

BARBERS & COSMETOLOGISTS Guild of Michigan



Making a Difference in the Lives of
Beauty Trades Professionals

The Barbers & Cosmetologists Guild of Michigan (BCGM) offers beauty trades professionals a wide range of benefits and services that can improve their lives in many ways including:

Affordable, Quality Health Insurance



BCGM members enjoy the peace of mind and financial security that comes with comprehensive medical and prescription coverage for themselves, spouses,

children, and same sex domestic partners through a Blue Care Network group plan.

First rate dental and vision plans are also available through the BCGM, allowing members to pick the plan that is best for them.

Portable, Flexible Retirement Plan

Saving for their golden years is easy for BCGM members, even those who work inde-



pendently. The Guild provides members with access to a professionally administered 401(k) Plan and free guidance from certified financial and retirement planning counselors, helping BCGM members make informed decisions and maximize their savings potential.

Financial Protections During Times of Illness or Death

Most beauty trades professionals are only paid if they work, a situation that can create a financial

nightmare during times of extended illness or injury. When these types of situations arise, BCGM members can guarantee themselves an income through the Guild's time loss pay program. For \$8 a month, members receive a \$160 weekly benefit. Lesser plans are available for as little as \$1 a month.

Guild members also receive a free \$10,000 life insurance policy, and have the opportunity to purchase additional coverage at low rates.

Career Development

The BCGM helps members take their careers to the next level through continuing education and training programs, a job board and referral



network, scholarship program, and community outreach. The Guild's political lobbyist represents members' interests at the State Capitol, fighting to enhance the lives of industry professionals.

Best of all, Guild Benefits Go With Members When They Change Workplaces

Beauty trades professionals frequently change workplaces, and many decide to work independently. For this reason, all Guild benefits go with members regardless of where their career takes them.





Join the Barbers & Cosmetologists Guild of Michigan! Membership is Only \$26 a Month

To join the BCGM, or for more information on Guild benefits, call 877-585-9672

Established to address the unique needs of beauty trades professionals including barbers, cosmetologists, hair stylists, nail technicians, estheticians, natural hair culturalists, massage therapists, and students in these careers. The BCGM was originally founded as the Barbers and Beauticians Union in 1886, and has been proudly affiliated with the United Food and Commercial Workers Union since 1979.

www.miguild.org

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