

Thank you sincerely for taking time to enroll or update your Union Supplemental Benefits.

We have enjoyed being of service this year and want to make sure that you have our contact information so that if in the future you have questions, need claim forms, have deduction issues, leaving the company and want to keep your policies or other service needs, you will know where to find us! Below is our phone number and website address for customer service. Please let us know if we can assist you in any way.

You will also receive an **email from Employee Benefits Systems, Inc.** showing a summary of **all** the benefits you are enrolled in with the total deduction amount shown per pay. Please review this document **and call Joan Duck (844-973-0155) if you notice any discrepancy, need to make a change or if unable to locate the email.**

On all new benefits:

First deduction begins first paycheck in July of 2026.

All benefits effective the day of enrollment (except UNUM Disability if applicable, effective 7-1-2026 and Boston Mutual Group Term Life also effective 7-1-2026).

FILING CLAIMS:

UNUM DISABILITY if elected: (Please call our office for detailed instructions – 888-521-2900)

The UNUM disability claims can now be **filed online, over the phone (Customer Service-Unum Direct – 1-800-985-2429-) or with an easy phone app** where you can check your claim status, payments etc. conveniently on your phone. You will enjoy working with UNUM because they share the burden for proof of loss, meaning they participate in collecting the information required for the claim. If a doctor is taking too long to send data, you may also **take a picture of the medical documentation at the doctor's office and upload to the UNUM app** on your phone.

The Long-Term Disability begins paying immediately following the short-term disability -after 180 days (6 months) and pays up to 5 years or until age 70 or for 2 years if elected. **All income from our policies is totally tax free.**

***Note – The Disability is subject to a 3/12 pre-existing clause**, meaning there is a 3 month look-back. If you have received medical treatment, consultation, care or services, or taken prescribed medication for a condition in the 3 months prior to effective date (**7-1-2026**), this condition **will not** be covered for 12 months or until **7-1-2027**. (If you had previous short or long-term disability, the existing amount will not be subject to the pre-ex-clause.)

On the web –

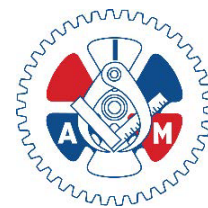
First time filing a claim. Go to our secure website and register for an account @ [ununum.com/claims](https://www.unum.com/claims), or <https://www.unum.com/international-association-of-machinists-and-aerospace-workers> . You can file and manage all your claims on this site, or by using the mobile app.

Using your mobile device —

After you've registered online, you can download the Unum Customer App for Apple or Android devices (available wherever you get your apps). You can use the app to manage your claim or file new claims.

For disability claims, you will need:

- **Your Policy Number – 851911 – Please identify yourself as part of the IAMAW Union.**
- Your health care provider's name, address, fax, and telephone number
- The date you were injured, or your illness began
- The dates of your visits with your health care provider for this condition, including:
 - Your first visit
 - Your most recent visit
 - Your next scheduled visit
- Any work restrictions or limitations your health care provider has recommended.



CHUBB WORKPLACE BENEFITS:

By now you are probably aware that CHUBB will be the new carrier for the Accident, Hospital Indemnity and Critical Illness Policies previously with Aetna. We shopped for a new company, in order to avoid an increase in premium, and found a company that provides better benefits and will guarantee the prices for the next 5 years.

Important Transition Information

- The effective date of this switch from Aetna to Chubb was **October 1st**.
- If you have any outstanding claims with Aetna, we encourage you to file them as soon as possible, please call us (888-521-2900) to discuss
- Any injury or illness that occurred before October 1st will remain Aetna's responsibility.
- Any new covered event occurring on or after October 1st will be handled by Chubb.
Chubb Critical Wellness - \$100 per person annually (\$25 increase)
Chubb Hospital - \$50 per person annually
Chubb Accident - \$100 per person annually
- ****Even if you have filed your wellness benefits with Aetna last year, any test after October 1, 2025, may also be filed with Chubb - then starts over after January 1, 2026.**

****Chubb requires the date of the test, type of test, provider and address.**

Phone – 1-833-542-2013 Press #2 for Union Members the press #2 to “File a Claim” or go to the Web Portal: www.chubb.com/WorkplaceBenefitsClaims .

MANHATTAN LIFE CANCER:

The Wellness Benefit for this policy pays **\$50 annually per person** each calendar year for the cancer screenings. You will need to **complete the form and mail or fax to Baybridge** – address listed on the form. **Common cancer screenings include: mammogram, pap smear, colonoscopy, PSA and chest x-ray.** Or go to: portal.bbadmin.com to file online. For new policies, you will receive the policy number in the mail. Remember this policy includes an ICU Benefit for ANY reason. The customer service number is **1-800-845-7519** and ask for the **Manhattan Life Cancer Claims Dept.**

FRONTLINE IDENTITY THEFT PROTECTION:

The phone number that goes directly to Frontline is **866-400-0778**. If you choose this benefit, you will receive a Welcome Email from Frontline in just a few weeks which will contain a very well encrypted portal where you can enter your personal data to be monitored. In the meantime, if you have any issues, you may call them directly.

GOODTRUST SMART ESTATE PLANNING - 724-980-7091 or 888-521-2900 for our assistance!

LEGALEASE - A legal access company – Online Account Registration: Visit: legalcorner.legaleaseplan.com or call 1-855-230-9380 - Mon-Fri 7AM – 7PM CST.

Again, we want to thank you for your participation and would welcome the opportunity to be of service in the future!

EMPLOYEE BENEFIT SYSTEMS, INC. For all your service needs – 888-521-2900



Office Phone: 888-521-2900 Customer Service | Fax: 713-812-0888

EBS Worksite Website: www.ebsworksite.com

10000 Memorial Drive, Suite 800, Houston, Texas 77024

Customer Service Center Hours of Operation:

Monday – Thursday: 8:30 am – 5:00 pm CST Friday: 8:30 am – 4:00 pm CST