# **Union Plus Program Updates**

## Union Plus Hardship Help

The trustees of the AFL-CIO Mutual Benefit Fund voted last week to temporarily alter the eligibility terms of the <u>Union Plus Job Loss Grant</u> for the credit card and personal loan program participants facing job loss. **The unemployment requirement was reduced from 90 days to 45 days**. The intent of this change is to put the Job Loss Grant into a larger number of eligible union members' hands during this record-breaking period of unemployment. See <u>unionplus.org/hardship</u> for more information on the hardship assistance programs.

The Union Plus Disaster Relief Grant is **not** applicable for COVID-19 hardship. FEMA declarations related to the public health emergency <u>do not</u> offer Individual Disaster Assistance, but rather FEMA Public Assistance (states, counties, parishes, etc.) only. The Union Plus Disaster Relief Grants are tied to weather-related natural disasters with individual assistance.

#### **Union Plus Scholarship Program**

Anticipating COVID-19's financial impact on many families, we are increasing this year's total scholarship award amount from \$200,000 to \$300,000. We hope to help assist additional families by awarding scholarships to more students than ever.

# **Union Plus Mortgage Program**

Wells Fargo is suspending residential property foreclosure sales and evictions. The company is also offering fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company. The dedicated customer service number for all COVID-19 related issues is 866-807-4154.

The Wells Fargo team has been working aggressively to help their home mortgage consultants contact their previous Union Plus customers, to remind them of the Union Plus mortgage assistance benefits they could be eligible for.

**Union Plus Mortgage Company** continues to serve members through its phone, chat and email connections with loan officers and staff. UPMC is also reaching out to Union Plus mortgage holders to remind them of available benefits.

## <u>Union Plus Life Insurance Program</u>

The Hartford is offering **additional premium and billing flexibility**. To support their Group Benefits policyholders during the challenging days ahead, until June 1st 2020, they will temporarily suspend policy cancellations due to non-payment of premiums for payments due for February, March and April 2020. Learn more at The Hartford's COVID-19 Resource Center.

#### **Union Plus Credit Counseling Program**

On **Wednesday, April 15, 2020**, Union Plus and our credit counseling program partner, Money Management International (MMI), will host a **live webinar to help union members and their families manage financial stress**. The webinar will share tips and options for union families who

may have decreased income or other financial stresses. These webinars are free for Union members and their families.

# Members may register for either of the live webinars on April 15:

#### 3 p.m. EDT

https://attendee.gotowebinar.com/register/736540155609960204

or

# 6 p.m. EDT

https://attendee.gotowebinar.com/register/156592851934904076

After registering, participants will receive a confirmation email containing information about joining the webinar. These webinars will be recorded and shared on the Union Plus website following this special event.

If you'd like promotional graphics or content, please contact your union service representative or visit the Union Plus blog and freely share the link on your union's channels: <a href="https://www.unionplus.org/blog/consumer-tips/free-webinar-managing-your-money-during-coronavirus-pandemic">https://www.unionplus.org/blog/consumer-tips/free-webinar-managing-your-money-during-coronavirus-pandemic</a>

# **Union Plus Legal Program**

The **free discount Legal plan** offers members free legal consultations up to 30 minutes, and a 25% discount on lawyer fees. Once members register online for the free discount plan, they get free access to do-it-yourself online legal forms for a variety of legal documents, including advance medical directives, wills, medical power of attorney and estate planning.

The Union Plus **prepaid legal program** offers members full coverage on a wide variety of legal issues including simple and complex wills, living wills, trusts, powers of attorney (healthcare and financial) and healthcare proxies.

To access both plans, members can visit <a href="https://www.unionplus.org/legal.">www.unionplus.org/legal.</a>

#### **Union Plus Vacation Tours**

In response to the current Coronavirus pandemic, Collette Vacation Tours has shared the following updates:

- Cancelled All tours departing through and including April 25, 2020.
- Cancelled All travel for Greece Cruise tours <u>and</u> travel to Italy and Russia through and including April 30, 2020.
- Cancelled All China tours departing through and including August 31, 2020.
- Cancelled All Tulip River Cruise Departures for 2020
- **Postponed** Oberammergau Departures for 2020 moving to 2022

As a result of these changes, all guests will be offered flexible rebooking and refund options.