

Newsletter

I hope this newsletter finds you well! Since the last newsletter, there hasn't been much change in local work opportunities but the opportunities in sister locals have been a tremendous help for those looking to travel. Currently we have members working in Ohio, Michigan, Kentucky, West Virginia, Indiana, Wisconsin, Tennessee, Arizona and of course we have members working in Philadelphia Local 420 along with Harrisburg Local 520. The work outlook for out of town looks good at this time and for the future. If any member wishes to explore job opportunities with a sister local, please contact your Business Agent.

I would have hoped to have a little better news for the members, but things in central and western PA are still at a standstill. Our local contractors are busy bidding work but pursuing and procuring are two different things. They were able to pick a few jobs here and there but the need for additional manpower on these projects has not been necessary just yet. I reported in the last newsletter that the Hempfield High School was bid in June, it actually bid in July and was over budget, currently the project is being redesigned and will be bid at a later date. The other job that I reported was the DNA Lab in Greensburg, I am happy to report that the Plumbing was awarded to Wheels Plumbing and the HVAC was awarded to SSM, unfortunately this project will not be getting started until late this year or early next year. There does seem to be a good number of other projects coming up at Nemocolin Resort. The next phase which consists of 125 guest rooms is currently on hold, but I am hopeful they will be released soon. There was another project consisting of 10-15 high end units that went out to bid but at the time of this newsletter had not been awarded, as always, I will keep you posted. In addition to these projects, we do have some other projects that have been awarded but will probably not start for a few months, these projects include Sheetz facility in Claysburg, Plumbing and Heat at Eisenhower School in Indiana, Chiller job at IUP, New Mental Health Building at Indiana Hospital and a Waste Water Treatment Plant in Hollidaysburg. There have been a few things throughout the local that have been worked on the last few months.... Please read through the rest of the newsletter to stay informed!

On behalf of the Officers of Local 354 we want to wish you and your families a wonderful fall and winter season and Happy Holidays!!



LOCAL NEWS:

The local union officers met back in May to discuss situations with the dispatching progress of out-of-town work. In the past dispatching was somewhat easy, a sister local agent would call the 354 agents tell them of a job and all the pertinent information and tell us how many members he was looking for, our agent then would call the members that were on the out-of-town referral, once the call was filled, he would send the sister local agent the list of names of the members who would report to the project and would follow up with the members Bio's. Recently it seems that this process has changed to where now the Sister Local agent will call and state that they have a project and are in need of manpower and request that we send bio's for the members that would like to be considered for employment, after these bio's are sent that agent will notify 354 of which member they would like to have report on the project, in many cases the members that they want are not in the same order as the referral list. The 354 agents will notify the sister local agent of how we dispatch for our out of town and most respect our way of doing business, some do not! We will continue to be diligent to honor our referral system, but in those cases where the agent states who they want regardless of where they are at on the referral list the members chosen will have to make the choice if they want to be dispatched to the project regardless of where they are on the referral. Another situation we have recently run into is the fact that after the bio is sent, the member is contacted by a third party and not the sister agent and is told to report to the project, circumventing both the sister local agent and 354 agent. In these situations, it is the members duty to notify the 354 agent that he has accepted a position out of town. It is these situations that we find ourselves having to adopt a policy that will help all members looking for out of town work.

Many members that travel extensively have made a name for not only themselves but for Local 354. There are times when a sister local will call and ask for a member by name to be dispatched to a project. Although this is a rare situation it does happen occasionally. The officers have agreed that this practice is good for the local due to the fact if we can get this member on the job and if more manpower is needed this member can lobby to get more 354 members on the same project. In the situation that a sister local agent calls a 354 agent and requests a member by name, that member if he chooses to accept the position will be dispatched and his name will come off the out-of-town referral but this must be done agent to agent!

Members may request to have their bios sent to multiple locals in hopes of gaining employment. Bios will be sent if they are unemployed. If a member is dispatched to a project and is called from a different local that has his bio, it will be his decision if he wants to stay at that project or go to another.

Bios will not be sent while you are employed! You must be unemployed to be eligible to have your Bio sent to a sister local.

This policy has been put into place and can and will be adjusted to combat different situations that arise, this seems to be a moving target and we need to be diligent to be fair to all members looking to travel for work.

Local 354 is competing against sister locals for out-of-town calls, to streamline the dispatching process we are asking all members to communicate to the agent their preference if they are looking for projects they can drive to or if they are looking for jobs further away. Give the agents as much detail as possible on the job you would consider taking. If you are not serious about out-of-town work please do not get on the referral. Time is of the essence when dispatching for these jobs and agents will reach out to the members on the referral but will not be able to wait for you to get back to them, they will continue calling members until they reach a member that accepts the position.

In addition, the membership has asked for a listing of the out-of-town calls be published on the Local 354 website, which we have done and can be viewed at your leisure at www.lu354.com, hover over ABOUT US, click on Out of Town Work. This list is updated weekly, some members can get on the UA Website and see listings for out-of-town work but the list on the UA site is not as detailed as what is on our website. If you see something on the UA site that is not on the 354 site, please contact your agent and he can look it up for you.

While compiling information for the Newsletter, a major announcement from the Department of Energy stating that Pennsylvania was awarded a Hydrogen Hub which will benefit the eastern part of the state and the states of New Jersey and Delaware. It was also announced that West Virginia received a Hub and it would include some smaller projects in Southwestern PA!! At the time of this writing, it is unclear exactly what these projects are, but as the smoke clears and more reliable information becomes available, we will let the membership know!!

Finally, as stated in previous Newsletters and at the beginning of this one, everyone knows that manhours have been down for some time now. To put it bluntly we have more money going out than coming in! Article 24(b) of the Local Union 354 By-laws reads: Whenever the General Fund of Local 354 falls below \$750,000.00 weekly working dues for all jobs will automatically increase from 3% of gross wages to 5% gross wages. Working dues will then remain at the 5% rate until the General Fund of Local 354 reaches \$1,250,000.00 at which time working dues will automatically return to 3%. No one wants to see the working dues increase, we are diligently doing everything in our power to keep this from happening and I'm hoping it won't come to this but until manhours increase, I wanted to give the membership the heads up that it is certainly possible that the dues will have to be increased, but rest assured as soon as they can be lowered to the 3% they will be.

FRATERNAL ACTIVITIES:

The Childrens Christmas Parties have been scheduled for December 15th. The location in the West will be at the Westpoint Fire Hall, the location for the East will be at the St. Michaels Fire Hall, both events will be held from 6:00 PM to 8:00 PM. Information and RSVP will be sent in November.

HEALTH AND WELFARE:

I previously reported that the Trustees have terminated the agreement between Local 354 and Beacon Associates as our third-party administrator and have agreed to hire Nicki Sayles as the Local 354 Funds Administrator. Nicki started full time June 1 and has been extremely busy taking care of the membership, implementing new programs and unpacking as she has time. Currently she is heavily involved into the computer program that will allow all the members to access their accounts in real time, look at the HRA accounts and be able to download forms without having to contact anyone. I previously reported that this new program would be available by the third quarter but there is a lot more involved in getting it set up, this program will be ready by the first of the year but we will have a training meeting for the membership prior to making it live. Notices will be sent out in the next few months.

POLITICS:

Election Day is November 7th – Please exercise your right to vote!

Local 354 has endorsed the following Candidates:

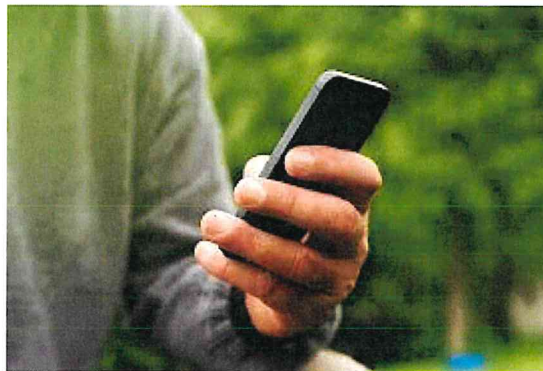
Cambria County Commissioners - Tom Chernisky and BJ Smith
Westmoreland County Commissioners – Sean Kertes and Ted Kopas

Fayette County Commissioner – Vince Vicities



Local 354 is starting a TEXT SYSTEM to inform members active and retired of their Brother and Sister Members passing away.

If you would like to be a part of the system, please contact the Local Union Hall Office at 724-925-7238 or send your name and cell phone number to Lu354op4@uanet.org or mail to PO Drawer I Youngwood, PA 15697



Eastern Region

Triple H Mech.: -9- Members – Working at SGL Carbon, GKN Sinter Metals, Mersen Carbon, Air Gas in Ridgeway, Mathison in St. Mary's, Brockway Glass, Graftech in St. Mary's and Johnsonburg Wastewater Treatment Plant.

K & K Plumbing: -8- Juniata College, Willow Brook Dental and Westmoreland Intermediate Board Room. Miller Hollow Water Treatment, Renovation at VA Home, and Laurel Ridge State Park.

Baer Mechanical: -16- Members – Working at North American Hoganas, Indiana Food Bank, Plumbing at Cambria County Domestic Relations, Bishop McCourt High School, Bath and Body in Indiana and various small jobs.

S.P. McCarls: -11- Members – Work in the Fab Shop, Altoona Verizon, and a few projects out of town.

OSMI Mech: -3- Members – Penn Highlands in Dubois, Penn Highlands Elk, Penn Highlands Brookville, and a few small projects in the local.

Darr Construction: -4- Members – UPMC Twin Lakes and misc. work at Somerset Hospital. Upcoming work roof, Plumbing at Johnstown Airport Hanger.

Somerset Steel: -2- Members –various projects around local.

Renick Brothers -8- Members- Penn Highlands West ER, ATI Dubois, Clearfield Readiness Center and Conemaugh Hospital in Johnstown and Ridgway School.

Johnston Mechanical: -24- Members. Maintenance work at Conemaugh Hospital, Johnstown Association for the Blind, VA Hospital, Occupational Therapy and Connor Fine Arts Building at St. Francis College and Penn Highlands College.

Hallstrom Clark: -2- Niagara Cutter, SGL Carbon, and a few maintenance projects in the area.

NAES: -4- Members – At Seward Station.

Currently – There are 50 Journeyman off. 48 are out of town and 6 Apprentices are off.

Upcoming Work: Plumbing and Heat at Eisenhower School in Indiana, Chiller job at IUP, New Mental Health Building at Indiana Hospital, Sheetz processing plant in Claysburg and a water treatment plant in Hollidaysburg.

Business Agent
Bill Cononie



West Region

Fazio Mech: -5 - Members – Employed throughout Local 354.

Hranec: -4 – Members- at Asetique, Fayette County Prison, Fort Necessity, and other small projects.

John Hall: -2- Members- Working service and some small projects.

Keystone Fabrication: -11- Members-Employed at the shop.

Limbach: -16- Members – On various projects and service such as, Excelsa Health at Latrobe, Aqua Source, and Nemacolin Woodlands, DNP, Power X and WCCC.

Lugaila Inc.: -9- Members- Working at Nemacolin Woodlands and Fayette Behavioral Health.

Mechanical Contractors: -5- Members- On project outside the local in West Virginia Local 152 and South Union Recreation Center Montgomery Medical Center along with other small projects.

Sentry Mechanical: – 2- Members – Working at this time, one on service and one on a project outside our area.

SSM: -12- Members – Working at ATI in Vandergrift, SCI Fayette, Hiller Readiness Center, Greensburg Central Catholic, Queen of Angels School and Service.

W. G. Tomko: -28– Members – Building Trades working at shop.

Wayne Crouse: -2- Members – At SCI Fayette.

Whitby: -9- Members- Employed at this time at Nemacolin Woodlands and Somerset Trust in Greensburg.

Powell Mechanical: -1- Member - Working at various Verizon buildings.

Chapman: - 6- Members – Working at Flexsys and 2 member out of town supervision.

Woods Refrigeration: -1- Member – Working on various service projects.

HLT: -1- Member – Working on Service.

Huckestien: -1-Member – Working at Brownsville.

Shumar Industries: -3- Members- Working at shop.

There are 28 members working out of town and 29 Journeymen and 7 Apprentices currently laid off at this time.

Work coming up in the near future includes DNA Lab in Greensburg, and Nemacolin Woodlands. Also there will be a small outage at Hilltop starting early November. The job at Hempfield High School is going to be re-bid due to being out of budget. Members looking to go out of town, it seems more locals are looking for Osha 30 as a requirement.

Enjoy the Holidays!

Business Agent
Steven Fearer



Members Profile

<u>Classification</u>	<u>Total</u>	<u>EAST</u>	<u>WEST</u>
Bldg. Trades Journeyman	391	214	177
Bldg. Trades Apprentice	70	32	38
Probationary Apprentice	0	0	0
Spec. Hsg./Div. Housing	33	17	16
Contr./Superv. Members	02	00	02
Metal Trades	10	00	10
Retiree (MT, BT Disability)	182	112	80
Life Members	133		
<u>Total Membership</u>	<u>821</u>	<u>372</u>	<u>316</u>

Deceased Members

John M. Boroski
 Richard Costlow
 Terry W. Katko
 Richard G. Komondor
 Frank W. Lindauer
 Curtis C. McCarthy
 John R. Oblack
 James A. Obrien
 Jack P. Riggle
 David Rorabaugh
 Ronald W. Russell
 Edward Tokar



Retired Members

Officially
retired

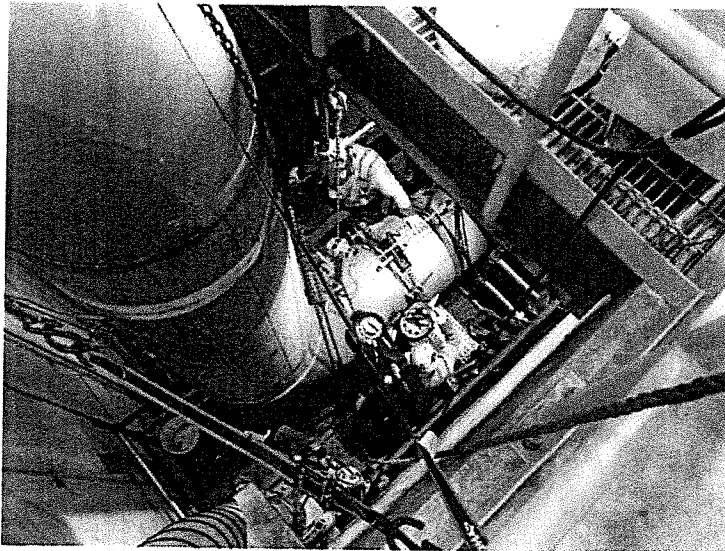
Kevin T. Baligush
 Richard C. Blackford
 James E. Bruner
 Brian K. Mains

JATC NEWSLETTER

WWW.LU354.COM



JATC FALL NEWS 2023



APPRENTICESHIP CONTEST

WE WANT TO GIVE A HUGE CONGRATULATIONS TO LUKE FOY (PIPEFITTER) & JARED OTT (PLUMBER). THEY WON THE PA STATE APPRENTICESHIP CONTEST THAT WAS HELD IN LOCAL 542, SCRANTON, PA.

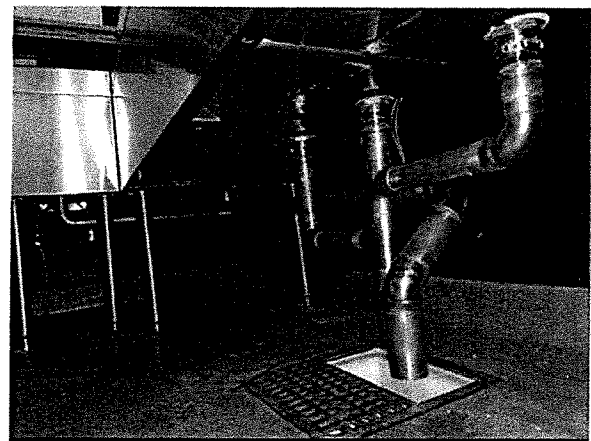
FROM THERE, THEY COMPETED AT THE DISTRICT 2 CONTEST HELD AT LOCAL 449, PITTSBURGH, PA. BOTH FINISHING IN 2ND PLACE. CONGRATULATIONS!!

FRANK DELUCA 2023 WINNERS
EAST- LUKE FOY
WEST-NATHAN WOCHAR

Top News

APPRENTICESHIP APPLICATIONS
ARE NOW AVAILABLE ON OUR
WEBSITE

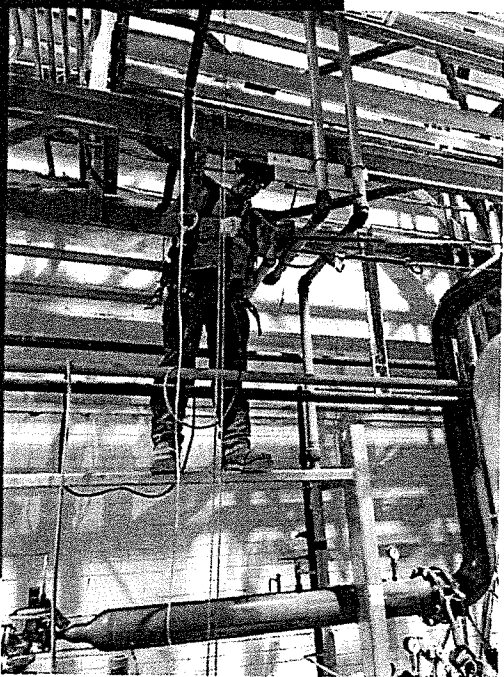
CLASSES ARE BEING SCHEDULED
FOR EPRI RIGGING & SIGNALING,
MEDICAL GAS AND ORBITAL
WELDING CERTIFICATIONS



01/02

JATC
PO BOX 325
YOUNGWOOD, PA 15697
724-925-8108

CHAD MORRISON'S EMAIL:
LU354TC1@UANET.ORG



UPCOMING CLASSES

- EPRI RIGGING & SIGNALING:
JOURNEYMAN, THERE IS A CLASS STARTING IN THE EAST REGION IN DECEMBER. IT WILL TAKE PLACE ON MONDAY EVENING WITH THE 5TH YEAR CLASS.
- MEDICAL GAS CERTIFICATION: WE HAVE A CLASS STARTING IN THE WEST REGION IN DECEMBER. IT WILL BE HELD ON TUESDAY EVENING WITH THE 5TH YEAR CLASS.
- ORBITAL WELDING: THIS PROCESS WILL BE NEEDED TO WORK AT ALL THE INTEL PLANTS BEING BUILT THROUGH-OUT THE UA. IF YOUR NAME ISN'T ON THE LIST FOR A CLASS, CALL THE JATC OFFICE TO BE PLACED ON THE LIST. ALL CLASSES WILL BE HELD AT THE LATROBE SCHOOL. WE WILL CALL TO OFFER THE CLASSES BASED ON THE ORDER OF THE LIST.

WELCOME CLASS 2023/2024

EAST: JEREMIAH GILLESPIE, JOSEPH GRIFFITHS, AUSTIN KIRSCH, HUNTER LOHR & ZACKERY MOORE.

WEST: OWEN BREIDE, TROY HENNEN, BRANDON KLEJKA, MICHAEL ORAVETZ, HUNTER PETROVICH, DYLAN PLUMMER, CALEB SHIRLEY & CHRISTIAN TIMKO

LATROBE: ROBERT DAVIS, DANE DYSON, JAXON MATTHEWS & CHARLES MORGAN

2 SLOTTED 2ND YEAR: MICHAEL JAY HEINTZELMAN & CHRIS JURICH

APPRENTICESHIP

APPLICATIONS

THE JATC RECENTLY CHANGED THE WAY YOU APPLY FOR THE APPRENTICESHIP PROGRAM. IF YOU KNOW SOMEONE WHO MAY BE INTERESTED. HAVE THEM VISIT OUR WEBSITE: WWW.LU354.COM ON THE HOME PAGE IN THE BANNER YOU WILL SEE "CLICK TO APPLY" ONCE THEY CLICK, A CHECK OFF LIST WILL APPEAR AS THE 1ST PAGE OF THE APPLICATION PROCESS.. IT CAN BE TYPED (WE PREFER TYPED) AND THEN PRINTED OUT AND EITHER MAILED IN OR DROPPED OFF TO OUR JATC YOUNGWOOD OFFICE.

THIS WILL STREAMLINE THE APPLICATION PROCESS BY APPLICANTS BEING ABLE TO TURN IN THEIR APPLICATIONS AT ANYTIME THROUGHOUT THE YEAR. APPLICATIONS ARE OPEN UNTIL FEBRUARY 2024.



The MES (Mechanical Equipment Service) program is up and running!

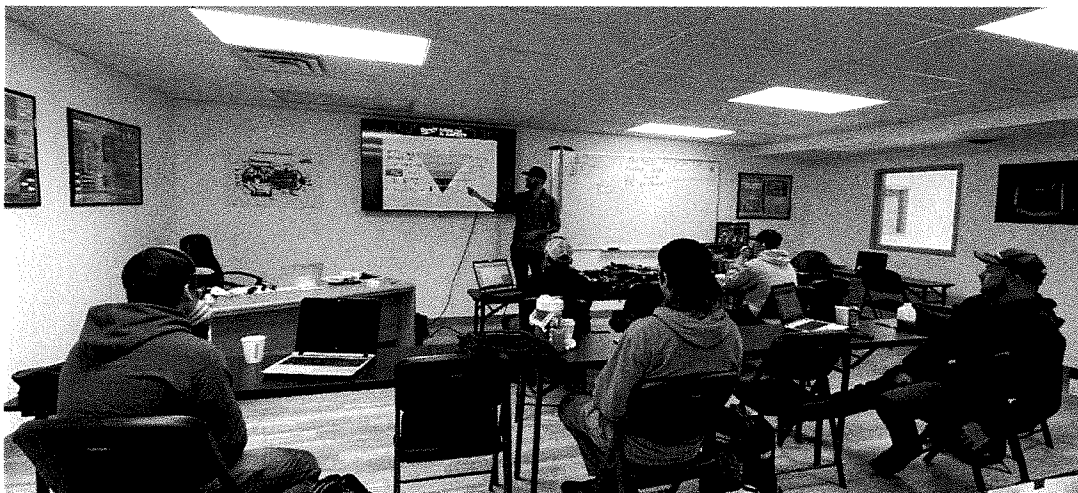
We took our inaugural first year class of apprentices in June of 2023 and started off with full employment. Training sessions have begun at the Latrobe school with regular scheduled and special classes.

The Latrobe facility development has been progressing with the construction of various trainers, demo models and the building of a “live-fire” lab is coming along and should be completed soon.

We have been the benefactor of generous donations from manufactures (such as Dewalt and Milwaukee), sister Locals and signatory contractors; variously contributing: tools, materials, equipment and the like, assisting us in that development.

The biggest announcement that I have to make is something that Tim and Chad have been working on for some time now, and I have focused my efforts on for a majority of my (full time) tenure with the JATC, and something that we’re all very excited about. Our ARC grant project application was recently approved. ARC (Appalachian Regional Commission) is a Federally funded (state run) economic development grant system that seeks to boost the economy in Appalachia through (in part) technical training. Our ARC grant project is just over \$673,000. These funds will be utilized by the JATC over the next three years to not only develop our fledgling service program in Latrobe, but also to bolster the existing programs in Youngwood and Ebensburg, and also to support our operations, recruitment and outreach initiatives.

Guys, I cannot exaggerate the important role that politics played in our success in this matter. We had multiple bureaucrats along the application and project development process tell us that under a typical Republican administration; a union’s application has little to no chance of getting approved, regardless of merit. At the current time, we have favorable executive administrations in Harrisburg and Washington. We struck while the political iron was hot, and were successful. Please remember this the next time you’re in the voting booth!



Mark C. Flemm Jr.
AIL Public Relations
C: 724-681-8439
mflemm@ailife.com

Attention UA Local 354

American Income Life Insurance Company (AIL) is a 100% Union insurance company. We provide a group Accidental Death and Dismemberment benefit for all members of your Local at no cost. The Union will be sending a letter to all members and enclosed with the letter is a response card with which the members can designate their beneficiary intent. All members who return the card by mail or respond online will be contacted by an AIL representative for delivery of their no-cost offers and members will have the option on a voluntary basis to purchase additional supplemental insurance benefits.

Enclosed for your convenience is a document entitled "Frequently Asked Questions by Your Union Members" which can help answer any questions that may arise in the workplace.

Also enclosed is an outline of our service guidelines so you are aware of what you can expect from the AIL Public Relations team. As your representative for AIL, I am committed to making sure the servicing for your Local is of the highest standard. Please contact me at the phone number or email address listed above if you or your members have any questions.

In Solidarity,

Mark C. Flemm Jr.
OPEIU 277

**Any issues with nuisance sale calls from American Income please contact Mark C. Flemm, Jr.
Listed above.**

When a notification of benefits letter is mailed out, you may receive phone calls from your members with questions. Your positive response will be very helpful in promoting goodwill between American Income Life Insurance Company (AIL), the Union, and your members.

What is this all about?

All members are provided a fully paid group Accidental Death and Dismemberment benefit through the cooperation of the Union and American Income Life Insurance Company. This is at no cost to the Union or the member. AIL is a 100% unionized insurance company that offers members additional supplemental insurance benefits. AIL's benefits are presented in the spirit of "Be Union – Buy Union." It is a voluntary program and all additional insurance benefits purchased through AIL include a waiver of premium during an authorized strike or qualified layoff.

Do we have to return the card to receive the benefits?

No, all members are covered for the Accidental Death and Dismemberment benefit whether or not they return their card. If members do not return their card by mail or respond online, they will not be able to take advantage of the no-cost offers such as the AIL^{Plus} Health Services Discount Program or the Child Safe Kit®. If you return your card by mail or respond online, you can designate your beneficiary intent and receive a follow-up courtesy visit to receive the no-cost offers including an opportunity to have a needs-based analysis to determine current and future needs. You will also receive additional information on voluntary supplemental insurance benefits for which you may qualify.

Are they going to sell me insurance?

AIL offers members additional supplemental insurance benefits. The additional benefits are presented in the spirit of "Be Union-Buy Union." It is a voluntary program and all additional insurance benefits purchased through AIL include a waiver of premium during an authorized strike or qualified layoff.

Am I covered only at work?

No, the coverage is 24 hours a day, 7 days a week.

How did they get my name?

You were sent a letter and enclosed with your letter was a reply card that was to be returned to American Income Life Insurance Company by mail or online. Someone in your home would have returned the card or responded online and the representative would have that information or a friend or family member may have referred you.

Someone called and said they are from the Union:

They are with American Income Life Insurance Company, a 100% unionized company and they are contacting you to set an appointment to deliver the no-cost offers and your certificate of coverage for the Accidental Death and Dismemberment benefit.

Someone dropped by the house:

They are with American Income Life Insurance Company, a 100% unionized company and they dropped by when visiting other members in the area. They are trying to set a meeting to deliver the no-cost offers and your certificate of coverage for the Accidental Death and Dismemberment benefit.

I had an appointment with AIL and they never showed up:

The policy is for the representative to contact you and let you know they are running late and give you the option to reschedule. Do you have the representative's name or number? I will get in touch with AIL, find out what happened, and have the appointment rescheduled.

If a member calls with a question other than what is listed above, please refer them to me so that I can make sure their question is answered. I appreciate your assistance in making this program a positive experience for your members.

The following have been implemented for effective communication ensuring the success of the program.

Our levels of communication include:

- Executive Board presentation
- Union steward education
- Office orientation for administrative staff
- Orientation for phone bank staff (if applicable)
- Assisting with processing of death claims

Read-Off Letter

A letter from the Local will be read to all members we visit, prior to showing them additional insurance benefits they can purchase on a voluntary basis. This letter lets the members know the benefits are presented in the spirit of "Be Union – Buy Union" and are available on a voluntary basis with no obligation. It also lets the members know the AIL benefits are not in competition with their negotiated benefits and the supplemental insurance benefits being offered will also have the Strike and Layoff Waiver automatically built in.

Incident Resolution Policy

No matter our long-standing history of service, occasionally a misstep with a member can occur. This policy addresses misrepresentation, overly aggressive behavior and our commitment to ensure all members are treated respectfully. If you receive concerns from any of your members, we ask you to document the information and email it directly to the AIL Public Relations team. Our commitment is that within 24 hours of receiving information from you, we will begin a full investigation of the incident and resolve any concerns to your complete satisfaction.

Agent Training

To further ensure our program is positively received by your membership, AIL provides ongoing training for all representatives visiting your members. The training includes an explanation of organized labor and our relationship with your Local, what commitments have been made, and a review of your expectations.

Life Insurance

for the ***"What Ifs" in Life***



AMERICAN INCOME LIFE
insurance company

Life can change in an instant. Suddenly, those "what if" situations can become a reality that send a family reeling financially and emotionally. Life insurance is there to provide financial help to those affected by the "what if" situations.

Ask yourself these questions:

- What if I died unexpectedly?
- Could my family continue to live in our home?
- Would my children have the funds to be able to attend college?
- Will my family have the funds on hand to pay for my funeral and final expenses?

There are four basic needs most families have:

- Final Expenses
- Income Protection
- Mortgage Protection
- And College Education

American Income Life can help provide solutions for life's "what ifs."

Life insurance from American Income Life Insurance Company can address these needs to help ensure that your family can continue to thrive while remaining in the home you have provided for them. Coverage is available to provide for money to replace a portion of the income they will lose if you are not there. You can make sure your children are able to have a college education. Life insurance helps protect the legacy you have worked so hard to provide.

You have received a Benefit Notification

Please return the enclosed card right away or respond online at [**mybenefits.ailife.com**](http://mybenefits.ailife.com)

Enter access code: **sgobz**

This will allow you to designate a beneficiary for your no-cost **\$3,000 AD&D** benefit.

An AIL representative will deliver your certificate of coverage and will perform a no-cost, no-obligation Needs Analysis to evaluate your insurance needs and talk to you about insurance programs for which you may qualify.

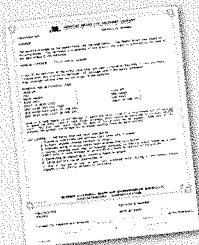
Mark C. Flemm Jr.
Public Relations
724-681-8439

ailife.com
Protecting Working Families



For more than 60 years, American Income Life has been dedicated to working families. AIL currently operates in the U.S., Canada, and New Zealand.

No-Cost Programs Available For Your Members



\$3,000 Group AD&D Benefit

Provides 24-hour coverage to all members. Each member will be given the opportunity to designate a beneficiary.



Family Information Guide

Helps eliminate confusion over funeral arrangements, insurance papers, and estate information.



Health Services Discount Program

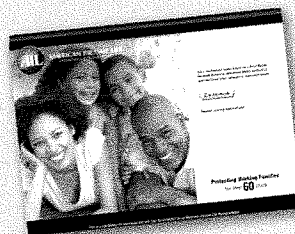
Provides entire household access to convenient discounts on dental care, prescriptions, diabetic supplies, vision care and supplies, telemedicine, chiropractic care and more.



Child Safe Kits

Provides vital information, including photos and fingerprints, to assist authorities should a child become lost or missing.

Endorsed by the International Union of Police Associations and the American Federation of School Administrators.



Needs-Based Analysis

Our computerized needs survey custom tailors coverage options to your family's unique circumstances and budget.

Our 3 Simple Steps:

- 1.** An approved letter is mailed to all members on the Group's letterhead, signed by an official from the Group. A reply card with postage-paid envelope is mailed with the letter to all members.
- 2.** All printing and mailing charges are at no cost to the Group.
- 3.** Members who return the reply card will be contacted by an AIL representative to arrange a convenient time to provide their certificate of coverage and other information noted above and will also explain additional insurance benefits available on a voluntary basis.

Mark C. Flemm Jr.
Public Relations Specialist
724-681-8439
mflemm@aillife.com



Front Row Left to Right:

Mike Kinsley, Ken Umbel, Jacob Boyd, Matt Weltz, Arron Ford, Bryce Bolish

Back Row Left to Right:

Ryan Papcunik, Elmer Tomasek, Adam Smith-Urbany, Chayce Zoppetti, Dylan Shupe, Terry Stefancin, PJ FitzGerald, Jacob Hefner