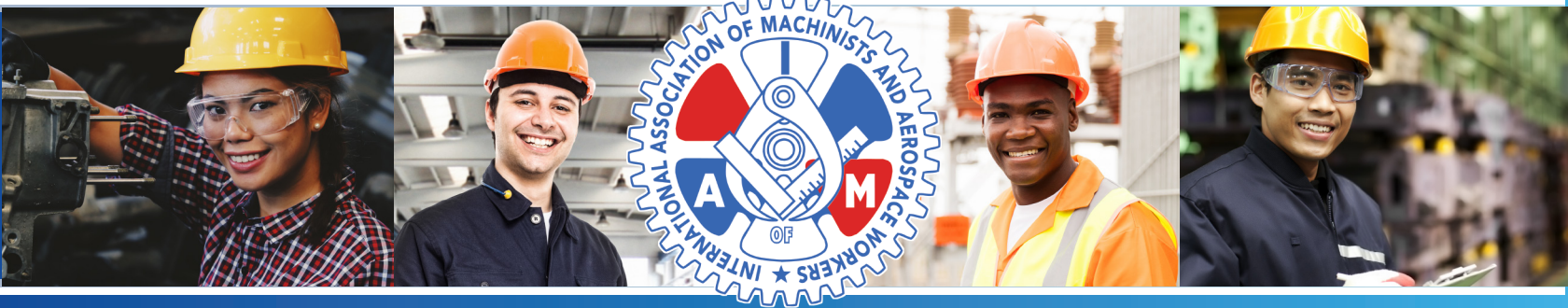


MACHINISTS CUSTOM CHOICES SUPPLEMENTAL INSURANCE PROGRAM



ABOUT MACHINISTS CUSTOM CHOICES

- ▶ The **Machinists Custom Choices** Program has helped union members for over 25 years address out of pocket expenses when they become sick or injured. The program has paid over **\$150,000,000** to members and their families since 1997.
- ▶ All plans are negotiated with superior rates and coverage and include:

Exclusive Plans

Rich Benefits

Guaranteed Issue

Preferred Underwriting

PLAN OFFERINGS INCLUDE

- ▶ ALL Plans Guaranteed Issue for the Initial Open Enrollment **No Health Questions.**
- ▶ Coverage available for Spouse and Dependent Children.
- ▶ **Benefits paid directly to the policyholder.** Not the Doctor or Hospital.
- ▶ Lifetime Benefits: Most policies are fully portable with the change in benefits or cost.
- ▶ Same Day coverage on most plans: Accident, Critical Illness, Cancer, Hospital, Whole Life.
- ▶ Enrollment conducted by Salaried, Union Enrollment Counselors.

THE NEED



- ▶ Medical Expenses not covered by major medical: Deductibles, Co-Pays, Co-Insurance, Out of Network.
- ▶ Non-Medical Cost related to recovery: Travel, Airfare, Meals, Childcare, Ambulance, etc.
- ▶ Lost or reduced Income by the Member and potentially the Spouse having to be the caregiver for the other creating a dual loss of income.

STRATEGIC REVIEW

INCOME PROTECTION

SHORT TERM DISABILITY
LONG TERM DISABILITY



- ▶ Income is the most important resource.
- ▶ We insure everything else. But income makes everything else possible.
- ▶ First Priority: Evaluate current Short Term Disability and Long Term Disability and provide maximum coverage up to 65%.

SHORT TERM DISABILITY
Typically covers the first 6 months

LONG TERM DISABILITY
Typically covers an addition 5 years

6 MONTHS

5 YEARS

SUPPLEMENTAL PROTECTION

CRITICAL ILLNESS
CANCER INSURANCE
ACCIDENT PLAN
HOSPITAL INDEMNITY



CAN YOU AFFORD A 40% PAY DECREASE?

Even with Disability and Worker's Comp, there is a reduction in income of up to 40%.

MAJOR MEDICAL

PAYS
DOCTORS
&
HOSPITALS



MACHINISTS CUSTOM CHOICES

BENEFITS PAID
DIRECTLY TO YOU



LIFE INSURANCE

WHOLE LIFE
TERM LIFE
LIFETIME BENEFIT TERM



UP TO \$300,000 IN GUARANTEED ISSUE LIFE INSURANCE FOR UNION MEMBERS UNDER AGE 55

Financial experts say that the primary wage earner should have 6 - 10 times their annual salary. Do you have enough?

	BML Term Life	NEW For 2023 CHUBB Life Benefit Term	UNUM Whole Life
GI Amount Member	\$100K/\$30K if over 55	\$100,000	\$100,000
GI Amount Spouse	\$30K/\$10K if over 55	\$30,000	\$35,000
GI Amount Child <small>*Children/Grandchildren</small>	\$10,000 to age 19 or age 26 for students	\$10,000 to age 26 unmarried	*\$25,000 permanent Enroll prior to age 26
Builds Cash / Paid Up Value	No	Yes	Yes
Portable	Yes	Yes	Yes
*Long Term Care	No	Yes	Yes

UNION RX CARD



GET YOUR FREE PRESCRIPTIONS SAVINGS CARD

- Never expires
- Accepted at 67,000 pharmacies nationwide
- Works on all FDA approved medications
- No enrollment or personal information required
- Works for pet medications
- Works for insured, uninsured, or underinsured

UNION MEMBER EXCLUSIVE

FREE Identity Theft Protection for the First Year

\$152 VALUE

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