



ALLIED FEDERATION SUPPLEMENTAL BENEFITS

2024 Enrollment Guide



LAST CHANCE TO ENROLL THIS YEAR

October 28th - November 8th



OUR STORY

- **Employee Benefit Systems** was founded in 1997 to serve active and retired Union members with their Supplemental Benefit needs.
- 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 so that the members understand the value of the benefit package being offered by and through their union memberships.



Employee Benefit Systems Currently has over 116,000 active and retired policies in force that we provide enrollment, service, and claims assistance to. We offer enrollments or have collective bargaining agreements in 48 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

NEW HIRES - OPEN ENROLLMENT

As a **Union member with Allied Federation**, you are eligible to enroll in the enclosed 2024 Benefits Package offering. While Allied Federation works with Employee Benefit Systems to negotiate the *Best-In-Class* benefits for our union members, these benefits are provided through EBS.

Have questions regarding the benefits contained in these materials?

Please contact Employee Benefit Systems at **1-888-521-2900** or email your questions to Lupita Galvan at lgalvan@ebsworksite.com.

DON'T MISS YOUR OPPORTUNITY!

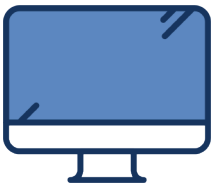
Open Enrollment is the time of year that you are eligible to enroll in supplemental benefits that are paid directly to you and your family members. These are life changing benefits that have been negotiated on your behalf by our Union brothers and sisters at Employee Benefit Systems.

**Enrollment is easy as 1,2,3
and it is, in most cases, *Guaranteed Issued!***



CALL (833) 202-6022

To speak with one of our
licensed, salaried counselors



SELF-ENROLL

Follow the link or scan the QR code to enroll

www.ebsworksite.com/allied



SUPPLEMENTAL BENEFITS

Pays cash benefits directly to the member.

DISABILITY

Railroad Disability and the Supplemental Sickness plan

Railroad Disability and the Supplemental Sickness plan help the member in a big way the first year you are disabled.

What happens when your Supplemental Sickness plan runs out after 12 months?

Months 13-24 is when things get challenging for the member.

EBS has designed a plan specifically tailored to Railroad Union Members.

When you are determined to be disabled, and you have met your elimination period, the plan pays **\$400 per month for the first 9 months**. After that, the **plan increases 8x in benefit to \$3,500 per month** for the next 12 months! That is right 8x! Why 8x? Because that is when your Supplemental Sickness plan will have been exhausted.

After meeting the 90-day elimination period the following benefits apply to a payable claim:

- **\$400** benefit for 9 months
- **\$3,500** benefit for the following months 12 through 24
- 3/12 pre-existing condition applies however will be waived for the first 3 months in order to give the claims department time to review the claim. That means member is guaranteed a payment for at least 3 months even if the condition is pre-existing
- Own Job definition

SUPPLEMENTAL BENEFITS

Pays cash benefits directly to the member.

ACCIDENT PLAN

\$100

Includes a \$300 per day 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.
- **\$3,000 for hospital admission plus \$750 per day** hospital confinement.
- Additional benefits for X-Ray, CAT scan, surgery, rehab, AD&D.
- **Individual weekly premium is \$3.81. Including the wellness benefit, net cost is only \$1.88 per weekly deduction.**

HOSPITAL INDEMNITY PLAN

\$50

No Pre-Existing Condition Clause

Annual Wellness Benefit

- 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 day 1 benefit of \$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.

NEW! CANCER INSURANCE

\$50

No Lifetime Max

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.
- Includes coverage for 32 named diseases.

CRITICAL ILLNESS PLAN

\$75

First Occurrence, Additional Occurrence, and Reoccurrence Benefit

Annual Wellness Benefit

- \$15,000 & \$30,000 lump-sum benefits are available for member and spouse.
- Fully portable with No Age Benefit Reduction or Change in Premium.
- Benefits for 39 named health events including childhood diseases.
- Child coverage at 50% of member's amount at no additional cost.
- No Lifetime Max.

LIFE INSURANCE

Up to \$225,000 in Guaranteed Issue Life Insurance for Members 55 and under

No Physicals, No Bloodwork, No Health Questions

Ages 55-70 are approved up to \$140,000

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	CHUBB Lifetime Benefit Term	NEW! BML Whole Life
GI Amount Member	\$100K / \$30K if over 55	\$100,000	\$100,000
GI Amount Spouse	\$25K / \$10K if over 55	50% of member coverage up to \$30,000	\$30,000
GI Amount Child *Grandchildren	\$10K to age 19 or age 26 for students	\$10K	\$25,000
Builds Cash	No	No	Yes
Paid Up Value	No	Yes	Yes
Portable	Yes	Yes	Yes
Includes Long Term Care Rider	No	Yes	No

*BML Whole Life amount based on Age

VALUE-ADDED PROGRAMS

VIRTUAL WILL & TRUST Weekly Rate: \$1.80

Do you currently have a will?
67% have no estate plan

- **Plans for the Whole Family** With one membership, 4 adult family members can create their own will- or trust-based estate plan with unlimited updates.
- **Everything Included** Will-and-Trust based estate plans together with a suite of directives (POA, health care, funeral, pet directives, and more).
- **Smart Digital Vault also included** Easily organizes and integrates your online life into your estate plan.
- **Self-Guided** Intuitive design creates personalized estate plans from anywhere and on any device.
- **Approved in All 50 States** We stay ahead of legal changes and ensure ongoing compliance with evolving laws and regulations through the guidance of our legal Advisory Board.

IDENTITY THEFT PROTECTION Members Get 1 Free Year*

What would you do if you found your identity was stolen?
Who would you turn to?

- **Full-Service Recovery** Your time is too important to waste on recovering a stolen identity. It takes an average of 200 hours to recover. If it happens to you, **We do the work for you.**
- **Includes \$1,000,000 Identity Theft Reimbursement Insurance** Real insurance to cover expenses incurred as well as money lost from a fraudulent fund transfer from your accounts..
- **Dark Web Identity Monitoring** We monitor public and private black-market sites, hacker forums and chat and discussion areas. We will alert you if we find your personal information in play and act on your behalf.

Members get 1 Free Year of ID Theft Protection (\$152 Value)*

*Administration fee will still apply

Ask Us About Affordable College Degrees for Members and Their Family

UNION COLLEGE BENEFIT

- **Discounted Tuition Rates** for 150+ online programs build for adult students.
- **Supportive Personal Admission Experience** - dedicated admissions counselors.
- **Transcript Evaluation** - determine how existings 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.



ebsunioncollegebenefit.org/allied



ALLIED FEDERATION

SUPPLEMENTAL BENEFITS

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