

Member Benefits While Operating On A Sanctioned Strike

Instructor

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Health Insurance

➤ What happens to my health insurance during a strike?

- The company has an obligation to maintain the healthcare coverage that members have paid into with their premiums. This means that once premiums are paid at the beginning of the month members will continue to hold their standard health insurance for the remainder of the month.
- Our insurance will be suspended if we do not reach an agreement by September 30th. Your insurance will then not be active until a settlement is reached.
- Try to get all of your doctors appointment done before September. Even if we are made whole after we come back, it is a lot of paperwork and it will take time to process.

Medical Insurance

➤ What can I use for medical insurance if I'm on strike?

- You will receive information on COBRA insurance in the mail. It is more expensive than what you will be used to paying in monthly premiums.
- Supplemental Machinist Custom Insurance. After 30 days of being out on strike they have a strike waiver on most plans (Disability plans are not covered). If you are out on LOA before the strike make sure to reach out once we go on strike to prevent any issues. Reach out to the office for any questions at 888-521-2900.
- Open enrollment will be in early 2025 instead of between August-September.
- June 29th family day they will be onsite for information but not enrollment.
- Eligible Veterans with a Service-Connected Disability can continue to use their VA benefits.

Prescriptions

➤ What do I do about my automatic refill on prescriptions?

- Talk with your health care provider about any urgent needs and if you can get extended supplies of your prescription medication before the strike starts, so you won't have to pay out-of-pocket costs to have them refilled during the strike.

FMLA/OFLA

➤ Can we still use FMLA/OFLA while on strike?

- **Yes-** Family Medical Leave and Oregon Family Leave is protected leave that you are still able to use while on strike if you are on leave before you go on strike.
- Once you are on strike you can not get FMLA/OFLA leave.

Vacation and Sick Leave

➤ Can I use vacation or sick leave to cover my pay while I'm on Strike?

- **No-** Vacation and sick leave can not be used while on a labor dispute.

➤ What if I have vacation pre-approved and we end up going on strike during that time? Can I still take my vacation?

- You can stay on vacation, but you will not be able to use your vacation time to get paid.

School

➤ **Can I get my schooling paid for while on strike?**

- If you enrolled before we go on strike you can continue your schooling for that term. If the strike goes past that term, then the union will be on a labor dispute, and you will have to cover it out of pocket.

➤ **What do I do about my student loans?**

- If you're in a short-term financial bind, you may qualify for a deferment or a forbearance. With either of these options, you can temporarily suspend your payments. But keep in mind that forbearance and deferment have pros and cons.

Working another Job

➤ Can I work another job while I'm on strike?

- **Yes**-Working a temporary job elsewhere is a great way to support yourself during a strike. Even if you wouldn't have the capacity to picket as much as others would, you are still on strike with your union family!
- Examples: Rideshare, temp work, yard sales, eBay, Craigslist, Facebook marketplace.
- Strike pay could be up to \$250 max per week from the International after three weeks depending on balance of the strike fund and \$200 max per week from the Local after one week depending on the balance of the strike fund.
- Pg 63 constitution, Article 16 Section 6. Pg 15-16 By-Laws, Article J Section 9

Strike Duties

➤ *What should I do during a strike?*

- First, a strike means not going to work. In addition, members should plan on walking the picket line, attending rallies, participating in labor actions, etc. Being on strike isn't a vacation from work — it's working together to secure a contract that protects our coworkers and livelihoods.
- You must sign the strike record weekly and perform your strike duty assigned to you at least once a week to receive union benefits for strike pay.
- Members must also be in good standing for three months to get strike pay.

Budgeting

➤ What other things can I do to save money?

- Put gym memberships on hold
- Put subscriptions on hold (amazon, streaming services, ect.)
- Consolidating debt. to lower interests or payments.
- Steer clear of predatory lending like payday loans and Auto title loans.
- Meal planning instead of eating out.
- Try to save for 3-6 months of expenses.

Unemployment

➤ Can I get unemployment while on strike?

- **No-** An individual is disqualified for benefits for any week with respect to which the Director of the Employment Department finds that the unemployment of the individual is due to a labor dispute that is in active progress at the factory, establishment or other premises at which the individual is or was last employed or at which the individual claims employment rights by union agreement or otherwise.

Union Dues

➤ **Do I have to pay union dues while on strike?**

- Your union dues will be paid through the month of September. If the strike goes past September, you will receive a strike stamp which will cover your dues for each month while on a sanctioned strike.
- Pg 67 constitution, Article 16 Section 11.

VIP Withdrawals/Loans

➤ **Do I have to pay my VIP loans while on strike?**

- You will continue to make your payments on those loans. Reach out to Fidelity for more information.
- For an LOA your payments will be re-amortized and push the date out further for the payoff. Payments will stay the same.
- Fidelity will notify you with any changes by email. 90 days of no payment will cause a default and act like a withdrawal instead of a loan.

➤ **Can I take a VIP withdrawal/loan while on strike?**

- Yes- you can take a withdrawal. That is your money and separate from the Boeing company. A loan will depend on if you have less than two loans out at that time.

Food Resources

- Stocking up on food before hand.
- Gardens/ CSA Subscriptions bought before hand.
- Any food donations the union receives will be distributed to those performing strike duties.

Emergency situations

- Labor Community Services Association (LCSA) are available for hardships. Contact the district for more information.
- Union members need not be ashamed to accept public assistance to feed, clothe and shelter their families during a strike.

Mortgage

➤ How can I get assistance with my mortgage while on a sanctioned strike?

- Call your mortgage servicer and let them know your situation immediately. Ask them what forbearance or hardship options may be available. Some mortgage servicers have a requirement that forbearance or hardship assistance must be requested within a specified amount of time after a disaster or other qualifying event.
- Forbearance can help you deal with a financial hardship. For example, forbearance can be helpful if your home was damaged in a natural disaster, you had unexpected medical costs, or you lost your job. Forbearance does not erase or decrease the amount you owe on your mortgage. You must repay any missed or reduced payments.
- You must be trouble free before the strike.

Creditors

- Talk to creditors once we are on strike for additional resources and help.
- Union Plus-Up to six (6) monthly mortgage payments may be sent to the servicer of your Union Plus mortgage loan if you are participating in a union-approved strike or are locked out and meet the requirements.
- Creditors are more likely to work with you when you're on strike if you've paid your bills on time in the past.
- Contact your utility companies (electric, water, gas, cable/Internet) to let them know you may have to go on strike and to ask about options for alternative payment plans.

Resources/ Information

- <https://www.laborers483.org/pcl-strike-faq>
- <https://www.takechargeamerica.org/how-to-manage-your-finances-when-going-on-strike/>
- <https://www.unionplus.org/benefits/money/strike-benefits/strike-grant-mortgage-holders>
- <https://www.consumerfinance.gov/ask-cfpb/what-is-mortgage-forbearance-en-289/>
- <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>
- <https://www.rocketmortgage.com/learn/forbearance-vs-deferment-mortgage>
- <https://www.ufcw400.org/member-services/how-to-prepare-for-a-strike/>

Resources/Information

- https://oregon.public.law/statutes/ors_657.200#:~:text=An%20individual%20is%20disqualified%20for,was%20last%20employed%20or%20at
- <https://www.goiam.org/departments/headquarters/retirees-employee-assistance-programs/employee-assistance-program/>