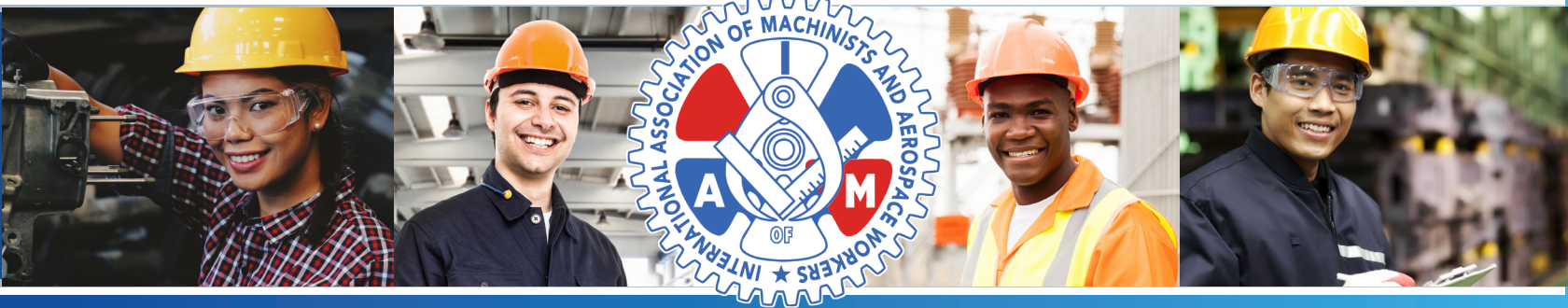


# MACHINISTS CUSTOM CHOICES SUPPLEMENTAL INSURANCE PROGRAM



## ABOUT MACHINISTS CUSTOM CHOICES

- ▶ The **Machinists Custom Choices** Program has helped union members for over 25 years address out of pocket expenses when they become sick or injured. The program has paid over **\$150,000,000** to members and their families since 1997.
- ▶ All plans are negotiated with superior rates and coverage and include:

Exclusive Plans

Rich Benefits

Guaranteed Issue

Preferred Underwriting

## PLAN OFFERINGS INCLUDE

- ▶ ALL Plans Guaranteed Issue for the Initial Open Enrollment **No Health Questions.**
- ▶ Coverage available for Spouse and Dependent Children.
- ▶ **Benefits paid directly to the policyholder.** Not the Doctor or Hospital.
- ▶ Lifetime Benefits: Most policies are fully portable with the change in benefits or cost.
- ▶ Same Day coverage on most plans: Accident, Critical Illness, Cancer, Hospital, Whole Life.
- ▶ Enrollment conducted by Salaried, Union Enrollment Counselors.

## THE NEED



- ▶ Medical Expenses not covered by major medical: Deductibles, Co-Pays, Co-Insurance, Out of Network.
- ▶ Non-Medical Cost related to recovery: Travel, Airfare, Meals, Childcare, Ambulance, etc.
- ▶ Lost or reduced Income by the Member and potentially the Spouse having to be the caregiver for the other creating a dual loss of income.

# STRATEGIC REVIEW

## INCOME PROTECTION

SHORT TERM DISABILITY  
LONG TERM DISABILITY



- ▶ Income is the most important resource.
- ▶ We insure everything else. But income makes everything else possible.
- ▶ First Priority: Evaluate current Short Term Disability and Long Term Disability and provide maximum coverage up to 65%.

**SHORT TERM DISABILITY**  
Typically covers the first 6 months

**LONG TERM DISABILITY**  
Typically covers an addition 5 years

6 MONTHS

5 YEARS

## SUPPLEMENTAL PROTECTION

CRITICAL ILLNESS  
CANCER INSURANCE  
ACCIDENT PLAN  
HOSPITAL INDEMNITY



### CAN YOU AFFORD A 40% PAY DECREASE?

Even with Disability and Worker's Comp, there is a reduction in income of up to 40%.

#### MAJOR MEDICAL

PAYS  
DOCTORS  
&  
HOSPITALS



#### MACHINISTS CUSTOM CHOICES

BENEFITS PAID  
DIRECTLY TO YOU



## LIFE INSURANCE

TERM LIFE  
LIFETIME BENEFIT TERM  
WHOLE LIFE



### UP TO \$300,000 IN GUARANTEED ISSUE LIFE INSURANCE FOR UNION MEMBERS UNDER AGE 55

Financial experts say that the primary wage earner should have 6 - 10 times their annual salary. Do you have enough?

	BML Term Life	<b>NEW</b> CHUBB Life Benefit Term + Long Term Care	UNUM Whole Life + Long Term Care
GI Amount Member	\$100K/\$30K if over 55	\$100,000	\$100,000
GI Amount Spouse	\$30K/\$10K if over 55	\$30,000	\$35,000
GI Amount Child <small>*Children/Grandchildren</small>	\$10,000 to age 19 or age 26 for students	\$10,000 to age 26 unmarried	*\$25,000 permanent Enroll prior to age 26

## MEDICARE



### IAM ENDORSED GROUP MEDICARE ADVANTAGE PLAN

- Available in all 50 states + Puerto Rico and Washington DC
- In-network and out-of-network plan benefits are identical
- Affordable out-of-pocket maximum with low copays
- No medical or prescription drug deductibles on the IAM Group Plan
- Includes routine Dental and routine Vision benefits
- Hearing Aid allowance per ear
- Silver Sneakers and Well Dine benefits included
- Only \$94 monthly premium per member

Call: **1(833)469-0515**  
Or Scan QR Code



## COLLEGE



- Discounted tuition rates for 50+ online programs built for adult students
- A supportive, personal admissions experience with a dedicated admissions counselor
- Transcript evaluation to determine how existing credits will translate to your degree
- Student support services, such as career counseling, financial aid, childcare or disability services, to navigate the challenges of returning to school
- Go to school at your convenience: part-time or full-time and 100% online.

## UNION RX CARD

### FREE PRESCRIPTIONS SAVINGS CARD

- Never expires • Works on all FDA approved medications • Accepted at 67,000 pharmacies nationwide

**UNION MEMBER EXCLUSIVE**  
**FREE** Identity Theft Protection for the First Year

**\$152 VALUE**

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