

Union Plus Grant Eases the Financial Strain of Disability for IUPAT Member

After nearly three decades of expertly glazing glass and windows, Alan Hoving, a member of the International Union of Painters and Allied Trades (IUPAT) Glaziers District Council 14/Local Union 27, suffered the debilitating impact of Carpal Tunnel Syndrome. Surgery relieved the pain in his hands and restored his ability to earn a living, and a grant from his IUPAT Union Plus Credit Card remedied the financial pressure while he recovered.

The grants, which never need to be repaid, are designed to help Union Plus Credit Card holders who experience a significant loss of household income due to a recent long-term illness or prolonged disability. The grants are part of a comprehensive package of safety net programs called Union SAFE. Union SAFE is aimed at helping union members cope with financial challenges.

Hoving, a second-generation Glazier's Union member, thought he was well-versed on the many union benefits that were available to him, so when he heard about the Union Plus Disability Grants he says that he was "skeptical." But after receiving \$2,250 in assistance within a month after applying online, Hoving's feelings of doubt changed to gratitude.

"The financial help we received was a true blessing," says Hoving, a native of the Chicago area. "One of our daughters was getting married at the time and money was tight. Our family used the money from Union Plus to pay our mortgage. It was a big help."

Grants of up to \$2,000 are designed to offer financial relief to help members pay bills or other expenses. In addition to the grant, a payment of \$250 is paid directly to the Union Plus Credit Card holder's account. Union members who have had the Union Plus Credit Card for at least one year, have been out of work for at least 90 days, and who experienced a loss of 25 percent or more of household income due to the illness or disability within the past six months are eligible.

Hoving discovered the availability of the grants while reading a newsletter that was included in his Union Plus Credit Card bill. Now, he hopes that his story will encourage others who face similar circumstances to apply for the financial assistance.



To apply for a Union Plus Credit Card, call 1-800-522-4000, or visit UnionPlus.org to see the wide array of benefits available to union members including those that help in times of financial hardship.



HELP AVAILABLE FOR IUPAT MEMBERS

IUPAT members participating in the Union Plus Credit Card, Insurance or Mortgage Program may qualify for:

- Hospital Care Grants of \$1,000 to help members cope with large, out-of-pocket hospital expenses.
- Job Loss Grants of \$250 for Union Plus Credit Card holders who have recently been laid off for more than 90 days.
- Mortgage Assistance to help Union Plus Mortgage holders, who are unemployed, disabled, or out on strike, make their mortgage payments.

All IUPAT members can apply for Education Grants of \$500 to help members save for college with 529 or pre-paid college savings plans. You must have opened the account on or after July 1, 2009, to be eligible. Also, the age of the account beneficiary must be 12 or younger.

If you're worried that you might lose your home – regardless of whether you participate in a Union Plus program, call the Union Plus Save My Home Hotline at 1-866-490-5361, any time day or night.

Visit UnionPlus.org/UnionSAFE for more information on available grants.