



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

## **Machinists Custom Choices**

**Textron - Wichita KS**

**2022 Supplemental Benefits Open Enrollment**

**Enrollment dates: Monday, October 31 - Friday, November 18**

**2 WAYS TO ENROLL:**

**VISIT US ON-SITE**

**October 31 - November 18**

**SELF-ENROLL**

Visit the link below  
or Scan the QR Code

SCAN ME



[www.ebssworksite.com/textron-wichita](http://www.ebssworksite.com/textron-wichita)

### **Plan Offerings Include:**

- **ALL PLANS** are **GUARANTEED ISSUE** for members. **NO QUESTIONS!**
- Coverage is available for family members.
- 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.
- Annual wellness benefits available on many plans.

\*Disability insurance is not portable

### **UNUM Short Term Disability Income**

- \* **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.
- \* Provides replacement income when you are disabled from an **off the job** accident or illness.
- \* Benefits are payable for up to **12 weeks** after a seven-day elimination period.
- \* Employees select a benefit amount from \$100/week to a maximum of 65% of earnings.
- \* **Pays in addition** to your employer weekly benefit not to exceed a total of 65% of earnings.

**Do you have 65%?**

**Machinists Custom Choices pays in addition to any employer benefit, to a combined 65% of base income. Tax Free!!**

### **UNUM Long Term Disability Income**

- \* **Guaranteed Issue** for members! Plan includes 3/12 Pre-existing (Pre-X) Condition Limitation.
- \* Tax-free benefits begin after **90 days** due to an **on OR off the job accident or illness**.
- \* Member can purchase up to **\$6,000** a month in coverage not to exceed 65% of base income.
- \* Tax-free benefits are payable for up to 5 years.

**\$100.00  
Well Benefit**

### **AETNA Accident Plan (includes Sickness-Hospital Confinement**

- \* 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**.
- \* Up to **\$100,000 accidental death** benefit.

\$50.00  
Well Benefit

## AETNA Hospital Indemnity Insurance

- \* **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 **\$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 for each covered individual. **NO PRE-EX-COVERAGE - IS EFFECTIVE IMMEDIATELY!**
- \* Benefits are paid directly to the policyholder.

\$75.00  
Well Benefit

## AETNA Critical Illness

- \* **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 to \$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

## METLIFE Cancer Insurance

- \* **Guaranteed issue** for members and qualified dependents!
- \* Provides a lump sum initial diagnosis benefit of **\$5,000**.
- \* Provides up to **\$5,000 per month** for chemo & radiation therapy. **No Lifetime Maximum!**
- \* Provides up to **\$4,000 per month** for self-administered drugs. **No Lifetime Maximum!**
- \* Provides coverage for **32 other specified diseases** in addition to cancer.



### Life Insurance: Do you have enough?

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

## BML Term Life Insurance

- \* From **\$10,000 to \$100,000** available for employees & up to **\$25,000** for spouses.
- \* **Guaranteed Issue** up to **\$100,000** for employees; up to **\$30,000 max** for ages **55+**.
- \* **Guaranteed Issue** up to **\$25,000** for spouses; up to **\$10,000 max** for ages **55+**.
- \* Dependent Child(ren): 14 days to 1 year **\$1,000**, Age 1 year to 19 years **\$10,000**.
- \* Issue Age Pricing means member cost **does not change** with age while with current employer.

## UNUM Whole Life Insurance + Long Term Care

- \* **Guaranteed issue** up to **\$100,000** for member!
- \* **Guaranteed issue** for spouse: up to **\$35,000!**
- \* **Guaranteed issue** for child(ren): up to **\$25,000!**
- \* Member does not have to purchase coverage to cover spouse and child!
- \* The LTC Rider is designed to advance a portion of the death benefit to help pay for in-facility or home health care cost.

**IAMAW Member Exclusive** **FREE** Identity Theft Protection for the First Year **\$152 Value**

### FRONTLINE Identity Theft Protection **THE ENTIRE FAMILY FOR ONLY \$2.93 Weekly!**

- \* "If your identity was stolen, who would you call?"
- \* Million-dollar reimbursement insurance policy
- \* Lost wallet features
- \* Complete hands-off recovery
- \* Back to pre-theft status
- \* No deductibles

**For more information, contact your Machinists Custom Choices Site Coordinator:**

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**1-844-973-0155**

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.

