



Scan the QR code for more information or visit

**[Ace.edu/strategic-partners/mcl](http://Ace.edu/strategic-partners/mcl)**

# NCL SCHOLARSHIPS

Out of all the scholarships available to students, union-specific scholarships are often some of the easiest to receive. There is far less competition than national scholarships and the scholarship judges may already be familiar with you and your family. As a member of Chicago Federation of Musicians, your dependents are eligible for these scholarships.

## CHICAGO FEDERATION OF MUSICIANS

A cash award is available for qualified children and students of members who will be studying music in college, university, or conservatory. Call the Chicago Federation of Music for more information.

## UNION PLUS SCHOLARSHIP

Current and retired members of participating unions, their spouses and their dependent children (as defined by IRS regulations). Applications are available starting in mid-June, and a complete application must be received by 12:00 p.m. (Noon) Eastern Standard Time on January 31st of the scholarship year. Amounts range from \$500-\$4,000.



# DISCOUNTED HEARING DEVICES

# MCL

## START HEARING

Exclusive benefits  
for MCL union members!  
Call today  
833-964-2141



You and your extended family members have exclusive access to hearing consultations and **discounts up to 48% off all levels of hearing technology** through Start Hearing.

Call 833-964-2141 to take advantage of your union member discounts today:

Valuable benefits for union members include:



### Hearing Health

- Annual hearing consultations for you and your family
- Access to a nationwide network of 3,000+ hearing professional locations



### Better Hearing

- Advanced technology, including Bluetooth® compatible and rechargeable options
- 60-day risk-free trial period
- Discounts up to 48% off the latest hearing technology



### Ongoing Value

- Up to 3-year supply of FREE batteries (40 cells per hearing aid purchased per year)
- FREE deluxe warranty plan\* (including loss and damage)
- A year of FREE office visits (up to six visits)

Call our Hearing Care Advisors at

**833-964-2141**

to take advantage of your exclusive discounts.

[www.starhearing.com/partners/mcl](http://www.starhearing.com/partners/mcl)



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# NCL MEMBER DISCOUNT PROGRAM

The National Coalition of Labor is always searching for ways to alleviate some of the stress that comes with living in uncertain times. As a union member in good standing, you have access to a large number of discounts which are updated daily in over 25 different categories: Groceries, Clothing, Electronics, Restaurants, including Union Made and American Made products.

## SAVE BIG with exclusive offers on a wide variety of merchandise and services!

- Union/Made in America Products
- Vehicles
- Groceries
- Electronics
- Clothing & Restaurants
- Health & Home
- Gifts
- And so much more!

## VISIT [NCL.BENEFITHUB.COM](https://ncl.benefithub.com)

ENROLL AND START SAVING TODAY!



# USEFUL LINKS **NCL**

## **NATIONAL COALITION OF LABOR**

Website [Coalitionoflabor.org](https://Coalitionoflabor.org)

Facebook [@Coalitionoflabor](https://www.facebook.com/Coalitionoflabor)

Instagram [@Coalitionoflabor](https://www.instagram.com/Coalitionoflabor)

*Join the NCL's mailing list to stay informed of future benefit additions and updates!*



## **CHICAGO FEDERATION OF MUSICIANS**

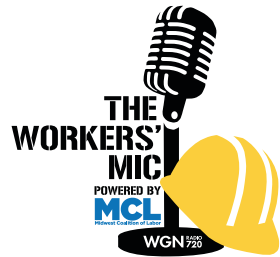
Website [www.cfm10208.com](http://www.cfm10208.com)

Facebook [@chicagofederationofmusicians](https://www.facebook.com/chicagofederationofmusicians)

# NCL THE WORKERS' MIC

The National Coalition of Labor has our very own radio show hosted by Executive Director Ken Edwards and Assoc. Executive Director Ed Maher!

**LISTEN LIVE ON WGN 720AM  
SUNDAYS AT 8:00AM CST OR  
STREAM ON SPOTIFY and  
WGNRADIO.COM**



The Workers' Mic Powered is a weekly radio show that features union leaders, labor partners, and workers looking at the news and topics through the Labor lens.

We discuss workers' rights on the job, issues and public policies affecting workers whether they are employed in the private sector, public sector, are union or non-union, or trying to organize a union.

The Workers' Mic is sponsored by the National Coalition of Labor, Amalgamated Bank of Chicago, Blue Cross and Blue Shield of Illinois, Bond Brothers, The Indiana Illinois Iowa Foundation for Fair Contracting (IIIFFC), Kocher Insurance Group, The Chicago Laborers' District Council / Laborers' International Union of North America (LiUNA), International Union of Operating Engineers Local 150, International Union of Operating Engineers Local 399, International Brotherhood of Electrical Workers Local 134, Megent Financial, Premise Health, Voya Financial, and Mid-America Carpenters.

**Follow the show on social media  
@THEWORKERSMIC**

# NCL

**National Coalition of Labor**

The National Coalition of Labor is a nonprofit organization that was created to help unions pool cooperatively to purchase top-tier benefits for their members at the lowest cost possible.

We currently represent over 300,000 union members across the United States and we are growing rapidly.

Do you know other union Brothers & Sisters who would benefit from being part of our coalition? Spread the word today!

**COALITIONOFLABOR.ORG**

**(800) 433 - 2099**



**National Coalition of Labor**  
*We Are Stronger Together*



656 W Randolph St # 2W  
Chicago, IL 60661

**CFM Members:**  
Check out your  
members-only benefits!