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Issue 1

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QUARTERLY NEWS LETTER FROM EMPLOYEE BENEFIT SYSTEMS, INC.

## Machinist Custom Choices Worksite Benefits News

### First Edition of Custom Choices News

Welcome to Machinist Custom Choices News. This publication will provide brief information on Employee Benefit Systems' role in communicating the Custom Choices program to IAM members, the supplemental insurance products available through the program, and how EBS can bring the

program to your groups. Please let us know what information will be helpful to you and how we might better serve your membership. Ad-

ditional information on the Custom Choices program is available on our website: [ebsworksite.org](http://ebsworksite.org).



### Custom Choices Plans Supplement Group Benefits

Products offered through the **Machinist Custom Choices** program were designed specifically for Machinists and provide additional financial security for members and their families. Each product is an individually owned, permanent, portable policy designed to provide coverage for the member's lifetime. Coverage is completely voluntary allowing members to select the coverage that best meets their family's needs. Premiums are conveniently collected through payroll deduction.



## The Need for Permanent Life Insurance

- Life insurance offered through the **Custom Choices** program is guaranteed issue for members, their children and grandchildren during the member's first year of eligibility. There is only a 6 month health question asked for those applying for coverage on their spouse.
- 62% of the working population relies on group term insurance as their sole source of life insurance protection.
- For a majority of our members, that coverage terminates upon termination of employment or retirement.
- 32% of the population is rated or denied when applying for individual life insurance.

## Out of Pocket Costs for the Treatment of Cancer

Studies by the American Cancer Society indicate that the American public incurs more than \$219 billion a year in cancer costs. The staggering part - only 41 percent of these costs are covered by health insurance plans. **The remaining 59 percent are indirect costs the consumer pays.** Items such as experimental treatment, deductibles and coinsurance, lost wages, travel and lodging, and child care are but a few of the costs that health insurance plans don't cover. The Critical Illness and Cancer insurance policies offered through the **Custom Choices** program were designed to replace these out of pocket expenses.

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Employee Benefit Systems is responsible for enrolling and servicing the **Machinist Custom Choices** program. EBS employees (including the enrollment counselors) are salaried dues paying members of the IAM. They have enrolled this program at over 400 sites across the US and currently service over 60,000 policies on IAM members and their families.

For additional information on the **Machinist Custom Choices** program, please contact **Bill Loweth, Charlie Mabry, or Jason Granger.**

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## Meet Sonia Suarez

Sonia Suarez is a 10 year veteran with Employee Benefit Systems. She is responsible for the administration and policyholder service departments. These units are the primary points of contact for employers and **Custom Choices** policyholders. The goal of these departments is to ensure that IAM membership and **Custom Choices** policyholders receive the benefits and service they expect.

Sonia resides with her husband (a Captain with the Houston Fire Department) and two children in Houston, Texas.