

# Machinists Custom Choices

PROVIDED BY EMPLOYEE BENEFIT SYSTEMS SINCE 1997

## Benefits Program



## CHECK OUT OUR NEW COLLEGE BENEFIT!

**Galen Bullock**  
*Vice President of Sales*

(484)844-1039

[gbullock@ebsworksite.com](mailto:gbullock@ebsworksite.com)



**Steve Benedict**  
*Director of Sales*

(512)964-1604

[sbenedict@ebsworksite.com](mailto:sbenedict@ebsworksite.com)



# OUR STORY

- **Employee Benefit Systems** created the Machinists Custom Choices Benefits program in 1997 to serve active and retired union members nationwide.
- EBS is a voluntary benefits insurance broker and enrollment firm serving unions nationwide. The principals at EBS are thought leaders in all areas of voluntary benefit strategies and we leverage the power of over **600,000 active and retired members** to negotiate superior rates and coverage.
- EBS is focused on the enrollment of union member benefits combined with the *Best in Class* communication, engagement, and post-enrollment service practices that the members understand the value of the benefit package being offered by and through their union memberships

<b>42 States</b> EBS has contracts in 42 states nationwide	Protecting <b>82,000</b> Union members and their families	<b>#1</b> working with #1 Disability carrier in nation <b>7.3%</b> of Market Share	A Sole Focus on Union Supplemental Benefits for <b>25</b> years
Benefit Payout Since 1997 <b>\$153,950,000</b> for Active & Retired Union Members	Life Insurance Benefit Payout Since 1997 <b>\$59,550,000</b>	Access to <b>700,000</b> Active and Retired Union Members and their families	

## EXPERIENCE

We are proud to say that our Union member employees have been serving Union members for over 25 years. Each member of our service team is licensed insurance professional. Our enrollment team are salaried professionals with an average of 20 years industry experience. Whether it is our leadership team, service team, or enrollment professionals, we stand ready to assist union members as they navigate through the complex waters of employee benefits.

## SERVICE






Our company, being founded on the principles of the labor movement, is a Union employee benefits organization. We know and were founded on, In Union there is strength and so we are brothers and sisters taking care of each other. Whether our members need help with filing a claim, have a coverage or policy question, or simply want to have a benefits review to see if they are under insured, we stand ready to assist.

## TECHNOLOGY

We focus on technology-based solutions for enrollment and service. By embracing this shift in the insurance industry, we will serve our future members and the future is now. With our benefits app the member can access their benefits, schedule appointment with enroller or benefit advisor, view and update payment history and change beneficiaries. With our self-enrollment we offer decision support tools that allows the member to select the benefits that meet their needs without pressure and at a time that is convenient for them.

# STRATEGIC PREVIEW

Design coverage offering that best compliments the existing benefits. Insurance coverages are segmented by type and need.

EXCLUSIVE BENEFITS	INCOME PROTECTION	SUPPLEMENTAL PROTECTION	LIFE INSURANCE	RETIREE PLANS
<p><b>Union College Benefit</b></p> <p><b>Union Rx Card</b></p> <p><b>ID Theft Protection</b></p>	<p><b>Short-Term Disability</b></p> <p><b>Long-Term Disability</b></p>	<p><b>Critical Illness</b></p> <p><b>Cancer Insurance</b></p> <p><b>Accident Plan</b></p> <p><b>Hospital Indemnity</b></p>	<p><b>Term Life</b></p> <p><b>Whole Life with Long Term Care Rider</b></p> <p><b>Lifetime Benefit Term</b></p>	<p><b>Medicare Advantage</b></p> <p><b>Prescription Drugs</b></p>
				

## PLAN OFFERINGS INCLUDE:

- **ALL Plans Guaranteed Issue** for the open enrollment. **No health questions.**
- Coverage available for spouse and dependent children.
- **Lifetime Benefits: Most policies are fully portable with no change in benefits or cost.**
- **Same-Day coverage on most plans: Accident, Critical Illness, Cancer, Hospital, Whole Life.**
- Premiums collected through the convenience of payroll deduction.
- **Strike Waiver of Premium included in most plans.**

# OUR SERVICES

**Employee Benefit Systems** is your dedicated one-stop Union shop for all your Union benefit enrollment and service needs nationally.

Union member engagement, communications, convenience, and **Best in Class** voluntary benefits are just part of the value we can bring to your enrollment experience. Call center, one-on-one, Self-enrollment Portal, and Benefits Key (our mobile app) are all part of our enrollment arsenal so that we can provide the custom experience that most union members need and desire today. We have led our industry in innovation and technology because the unions we represent are the future and the future is now.

## Featuring:

- **Call center enrollment with screen sharing technology**
- **Face to face and group meeting enrollments**
- **Self-service enrollment portal**
- **Custom member communications including electronic benefit statement**
- **Electronic eligibility feeds for payroll**

All EBS benefit counselors are union members and licensed, salaried insurance agents.



## ENROLLMENT SERVICES

We are with you every step of the way to educate and assist, whether it's in person, online, or via our center.



## BENEFITS CONSULTING

We help you with all aspects of benefit plan design, communication needs, and union member education through our comprehensive, integrated approach.



## ADMINISTRATIVE SOLUTIONS

Our full range of services include secure file transfer and consolidated billing, saving you time and money.



## MOBILE APP

Benefits Key is our proprietary App that allows members to enroll, engage, access, and understand their benefits.

# MACHINISTS CUSTOM CHOICES NATIONWIDE

**Employee Benefit Systems** Currently has over 90,000 union active and retiree in-force policies that we provide enrollment, service, and claims assistance to. We have collective bargaining agreements in 42 states.



## UNION COMPANIES WE REPRESENT



## BENEFIT PAYOUTS SINCE 1997

**TOTAL**

**\$153,950,000**

**DISABILITY INSURANCE**

**\$28,350,000**

**LIFE INSURANCE**

**\$59,550,000**

**CRITICAL ILLNESS**

**\$19,500,000**

**ACCIDENT PLAN**

**\$14,500,000**

**CANCER INSURANCE**

**\$23,500,000**

**HOSPITAL INDEMNITY**

**\$8,550,000**

# INCOME PROTECTION

How can you protect the asset you rely on most, your income? Disability Insurance.

Disability insurance replaces a portion of your income when you can't work. If you were unable to work due to illness or injury, disability insurance can help to pay for essential expenses, including food, utilities, school tuition, mortgage, and car payments.



## SHORT-TERM DISABILITY

## LONG-TERM DISABILITY

- **Guaranteed Issue** for members
- Tax-free benefits following and OFF THE JOB accident of illness
- Stand-alone or Stack-on Benefit not to exceed 65% of base income
- Pregnancy benefit of 6 weeks for routine delivery; 8 weeks for C-Section (minus waiting period)
- Long-Term 2 and 5 year options



**PROTECTION FOR  
INJURY & ILLNESS**



**TAILOR YOUR COVERAGE TO  
SUIT YOUR NEEDS & BUDGET**



**KEEP YOUR FAMILY  
AFLOAT**



**CONSTANT COVERAGE  
BOTH ON & OFF THE JOB**

# SUPPLEMENTAL BENEFITS

Pays cash benefits directly to the member

## ACCIDENT PLAN

**\$100**

**\$300 Sickness-Hospital Confinement Benefit Rider**

**Annual Wellness Benefit**

- Provides **24-hour** coverage for accidents, On OR off the job
- **\$400** Emergency Room benefit / **\$600** Ground Ambulance
- **\$3000 for hospital admission plus \$750 per day** hospital confinement
- Additional benefits for X-Ray, CAT scan, Surgery, Rehab, AD&D
- **Weekly Premium is \$4.41 incl Wellness benefit, net cost is only \$2.50 per week**

## HOSPITAL INDEMNITY

**\$50**

**No pre-existing condition clause**

**Annual Wellness Benefit**

- Three plan levels to choose from: **\$1000, \$1,500, \$2,500**
- Helps cover the high costs associated with hospital admissions
- Benefits are paid directly to the policy holder, tax-free
- Coverage includes childbirth

## CANCER INSURANCE

**\$50**

**No lifetime maximum**

**Annual Wellness Benefit**

- Provides lump-sum initial diagnosis benefit of **\$5,000**
- Provides up to **\$5,000** per month for chemo and radiation therapy
- Provides up to **\$2,000** per month for self-administered drugs
- 2nd / 3rd opinion , surgery, bone marrow, prosthetic
- **32 other diseases**

## CRITICAL ILLNESS

**\$75**

**First occurrence, additional occurrence, & reoccurrence benefit**

**Annual Wellness Benefit**

- Lump-sum benefits available up to **\$50,000** for Member and Spouse
- Fully portable with No Age Benefit Reduction or Change in Premium
- Benefits for **45 Named Health Events** incl. Childhood Diseases
- **Premium Example:** Age 30, enroll in **\$10,000**, **\$1.23** per week = **\$63.96**, include **\$75 Annual Wellness Benefit = \$11 Annual Savings**

# LIFE INSURANCE

## Up to \$300,000 in Guaranteed Issue Life Insurance for Union Members

**No Physicals, No Bloodwork, No Health Questions**

\*age 55 up to age 70 GI is \$230,000

### Experts say you need 6-10x your annual earning in life insurance

In the event of your passing, life insurance provides money directly to the individuals you select, your beneficiaries, who can use the money as they see fit, including:

- Replacing lost income
- Estate taxes and funeral expenses
- Funding a child's education
- Covering basic living expenses
- Paying household debts
- Supplementing retirement savings

	BML Term Life	<b>NEW</b> CHUBB Life Benefit Term	UNUM Whole Life
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
Builds Cash / Paid Up Value	No	Yes	Yes
Portable	Yes	Yes	Yes
*Long Term Care	No	Yes	Yes



# RETIREE DIVISION

## GROUP MEDICARE PLAN

**Retired Member Benefit-** We offer Group Medicare Plans to Unions and their eligible members, providing plans that have key benefits such as below.



### KEY BENEFITS

- **\$0 Medical Deductible**
- **\$0 Prescription Drug Deductible**
- **\$0 Primary Care Office Visits**
- **\$0 Copay for all Tier 1 Medications (90 Day Supply via Mail Order)**
- **\$250 Annual Allowance for Routine Dental such as cleanings**
- **Dental Coverage**
  - Annual of \$500 coverage for basic services
  - Simple and surgical extractions
  - Composite and amalgam restorations
- **Vision Coverage**
  - Cover routine eye exam (refraction)
  - \$100 annual allowance for glasses/contacts
- **Hearing Aid Coverage**
  - \$500 annual allowance per ear (up to \$1,000 total)

### ADDITIONAL FEATURES

- **National Passive Group PPO Plan Network** - Same benefits for in- and out-of-network services as long as the provider accepts Medicare and agrees to the Medicare Advantage plan provider.
- **Silversneakers® Gym Membership**
- **Well Dine Meal® Program**
- **No Referrals Required**



**LOW PLAN PREMIUM**



## TIRING OF PAYING TOO MUCH FOR PRESCRIPTIONS?

Get your Free EBS Rx Card and Start Saving Today!

- Absolutely FREE access to savings
- No enrollment or personal information required
- Everyone is eligible
- Works on all FDA approved medications
- Accepted at 67,000 pharmacies nationwide
- Works for insured, uninsured, and underinsured
- Never expires
- Works for pet medications



Combining proprietary technologies to create the industry's premier multi-network portal

Various discount brands compete for lowest prices on all FDA approved medications

### GET YOUR CARD IN SECONDS



**We can TEXT it to you**  
SMS charges may apply



**We can EMAIL it to you**  
Directly to your inbox



**You can PRINT your card**  
From your own computer



**You can SAVE it to your phone**  
Directly to your device





## UNLOCK YOUR FUTURE WITH UNION MEMBERSHIP: AFFORDABLE COLLEGE DEGREES FOR ALL!



We believe in empowering and supporting union members and their families through their personal and professional growth. We recognize the immense value of education and the countless doors it opens. That's why we've partnered with several colleges and universities to bring you an exclusive benefit, a significant reduction in tuition for a wide range of Certificates, Associate's, Bachelor's, and Master's degree programs.

### HOW THE COLLEGE BENEFIT PROGRAM WORKS



#### Complete an Interest Form

Simply complete the QR code interest form outlining your educational and career goals.



#### Get Matched

You will be matched with the perfect College or University to reach your goals!



#### Contacted by an Admissions Counselor

Discuss details about your program, total out-of-pocket cost, transfer credits, and guide you through the admissions process.

### SUPERIOR STUDENT SUPPORT AND FLEXIBILITY

- 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.





## AFFORDABLE TUITION, UNBEATABLE SAVINGS

Your dedication to your union deserves to be rewarded, and we're here to do just that. Our exclusive discounted tuition rates allow you to pursue your degree without burdening your wallet. Enjoy substantial savings, making quality education more accessible than ever before. Invest in your future with confidence, knowing that you're maximizing your potential while minimizing your financial strain.



## PROGRAMS WE OFFER

Education  
Human Resources  
Cannabis  
Business & Finance

Nursing  
Health  
Information Technology  
Criminal Justice

Legal  
General & Liberal Studies  
**AND MORE!**

## ACHIEVE YOUR GOALS YOUR WAY



- 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
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# COMMUNICATIONS

**Employee Benefit Systems** understands that members do not value a benefits program that they do not understand. That is why we heavily invest our time, talent, and resources in communicating directly to the members. Our job is to educate the members about the benefits program and the value of the **Best in Class** benefits which are only made possible because of their union membership.

1. Home Mailer
2. Email Campaign
3. Text Campaign
4. Landing Page
5. Video
6. QR Code
7. Toll-Free Number
8. Mobile App



# ENROLLMENT EXPERIENCE

**Employee Benefit Systems** understands that choosing the right technology partner for the member enrollment experience is more important than ever. To maximize the members' enrollment experience and confidence in their ability to understand the benefit package being offered, EBS has partnered and developed a state-of-the-arts enrollment platform that exceeds our members' expectations.

- **Telephonic systems** that capture and monitor each and every call to ensure data integrity and verified employee elections
- **State-of-the-Art** enrollment platforms that have build-in communication tools for pre, during, and post enrollment activities.
- **Self-service** platforms that are intuitive and allow for easy navigation utilizing decision support tools that can be customized for each employee

**SMART PHONE**



**COMPUTER**



**CALL CENTER**



**IN-PERSON**



**MOBILE APP**



# TECHNOLOGY

It's what sets us apart



## SELF-ENROLLMENT TOOL

Sometimes because of COVID, distance, company rules, or various other reasons our licensed counselors cannot always be on-site. Or, our time is limited while on-site. Our self-enrollment tool is a simple way for you to still get the coverage negotiated on your behalf to protect you and your family.

No matter your situation whether you're a family of 6, a single parent with a child, or a married couple you can use our EBS self enrollment tool to complete your enrollment.

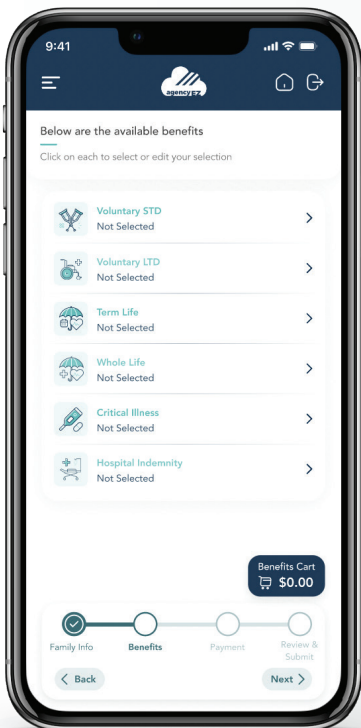
It works with any device: computer, tablet, or cellphone. You pick the device you're most comfortable with and get started.

### SELF-ENROLL: EASY AS...

- 1 Create a login and password**
- 2 Answer a few basic questions**
- 3 Choose the plans that are right for your family**



## BENEFITS KEY - MOBILE APP



Available on the app store, Benefits Key, our mobile app, helps Unions improve their members' benefit experience by allowing the members to enroll, engage, access, and understand their benefits all in the palm of their hand.



#### Enroll Online

Single sign-on into benefits admin site and enroll directly through the app



#### Enroll by Phone

Schedule a telephone appointment with a benefits counselor



#### Benefits Center

View benefit summaries, provider contact info, website links, etc



#### Messages

Send employee benefit notifications year-round



#### Free College

Access more info about earning a degree online

# CHARITABLE DONATIONS

Employee Benefit Systems, through our partnership with Guide Dogs of America and Tender Loving Canines, provide charitable support throughout the year on behalf of EBS and our members. Since our company's inception, EBS and our affiliate companies have provided in excess of 1 million dollars in charitable support.



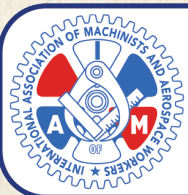
## TWO WAYS TO GIVE

- When a union member enrolls with EBS, we donate \$5 to **Guide Dogs of America**
- The union member can be enrolled in **Gift Back to GDA** through recurring monthly payment

## Guide Dogs of America Wins Big in Vegas!

The Machinists Custom Choices Supplemental Benefits Program provided by Employee Benefit Systems, Inc. has been extremely successful throughout the years providing our Union brothers and sisters with supplemental benefits that have quite literally changed their lives. That success has afforded EBS the opportunity to give back to our preferred charity partner and friends, Guide Dogs of America in a meaningful way.





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