

UFCW 951 Foundation scholarships and reimbursement programs still being awarded.



MDHHS has made changes to many programs to help families manage during the pandemic.



A list of resources available to members which may help them through the COVID-19 crisis.

THE VOICE OF 951

www.ufcw951.org | information@ufcwlocal951.com | 1.800.999.0951 | MAY 2020

UFCW 951 C.A.R.E.S. GRANT OFFERS \$225,000 IN RELIEF TO MEMBERS AFFECTED BY COVID-19

During this time of crisis, UFCW 951 has been fighting to make sure members receive the pandemic pay and protections they deserve as critical infrastructure workers.

Additionally, to help members remain financially stable as they cope with the effects of the pandemic on their lives, UFCW 951 is offering the Coronavirus Assistance, Relief & Emergency Support (C.A.R.E.S.) Grant through its Foundation. Each month 100 members will receive a check for \$250. Disbursements began in April and will continue through December 2020.

While UFCW 951 members have not been laid off as Michigan copes with the coronavirus pandemic, many are experiencing hardships brought on by this crisis, and some may struggle still in the aftermath of the outbreak.

Having a member of the household laid off, needing

to make alternate childcare arrangements, securing food and managing health issues and illness are some of the many challenges that members are facing which can affect their finances.

"Our members are out there on the front lines every day providing a critical service to their communities during this crisis. At the same time, many are also feeling the effects of the pandemic in their own lives as they, or their family members, fall ill or are otherwise unable to work," John Cakmakci, UFCW 951 president, said. "With children being out of school, many are struggling with the added expense of child care or having to stay home because their childcare options are no longer available. With more household members being home for an extended period of time, some might even struggle with providing enough food for their families. The purpose of this grant is to

"I was in the hospital for 12 days with COVID-19. And then you get out and you need money for this, that and the other thing. The bills are still coming in even when you're not working to be able to pay them. Receiving the grant put me at ease as I recover. I think that it was a great idea to think of the members and do this for them. I can't thank the union enough."

— Cynthia Marvin
Meijer #213 in
Birch Run, Michigan



help those members remain stable during this time of uncertainty."

To be eligible to receive a C.A.R.E.S. Grant, applicants must be members in good standing for 90 days from the first day of the month in which the grant would be approved. Applications received from members who have not yet reached eligibility based on length of membership will be held until the month for which they would become eligible.

Members must have a genuine need for financial assistance for reasons such

as a layoff in the household; a past-due balance or shut-off notice for one or more utility, or must pay a fee to have service restored; a past due balance on their rent or mortgage, an eviction notice, or must pay a security deposit to secure stable housing; needing assistance paying for child care to maintain employment; being unable to work due to their own health issues or those of a family member or other member of their household; unable to secure enough food for their household; or other

financial hardship, as deemed appropriate. The hardship they are experiencing must be a direct or indirect result of the COVID-19 pandemic.

To apply for a UFCW 951 C.A.R.E.S. Grant, visit www.ufcw951.org/news. If you do not have access to the internet, union staff can help you apply for the grant by calling 1.800.999.0951. If your situation changes after submitting your application, call the office to update your information.

TO ALL OUR HEROES - YOUR UNION IS HERE FOR YOU



JOHN CAKMAKCI
UFCW 951 PRESIDENT

If you are reading this, you are a hero. During this pandemic, all UFCW 951 members have been designated essential workers, and therefore have

been on the frontlines serving their communities in a variety of capacities. From making sure our food supply chain remains strong and individuals have access to the goods they need to stay healthy in tough times, to helping care for our most vulnerable population living in nursing homes, 951 members have been instrumental in providing vital services.

I want to thank you for your service and remind you that your union is here for you. From the onset of this pandemic, UFCW 951 has been advocating every day with employers

and the governor's office to ensure you receive the pay and protections you deserve as a front-line worker. We will continue to fight for more as we navigate these unprecedented times. As things are changing very quickly, I encourage you to visit the local's website at www.ufcwlocal951.org/news for the latest updates on agreements reached with your employer related to COVID-19.

I also want to encourage you to use your union as a resource to help you through these difficult times. You are working, and so is your union. UFCW 951

staff are in your units and at the union office to assist you with your questions and concerns. In addition to the new UFCW 951 C.A.R.E.S. Grant, your union already offers several other programs, as featured on page 2, that can assist you financially. The rest of this publication is dedicated to other resources you may find helpful since your situation may change during the ongoing pandemic.

Remember, your union is here for you. Stay safe and stay strong. Together we will get through this.



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YouTube.com, search UFCW 951

UNION RESOURCES HELP MEMBERS DURING TOUGH TIMES

Since Michigan's first recorded case of COVID-19 was reported in mid-March, what we knew as normal changed indefinitely. Society, the economy and the workplace were constantly changing. At UFCW 951, we have been fighting for hazard pay and more protections for you, our members, at your workplace. We are continuing to fight for more.

Additionally, UFCW 951 Foundation scholarships that the union established several years ago may be especially useful during this time.

A list of the scholarships is below including details about what each one provides.

"The UFCW 951 Foundation has a long and proud history of helping members through tough times," John Cakmakci, UFCW 951 president, said. "We encourage members to apply for these scholarships which may help them through these extraordinary times."

EDUCATION SCHOLARSHIP

\$10,000

AWARDED ANNUALLY



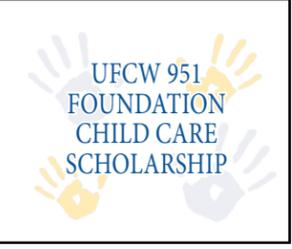
- Five \$500 Scholarships awarded each quarter, 20 each year.
- Fees incurred to attend college, a trade school, take language courses or get your GED all qualify.
- COVID-19 has closed school and university campuses, but learning has continued online and the cost of that never goes away.

- Includes course fees plus room and board, parking, testing, books, and costs associated with taking language courses or getting a GED.

CHILD CARE SCHOLARSHIP

\$9,000

AWARDED ANNUALLY



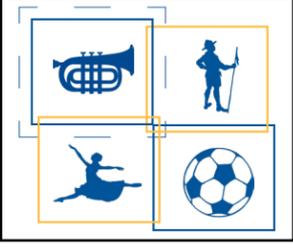
- Three \$750 scholarships awarded each quarter, 12 each year.
- A member can only win once (not once per child).
- COVID-19 has closed schools, thus requiring members to pay for childcare while working on the front lines.

- Child care costs need to be for a member's child or legal dependent, and must be provided by a licensed facility/provider.

FAMILY ENRICHMENT SCHOLARSHIP

\$2,000

AWARDED ANNUALLY



- Five \$100 scholarships awarded each quarter, 20 each year.
- Members can apply for their children or grandchildren.
- COVID-19 has taken away the chance to participate in extracurricular activities, but has the potential to increase the expense of online learning and tutoring.

- Includes sports, tutoring, dance, the arts, scouting, etc., but not college expenses. Members can win prior to enrolling in the program.

MEDICAL REIMBURSEMENTS

\$10,000

AWARDED ANNUALLY



- Ten \$250 awards presented each quarter, 40 each year.
- Members can apply for themselves or their dependents.
- COVID-19 is a health crisis. Medical expenses from coronavirus or any other medical issue qualify for this reimbursement.

- Weekly co-pays qualify as an eligible expense.
- Dental and vision expenses may also be covered by this reimbursement.

UTILITY REIMBURSEMENTS

\$12,000

AWARDED ANNUALLY



- Twenty \$150 awards presented each quarter, 80 each year.
- Includes electricity, water, natural gas and propane expenses (internet, telephone, trash, etc. not eligible).
- COVID-19 has impacted the economy, and may have put a new financial burden on families. Getting help paying the utilities may ease the financial burden in other areas.

- Members do not have to prove financial need.
- The address on the utility bill must match the member's address on file with UFCW 951.

Apply today at www.ufcw951.org/members/scholarships. Paper copies are available from your Union Representative.

THE VOICE OF 951

Volume: 16 Issue: 1
Official publication of United Food and Commercial Workers Local 951, CTW & CLC
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CHANGES TO STATE BENEFITS MAY HELP UFCW 951 FAMILIES

With many families experiencing hardship due to the COVID-19 pandemic, the Michigan Department of Health and Human Services (MDHHS) has implemented changes to several programs which make it easier for families to access benefits during this time of uncertainty.

State Emergency Relief

In response to COVID-19, MDHHS has made the following changes to the State Emergency Relief (SER) policy to allow for faster processing of emergency requests and to make access to benefits easier for Michigan's most vulnerable households.

The following changes became effective on March 30, 2020, and apply to any case being processed on or after that date.

- A phone interview is no longer required to receive SER. In instances where changes are reported or there are discrepancies that must be resolved, the case worker may choose to conduct an interview.
- SER energy services will no longer be limited to one payment for the remainder of the fiscal year; however, the service caps will remain the same:
 - \$1,200 for propane and fuel oil
 - \$850 for all other energy types (gas, electric, water, etc.)
- The non-cash asset limit will be increased to \$15,000.
- MDHHS will not be

making a shortfall determination for any month for energy or utility services until further notice. The required payment amount for electricity, heat, water and sewer services is \$0.

Medicaid

MDHHS will not end coverage for those enrolled in Medicaid programs. This policy change will be in effect until the first of the month following the termination of the governor's declaration of a state of emergency order. During this time, Medicaid coverage will only be discontinued if the individual moves out of state, requests that their benefits close, or they become deceased.

Family Independence Program Policy Change

Under a temporary policy change, families who receive or apply for cash assistance under the Family Independence Program will not be required to attend orientations at Michigan Works! offices or to engage in subsequent employment activities.

Supplemental Nutrition Assistance Program (SNAP)

Households eligible for Food Assistance Program benefits received additional benefits in March and April to bring all current SNAP cases to the maximum monthly allowance for their group size. Amounts did not change for those who were already receiving the maximum benefit amount.

Effective April 1, the three-month time limit for failing to meet work requirements was lifted for able-bodied adults ages 18 through 49 who have no minor-age children and are able to work but are not working 80 hours a month.

Changes to work requirements will continue through the end of the month following the month in which the COVID-19 public health emergency declaration is lifted by the secretary of U.S. Health and Human Services.

Additional Food Benefit for Families with Children

Through the Pandemic Electronic Benefit Transfer Program, Michigan was the first state to provide food to families affected by school closings caused by the COVID-19 pandemic. The food assistance benefits will go to Michigan families with students ages 5-18 who receive free or reduced-price school meals. This includes families currently receiving Food Assistance Program

benefits as well as those not currently enrolled in the program.

Those who had previously been denied for state benefits may be eligible for benefits under the new criteria for these programs and should consider updating their applications or reapplying for benefits at this time.

Currently, the best way to apply for benefits through MDHHS is online at www.mibridges.michigan.gov. To help with processing requests for benefits, use the "What else would you like us to know?" box to explain your situation when completing the application.

For example, if a member of your household has been laid off, include the following information: employer name, job title, last day of work, date of last check and employer phone number. If your hours have been reduced, indicate on what date the reduction began. For housing expenses, provide the rent amount, landlord name and phone

number.

Need Help Applying for Benefits?

As a Navigation partner with MDHHS, UFCW 951 is able to assist members applying for state benefits by helping them complete the MI Bridges application, find resources, answer questions, keep track of important deadlines and coordinate with their case worker.

Members can connect with the UFCW 951 Navigator by logging on to MI Bridges and selecting the "Connect with a Navigator" link, that is on the bottom of every page, and entering the CP ID: 7449-002.

UFCW 951 members who believe their household could benefit from one of the programs available through MDHHS but need help completing the application online, or who don't have access to the internet, can call the UFCW 951 Community Services Coordinator, Alice Perreira, at 1.800.999.0951 ext. 123 for assistance.

FINANCIAL HELP MAY BE AVAILABLE THROUGH 211

Many local chapters of the United Way have established funds to assist members of their communities experiencing financial hardships due to the ongoing COVID-19 pandemic. UFCW 951 members who have been negatively affected by the pandemic may qualify for assistance.

The purpose of these funds is to ensure that those experiencing hardship due to the pandemic are able to meet their basic needs including shelter, food, resources to



maintain employment and to sustain their families if a member of their household has become unemployed.

To find out if there are hardship funds available in your community, call 211. From there, a 211 operator will conduct a screening and you will be directed towards the organizations best able to help meet your need.

TIPS FOR APPLYING FOR UNEMPLOYMENT

While UFCW 951 members are considered critical infrastructure workers and are not subject to being laid off during the COVID-19 pandemic, they may still be in need of unemployment benefits if they are sick, quarantined or immunocompromised, caring for family members, or if a partner or other member of their household is laid off.

Unemployment benefits have been extended to:

- Workers who have an unanticipated family care responsibility, including those who have child care responsibilities due to school closures, or those who are forced to care for loved ones who become ill.
- Workers who are sick, quarantined or immunocompromised and who do not have access to paid family and medical leave or are laid off.
- First responders in the public health community who become ill or are quarantined due to exposure to COVID-19. The length of time that

For best results, follow the schedule below when using UIA services:

Online Schedule:		Call Center Schedule:	
www.michigan.gov/uia WEBSITE IS AVAILABLE 24/7		1.866.500.0017 8 AM-6 PM MON-FRI, 7 AM-2 PM SAT	
Last names A-L File claims on Monday Wednesday Friday	Last names M-Z File claims on Sunday Tuesday Thursday	Last names A-L Call on Monday & Wednesday	Last names M-Z Call on Tuesday & Thursday
If you missed your days, you may file on Saturday		If you missed your days, you may call on Friday or Saturday	

an individual will be able to receive unemployment benefits has been increased from 20 to 26 weeks. The normal, in-person registration and work search requirements have been suspended to comply with social distancing measures.

Recently, the unemployment system has been overloaded and many people are experiencing trouble accessing the website, as well as extremely long wait times, if they are able to get through at all. The Unemployment Insurance Agency continues to work to shift resources and improve their capacity to handle the sharp increase in demand for benefits.

Currently, the best way to submit a claim is to apply online on one of your recommended days, in off-peak hours when fewer people are trying to use the website. Off-peak hours are from 8 p.m. through 8 a.m. Expect to experience longer load times, and don't give up if it takes several minutes to load a page.

The application eligibility period has been increased from 14 to 28 days, so those experiencing difficulty filing claims have extra time to complete their applications.

Those seeking to apply for unemployment should visit www.michigan.gov/uia to complete their application.

RESOURCES ARE AVAILABLE FOR MEMBERS FACING HARDSHIP DURING THE COVID-19 PANDEMIC

UTILITIES

Consumers Energy – Consumers Energy is suspending non-payment shutoffs for low-income and senior customers through June 1, 2020. Additionally, the Winter Protection Plan end date for senior citizens and qualified low-income customers has been extended through June 1, 2020, without any additional action required on their part. Consumers Energy customers who need help paying their energy bill should call 1.800.477.5050 to discuss their assistance options.

DTE – DTE has suspended non-payment shutoffs for customers meeting income criteria through June 1, 2020. This deadline could be extended depending on the impact the virus has on communities. Shutoff protection for customers enrolled in

the Winter Protection Plan has been extended through June 1, 2020, without additional action required on their part. Customers who are 62 and older are automatically included in the Winter Protection Plan. Contact DTE at 800.477.4747 to determine eligibility for payment assistance options.

Lansing Board of Water and Light - The BWL has suspended electric and water shut-offs until further notice. If you are struggling to pay your current bill, you are encouraged to set up a bill payment plan by emailing customerservice@lbwl.com so that you don't have your power shut off once the moratorium on this action is lifted.

HEALTH & SAFETY

Peer-run Warmline to Aid Persons with Mental Health Needs During COVID-19 Pandemic

The Michigan Department of Health and Human Services has launched a warmline, which connects individuals with certified peer support specialists who have experience with behavioral health issues, trauma or personal crises, and are trained to support and empower callers.

The warmline operates seven days a week from 10 a.m. to 2 a.m. at 888.733.7753. It is intended to serve individuals living with persistent mental health challenges including anxiety, depression and trauma.

The Substance Abuse & Mental Health Services Administration's Disaster Distress Helpline

The Disaster Distress Helpline provides 24/7 crisis counseling and

support to people experiencing emotional distress related to natural or human-caused disasters.

Individuals in crisis are urged to contact the Disaster Distress Helpline 24/7 at 800.985.5990 or text TalkWithUs to 66746. The National Suicide Prevention Lifeline is also available 24/7 at 800.273.8255 and online via chat at www.suicidepreventionlifeline.org/chat.

How to Get Tested for COVID-19

Testing criteria for Coronavirus Disease (COVID-19) has been expanded in Michigan to include individuals with mild symptoms and essential workers even if they are not experiencing symptoms. If you would like to be tested for COVID-19, call 888-535-6136 or visit www.michigan.gov/coronavirus for information on getting tested.

HOUSING

FHA, Fannie Mae and Freddie Mac suspended mortgage foreclosures and evictions amid the COVID-19 outbreak.

USDA-RD announced a foreclosure and eviction moratorium for all USDA Single Family Housing Guaranteed Loans Program (SFHGLP) loans for a period of 60 days.

The Federal CARES Act suspends evictions for non-payment of rent beginning March 27 and lasting 120 days. Covered properties include HUD programs, Section 8, Low Income Housing Tax Credits, and federally backed mortgages.

Pre-Eviction Prevention Program Public Housing and Section 8 tenants at risk of eviction due to late rent and fees may receive assistance

from MDHHS.

Michigan Department of Health & Human Services may have home ownership services available to provide payment for mortgage or land contract payments, property taxes and fees, mobile home lot rent, and home insurance coverage. For more information and to apply, visit www.mibridges.michigan.gov.

Members who need assistance with housing expenses, are working but cannot return to their homes due to the health of a household member, or who are experiencing homelessness may contact the UFCW 951 Community Services Coordinator at 1.800.999.0951 ext. 123 to be directed to local resources.

INTERNET AND PHONE

Comcast is offering 60 days of complimentary service to new low-income customers signing up for the Internet Essentials plan. They've also made free WiFi available through Xfinity hotspots throughout the country. Comcast will not disconnect a customer's internet service or assess late fees if a customer has informed them of a COVID-19 related hardship. Visit corporate.comcast.com/covid-19 for more information.

AT&T is currently offering unlimited data to home internet wireline customers. New customers can subscribe to Access from AT&T for two months of free service. All public WiFi hotspots are open to anyone who needs them. AT&T will not terminate the service of any wireless, phone or broadband residential or small business customer due to an inability to pay your bill. All late payment fees will be waived. Visit about.att.com/pages/COVID-19.html

for more information.

Verizon will not charge late fees or terminate service to customers who are experiencing hardships because of COVID-19 and cannot pay their bill in full. Visit www.verizonwireless.com/support/covid-19-faqs for more information.

T-Mobile is providing customers on smartphone plans with unlimited data until at least June 30. Customers should dial 611 on their T-Mobile phone if they have concerns about bill payments due to COVID-19 or visit www.t-mobile.com/news/t-mobile-update-on-covid-19-response for more information.

MetroNet is offering free internet service for two months to new residential households in which a student resides. Visit www.metronetinc.com/covid19 for more information.

CHILD CARE

Many members are facing a challenging time ensuring that their children have some place safe to go while they're at work now that schools are closed. With many licensed childcare facilities closed due to the COVID-19 pandemic and family and in-home childcare providers who are unable to care for children due to health and safety concerns, child care options are limited. At the same time, with schools being closed, many families are facing an increased need for child care.

Members who need to find child care providers with openings for their children should call 211 or visit www.helpmegrow-mi.org. Both organizations serve as a central resource to connect essential workers with child care providers who have openings. The service for connecting families with child care is free, but there is still cost to the child care itself.

Care.com has opened up access for essential workers during the COVID-19 pandemic by

offering 90 days of free, premium access to the online platform. While child care offered through Care.com is not free of charge, this is a resource for locating alternative child care while day care centers and other forms of care are not available. Caregivers secured through this site are subject to Care.com's extensive background and safety checks.

Members at Meijer may be able to take advantage of the Care@Work program offered through Care.com in partnership with Meijer, which may be able to cover the cost of child care for a short period of time. For more information on Care@Work, Meijer members should call 855.781.1303 or visit meijer.care.com.

Members who need help covering the cost of child care can apply for the UFCW 951 C.A.R.E.S. Grant, UFCW 951 Foundation Child Care Scholarship or contact the Community Services Coordinator at 1.800.999.0951 ext. 123 for assistance.

STUDENT LOAN DEBT

Federal Student Loan Debt payments have automatically been suspended for six months, from March 13 through Sept. 30, 2020. Interest will not accrue during the six month forbearance. Borrowers may continue to pay principle debt if they choose.

This policy only affects federally held student loan debt. It does not apply to private student loan debt.

For more information contact your student loan servicer.

During this time conditions are changing quickly and additional resources may become available. Contact the UFCW 951 Community Services Coordinator, Alice Perreira, at 1.800.999.0951 ext. 123 for the most up-to-date information.