

EMPLOYEE BENEFIT SYSTEMS UNION SUPPLEMENTAL BENEFITS



Benefit Overview

UWUA LOCAL 270

Open Enrollment:
Monday, October 14th - Friday November 1st



www.ebsworksite.com/uwua-270



OUR UNION STORY

Employee Benefit Systems was founded in 1997 to develop programs with a mission to protect and enhance active and retired Union members' financial livelihood and quality of life.

EBS is a voluntary benefits insurance broker and enrollment firm serving unions nationwide. We leverage the power of over **600,000 active and retired members** to negotiate superior rates and coverage.

Since our humble beginnings, EBS has grown to provide benefits and value-added programs to unions and union members in 48 states.

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 members understand the value of the benefit package being offered by and through their union memberships.

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

UNIONS AND UNION COMPANIES WE REPRESENT

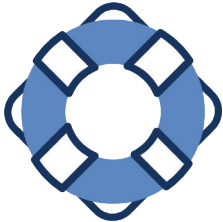





UWUA PROGRAM OVERVIEW

THE NEED: During a medical event could you afford the following?

- **Medical Expenses not covered by major medical:** Deductibles, Co-Pays, Co-Insurance, Out of Network Charges
- **Non Medical Cost** related to recovery: Travel, Airfare, Childcare, Ambulance, etc.
- **Lost or reduced income** Typical Disability plans only pay up to 60% of regular income. **Most members and their families cannot afford a 40% reduction in pay** when they are out of work due to an illness or accident.

SOLUTION: Exclusively negotiated programs to meet union members' needs

SUPPLEMENTAL PROTECTION	LIFE INSURANCE	VALUE ADDED PROGRAMS	RETIREE TRUSTED RESOURCE
Accident Plan Critical Illness Hospital Indemnity	Term Life Lifetime Benefit Term with Long Term Care Rider	Discounted Union College Benefits ID Theft Protection Virtual Will & Trust	Medicare / Part D Final Expense Dental & Vision
			

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, Hospital Indemnity.
- **Annual Wellness Benefits** available on many plans.
- Premiums collected through the convenience of ACH.
- **Strike Waiver of Premium** included in most plans.

SUPPLEMENTAL BENEFIT OFFERING

THREE WAYS TO ENROLL:

SELF-ENROLL

Scan the QR CODE or
visit the link below

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ACCIDENT PLAN 24-hour coverage for accidents, on OR off the job!

\$100
Wellness Benefit

- **\$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: **\$500 Hospital Admission, \$300 a day** starting on day 2 for 30 days per calendar year for a **covered illness**.
- Up to **\$100,000 accidental death benefit**.

CRITICAL ILLNESS Guaranteed Issue. NO QUESTIONS!

\$75
Wellness Benefit

- Benefits paid directly to the insured upon diagnosis of 45 named health events incl. heart attack, stroke, cancer, major organ failure, end stage renal failure, coma, benign brain tumor, and more.
- Coverage amounts for members & spouses **up to \$50,000**.
- Children covered at 50% members amount at no cost.
- Coverage individually owned & fully portable with no change in benefits or premium.
- Additional occurrence and reoccurrence benefit. **No Lifetime Max!**

HOSPITAL INDEMNITY No Pre-Ex - Coverage is effective Immediately!

\$50
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.
- Day 1 benefit of **\$1,500** hospital admission.
- Day 2 benefit of **\$200** for **up to 30 days** per calendar year

LIFE INSURANCE Experts say you need 6-10x annual earning in Life Insurance.

- **Up to \$200,000** in **Guaranteed Issue Life Insurance for Members**
- No physicals, no bloodwork, no health questions

	BML Term Life	CHUBB Lifetime Benefit Term
GI Amount Member	\$100K for ages 18-69	\$100,000
GI Amount Spouse	\$15K for ages 18-69	50% of member coverage up to \$30,000
GI Amount Child	\$10K to age 19 or age 25 for students	\$10K
Paid Up Value	No	Yes
Portable	Yes	Yes
Includes Long Term Care Rider	No	Yes

VALUE-ADDED PROGRAMS

VIRTUAL WILL & TRUST Semi-Monthly Rate: \$3.89

***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)*

Add the entire family for \$6.33 (Semi-Monthly)

*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/uwua

SEMI-MONTHLY RATES

ACCIDENT PLAN - AETNA

Age	Employee Only	Employee + Spouse	Employee + Child/ren	Full Family
ALL	\$8.25	\$14.29	\$14.32	\$20.57

HOSPITAL INDEMNITY INSURANCE - AETNA

Benefit Options	Employee Only	Employee + Spouse	Employee + Child/ren	Full Family
\$1500 / \$200	\$10.07	\$19.86	\$15.56	\$24.56

CRITICAL ILLNESS - AETNA

Issue Age:	< 30		30 - 39		40 - 49		50 - 59		60	
Amount	EE	E+S/Family	EE	E+S/Family	EE	E+S/Family	EE	E+S/Family	EE	E+S/Family
\$5,000	\$1.71	\$3.60	\$2.64	\$5.46	\$4.59	\$9.38	\$8.06	\$16.38	\$13.61	\$27.49
\$10,000	\$2.66	\$5.59	\$4.51	\$9.29	\$8.41	\$17.16	\$15.36	\$31.16	\$26.45	\$53.41
\$15,000	\$3.62	\$7.60	\$6.39	\$13.15	\$12.24	\$24.92	\$22.66	\$45.93	\$39.32	\$79.30
\$20,000	\$4.57	\$9.60	\$8.25	\$17.01	\$16.05	\$32.69	\$29.96	\$60.71	\$52.17	\$105.19
\$25,000	\$5.52	\$11.59	\$10.14	\$20.84	\$19.89	\$40.47	\$37.27	\$75.46	\$65.02	\$131.10
\$30,000	\$6.46	\$13.61	\$12.02	\$24.70	\$23.72	\$48.25	\$44.57	\$90.24	\$77.87	\$157.00
\$35,000	\$7.02	\$15.60	\$13.89	\$28.56	\$27.54	\$56.03	\$51.87	\$105.02	\$90.72	\$182.91
\$40,000	\$8.36	\$17.59	\$15.77	\$32.39	\$31.37	\$63.81	\$59.17	\$119.79	\$103.57	\$208.80
\$45,000	\$9.32	\$19.61	\$17.64	\$36.25	\$35.19	\$71.56	\$66.47	\$134.57	\$116.41	\$234.69
\$50,000	\$10.27	\$21.60	\$19.52	\$40.10	\$39.02	\$79.34	\$73.77	\$149.35	\$129.26	\$260.61

GROUP TERM LIFE INSURANCE - BML

AGE	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18 - 34	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
35 - 39	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
40 - 44	\$3.01	\$4.49	\$6.00	\$7.49	\$9.00	\$10.49	\$12.00	\$13.49	\$15.00
45 - 49	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
50 - 54	\$7.80	\$11.70	\$15.60	\$19.50	\$23.40	\$27.30	\$31.20	\$35.10	\$39.00

AGE 55+ MAXIMUM ISSUE AMOUNT \$30,000

AGE	\$10,000	\$20,000	\$30,000
55 - 59	\$6.34	\$12.69	\$19.05
60 - 64	\$9.25	\$18.50	\$27.75
65 - 69	\$15.40	\$30.80	\$46.21

Spouse can elect 50% of member amount up to 25K or 10K if over age 55.

10K Child Term Life Rider available at \$.91 semi-monthly.

LIFETIME BENEFIT TERM - CHUBB

Age	\$30,000	\$50,000	\$100,000
25	\$7.94	\$13.25	\$26.49
35	\$11.69	\$19.48	\$38.95
45	\$19.76	\$32.94	\$65.87
55	\$37.55	\$62.58	\$125.16

Spouse can elect 50% of member amount up to 30K and 10K Child Term Rider for \$2.08 semi-monthly.

UNION RETIREE MEDICARE PLANNING

A union member's retirement years are supposed to be easy. However, understanding Medicare, the different regulations, and the various options available can be confusing.

Who can members trust to guide them during this challenging time?

- **What actions do they need to consider when they are turning 65?**
- **How can union members be certain they are enrolling in the right healthcare for retirement ?** *(Most agents are captive with a single carrier.)*
- **Who can they rely on to advise them on changes to Medicare and their current coverage due to regulation changes?** *(In 2025 there will be a significant impact to all Medicare Plans due to new regulations included in the inflation Reduction Act. Medicare and Prescription Drug Plans may be impacted.)*
- **Where can they obtain Dental and Vision plans?** *(Employer plans typically do not continue once a member retires.)*
- **Where can they receive guidance on complicated healthcare decisions?** *(Example: If a member or spouse is retired and the other spouse is actively employed or a member is working past age 65 and continues on the employer health plan.)*

TRUSTED RESOURCE FOR ALL RETIREE NEEDS

- ✓ Resources available for Union Member, Spouse, and Surviving Spouse
- ✓ \$0 Cost Review through www.medicare.gov
- ✓ Appointed with many major carriers / Appointed in most states
- ✓ Including Medicare Supplements, Medicare Advantage, Prescription Drug Plan
- ✓ Guidance and consideration for Veterans, Special Needs Plans, and Income-Related Coverage
- ✓ Additional Plans available for Retirees including Dental, Vision, Identity Theft, Virtual Will / Power of Attorney
- ✓ Group Plans are also available



Employee Benefit Systems is not connected to the Federal Medicare program. By contacting this number, you will be connected with a licensed insurance agent. This is an advertisement for insurance.

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