

IBEW 278

DISABILITY & LIFE INSURANCE



- **SHORT-TERM DISABILITY**
- **LONG-TERM DISABILITY**
- **LIFE AND AD&D INSURANCE**

Enrolling in these benefits helps ensure your paycheck is protected, but you must act to be insured on this plan. Coverages are guaranteed approved during open enrollment for all actively working/full-dues paying Members of the Local.

INCOME PROTECTION PLAN

QUESTIONS? READY TO ENROLL?

(224) 770-5305

www.local278disability.com

SHORT-TERM DISABILITY (STD)

Guaranteed approved coverage.

- Pays a flat weekly benefit of either \$250 or \$500.
 - Benefit pays for up to 24 weeks.
 - Pays after a 14 day waiting period.
- Pre-existing conditions are covered after 12 months.
- Covers off the job disabilities resulting from injury, surgery, or illness.
- Stackable with other benefits up to 100% of pre-disability earnings.
- Benefits paid are tax-free.

COVERAGES	MONTHLY COSTS				
	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
WEEKLY BENEFIT					
\$250	\$20.40	\$23.10	\$29.65	\$45.08	\$57.95
\$500	\$37.80	\$43.20	\$56.30	\$87.15	\$112.90

ENROLL NOW Help protect your future today!



Sun Life



This program is voluntary and it is solely the Members' decision to enroll. Members are responsible for paying their own costs. All non-banking administrative and transaction fees are included in the enclosed costs. This is a basic summary of benefits and makes no guarantee or warranty on the processing of claims. Other limitations may apply. It is recommended that each enrolled Member obtain a copy and read the entire policy booklet. You may request a copy of the policy booklet by email to admin@unionone.com. Coverages are underwritten by Sun Life. Like most insurance policies, insurance policies offered by Sun Life and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Please contact Sun Life or your plan administrator for complete details.

IMPORTANT: If you leave the union or retire, it is your responsibility to contact our office immediately at (847) 387-3555. Failure to do so within 90 days will forfeit your ability to keep coverage and receive any refunds.

For more detailed information, and to get costs for annual earnings amounts and rates not listed here, please contact the Enrollment Center at (224) 770-5305 or visit www.local278disability.com.

LONG-TERM DISABILITY (LTD)

Guaranteed approved, with 24/7 coverage.

LTD OPTION A - FLAT RATE

- Pays a flat \$2,000 monthly benefit for up to 2 years.
 - Pays after 180 day waiting period.
- Benefit cannot exceed 60% of pre-disability earnings.
- Pre-existing conditions are covered after 12 months.
- Covers on and off the job disabilities resulting from injury, surgery, or illness.
- Benefits paid are tax-free.

COVERAGES	MONTHLY COSTS				
MAX MONTHLY BENEFIT	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
\$2,000*	\$5.48	\$7.30	\$13.36	\$25.56	\$46.80

* Benefit is flat \$2,000 unless earnings are below \$40k.

LTD OPTION B

- Pays a monthly benefit of 60% of your pre-disability earnings for up to 5 years.
 - Pays after 180 day waiting period.
- Offset by other eligible benefits.
- Pre-existing conditions are covered after 12 months.
- Covers on and off the job disabilities resulting from injury, surgery, or illness.
- Benefits paid are tax-free.

COVERAGES		MONTHLY COSTS				
ANNUAL EARNINGS**	MAX MONTHLY BENEFIT	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
\$40,000	\$2,000	\$6.50	\$10.58	\$23.38	\$52.62	\$69.30
\$60,000	\$3,000	\$8.25	\$14.37	\$33.57	\$77.43	\$102.45
\$80,000	\$4,000	\$10.00	\$18.16	\$43.76	\$102.24	\$135.60
\$90,000	\$4,500	\$10.88	\$20.06	\$48.86	\$114.65	\$152.18
\$100,000	\$5,000	\$11.75	\$21.95	\$53.95	\$127.05	\$168.75

** Annual earnings include your total compensation for the year including overtime. For additional benefit amounts not shown, please call (224) 770-5305.

LIFE INSURANCE INFORMATION ON BACK →

LIFE COVERAGE

with Accidental Death & Dismemberment (AD&D).

- Member coverage available up to \$20,000 in \$10,000 increments.
- No medical questions or tests.
- Coverage includes an equal amount of Accidental Death and Dismemberment.
 - If death is caused by an accident, the benefit doubles.
- Coverage is 24/7 on and off the job.
- Spouse coverage available up to \$10,000 in \$5,000 increments.
 - Spouse and Dependent Life coverage is available when Member Life is elected (up to 100% of Member election).
 - Dependent(s) eligible for a flat \$10,000 of coverage. One fee covers all dependents.
- Life coverage is convertible and portable.

MEMBER	MONTHLY COSTS				
COVERAGE	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
\$10,000	\$3.37	\$3.61	\$4.92	\$8.52	\$13.63
\$20,000	\$4.74	\$5.22	\$7.84	\$15.04	\$25.26

SPOUSE*	MONTHLY COSTS				
COVERAGE	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
\$5,000	\$2.69	\$2.81	\$3.46	\$5.26	\$7.82
\$10,000	\$3.37	\$3.61	\$4.92	\$8.52	\$13.63

* Spouse costs are based on Member's age.

DEPENDENT(S)*	MONTHLY COSTS
COVERAGE	UNDER 26 YEARS OLD
\$10,000	\$1.80

* One cost covers all dependents.

ENROLL NOW Help protect your future today!



Monthly cost is determined by your age on the coverage effective date, and will increase on the next policy anniversary date after you enter the next age band. Benefit effective dates are subject to change. The union does not make any endorsement or recommendations regarding these benefits.

For more detailed information, and to get costs for annual earnings amounts and rates not listed here, please contact the Enrollment Center at (224) 770-5305 or visit www.local278disability.com.