



Union SAFE FAQ

For Union Privilege Liaisons

Q. What is Union SAFE?

A. Union SAFE, which stands for “security, assistance and financial education”, is an innovative new collection of unique benefits that meet the urgent needs of members facing economic hardship. It is a \$1 million initiative that expands the Union Plus Safety Net for working families to help those suffering from layoffs to soaring hospital costs to problems paying their mortgage to help saving for college. Union SAFE is offered by Union Privilege, provider of the Union Plus programs.

Q. Who can take advantage of these new Union SAFE benefits?

A. Most of the Union SAFE grants are available to union members participating in the Union Plus credit card, mortgage or insurance programs. However, some, like the credit counseling service are available to all of your members as long as your union participates in that Union Plus program.

Q. Does my union need to sign up for Union SAFE?

A. No. The new Union SAFE benefits are new features that are being added to programs that are already in place, including credit card, mortgage, insurance and credit counseling.

Q. What’s new?

A. There are a number of new benefits to help union members facing financial hardship, including:

Hospital Care Grants – \$1,000 grants for qualified members hit with large, unreimbursed out-of-pocket hospital expenses (10% or more of household income) who participate in the Union Plus Credit Card, Mortgage or UnionSecure Insurance programs.

College Saving Grants – \$500 grants for members who open a new 529 tax-free college savings or pre-paid tuition account between Jan. 1 and June 30, 2009 (and contribute \$1,000 by Nov. 30, 2009), who participate in the Union Plus Credit Card, Mortgage or UnionSecure Insurance programs.

Job Loss Grants – \$250 payments toward the outstanding balance of qualified Union Plus Credit Card holders who have been laid off for more than 90 days within six months of application.

Debt Management Plan Enrollment Fee Waiver – The \$75 fee to enroll in a Debt Management Plan to eliminate debts through Union Plus Credit Counseling will be waived automatically for union members.

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Debt Management Plan Monthly Fee Reimbursement – One year of monthly Debt Management Plan fees will be reimbursed after the member completes 12 months in a DMP to eliminate debts through Union Plus Credit Counseling (these fees usually total about \$350).

Bankruptcy Counseling Filing Fee Waiver – Pre-filing bankruptcy counseling is required under the bankruptcy code. The \$50 filing fee is waived for union members who receive bankruptcy counseling through Union Plus Credit Counseling.

Q. What's improved and enhanced?

A. Not only are there new benefits, but Union Privilege has also improved and enhanced current safety net benefits, including:

Mortgage Strike Assistance improved – Strike assistance for Union Plus Mortgage holders has been improved. Now, after the 30th day of a strike, Mortgage Strike Assistance will cover 6 full months of mortgage principal and interest payments.

Disaster Grants eligibility expanded – Grants to help members facing financial hardship due to a FEMA-declared disaster area qualifying for individual assistance are now available to members participating in the Union Plus Mortgage and UnionSecure Insurance programs, in addition to credit card holders. These grants provide \$500 to eligible members.

More money for Union Plus Credit Card Disability Grants – \$350,000 is being provided for Union Plus Credit Card Disability Grants in 2009 (up from \$250,000). These grants provide qualified cardholders who have significant income loss due to a recent illness or disability with \$1,000 to \$2,000 and a \$250 payment to their outstanding credit card balance.

More money for Union Plus Scholarships – \$200,000 is being provided for Union Plus Scholarships in 2009 (up from \$150,000).

Q. That's a lot of new security and assistance. What about financial education?

A. In addition to UnionDebtHelp.org, UnionPlusRetirement.org and our extensive library of consumer education articles, we will soon be introducing the Union Credit Doctor. Consumer credit expert Gerri Detweiler will be offering practical advice in brief video segments available on the Union Plus Web site and on YouTube. Topics include "How to reduce your debt," "3 ways to boost your credit score" and "3 fast and easy ways to set up a budget."

Q. Where can I get details about grant eligibility and requirements?

A. Eligibility and requirements vary for each Union SAFE benefit. Please see the "Union SAFE Benefits, Eligibility and Requirements Chart" that was provided with the launch materials, call your union service representative or visit UnionPlus.org/UnionSAFE.

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Q. I see that for the new grants, members are asked to apply online at UnionPlus.org/UnionSAFE. What about my members who can't access the internet or can't print out an application?

A. Members or leaders who do not have access to the internet and need an application can call our Union Leader Hotline toll-free at 1-800-472-2005. We will mail them an application and all necessary forms that they need to apply. Please do not promote our phone number for this purpose, as we do not have the resources to take a large volume of calls for the new Union SAFE grants. We've also set up an easy-to-remember URL just for liaisons and local leaders to download printable PDFs of Union SAFE grant applications to distribute to members – it's UnionPlus.org/SAFEapps. Please do not promote this URL to members – the member URL is UnionPlus.org/UnionSAFE.

Q. Why is certain documentation required to be mailed in with the Union SAFE grant applications?

A. The documentation is required in order to verify that applicants have met the requirements to receive the grant. Signatures and hard-copy documentation are required to validate information accuracy. This all helps us to provide benefits to union members with the most financial need.

Q. Do grant applicants need to submit union verification?

A. Yes. Applicants for grants must submit a union verification form signed by a local union representative (including a shop steward or other local officer).

Q. Can a spouse or other family member get a Union SAFE grant?

A. No, only union members (or union retirees) who participate in an eligible program can apply for Union SAFE grants. See each grant for specific requirements.

Q. Do the grants need to be repaid?

A. The Job Loss, Hospital Care, College Savings, Disability and Disaster Grants, as well as Mortgage Strike Assistance, do not need to be repaid. However, the Mortgage Assistance Loan must be repaid.

Q. Where can my members get more information about the Union SAFE benefits?

A. Your members can get more information by visiting UnionPlus.org/UnionSAFE.

Q. How much money is available to help members?

A. More than \$1 million has been committed to the Union SAFE benefits for 2009. However, once the allotted funds for each grant are distributed to members, we will stop taking applications and stop issuing grants. Please note that unemployment, disability and strike assistance is available for the life of the member's Union Plus Mortgage.

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Q. Will the Union SAFE benefits continue after 2009?

A. Yes, we will continue to offer the Union SAFE benefits after 2009. However, the funding levels may change.

Q. How will Union SAFE be promoted?

A. We will promote the program through our usual channels: website, e-mail, blogs and materials for union publications and web sites. A mailing to local leaders about Union SAFE is planned for early March. You'll soon be receiving the copybook to review.

Q. What materials are available for me to use?

A. The one-page flier enclosed with the launch materials will soon be available to distribute to your locals and members. We will also have news articles for your publication.

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