WORK. TRAINING. OPPORTUNITY. LIUNA NORTH DAKOTA



Jobs that Come Looking for You

As a member of the Laborers' International Union of North America (LIUNA) in North Dakota, you will be contacted and referred to good jobs that fit your skills and experience. LIUNA has partnered with some of the largest energy and construction contractors in North Dakota.

Move Up the Ladder with LIUNA Training

You will have access to top-notch, no-cost training classes—from safety to new construction techniques—led by experienced instructors to advance your construction career. The training and networking opportunities we provide help many members go on to become foremen, superintendents, and construction company owners.

Family Health Care (Obamacare Wishes It Were This Good)

With our health and welfare plan, you, your spouse, and your dependents will get access to high-quality health coverage that follows you from job to job and employer to employer.

Vacation Fund for Extra Cash When You Need it Most

Need some extra money around the holidays? In addition to regular wages, our North Dakota members earn vacation contributions for every hour worked which can be used for year-end expenses or emergencies.

Retire in Style with Generous Pension Benefits

When you work with LIUNA North Dakota, your employer invests in your future so that you have the opportunity to prosper and retire well. For every hour of covered work, your employer makes a contribution to a pension plan that provides a steady and reliable defined benefit, allowing you to enjoy your retirement years.

LiUNA!

www.LIUNANorthDakota.org

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WHAT'S IN YOUR WALLET?

With a LIUNA North Dakota Union Card You Get More

	LIUNA North Dakota	Job w/Standard Benefits	Job w/ No Benefits
Family Health Premium Cost	Paid	-\$300	-\$400 / -\$20
Family Health Coverage	Over 80%	70%	60% / 0%
Monthly Retirement Benefit	+\$800	+\$100	\$O
Monthly Vacation Savings Fund	+\$300	+\$140 (0.83 days)	\$0
Free Training	Unlimited	Little or None	None

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Notes: All projections are based on 160 hours of work at \$20.90 per hour. <u>LIUNA North Dakota</u>: Journeyman Laborers under LIUNA's North Dakota Building Agreement are initially eligible for family health coverage (member, spouse and eligible dependents) after completing 330 hours of covered work and a one-month waiting period, and remain eligible as long as they have banked 330 hours per quarter. Members begin earning pension fund contributions immediately based on hours worked and become fully vested in the defined-benefit pension plan after completing five vesting credit years of work. Monthly vacation/savings fund estimate is based on straight-time contribution rate of \$1.90 per hour; members earn \$2.85 per overtime hour toward their vacation fund. See summary plan description and plan documents for each LIUNA benefit fund for complete details. <u>Job with Standard Benefits</u>: Employer-sponsored family health coverage with an estimated monthly premium of \$300 based on state average, a 401(k) retirement plan, and two weeks' paid vacation. Estimated retirement benefit based on 50% employer matching contribution up to a maximum of 3% of gross wages, assuming the employee contributes 6% or more through salary deduction to qualify for full match. <u>Job with Below Average Benefits</u>: Estimated health premium cost (\$400/mo) and coverage rate based on either 1) average cost after subsidy for "bronze" level (60%) coverage through health exchange for two-income household with two children (\$70K annual income); or 2) average 2014 tax penalty for the same household with no health insurance.