



Resources for Members Affected by Government Shutdown

“SURVIVING THE GOVERNMENT SHUTDOWN” -- GUIDE PROVIDED BY THE COMMUNITY SERVICES AGENCY OF THE METROPOLITAN WASHINGTON COUNCIL, AFL-CIO

This guide provides useful tips and information for workers affected by the government shutdown. **It is attached to this e-mail.**

NETWORK OF UNITED WAY/AFL-CIO LABOR LIAISONS

The AFL-CIO works closely with a network of United Way/AFL-CIO Labor Liaisons and Labor Agency staff who, among other things, identify resources and organize support for union members in their time of need.

In the Lincoln Area, please contact: Becky Ellis, AFL-CIO Community Engagement Liaison at 402-206-4175 or bellis@unitedwaylincoln.org

In the Omaha Area, please contact: Shanna Murphy, AFL-CIO Community Service Labor Liaison at 402-319-4679 or shanna@omahafed.org

FINANCIAL AND CREDIT COUNSELING

Money Management International (MMI), through its partnership with UnionPlus, offers a **FREE consumer credit counseling session** for union members. Money Management International will identify expenses, areas of expense reductions and help members develop a budget action plan. They also provide advice for how to work with creditors, can help members explore loan modifications, and more.

MMI presented a webinar on January 11th entitled, *When the Income Decreases but the Bills Don't: Financial Help During and After Furlough*, which discussed a 4-step process to assist in managing finances during and after a furlough includes tips for working with creditors and creating a priority-based spending plan.

Call 1-877-833-1745 to speak to a specialist.

UNION PLUS

UnionPlus offers an array of programs and services for union members and has developed programs to assist members affected by the. Some programs are only

available to members who are already enrolled in certain UnionPlus programs, other services are available to all union members.

Union Plus Credit Card:

- \$300 Furlough Grant For eligible Union Plus Credit Cardholders who are furloughed or excepted due to the federal government shutdown.
 - Must be a Union Plus Credit Cardholder for at least 3 months and in good standing on the date the federal shutdown began.
 - Apply for a one-time grant at unionplus.org/hardship.

Union Plus Mortgage:

- Mortgage Assistance Loan & \$300 Grant: for eligible Union Plus mortgage holders who are out of work or asked to work without pay due to an involuntary furlough that lasts for at least 15 consecutive calendar days.
 - Must be a Union Plus Mortgage holder for at least 12 months and in good standing at time of the qualifying event.
 - Your income must be reduced by an amount equal to at least 50% of the monthly mortgage payment.
 - Interest-free loan to cover up to 6 months of mortgage payments and a \$300 grant paid directly to the member
 - Apply for grant at unionplus.org/hardship.

Union Plus Life and Accident Insurance:

- Policyholders qualify for a payment grace period. Call **1-800-393-0864**.

Union Plus Personal Loan:

- First National Bank of Omaha is offering assistance on a case-by-case basis. Members may qualify for fee waivers or other payment assistance programs based on their individual circumstances. For help, members should contact **1-888-283-5228**

Union Plus Auto & Home Insurance

- For those not receiving a paycheck from the federal government as a result of the current shutdown, MetLife Auto & Home may grant a one-time, 30-day grace period on your payment of premium on a MetLife Auto & Home policy. Members must request this one-time allowance by calling 1-800-GET-MET8. Certain restrictions apply, and premium remains due after delay expires.

Union Plus Life and Accident Insurance

- The Hartford will offer qualified policyholders a payment grace period. For additional information, call 1-800-393-0864.

Visit <https://www.unionplus.org/hardship-help/layoff-assistance> for additional information about programs and services available for union members.

UNITED WAY AND OTHER ASSISTANCE:

United Way, one of the AFL-CIO's national partners, supports **2-1-1**, a free nationwide information and referral line that helps people find the local resources they are eligible for 24 hours a day, 7 days a week.

2-1-1 can be accessed by phone or computer. A toll-free call to 2-1-1 connects callers to a community resource specialist in their area who can put them in touch with local organizations that provide critical services to eligible individuals, including:

- Supplemental food and nutrition programs
- Shelter and housing options, and utilities assistance
- Employment and education opportunities
- Services for veterans
- Health care and mental health services
- And more....

Members can call 2-1-1 and speak with a live, highly trained service professional in their area from any cell phone or landline. All calls are private and confidential, and assistance is available in multiple languages.

Or they can visit www.211.org to locate organizations in their community that provide support and assistance to working families in their time of need.

Locate local United Way chapters by visiting: <https://www.unitedway.org/find-your-united-way>

Familywize - discount prescription drugs

One of United Way's partners, Familywize, works with nearly all pharmacies nationwide to negotiate prescription discounts, so you receive a lower price. Our pharmacy discount card is for everyone nationwide, whether or not you have health insurance coverage.

<https://familywize.org/prescription-discount-card/how-it-works>

UNEMPLOYMENT BENEFITS

Furloughed employees may be eligible for unemployment compensation, however, state unemployment compensation requirements differ. Some states require a 1-week waiting period before an individual qualifies for payments. In general, the law of the State in which an employee's last official duty station in Federal civilian service was located will be the State law that determines eligibility for unemployment insurance benefits. (See the Department of Labor website "[Unemployment Compensation for Federal Employees](#)") Agencies or employees should submit questions to the appropriate State (or District of Columbia) office.

The Department of Labor's website provides links to individual State offices at <http://www.servicelocator.org/OWSLinks.asp>.

A list of Federal Identification Codes (FIC) needed for unemployment compensation applications can be found here <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Unemployment-Insurance-Resources>.

UTILITIES

Utility companies around the country have announced programs to assist workers affected by the government shutdown. Contact your local utility companies to inquire about any assistance they can provide.

VETERANS

American Legion: <https://www.legion.org/financialassistance/apply>.

VFW: <https://www.vfw.org/assistance/financial-grants>