



# Machinists Custom Choices City of Long Beach

2024 Supplemental Benefits Open Enrollment

## **3 WAYS TO ENROLL:**

CALL 346-656-9142

To enroll or ask questions

### **ON-SITE February 5 - 9**

Phone and Self-enroll available through Feb 16th

#### **SELF-ENROLL**

Visit the link below or Scan the QR Code



# www.ebsworksite.com/shannon

## Plan Offerings Include:

- O ALL PLANS are GUARANTEED ISSUE for members. NO QUESTIONS!
- Coverage is available for family members.
- O Benefits paid directly to the member, TAX FREE, not the doctor or hospital.
- Most policies are fully portable with no change in benefits or cost\*.
- Same day coverage for Cancer, Accident, Critical Illness, Hospital Indemnity, CHUBB Life Benefit Term and Whole Life policies.
- Annual wellness benefits available on many plans.



## **AETNA Accident Plan (includes Sickness-Hospital Confinement**

- Provides 24-hour coverage for accidents, on OR off the job, paid directly to the member.
- □ \$400 Emergency Room benefit plus benefits for fractures, dislocations and more.
- \$3,000 for Hospital Admission plus \$750 per day hospital confinement for an accident.
- Sickness Rider: \$300 per day, up to 90 days per calendar year for a covered illness.
- ☐ Up to \$100,000 accidental death benefit.



### **AETNA Hospital Indemnity Insurance**

- ☐ Guaranteed Issue for members, spouses, and qualified dependents! NO QUESTIONS!
- ☐ Complements your health insurance to help pay for the costs associated with a hospital stay.
- 3 plans to choose from: Select \$1,000, \$1,500, or \$2,500 for hospital admission.
- Provides a **per day benefit**, **\$150**, **\$200**, or **\$250** beginning on day 2, for up to **30 days** per calendar year for <u>each</u> covered individual. **NO PRE-EX COVERAGE IS EFFECTIVE IMMEDIATELY!**
- Benefits are paid directly to the policyholder.



### **AETNA Critical Illness**

- Guaranteed Issue for members, spouses, and eligible dependents! NO QUESTIONS!
- ☐ Benefits paid directly to the insured upon diagnosis of heart attack, stroke, cancer, paralysis, major organ failure, end stage renal failure, coma, benign brain tumor, and more.
- Coverage amounts for members & spouses from \$5,000 to \$50,000. No benefit reduction due to age.
- Coverage individually owned & fully portable with no change in benefits or premium.
- Additional occurrence and reoccurrence benefit. No Lifetime Max!



#### **METLIFE Cancer Insurance**

- Guaranteed issue for members and qualified dependents!
- Provides a lump sum initial diagnosis benefit of \$5,000.
- Provides up to \$5,000 per month for chemo & radiation therapy. No Lifetime Maximum!
- ☐ Provides up to \$2,000 per month for self-administered drugs. No Lifetime Maximum!
- ☐ Provides coverage for **32 other specified diseases** in addition to cancer.



## Life Insurance: Do you have enough?

Most planning experts recommend we carry 6-10 times our annual income in life insurance.

# **NOW GET UP TO \$300,000 in Guaranteed Issue Life Insurance!**

NO physicals, NO bloodwork, NO health questions needed for approval!

	BML Term Life	NEW CHUBB Life Benefit Term	UNUM Whole Life
GI Amount Member	<b>\$100K</b> /\$30K if over 55	\$100,000	\$100,000
GI Amount Spouse	\$25K/\$10K if over 55	\$30,000	\$35,000
GI Amount Child *Children/Grandchildren	\$10,000 to age 19 or age 26 for students	\$10,000 to age 26 unmarried	*\$25,000 permanent Enroll prior to age 26
Builds Cash / Paid Up Value	No	Yes	Yes
Portable	Yes	Yes	Yes
Includes Long Term Care Rider	No	Yes	Yes

BML Term Life is effective on the stated policy dates. UNUM Whole Life and Chubb Life Benefit Term are effective on signature date.

#### Do you have 65%?

Machinists Custom Choices can supplement your benefit up to 65% of base income. Tax Free!!

## **Available only for part-time members: Short & Long Term Disability – UNUM**

- \* Guaranteed Issue for members! Plan includes 3/12 Pre-existing (Pre-X) Condition Limitation.
- Pre-existing conditions are not covered in the first 12 months of your policy from the policy date.
- \* Short term disability pays up to **24 weeks** after a 14-day elimination period due to an **off the job** accident or illness
- \* Long term disability begins after **6 months** due to an **on OR off the job** accident or illness, payable up to 5 years.
- Coverage not to exceed 65% of base income.

# IAMAW Member Exclusive FREE Identity Theft Protection for the First Year \$152 Value

#### FRONTLINE Identity Theft Protection THE ENTIRE FAMILY FOR ONLY \$6.35 SEMIMONTHLY!

"If your identity was stolen, who would you call?"

Complete hands-off recovery

Million-dollar reimbursement insurance policy

■ Back to pre-theft status

Lost wallet features

No deductible

\*\* Benefits available for IAM dues paying Union Members Only. To become a dues paying member, see below.

Complete Membership at: https://eforms.iamaw.org/memapp/947/1930

Please contact Ashley Gunckel (562) 346-6224 or <a href="mailto:agunckel947@gmail.com">agunckel947@gmail.com</a> for questions regarding membership.

For more information, contact your Machinists Custom Choices Site Coordinator:
Shannon Pierce spierce@ebsworksite.com 423-748-1720

EBS EMPLOYEE BENEFIT SYSTEMS IN