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Organizational Changes at EBS

Employee Benefit Systems, Inc. is pleased to announce two new additions to the EBS team. Bill Sowders joined EBS as Vice President of Business Development. Bill is based in Atlanta, Georgia and will be working with IAMAW representatives in the Southern and Eastern territories. He will support their efforts to get the Machinist Custom Choices program into contracts and will service those groups where the program is part of the CBA. Bill is well qualified for this role as he has over 20 years of experience in the insurance industry. EBS President Charlie Mabry said “Bill brings a unique perspective to our team and will be an asset as we service our Brothers and Sisters across these two territories.” Bill can be reached at 404-660-3884.

Another addition to the EBS family is Ray Moore. Ray joins EBS as Vice President, Field Operations. Ray will be relocating to Houston where he will oversee the scheduling, staffing and management of our enrollments, service CBA’s that include the Custom Choices program, assist in product development, and support EBS’ efforts to get word of the program out to IAMAW representatives. Ray is a 20 year veteran of the insurance industry. He learned the technical side of the business from inside an insurance company before moving out to provide counsel and service to policyholders. EBS President Charlie Mabry advised that “Ray will be assisting in the development of new innovative strategies to better serve IAMAW members and their families.” Ray can be reached at 919-830-9406.

Bob Leraas Retires

EBS would like to thank Bob Leraas for his many years of service to EBS and our policyholders. Bob laid much of the foundation on which the company was built. He was dedicated to negotiating the highest possible level of benefits and took great pride in the fact that the products he was instrumental in developing helped our Brothers and Sisters protect their family’s financial security. We wish Bob many years of health and happiness.



Critical Illness Plans as part of your Insurance Needs

In safeguarding against that unforeseen illness, EBS in collaboration with the Machinist Custom Choices program has developed a policy that covers known “critical illnesses” such as heart attack, stroke, kidney failure and cancer. These modestly priced policies not only provide peace of mind but security against the unknown cost of these illnesses. The information below shows the real numbers in establishing the need for Critical Illness coverage. These policies provide monies to help cover the out of pocket expenses one incurs when experiencing a critical illness.

In summary, the out pocket cost related to a critical illness can wipe out ones assets and create a major financial burden for the member and his family. In order to avoid these problems and insure that your lifestyle and daily living is not interrupted, the Critical Illness plan helps to cover most if not all of these costs. This program will fill the void of needed money to maintain your cost of living while rehabilitating and getting back on your feet.

Interesting Statistics on Critical Illnesses

- 50% of the population experiences a Critical Illness before paying off their mortgage.
- 25% of those affected by Cancer spend most or all their savings.
- Currently 14 million heart attack survivors.
- On average, someone dies of a Stroke every 3 to 4 minutes .
- 33% of all heart attacks occur in people under the age of 65
- Cancer is the 2nd leading cause of death in the U.S.
- Stroke is the leading cause of serious, long term disability in the U.S.

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During one of our recent enrollments, a member was confident that he knew the benefits he had through the program and thus did not need to come in to visit with an enroller. Ultimately he decided to take a minute to visit and indicated it was unfortunate that he had not taken the accident plan on the entire family, instead of just himself. His son had been in a serious car accident and he could sure use the benefits of that plan now.

Checking on his coverage, our enroller pointed out he did have coverage on the family and thus his son was covered for the accident. After filing the claim, he received benefits of \$350 for the emergency room visit; \$1,000 for the hospital admission and \$250/day for each day in the hospital. His 15 minute visit with the enrollment counselor resulted in almost \$4,000 of accident benefit that he did not think he had.

During another recent enrollment, two members had forgotten they each had a \$20,000 critical illness plan. In reviewing their coverage with one of our enrollment counselors, they discovered they had the coverage. Our counselor helped each one file a claim and get monies they did not know they had coming.

These real examples point to the importance of seeking out a counselor when we are on-site. You may have forgotten what coverage you have and are leaving money on the table.

Our job is to service our Brothers Sisters; whether that's adding coverage or assisting them with an existing policy. As our Senior Site Coordinator Steve Benedict says "it really makes you feel good when you know you've assisted somebody in a way that affects their lives in a positive sense".

Meet Lisa Hooper

Lisa Hooper is Director of Administration for Employee Benefit Systems. Her "can do" attitude contributes to the proactive service EBS provides IAMAW members and Custom Choices policyholders. Prior to joining EBS in 2007, Lisa was the Vice President of Claims and Policyholder Services for Central United Life Insurance Company. Lisa has over 25 years of insurance and administration experience, which she utilizes on a daily basis with policyholders and our insurance company partners. In addition to oversight of the office staff, Lisa is responsible for the coordination of our enrollment schedules and is the main liaison between our internal staff and Site Coordinators in the field. Lisa can be reached at lhooper@ebsworksire.com or by phone at 888-521-2900.