



The Machinist Custom Choices Worksite Benefits program has offered represented members additional financial security since 1997.

Machinist Custom Choices **2025 Supplemental Benefits Open Enrollment** **City of Long Beach**

Enrollment Dates: Monday Feb 10th – Friday, Feb 21st

3 WAYS TO ENROLL:

ON-SITE

Feb 10 – Feb 14

*See on-site schedule
in link below

CALL 346-656-9142

To speak to a salaried
enrollment counselor

SELF-ENROLL

Visit the link below
or Scan the QR Code

SCAN ME



www.ebsworksite.com/city-of-long-beach

Plan Offerings Include:

- **ALL PLANS** are **GUARANTEED ISSUE** for members. **NO QUESTIONS!**
- Coverage is available for family members on all policies except disability.
- Benefits **paid directly to the member**, **TAX FREE**, not the doctor or hospital.
- Most policies are fully portable with no change in benefits or cost*.
- **Same day coverage** for Accident, Critical Illness, Hospital Indemnity, Cancer and Whole Life policies. Disability and Term Life effective on Policy Date.
- Annual wellness benefits available on many plans.

*Disability insurance is not portable.

Your current City of Long Beach Short Term Disability base plan pays up to 50% of earnings.

Can you afford a 50% cut in pay?

NEW 25% Buy Up pays on top of 50% for a total of 75% TAX FREE!

NEW Short Term Disability – UNUM Available only for full-time members

- * Purchase up to 25% of earnings & it pays **IN ADDITION** to the City of Long Beach benefit.
- * Short term disability pays up to **25 weeks** after a 7-day elimination period due to an **off the job** accident or illness and will not coordinate with employer coverage.
- * Guaranteed Issue for members! Plan includes **3/12 Pre-existing (Pre-X) Condition Limitation**.
- * Pre-existing conditions are not covered in the first 12 months of your policy from the policy date.
- * Part-time members- inquire about short and long term disability plans available to you.

Accident Plan - AETNA (includes Sickness-Hospital Confinement rider)

- * Provides **24-hour coverage** for accidents, on **OR** off the job, paid directly to the member.
- * **\$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: \$300 per day**, up to **90 days** per calendar year for a **covered illness**.
- * **\$100,000 accidental death** benefit for adults, \$50,000 accidental death benefit for children.

\$100.00
Well Benefit

**** Benefits available for IAM dues paying Union Members Only. To become a dues paying member, Complete Membership at:**

<https://eforms.iamaw.org/memapp/947/1930>

Or contact Brandon Nottingham (562) 387-4987 or bnottingham947@gmail.com for questions regarding membership.

\$75.00
Well Benefit

Critical Illness - AETNA

- * **Guaranteed Issue** for members, spouses, and eligible dependents! **NO QUESTIONS!**
- * Benefits paid directly to the insured upon diagnosis of heart attack, stroke, cancer, paralysis, major organ failure, end stage renal failure, coma, benign brain tumor, and more.
- * Coverage amounts for members & spouses from **\$5,000 - \$50,000**. No benefit reduction due to age.
- * Coverage individually owned & fully portable with no change in benefits or premium.
- * Additional occurrence and reoccurrence benefit. **No Lifetime Max!**

\$50.00
Well Benefit

Cancer Insurance – MANHATTAN LIFE (includes Intensive Care rider)

- * 2 plans to choose from. **Base Plan** & **Premier Plan** Include the following benefits and more.
- * **Pre-existing conditions covered after 12 months.**
- * Provide a lump sum initial diagnosis benefit of **\$5,000**.
- * Pay up to **\$2,000 per month** for self-administered drugs.
- * Provide coverage for **32 other specified diseases** in addition to cancer.
- * **PREMIER PLAN** provides up to **\$5,000 per month** for chemo & radiation therapy.
- * **NEW BASE PLAN** provides up to **\$500 per day** for chemo & radiation therapy.

\$50.00
Well Benefit

Hospital Indemnity Insurance - AETNA

- * Complements your health insurance to help pay for the costs associated with a hospital stay.
- * 3 plans to choose from: Select **\$1,000, \$1,500, or \$2,500** for hospital admission.
- * Provides a **per day benefit of \$150, \$200, or \$250** beginning on day 2, for up to **30 days** per calendar year for each covered individual.
- * **ALL PRE-EXISTING CONDITIONS ARE COVERED! EFFECTIVE IMMEDIATELY!**

IAMAW Member Exclusive

Identity Theft Protection - FRONTLINE

- * **FREE for member the 1st year! \$152 Value**
- * Full-Service recovery & Lost wallet service.
- * \$1Million ID theft, Expense and fraud Reimbursement.
- * Cover the Entire Family for only **\$6.35 semi-mo.**

NEW Will & Estate Planning - GOODTRUST

- * Includes power of attorney, healthcare, funeral, pet directives, and more.
- * Easily organize your digital life and legacy
- * Family plans with unlimited updates for **\$3.90 semi-mo**

Do you have enough life insurance?

Most planning experts recommend we carry 6-10 times our annual income in life insurance.

NOW - Up to \$300,000 in Guaranteed Issue Life Insurance!

No Physicals, No Bloodwork, No Health Questions

	BML TERM LIFE	CHUBB LIFETIME BENEFIT TERM	BML WHOLE LIFE
GI AMOUNT MEMBER	\$100,000	\$100,000	\$100,000
GI AMOUNT SPOUSE	\$25,000	\$30,000	\$30,000
GI AMOUNT CHILD	\$10,000	\$10,000	\$25,000
BUILDS CASH VALUE	NO	NO	YES
PAID UP VALUE	NO	YES	YES
LONG TERM CARE RIDER	NO	YES	NO
PORTABLE	YES	YES	YES

BML Term is effective on the stated policy date. Chubb Lifetime Term and BML Whole Life are effective on signature date.

For more information, contact your Machinists Custom Choices Coordinator:
Shannon Pierce spierce@ebsworksite.com **423-748-1720**

This overview is for discussion purposes only and should not be relied upon to determine coverage.
For a complete description of benefits, please refer to your Certificate of Coverage.

