

Negotiations Handbook



2022 CONTRACT

Your Website:
www.iam610.org

Your Negotiating Committee

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CONTENTS

- Introduction
- How the Negotiations Process Works
- The Members' Role in the Negotiations Process
- Coping with the Pressures of Negotiations
- Your Rights Under the National Labor Relations Act
- Frequently Asked Questions & Answers
- Resources for Members

INTRODUCTION

Let's face it, contract time and the negotiations for a new contract is a time filled with questions, uncertainty, high anxiety, extreme stress and a roller coaster of emotions guaranteed to rival that of any amusement park ride.

It's a process that is repeated every 3 years and one that cannot be avoided. You and your families need a contract that ensures good wages, good benefits, and good working conditions. You deserve no less.

In this Handbook we will explain how the negotiations process works. We will also talk about your role in the negotiations process, what you – as a member – can do to help. There is also a section in this Handbook to help you cope with the pressures and anxiety that we all experience during contract time. We will do this by exposing some of the tactics the company will try to use on you to put doubt in your mind and to create turmoil amongst our ranks. We have also provided an overview of members' rights under the National Labor Relations Act. There is a special section on frequently asked questions and answers that always surface during negotiations. And, finally, in the back of this Handbook is a list of some of the resources available to our members. For a more detailed list please visit our website at (www.iam610.org)

While using this Handbook please remember one thing: Together, standing strong as one Union and speaking as one loud voice, we can improve our standard of living.

Your Negotiating Committee hopes that this Handbook will help to answer some of your questions, help you to remain strong, and help you support each other in the weeks ahead.

In Solidarity,

Your Negotiating Committee

HOW THE NEGOTIATIONS PROCESS WORKS

For many of us on the floor, we know that contract time is usually every 3 years, when we show up to vote on the company's "Last, Best & Final Offer." What many people may not know, however, is that the process that gets us to that point starts long before **May 1, 2022**. In fact, the wheels are put into motion about 1 year before negotiations ever takes place.

It starts when the membership elects a Negotiating Committee and this new committee is seated. The Committee reviews what took place at the last negotiations and the impact of the current contract on our members. The Negotiating Committee carefully looks at what has worked and what has not worked, and what has had a positive or a negative effect on the hourly workforce.

Any committee member will tell you that there is a lot of discussion between the committee members as to what can be done to improve the next contract's outcome. They will also tell you that they rely on what they hear from you, the members.

Some of the things that help the Committee focus on the areas for negotiations, include, but not limited to:

- A review of grievances that have been filed during this past contract. Many of these grievances are a direct result of the changes implemented in the last round of bargaining.
- Feedback from surveys that are designed to learn what is most important to the membership. These surveys provide important information that might otherwise not be known.
- Town hall meetings with members on the plant site. These town halls bring to light issues about which the membership is passionate and that no survey or second-hand reporting could possibly communicate to the committee.
- A complete review of the current bargaining agreement.
- Feedback from shop stewards, who are on the front lines with this company on a daily basis. This is why it is so important for you to elect a good shop

steward and for you, as a member, to keep your steward informed about what is going on. Your steward can't be everywhere, so he or she must rely on you to know what management is up to.

- Information requests are carefully prepared and submitted to the company. The company has a legal obligation to respond to the Union's request for all information that is necessary and relevant for bargaining.
- Industry standards are carefully reviewed by the committee, as well as nationwide trends in our field, in order to craft the best proposals
- Local, State and national cost of living indexes also are a key part of the Committee's preparation.

These are just some of the resources the Committee relies on to begin putting together a contract proposal.

How does the Committee actually do its work? The Committee usually meets several times a week, after work, down at the Union Hall. Occasionally these meetings go into the late evening hours. As the contract expiration date gets closer, the Committee starts to meet more frequently and sometime in the middle of September, **2021** prior to the expiration of the current contract, the Committee leaves the plant site to do its work. The Committee members then meet full time every day to continue putting together a contract proposal prior to the start of face-to-face negotiations with the company.

Face-to-face negotiations with the company usually begin about **mid-April**. As the expiration of the current agreement nears both the Union and the company Negotiation Committee meet off site for full time sessions. It is always the Committee's desire to have an agreement completed a few days before the current agreement expires. This allows the Committee time to prepare the information to present to the membership. But if there is even the slightest chance of getting a better agreement, then negotiating right up to the last day is possible and has happened in the past.

This is a brief summary of the negotiations process, which we hope sheds some light into all the steps that go into creating a contract. More importantly, we hope you never forget that the wages and benefits you receive are the result of the collective bargaining process – not a gift from the company. Without the legal protections of a collective bargaining agreement, the company can change or even

eliminate the health insurance, PTO, holidays, pensions, and many other benefits you enjoy. Without the support of all employees, the Union's ability to protect and improve your wages and benefits in the future will suffer. Employees who don't pay their fair share strengthen the company's hand in any negotiations. For the pennies saved, they give up their right to attend Union meetings, to vote on contracts and strikes, and to forge their own futures.

There is one more very important piece in this process and that is you, the Union member! You are the true power behind this Union. You can let the company know how you really feel. You have the final say as to whether or not you will accept or reject the company's "Last, Best and Final Offer". You are the real force that makes this Union!

THE MEMBERS' ROLE IN THE NEGOTIATIONS PROCESS

Negotiating a contract for our members is one of the most important reasons for having a Union. The contract sets the stage for a given period of time (normally 3 years) and dictates your wages, benefits and working conditions. The contract has a major impact on each of us. The next contract, like the current one, will determine how much money you will have to support your families, your ability to keep up with the ever rising cost of living (the cost of gasoline, the cost of groceries, your utility bills), what medical options you have, life insurance, the out of pocket costs for those benefits, how you will be able to plan for your retirement, and how the company deals with you here on the plant site.

Having a good Negotiating Committee is an important step in this process but the single most important factor in the negotiations process is you -- the membership. This cannot be stressed enough. Our strength as workers is in our unity. The greater the number of bargaining unit employees in the Union, the greater our ability is to negotiate the best possible contract. The more workers who are active and involved in the Union and the negotiating process, the better our chances for the contract every one of you deserves.

We shouldn't kid ourselves. Long before negotiations begin, the company has a good idea of our strengths and our weaknesses. They know our membership strength and because they listen to what we are saying on the floor, they have a pretty good idea of what we are thinking. They know this not necessarily because we tell them (some members do tell their supervisors) but because we air our dirty laundry (our likes and dislikes) in front of them. As an hourly employee we all need to understand that everything we do and say out on the floor is communicated right up the chain of command. The company knows our business.

Have you ever noticed that management never airs its dirty laundry in front of us? That's not because they don't have complaints and gripes about their own leadership. They are just better about airing their complaints behind closed doors, where we can't hear them. We as Union members need to take notice of this and be as professional if not more so than them and keep them guessing. When we do this it keeps them off balance, and they have no idea what we are thinking or planning. It makes the Company approach us more cautiously because they are not sure how we will react to an unfair contract offer. This sets the mood of the negotiations at the table.

What can you do to help?

As a member, there are many things you can do to help increase our chances for successful negotiations.

- Explain to management that you do expect the company to give you a fair contract.
- If your supervisor asks if the Union is going on strike tell him or her that it depends on the Company's willingness to negotiate in good faith and give us a fair contract.
- Support each other. Talk to your fellow members and share information with them.
- Participate in the Union surveys.
- Participate in all town halls, union meetings and informational forums.
- Wear your Union gear (T-shirts, stickers, etc.) to give the Union visibility and to show our solidarity.
- Make sure your stewards are forwarding you information and updates during negotiations.
- There is strength in numbers. Tell them they need to have a voice in the process and their participation can help insure a better contract for us all.
- Volunteer for one or more of the committees that have been formed in the event of a strike.
- Volunteer any talents or skills you may have to help other members in times of need. We have many trades and skills in our ranks and we can provide vital services to one another should we need to go on strike. Skills and trades such as carpenters, electronics techs, plumbers, HVAC techs, auto mechanics and many other skills could be of help to all of us.

We hope you can see how critical you are to the outcome of negotiations. *If you are interested in participating in any of the above or need help, contact your steward.*

COPING WITH THE PRESSURES OF NEGOTIATIONS

As stated at the beginning of this Handbook, contract time is a roller coaster of emotions for all of us. Understanding some of the events that are about to take place will help you know what to expect and put things into perspective.

The company will try all kinds of tactics to scare you and to put doubt in your mind. The Company may even try sending mail to your home explaining which benefits you will no longer have and when they will end. They may send you letters saying how great the contract offer is, or letters stating “maybe you didn’t understand the offer” or something like maybe the “Union didn’t really explain the contract proposal to you” or “how much you will be missed”.

The company may also hold meetings with all hourly workers to try and put their spin on how great the contract really is. One thing the company doesn’t realize is that this bargaining unit is smart enough to know when they are being lied to.

If this company really cares about you, then they should be willing to treat you with the respect that you deserve by giving you a decent contract with general wage increases, better retirement benefits, and improved health care. During this round of contract negotiations remember these things. And when you start to get caught up in that roller coaster of emotions, STOP and take a deep breath and listen closely to just what it is that the company is doing and saying. Are you getting those letters in the mail? Is management telling you that you are making more than you deserve? Is your supervisor getting a pay increase? Is he getting profit sharing checks? Are you getting pay increases or profit sharing checks?

We are the people who help engineers’ ideas become a reality by building the products they design. We are the folks that fix the broken equipment to keep production up and running. We are the ones who keep the facility presentable to our customers and our guests. We produce the products that defend our country and protect our freedoms. We deserve a good contract!

YOUR RIGHTS UNDER THE NATIONAL LABOR RELATIONS ACT



- Management cannot attend any Union meeting, park across the street from the hall, or engage in any undercover activity which would indicate that the employees are being kept under surveillance to determine who is and who is not participating in any Union program.
- Management cannot tell the employees that the company will fire or punish them if they engage in Union activity (during the employees' own time).
- Management cannot lay-off, discharge, or discipline any employee for union activity (during the employees' own time).
- Management cannot grant employee wage increases, special concessions, or benefits in order to keep the union out.
- Management cannot ask employees about union matters, meetings; etc. (some employees may, of their own accord, walk up and tell of such matters. It is not an unfair labor practice to listen, but to ask questions to obtain additional information is illegal).
- Management cannot ask employees what they think about the union or the union representative.
- Management cannot ask the employees how they intend to vote.
- Management cannot threaten employees with reprisals for participating in union activities. For example, threaten to move the plant or close the business, curtail operations or reduce employee benefits.
- Management cannot promise benefits to employees if they reject the union.

- Management cannot give financial support or other assistance to a union (theoretically this prevents bribes and payoffs).
- Management cannot announce the company will not deal with the union.
- Management cannot threaten to close, in fact close or move the business in order to avoid dealing with a union.
- Management cannot ask employees whether or not they belong to the union or have signed up for union representation.
- Management cannot ask an employee, during a hiring interview, about his or her affiliation with a labor organization or how he or she feels about unions.
- Management cannot make anti-union statements, or act in any way that might show preference for a non-union person.
- Management cannot make distinctions between the union and non-union employees when assigning overtime or other desirable work.
- Management cannot purposely team up anti-union workers and keep them apart from those supporting membership in the union.
- Management cannot transfer workers on the basis of union supporting activities.
- Management cannot choose employees to be laid off in order to weaken the union's strength or discourage membership in the union.
- Management cannot discriminate against union workers when disciplining employees.
- Management cannot by the nature of the work assignments, create conditions intended to get rid of an employee because of their union activity.
- Management cannot fail to grant a scheduled benefit or wage increase because of union activity.
- Management cannot take action that adversely affects an employee's job or pay rate because of union activity.

- Management cannot threaten workers or coerce them in an attempt to influence their vote.
- Management cannot threaten a union member through a third party.
- Management cannot promise employees a reward or future benefits if they decide to vote against unionization.
- Management cannot tell employees that overtime work (and premium pay) will be discontinued if the business is unionized (in fact, some premium pay is mandated by federal and state laws anyway. Such as overtime pay after a certain number of hours worked).
- Management cannot say that unionization will force the company to lay-off employees.
- Management cannot say that unionization will do away with vacations or other benefits presently in effect.
- Management cannot promise employees promotions, raises or other benefits if they get out of the union or refrain from joining the union.
- Management cannot start a petition or circular against the union or encourage or take part in its circulation if started by employees.
- Management cannot urge employees to try and induce others to oppose the union or keep it out and/or visit homes of employees and encourage them to reject the union.

Violation of any of these items is a violation of the National Labor Relations Act and could be grounds for unfair labor practice charges against the company.

Make it a point to know your rights. If you don't know your rights, you have none.

FREQUENTLY ASKED QUESTIONS & ANSWERS

Introduction

“Leading the fight to make it right:” We believe the right thing to do is to work to maintain and improve the quality of life for every member.

We have put together a communications plan that will increase participation from all levels of our membership and your help is vital to the success of these negotiations. As we progress closer to the final contract vote, communication with each other is key. We will be calling on you to step up and help us lead our membership to a successful contract victory.

This questions and answers section was developed to provide you with answers to many common questions you may have throughout negotiations. Please review these materials and be prepared to answer your fellow members’ concerns.

Your support throughout this process will determine our strength at the bargaining table.

Q: How can I help during the negotiations process?

A: Participate in the discussions, rallies, surveys and other events showing solidarity. Wear your Union Shirt on “ **Wednesday**” in unity with your Brothers and Sisters. Talk strong about the issues on the shop floor because solidarity works.

Q: How will the Union keep me updated on the negotiations?

A: We will provide regular updates using our web site , face-to-face shop floor meetings and through our Union stewards. E-mail updates are also available to those who request them. We can only send e-mails to home e-mail addresses. We cannot send updates to your **United Launch Alliance (ULA)** e-mail, but the Company can and will. Also with text.

Q: What should I say to support the Union’s efforts in negotiations when I am asked by management to give them my opinion?

A: Supervisors and other managers will be out in force trying to gauge our members' support for various issues. They in turn send this information right up to the company negotiators. The best way to win a good contract is to be strong and together on the shop floor. Your Union

Negotiators are looking out for your best interest; the company is looking out for its own best interest. You can help support your co-workers (your Union) throughout negotiations by sending a strong unified message to company management about better pensions for all, lower health care costs, job security and other issues important to all of us. Tell the company to do the right thing on these issues.

*Q: When do negotiations with **ULA** start?*

A: Face-to-face negotiations with the company usually start about **mid-April, 2022**.

Q: How much influence does the IAM Grand Lodge have on the outcome of our contract?

A: Your Negotiating Committee gets advice and any help they need from the top leaders of the IAM during negotiations. We get help from Headquarters' Departments, such as Strategic Resources, Legal, Communications, and Community Services. Our local leadership relays to them our membership's needs and concerns. Only your elected Negotiating Committee votes on whether or not to recommend the company's offer and/or to recommend a strike, and only the membership votes at the ratification meeting.

Q: When will we be able to get details on the Company's last best and final offer?

A: When negotiations have been completed the Union will have available not only a summary of changes to members, but also a complete copy of ALL proposed language changes.

Q: When the Company delivers their Last, Best and Final offer to the Union leadership, what happens next?

A: The Union Negotiating Committee has to review the proposal, make a synopsis of what was changed, and then get copies printed. The negotiating team will also inform you about its recommendation on whether or not to accept the company's proposals and if it recommends a vote to strike for a better agreement. At the same time, the Company will launch their own campaign to sell the contract immediately following its delivery to the Union negotiators. They will include their reasoning and rationale of why it is a fair offer from their perspective.

Q: How and where do I vote on the contract offer?

A: A ratification meeting will be held at the **TBD** on **TBD** commencing with a Mass Meeting at **TBD** with the Polls for voting closing at **TBD**.
Time and place are subject to change

Q: How long will we get to look at the offer?

A: The Last, Best and Final Offer will be posted on the Local Lodge website as soon as your Negotiating Committee receives it and the information will be passed out to the members at the beginning of the contract ratification meeting. We will go over the information line by line and then have a question and answer session immediately after. Then we will vote on the offer.

Q: How does the contract vote work?

A: There are two separate ballots. The first one is to accept or reject the contract offer. The second ballot is a **YES** or **NO** to authorize a strike. If a majority of members vote to accept the contract, negotiations end and the contract goes into effect after signing between the two parties. If more than 50% vote to reject the proposed contract, but less than two-thirds of the votes cast are in favor of a strike, the contract offer is accepted by default. The only way your Negotiating Committee can call a strike is to have a majority reject the proposal **AND** have two-thirds vote for strike action. In order to have a valid vote, at least 30% of the membership **MUST** cast a vote in person.

Q: Who is eligible to vote?

A: Members whose dues are current are eligible to vote.

Q: How are the ballots counted?

A: The Ballots will be counted immediately after the polls close and the results will be announced as soon as the count is completed **at all sites**. We will also post the results on our websites, and the media is likely to publicize the results as well.

Q: What do the results mean?

A: If a majority votes to **ACCEPT** the contract, negotiations end and the contract is signed. If a majority of voting members vote to **REJECT** the contract, but **LESS THAN TWO-THIRDS** vote to strike, the contract is automatically accepted by default. The Union cannot call a strike. If a majority of voting members votes to **REJECT** the contract and **MORE THAN TWO-THIRDS** vote to strike, a strike and pickets can be called.

Q: Why does it take two-thirds vote to call a strike?

A: Any time you go into a possible strike situation, you want to be sure that a 2/3 majority of your membership support calling a strike. Going on strike with less than 2/3 results in a possible weak picket line. This is why the IAM Constitution requires 2/3 majority to call a strike. If the majority of the membership - 50% + 1 - was all that was required to call a strike, our chances of winning a good contract through a strike would decrease dramatically.

The bottom line is: Calling a strike is serious business. The leadership needs to be sure that 2/3 of the membership is willing to walk the line before taking that type of action.

Q: How soon could a strike occur if our members reject the contract and two-thirds present vote to strike?

A: A strike could be called at any time after 12:01 a.m. **May 1, 2022.**

Q: If there's a strike, how long do you think it will last?

A: There is no way to know ahead of time how long a strike will take. When members vote to strike, their goal is to put pressure on the company to negotiate a better agreement. The company, on the other hand, will judge how effective the strike is and how serious the members are about striking.

Q: Can ULA fire me if I go on strike?

A: No! The National Labor Relations Act protects you.

Q: Can ULA hire replacement workers if I'm on strike?

A: Yes. And they may threaten to do so. But in reality hiring 200+ highly skilled, certified and cleared (security clearance) hourly workers would be a huge and extremely costly task. Security Clearances are time consuming and quite costly. In most cases, it costs thousands of dollars to obtain a clearance.

Q: How much money a week will I get for strike benefits?

A: In accordance with the IAM Constitution, strike benefits are \$150.00 per week commencing the third week of the Strike.

Q: Are strike benefits retroactive to the first day of the strike?

A: No.

Q: How much time is required of me each week to qualify for strike benefits?

A: At least 8 hours of time to a committee i.e., picket duty, kitchen etc.

Q: Will I still have medical coverage if I go on strike?

A: You will be able to continue your medical coverage through COBRA.

Q: What, if any, assistance programs and or resources are available for striking employees?

A: There are many resources available to our members. See the resource section of this handbook.

Q: Is there someone who can help me deal with bill collectors, credit card companies, etc.?

A: Yes. We have union counselors who can help you send letters to most credit card companies and financial lenders to temporarily reduce your required payments. A copy of this form letter will be available on our website

Q: What are strike committees?

A: Strike committees are used to help organize and lead an effective strike and to help our members.

Q: What are the different strike committees?

A: The first and foremost is the Strike Committee itself. This committee serves as your overall coordinating center and works directly and closely with the business representative and the Grand Lodge Representative/Aerospace Coordinator (GLR) to provide leadership and direction to the other committees and to the members on the picket line. Other committees that have responsibility for particular areas are:

Picket Committee - responsible for overall administration of the picket line, including organizing and scheduling picket teams, arranging for the equipment and supplies that will be needed and maintaining order on the lines.

Strike Finance Committee - makes up an overall budget, solicits donations from whatever sources possible, audits expenditures and helps keep financial records during the course of the strike.

Community Services Committee - works to make sure that members get the full benefit of all of services they are eligible for from the public and private agencies in the community during the strike.

Kitchen Committee - helps to strengthen morale by preparing or arranging for hot coffee and other refreshments to be available to pickets and others carrying out strike duties.

Public Relations Committee - gets information about the Union's message and its goals to the media, the public and above all the members and their families. This committee contributes to morale by keeping members informed and presenting the union and the issues in the best possible light. This committee plays an important role in counteracting company propaganda.

Q: How can I participate on one of these committees?

A: Check with your Union Steward or you could also stop by the Union hall and fill out a volunteer form.

Q: What if I physically can't do picket duty if we go out on strike?

A: There are many jobs that don't require much physical strength which need to be done (i.e. clerical, phone, kitchen duties, etc.) The Union will work with our members with special needs.

Q: What happens with my 401K loans if I go on strike?

A: The Employee Retirement Income Security Act ("ERISA") will protect what is in the 401k plan. What you should first try to get is a copy of the "Summary Plan Description" (SPD) to the 401k. You are entitled to a copy of the SPD, and refusing to give it to you may, by itself, be a violation of law. In any effort to get your money, the SPD will contain vital information.

Q: If I have Paid Time Off on the books can I use it while on strike?

A: No.

Q: Will the Union continue to negotiate while we're on strike?

A: Yes. Since the ultimate goal is to get a good contract, the Negotiating Committee will continue to meet with the company to try and reach agreement.

Q: If I am on medical leave can I vote on the contract offer?

A: Yes. As long as you are current and have dues stamp paid and approved through the lodge.

Q: What happens if I return from medical and we're on strike?

A: The employer will stop short-term / long term leave benefits, but you can apply for State Disability sickness benefits. You would have to show that your medical leave was anticipated and arranged for before a strike started.

Q: What informational resources are available to me?

A: Our union stewards will be available to answer any negotiations-related questions you may have. We also will have identified leaders to help get the word out. The Union website will also have the latest information. If you still have questions please contact the Union Hall [\(321-783-2431\)](tel:321-783-2431)

Veteran's Assistance

Brevard County Veteran's Service Team 633-2012

A Veteran employment specialist is available at Brevard Job Link (504-7600)

Resource Reference Guide

STRETCHING YOUR DOLLARS

Consumer Credit Counseling 636-9210/259-1070

Temporary Assistance for Needy Families (TANF)

Food Stamps

South Brevard 984-4780

North/Central Brevard 690-3710

EMPLOYMENT ASSISTANCE

WENDI Job Training Program/Success Center 433-7530

Brevard Job Link 504-7600

BASIC NEEDS/EMERGENCY ASSISTANCE

Brevard County Community Action Team 633-1951

Catholic Charities 636-6144

Child Support Hotline 800-622-5437

Cocoa Public Housing 636-8535

Domestic Violence Hotline 800-500-1119

Melbourne Public Housing 254-1724

Titusville Housing Authority 267-7288

Meals on Wheels 639-8770

Brevard County Public Health:

South Brevard 726-2920

Central Brevard 634-6305

North Brevard 383-2795

Appointment Desk 637-7300

Brevard County Legal Aid 631-2500

South Brevard Sharing Center 727-8581

Central Brevard Sharing Center 631-0306

North Brevard Sharing Center 269-6555

MENTAL HEALTH /ADDICTIONS

Alcoholics Anonymous 800-477-6751

Narcotics Anonymous 800-234-0420

Center for Drug Free Living 637-1866

Family Counseling Center 632-5792

Circles of Care 634-2464/722-5200

Circles of Care Crisis Unit 722-5257

Intervention Services 639-1224

FL. Institute of Technology Psych Services 727-9956

Catholic Charities Counseling Service 636-6144

Thanks to 2.1.1.Brevard, Brevard Workforce Development Board and Brevard Job Link for their

assistance with this information.

For Additional copies, please contact United Way of Brevard.
937 Dixon Blvd., Cocoa, FL 32922-6806 (321) 631-2740-www.uwbrevard.org

Anyone who does not have access to the internet please feel free to contact a local lodge officer, shop steward or negotiating committee member for assistance in finding any information you need on any assistance program.

Cobra

COBRA is a federal law. One aspect of this law affords striking workers the opportunity to continue their health plan coverage when they are on strike. COBRA National Service Center will send a letter of notification to each and every striker giving him or her a 60-day notice. Although the following information is related to a strike situation COBRA is also available to anyone leaving a company to pursue better interests.

Provisions of COBRA

1. It allows the worker to continue their current health care coverage by paying the equivalent premium.

2. This letter will inform you of your rights and responsibilities and costs of continued coverage. It will give you an address to which you may send your response. Please consider the following when making your decision regarding COBRA:

- a. If you are currently under a doctor's care for a medical condition that cannot be delayed, it is recommended that you send the notification back to the COBRA Administrator as soon as you can.
- b. All others should wait until the 59th day to advise the COBRA Administrator of their decision.

- c. We recommend that this response be sent via certified mail.
- d. Payment for continued coverage is not due until the 45th day after you have responded to the notification.
- e. People who are planning or have scheduled elective surgery or medical treatment that can be delayed, should delay treatment until after the strike is over.
- f. COBRA will not pay bill until the premium is paid.

For a complete and detailed list of benefits
That are available please visit our website at
(www.iam.610.org)

Other websites that may be of interest:

www.unionplus.org Union Plus is brought to you by Union Privilege, established by the AFL-CIO to provide consumer benefits to members and retirees of participating labor unions. a union friendly lending institution for auto loans, mortgages, credit cards, with discounts on travel, entertainment, home needs such as phone services, materials and goods, discounts on auto needs such as tires, rental car ect. **Go check it out you may be glad you did**

www.howtobuyamerican.com

www.buyamericanchallenge.wordpress.com

www.retiredamericans.org

American built automobiles /www.uaw.org/cars

www.unionlabel.org buy American union built goods

THESE SITES ARE PROVIDED TO HELP THOSE WHO ARE INTERESTED IN BUYING American and union made goods, we know how difficult it is to know what is built here in America, hope these sites are a help to anyone interested in buying American.

Help For Difficult Times

A guide for individuals and families facing challenging economic and employment-related issues.



Help for Difficult Times This booklet is for people who are facing challenges - challenges such as the loss of a job, possible foreclosure, high medical costs or many other serious issues currently affecting Brevard residents. Being uncertain of what the future holds is a feeling most people find quite uncomfortable. You may find yourself very anxious and emotional or experience difficulty dealing with situations you would normally handle with ease. Rest assured that these are all very normal feelings. Our nation is suffering from an economic crisis. Rising prices and interest rates, coupled with job losses and deflation of home prices have caused an increase in the number of people filing for foreclosures and bankruptcies. Florida has, unfortunately, born a large burden of this financial crisis. The Good News To help cushion the hard impact of the housing fall, a myriad of legislations and programs have been created to help mitigate further negative impact. Organizations within our community are very closely monitoring legislative reforms and are offering services to help homeowners protect their homes. If you have lost your job or are facing future job loss you may find yourself with a lot of options: retraining, the chance to change careers, to do something new...this booklet will provide you with information and suggestions to help get you started. Organizations providing financial assistance, food, and shelter:

South Brevard South Brevard Sharing Center	727-8581
The Salvation Army - Melbourne Corp.....	724-0494
Catholic Charities	636-6144
Sharing Center - Palm Bay	676-2965
Central Brevard Central Brevard Sharing Center.....	631-0306
The Salvation Army - Cocoa Corps.....	632-6060
Catholic Charities	636-6144
North Brevard North Brevard Charities Sharing Center.....	269-6555
The Salvation Army - Titusville Corps.....	269-3110
Catholic Charities	636-6144

Legal Services If you need legal counsel, limited low-cost help is available. The following agencies provide legal advice, counseling, and representation in civil matters for people who can't afford an attorney and who meet eligibility requirements:

Brevard County Legal Aid Central/North Brevard	631-2500
Community Legal Services of Mid-Florida Inc.	636-3515

Health/Dental Assistance Don't let difficult financial times affect your health. If you need medical attention, you may be able to receive help from the Brevard County Public Health Unit. Call for information.

South Brevard	726-2920
Central Brevard.....	634-6305
North Brevard	383-2795
Appointment Desk	637-7300
Other numbers:	

Temporary Assistance for Needy Families (TANF) Food Stamps TANF provides cash for families when divorce, separation, death, disability or unemployment deprives a child of the financial support of one or both parents. Families receiving TANF are automatically eligible for Medical Assistance and are usually eligible for Food Stamps. Food stamps are available to low-income families and can be used to buy food. The amount of food stamps a family can receive depends on family size and income. Applications for both programs are handled through the following Florida Department of Children & Families Public Assistance

Applications Units:

Department of Children and Families.....	690-3710
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Financial Assistance – Shelter, Utilities, Food Limited, one-time financial assistance for rent, mortgage, utilities and food is available from several agencies throughout Brevard County. Each agency serves a particular geographic area of the county and has its own eligibility requirements. In addition, many of these organizations provide vouchers which can be exchanged for goods or services including food, gasoline, etc. Several operate food pantries and will provide groceries or surplus commodity items, in addition to offering communal meal services.

First Things First - Dollars & Sense Evaluating Your Finances If you are experiencing a reduction of income you will need to employ very careful money management techniques. There are resources in the community to help you, but the first step is calling

Kid Care.....	888-540-5437
Brevard Health Alliance Cocoa	639-5177
Melbourne	733-2021
Palm Bay	722-5959
Palm Bay Pediatrics Clinic	676-5996

If you might lose a job where you are covered under a group insurance plan, check with the personnel or benefits office to see if your coverage will continue for a period of days or weeks, or if you can stay in the plan at your own expense. If you have lost your health coverage, speak to your doctor or hospital about creating a payment plan.

Social Security Benefits Social Security Client Services	
South Brevard	255-5510
Central Brevard	639-2656
North Brevard	268-8218
or call	(800) 772-1213

If you are over 62, you may be eligible for Social Security benefits. The amount of your benefits will be reduced if you are under 65. The amount of benefits is based on your total lifetime earnings. Child Care You may need increased or different child care arrangements. Information on affordable child care is available.

Child up to you. If you are expecting layoffs, plan your budget in advance and STICK to it. Start by setting up a plan that covers your basic needs, and pay your bills in priority order: shelter, utilities, food, clothing, and medical care. Consider temporarily eliminating other things, such as cable TV, specialized phone services, etc. Money Management If you are experiencing a reduction in income, don't try to hide your situation from creditors. Your very first step should be to notify creditors and try to work out a payment plan. Creditors can rewrite contracts, lower payments, accept interest payments only, and sometimes grant delays in payments. Hope Now is an alliance between financial counselors, loan servicers, and other mortgage participants that encourages anyone who is delinquent on their home loan to start the communication process. They have a program, called Project Lifeline, targeted to homeowners 90 days or more delinquent, and provides them with a step-by-step approach to find individual solutions to individual problems. For more information about Hope Now, visit www.HopeNow.com.

Your landlord or mortgage holder and other creditors will be more willing to work with you if they believe that you are keeping them informed and that you intend to continue to try your best to meet your obligations. But you must let them know what is going on as early in the process as possible. Try to make at least a partial payment on what you owe to show good faith. Avoid making new credit card purchases and don't bounce checks.

Consumer Credit Counseling Center 636-9210 • 259-1070

Don't Forget Your Feelings Financial pressures place stress on individuals and families. You can't help feeling low. It is important for you to recognize those feelings and deal with them. Panic: What am I going to do now? Helplessness: There's nothing I can do about anything. Guilt: Something must be wrong with me. Blame: It's your fault I'm in this situation. Pressure: My spouse keeps pressuring me and it makes me feel worse. My kids still have the same needs. Fear: I'm not going to be able to pay my bills. Embarrassment: I've never had to ask for help before. Depression: What's the use? There's no hope. Putting on a mask, pretending you're not worried or frightened, will only make things worse for you and everyone close to you. You can deal with your feelings in different ways. Keep physically active to relieve tension. Expand yourself by volunteering, developing hobbies or other interests. Give yourself some time alone. Share your feelings with people who will support you. This may be done by joining a support group with others who are experiencing a change in status such as unemployment, giving you the opportunity to share your feelings and strategies. If possible, participate in professional organizations or networking groups which may provide you with early leads to potential employment. If you have a family, they will also be affected by a change in status, especially if you are the primary financial provider. They may have a hard time adjusting to cutbacks, and be worried about the future. According to the level of their understanding, include children in your plans and in discussions about the need to spend less money. Counseling Services When you are experiencing difficult times, it is normal to experience the emotions of anger, sadness/depression, and fear. These feelings are usually temporary. If the feelings don't fade, you may benefit by seeking professional help. In addition to private therapists, there are several organizations which offer low-cost and sliding fee scale counseling services. Also, 2-1-1 Brevard operates a 24-hour helpline available at no charge.2-1-1

- Brevard dial 211 • 6326688
- Family Counseling Center 636-CARE • 632-5792
- Circles of Care 634-6264 • 722-5200
- Catholic Counseling Center..... 636-6144
- Florida Tech Community Psychological Serv.727-9956
- South Brevard Women's Center.....242-3110
- Consumer Credit Counseling Service 636-9210 • 259-1070

Asking For Help

If you have never had to ask for help before, you may not have any idea where to go. There are many resources available from governmental, private, and religious organizations for which you may be eligible. Don't be afraid or uncomfortable asking for help. You have paid into the system with your taxes and through support

of local charitable organizations. If you have a need, you should not hesitate to ask for help. Remember that the purpose of these organizations is to provide this assistance. Many people find themselves out of work at some time – you are not the only one asking for help! If you don't like the idea of receiving a “handout,” bear in mind that you can often volunteer your time to help at agencies, or you can certainly repay them for their assistance when you are back on your feet. If you think you are eligible for unemployment compensation, file immediately! Compensation varies from person to person and is based on the length of your past employment and most recent salary. Call 1-800-204-2418 for more information.

Finding Help/Employment Services

If you are changing fields, or it has been some time since you have had to seek employment, you may want to take advantage of the following services. Brevard Job Links are at the following locations:

South Brevard - 5275 Babcock Street, NE, Palm Bay 504-7600
Central Brevard - 801 Dixon, Blvd., Suite 1100, Cocoa 504-7600
North Brevard - 1311 N. US1, BCC Campus, Suite 141, Titusville ... 504-7600

Brevard Job Link is toll free in Brevard www.brevardjoblink.org One-Stop Centers: Brevard Job Link is a network of "one-stop" career centers offering a variety of services to job seekers and employers. These services are: Unemployed Insurance Information & Benefits which can be accessed in one of the following ways: - On-line at <http://www.floridajobs.org/unemployment/> . Click on Employers and Job Seekers. - By phone - 1-800-204-2418 P Equipment use: Computers with Internet access, telephones, and fax machines. P Job Search Assistance P Veterans Employment Assistance P Adult Education & GED Classes P Referral to other Human Service Programs and Community Services. Brevard Workforce Development Board, Inc. administers programs for Brevard Job Link. WENDI Success Center.....433-7530
Brevard County libraries also have resources to assist you in resume writing, college and trade school catalogs and other job search information.