



Machinists Custom Choices **2026 Supplement Benefit Enrollment**

FOR IAM DISTRICT 751 MEMBERS AT BOEING

Monday, March 30th - Friday, April 24th



SHORT-TERM DISABILITY
25% Buy Up
NO OFFSET – Protect your income

Up to \$350,000
LIFE INSURANCE
Guaranteed Issue

www.ebsworksites.com/boeing-seattle



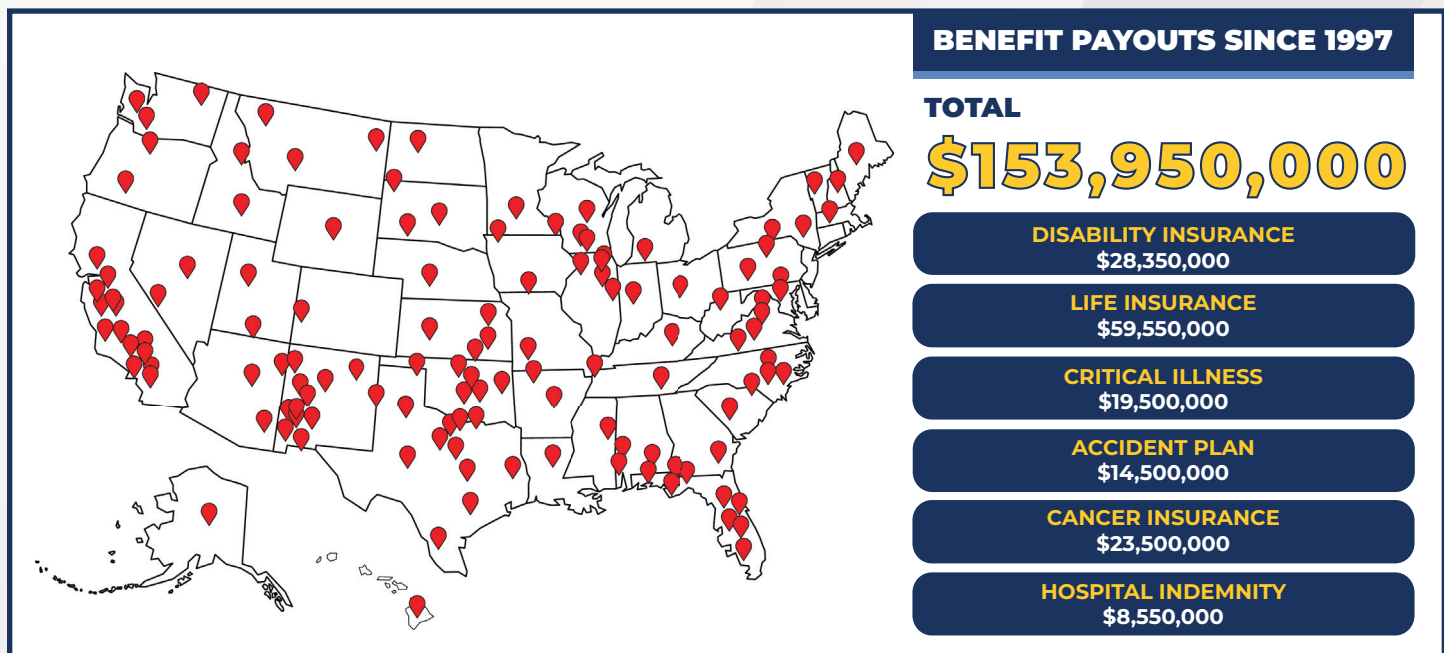
ABOUT MACHINISTS CUSTOM CHOICES

Machinists Custom Choices was founded in 1997 with a mission statement to protect Union members' financial livelihood and enhance their quality of life.

EBS is a voluntary benefits insurance broker and enrollment firm serving unions nationwide. We leverage the power of over 1.8 million 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.



UNIONS AND UNION COMPANIES WE REPRESENT

JOHN DEERE

Guide Dogs of America

LOCKHEED MARTIN

SMART
SHEET METAL | AIR | RAIL | TRANSPORTATION

OCSEA
AFSCME

SPiRiT
AEROSYSTEMS

MillerCoors
A MOLSON COORS COMPANY

METAL TRADES DEPARTMENT
AFL-CIO

UNITED WORKERS UNION OF AMERICA
AFL-CIO

INTERNATIONAL BROTHERHOOD OF SHIPBUILDERS & HARPERS

California School Employees Association

BOEING

BNSF
RAILWAY

LiUNA!
Feel the Power

Raytheon

OPEIU
Office & Professional Employees International Union

UFCW
a VOICE for working America






INTERNATIONAL BROTHERHOOD OF POLICE OFFICERS

INTERNATIONAL UNION OF PLUMBERS • UNION • PIPEFITTERS • STEAMFITTERS • SERVICE TECHS

TEXTRON

MACHINISTS CUSTOM CHOICES PROGRAM OVERVIEW

EBS designs benefit plans custom to each Union we represent. Through the power of our negotiation, we leverage the insurance companies to provide Union members with benefit programs that cannot find anywhere else. Insurance coverages we offer are segmented by type and need shown below.

INCOME PROTECTION	SUPPLEMENTAL PROTECTION	LIFE INSURANCE	RETIREE RESOURCE	VALUE-ADDED PROGRAMS
<p>Short-Term Disability</p> <p>Long-Term Disability</p> 	<p>Accident Plan</p> <p>Critical Illness</p> <p>Cancer Insurance</p> <p>Hospital Indemnity</p> 	<p>Term Life</p> <p>Lifetime Benefit Term w/ Long Term Care</p> <p>Whole Life</p> 	<p>Trusted Resource for All Medicare Needs</p> <p>Medicare Advantage</p> <p>Prescription Drugs</p> 	<p>Union College Benefit</p> <p>ID Theft Protection</p> <p>Digital Estate Planning</p> <p>Legalease</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, Lifetime Benefit Term**
- Convenient Premium payment options include payroll deduction and ACH.
- **Strike Waiver of Premium included in most plans.**

INCOME PROTECTION

DID YOU KNOW?

PFML Does Not Replace All of Your Income & Your Employer Short Term Disability Pays Less Than 50% of Your Income?

Can You Afford a Cut in Pay?

Exclusive Coverage for IAM District 751 Members Working at Boeing

NEW 25% SHORT-TERM DISABILITY BUY-UP

- * Increase your coverage up to an **ADDITIONAL 25% on top of everything!**
- * **Guaranteed Issue, Tax Free!**
- * **Benefits payable up to 25 weeks with NO OFFSET** after a 7-day elimination period

Disability insurance replaces a portion of your income when you can't work. If you were unable to work due to illness, 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 an **OFF THE JOB** accident or illness (Long-term disability is on and off the job)
- **Stand-alone or Stack-on** benefit. Maximum percentage and dollar amounts apply
- **Pregnancy** benefit of 6 weeks for routine delivery; 8 weeks for C-Section (minus waiting period)
- **Long-Term** coverage up to 5 years

SUPPLEMENTAL BENEFITS

Pays Tax Free Cash Benefits Directly to Union Members and Their Families

ACCIDENT PLAN—CHUBB

\$100

\$300 Sickness—Hospital Confinement Benefit Rider

Annual Wellness Benefit

- NEW!** • AD&D Benefit: \$100,000. Double indemnity if death occurs while on the job, \$200,000
- 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
- Weekly Premium is \$4.41 including Wellness benefit, net cost only \$2.50/week

CRITICAL ILLNESS—CHUBB

\$100

First occurrence, additional occurrence, and 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 including Childhood Diseases
- Premium Example: Age 30, enroll in \$10,000, \$1.23 per week = \$63.96, including \$100 Annual Wellness Benefit = \$36 Annual Savings

CANCER INSURANCE—MANHATTAN LIFE

\$50

No lifetime maximum

Annual Wellness Benefit

- Premier plan provides lump-sum initial diagnosis benefit of \$5,000
- Provides up to \$5,000 per month for chemo and radiation therapy
- 2nd/3rd opinion, surgery, bone marrow, prosthetic
- 32 other diseases (including ALS, Epilepsy, Lyme Disease, Multiple Sclerosis, Muscular Dystrophy, Sickle Cell)
- Base Plan Option also available

HOSPITAL INDEMNITY—CHUBB

\$50

No pre-existing condition clause

Annual Wellness Benefit

- Three plan levels to choose from: \$1,000, \$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
- NEW!** • ICU admission benefit: Plan 1 = \$2,000 with 3 admissions, Plan 2 = \$3,000 with 3 admissions and Plan 3 = \$5,000 with 3 admissions per calendar year
- NEW!** • 3 hospital admissions per person per calendar year

LIFE INSURANCE

Up to \$350,000 in Guaranteed Issue Life Insurance for Union Members

No Physicals, No Bloodwork, No Health Questions

*For members up to age 70

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 Life Benefit Term	BML Whole Life
GI Amount Member	\$100K	\$100K	\$150K
GI Amount Spouse	\$25K	\$30K	\$30K
GI Amount Child	\$10,000 to age 19 or age 26 for students	\$10,000 to age 26 unmarried	\$25,000 permanent Enroll prior to age 26
GI Amount Grandchild	No	No	\$25K
Builds Cash/Paid Up Value	No	Yes	Yes
Portable	Yes	Yes	Yes
Includes Long Term Care Rider	No	Yes	Available in some states*

*Catastrophic Loss Rider available in certain states

BML Term life is effective on the policy effective date.

Chubb LBT and BML Whole Life are effective as of policy signature/enrollment date.

VALUE-ADDED PROGRAMS

LEGALEASE Legal Protection Made Simple

Legal issues can be stressful and expensive.



LegalEASE gives you and your family access to a nationwide network of experienced attorneys, concierge attorney matching, and coverage for many common personal legal matters, all designed to save you time, money, and worry.

The plan can help with:

- **Wills and estate planning**
- **Real estate matters**
- **Family law issues**
- **Consumer and financial disputes**
- **Traffic and auto matters**
- **And more**

With expert guidance and paid-in-full coverage for many services, you'll have trusted legal support when life's unexpected moments arise

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 a low rate



Andrea MonteCalvo
Licensed Benefit Specialist



EMPLOYEE
BENEFIT
SYSTEMS, INC.



Joy Durica
Licensed Benefit Specialist

RETIREE SOLUTIONS

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?



EBS - IAM'S TRUSTED RESOURCE FOR ALL RETIREE NEEDS

- ✓ Resources, service, and support available for Union Member, Spouse, and Surviving Spouse
- ✓ \$0 Cost review of your Medicare plan options
- ✓ Appointed with many major carriers / most states
- ✓ Including Medicare Supplements, Medicare Advantage, and Prescription Drug Plans
- ✓ Guidance and consideration for Veterans, Special Needs Plans, and Income-Related Coverage
- ✓ Additional programs include:



Dental, Vision, Final Expense Life Insurance, Hospital Plan, Cancer Plan, Short-Term Nursing Care, Senior Identity Theft, and Online Will & Trust

For more information Contact Your Retiree Benefit Specialists:

Andrea MonteCalvo
(833)443-1942

amontecalvo@ebsworksite.com



Joy Durica
(833)443-1942

jdurica@ebsworksite.com

www.ebsworksite.com/union-retiree-benefits

Your union wants you to be aware that these benefits exist and that they may be helpful to you. Your union, however, is not party to any agreement entered into by you and Employee Benefit Systems, TLC Insurance Group and is not responsible in any way for the operation or administration of any plans.

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.

UNION COLLEGE BENEFIT

EARN YOUR COLLEGE DEGREE, ONLINE AT YOUR OWN PACE, WITH LITTLE TO NO DEBT



Discounted tuition rates for 150+ online programs built for adult students including: *Education, Human Resources, Cannabis Business & Finance, Nursing, Health, Information Technology, Criminal Justice, Legal, General & Liberal Studies, AND MORE!*

Programs include: *Certificates, Associate's, Bachelor's, and Master's degree.*

GET STARTED IN 3 EASY STEPS!

1. Complete an Interest Form outlining your education and career goals
2. Get Matched with the perfect College or University to reach your goals
3. An Admissions Counselor will contact you to discuss details about your program, out-of-pocket costs, transfer credits, and guide you through the admissions process.

SOME OF THE COLLEGES IN OUR NETWORK

Peirce at
Lackawanna
COLLEGE



CLAREMONT LINCOLN
UNIVERSITY
Socially Conscious Education™



FISHER COLLEGE



U-LEARN

\$5,250

PER CALENDAR YEAR

Unlimited Courses • Free Textbooks • Tuition Guarantee
100% Online • Available to Union Members and Their Families

- ✓ **Unlimited Learning:** Take as many associate or bachelor-level courses as you want for just \$5,250 per calendar year. Advance your education at your own pace without worrying about skyrocketing tuition costs.
- ✓ **Budget-Friendly:** For union members eligible for tuition reimbursement, grants, or scholarships, the program could potentially cost you nothing out-of-pocket. Plus, U-Learn covers the cost of your books.
- ✓ **Flexible Schedule:** 100% online for people with busy lives. Fit your studies around your work and family commitments, allowing you to continue earning while you learn.
- ✓ **Career Advancement:** Achieve your goals without sacrificing your income or personal time.
- ✓ **Family Benefit:** U-Learn program makes higher education accessible to your loved ones, helping them secure a brighter future.

SEMI-MONTHLY RATES

CHUBB – HOSPITAL INDEMNITY PLAN

BENEFIT OPTIONS	Employee Only	Employee + Spouse	Employee + Child/ren	Family
\$1000/\$150	\$6.47	\$14.51	\$10.95	\$18.24
\$1500/\$200	\$10.07	\$19.86	\$15.56	\$24.55
\$2500/\$250	\$15.05	\$33.49	\$25.42	\$42.24

LegalEASE

Family
\$10.50

FRONTLINE - ID THEFT

Member	HOUSEHOLD
1 st Year Free	\$6.35

CHUBB – ACCIDENT PLAN

AGE	Employee Only	Employee + Spouse	Employee + Child/ren	Family
ALL	\$9.56	\$17.67	\$21.74	\$29.86

MANHATTAN LIFE – CANCER + Specified Diseases

BASE PLAN			
AGE	Employee Only	Employee + Child/ren	Family
18-44	\$13.14	\$15.61	\$27.80
45-59	\$22.23	\$26.45	\$45.52
60+	\$29.49	\$33.62	\$60.49

PREMIER PLAN			
AGE	Employee Only	Employee + Child/ren	Family
18-44	\$19.32	\$22.96	\$40.88
45-59	\$32.69	\$38.90	\$66.94
60+	\$43.37	\$49.44	\$88.95

CHUBB – CRITICAL ILLNESS

Critical Illness Diagnosis Benefit	100% after 0 days
Subsequent Critical Illness Diagnosis Benefit (Diagnosis of a different Critical Illness)	100% after 0 days
Recurrence Critical Illness Diagnosis Benefit	100% after 180 days

CANCER	100%
HEART ATTACK	100%
STROKE	100%
MAJOR ORGAN FAILURE	100%
END-STAGE RENAL FAILURE	100%
ALZHEIMER'S DISEASE	100%
LOU GEHRIG'S DISEASE (ALS)	100%
ANEURYSM	100%
MULTIPLE SCLEROSIS	100%

COMA	100%
BENIGN BRAIN TUMOR	100%
PARALYSIS	100%
TOTAL LOSS OF SIGHT	100%
TOTAL LOSS OF HEARING	100%
TOTAL LOSS OF SPEECH	100%
CARDIAC ARREST	100%
PARKINSON S DISEASE	100%
BREAST CANCER CARCINOMA IN SITU	100%

SEVERE BURNS	100%
CHILDHOOD DISEASES	
DOWN SYNDROME	100%
CYSTIC FIBROSIS	100%
MUSCULAR DYSTROPHY	100%
CLEFT LIP/PALATE	100%
CEREBRAL PALSY	100%
TYPE 1 DIABETES	100%
AUTISM SPECTRUM DISORDER	100%

CORONARY ARTERY CONDITION REQUIRING BYPASS SURGERY	50%
CORONARY ARTERY OBSTRUCTION	50%
CORONARY ARTERY CONDITION REQUIRING INVASIVE HEART PROCEDURE	30%
TRANSIENT ISCHEMIC ATTACKS	25%
CARCINOMA IN SITU (NON-INVASIVE)	25%

AMOUNT	AGE < 30		AGE 30-39		AGE 40-49		AGE 50-59		AGE 60 +	
	EE	FAMILY	EE	FAMILY	EE	FAMILY	EE	FAMILY	EE	FAMILY
\$5,000	\$1.71	\$3.59	\$2.65	\$5.46	\$4.60	\$9.39	\$8.06	\$16.38	\$13.61	\$27.50
\$10,000	\$2.66	\$5.59	\$4.51	\$9.30	\$8.41	\$17.16	\$15.37	\$31.16	\$26.46	\$53.41
\$15,000	\$3.61	\$7.60	\$6.40	\$13.16	\$12.25	\$24.92	\$22.67	\$45.94	\$39.33	\$79.30
\$20,000	\$4.57	\$9.59	\$8.26	\$17.01	\$16.06	\$32.70	\$29.97	\$60.71	\$52.17	\$105.20
\$25,000	\$5.52	\$11.59	\$10.14	\$20.85	\$19.89	\$40.48	\$37.27	\$75.47	\$65.03	\$131.10
\$30,000	\$6.45	\$13.60	\$12.03	\$24.70	\$23.73	\$48.26	\$44.57	\$90.25	\$77.87	\$157.00
\$35,000	\$7.41	\$15.60	\$13.89	\$28.56	\$27.54	\$56.03	\$51.87	\$105.02	\$90.72	\$182.91
\$40,000	\$8.36	\$17.59	\$15.78	\$32.40	\$31.38	\$63.81	\$59.17	\$119.80	\$103.57	\$208.80
\$45,000	\$9.31	\$19.60	\$17.64	\$36.25	\$35.19	\$71.57	\$66.47	\$134.57	\$116.42	\$234.70
\$50,000	\$10.27	\$21.60	\$19.52	\$40.10	\$39.06	\$79.35	\$73.78	\$149.35	\$129.26	\$260.61

SEMI-MONTHLY RATES

UNUM – GROUP SHORT TERM DISABILITY

*Coverage will begin on policy date.

Weekly Benefit	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600	\$650	\$700
AGE											
<40	\$5.25	\$6.45	\$7.66	\$8.86	\$10.06	\$11.26	\$12.47	\$13.67	\$14.87	\$16.07	\$17.28
40-49	\$6.29	\$7.75	\$9.22	\$10.68	\$12.14	\$13.60	\$15.07	\$16.53	\$17.99	\$19.45	\$20.92
50-59	\$7.72	\$9.54	\$11.36	\$13.18	\$15.00	\$16.82	\$18.64	\$20.46	\$22.28	\$24.10	\$25.92
60+	\$12.14	\$15.07	\$17.99	\$20.92	\$23.84	\$26.77	\$29.69	\$32.62	\$35.54	\$38.47	\$41.39

UNUM – GROUP LONG TERM DISABILITY

*Coverage will begin on policy date.

Monthly Benefit	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$6,000
AGE											
<40	\$1.20	\$1.96	\$2.72	\$3.48	\$4.24	\$5.00	\$5.76	\$6.52	\$7.28	\$8.04	\$9.56
40-49	\$2.32	\$4.20	\$6.08	\$7.96	\$9.84	\$11.72	\$13.60	\$15.48	\$17.36	\$19.24	\$23.00
50-59	\$4.78	\$9.13	\$13.47	\$17.81	\$22.15	\$26.50	\$30.84	\$35.18	\$39.52	\$43.87	\$52.55
60+	\$7.57	\$14.69	\$21.82	\$28.94	\$36.07	\$43.19	\$50.32	\$57.44	\$64.57	\$71.69	\$85.94

BML – GROUP TERM LIFE INSURANCE + AD&D

*Coverage will begin on policy date.

AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18-34	\$0.76	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
35-39	\$1.11	\$2.20	\$3.30	\$4.40	\$5.50	\$6.60	\$7.70	\$8.80	\$9.90	\$11.00
40-44	\$1.50	\$3.01	\$4.49	\$6.00	\$7.49	\$9.00	\$10.49	\$12.00	\$13.49	\$15.00
45-49	\$2.41	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
50-54	\$3.90	\$7.80	\$11.70	\$15.60	\$19.50	\$23.40	\$27.30	\$31.20	\$35.10	\$39.00
55-59	\$6.34	\$12.69	\$19.05	\$25.39	\$31.74	\$38.09	\$46.63	\$50.81	\$57.16	\$63.48
60-64	\$9.25	\$18.50	\$27.75	\$37.00	\$46.24	\$55.51	\$64.74	\$73.99	\$83.24	\$92.50
65-69	\$15.40	\$30.80	\$46.21	\$61.60	\$77.00	\$92.41	\$107.79	\$123.20	\$138.60	\$154.00

BML – ELOP WHOLE LIFE

AGE	\$50,000	\$100,000	\$150,000
25	\$19.82	\$38.51	\$57.18
35	\$29.53	\$57.93	\$86.30
45	\$46.61	\$92.06	\$137.51
55	\$77.27	\$153.36	\$229.47
65	\$123.45	\$245.84	\$368.25

CHUBB – LIFETIME BENEFIT TERM + LTC

AGE	\$30,000	\$50,000	\$100,000
25	\$7.95	\$13.26	\$26.50
35	\$11.68	\$19.48	\$38.96
45	\$19.76	\$32.93	\$65.87
55	\$37.55	\$62.57	\$125.17
65	\$82.14	\$136.91	\$273.82

This document is for presentation purposes only. Rates and Benefits are determined by the Carrier's contracts. In the event of discrepancy, contracted rates will be applied.



Machinists Custom Choices

PROVIDED BY EMPLOYEE BENEFIT SYSTEMS SINCE 1997



Supplemental Benefits

Pays cash benefits directly to you to help cover reduced income and out of pocket cost not covered by health insurance



Retiree Division

Your trusted resource for all Retiree and Medicare needs and questions



Union College Benefit

Deep tuition discounts for Members and their families

THREE WAYS TO ENROLL:

SELF-ENROLL

Scan the QR CODE or visit the link below

CALL (855)218-1793

Receive enrollment assistance from a Salaried Enrollment Counselor

SCHEDULE A CALL

Scan the QR CODE or visit the link below



www.ebsworksites.com/boeing-seattle