

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

Machinists Custom Choices

MACCS - Andrews AFB

2025 SUPPLEMENTAL BENEFITS OPEN ENROLLMENT

ENROLLMENT DATES: **December 1-15, 2025**

3 WAYS TO ENROLL

ON-SITE

Dec. 1st -6th

CALL Shannon

(844)477-1658 or
(423)748-1720
call / text

SELF-ENROLL

Visit link below **
or scan QR code →

SCAN ME



**** www.ebsworksite.com/shannon ****

ALL PLANS are GUARANTEED ISSUE for members. NO QUESTIONS!

PLAN OFFERINGS INCLUDE:

- 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.

SHORT TERM DISABILITY | CAN YOU AFFORD A CUT IN PAY?

Machinists Custom Choices pays **up to 65% of base income plus overtime. TAX FREE!**

Short Term Disability Income—UNUM (if applicable)

- **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 **25 weeks after a seven (7) day elimination period**.
- Employees select a benefit amount from \$100/week to a **maximum of 65%** of earnings.

Long Term Disability Income—UNUM

- **Guaranteed Issue** for members! Plan includes 3/12 Pre-existing (Pre-X) Condition Limitation.
- Tax-free benefits begin after **six (6) months** 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.

Accident Plan (includes Sickness-Hospital Confinement)—CHUBB

- 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: NEW: \$500 +\$300/day**, up to **90 days** per calendar year for a **covered illness**.
- **NEW: \$200 Urgent Care/PCP accident visit** plus up to **\$100,000 accidental death** benefit.

\$100
Well Benefit

Hospital Indemnity Insurance—CHUBB

\$50
Well Benefit

- **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.
- **NEW: \$500** HOSPITALIZATION + choose from: **\$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!**

Critical Illness—CHUBB

\$100
Well Benefit

- **Guaranteed Issue** for members, spouses, and qualified dependents! **NO QUESTIONS!**
- Benefits paid directly to the insured upon diagnosis of diabetes, 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!**

Cancer Insurance—Manhattan Life

Includes ICU benefit
of \$625/day

\$50
Well Benefit

- **Guaranteed Issue** for members and qualified dependents!
- Provides a lump sum initial diagnosis benefit of **\$5,000**.
- **PREMIER PLAN:** provides up to **\$5,000 per month** for chemo & radiation therapy.
- **NEW BASE PLAN:** provides up to **\$500 per day** for chemo & radiation therapy.
- Provides up to **\$2,000 per month** for self-administered drugs. **No Lifetime Maximum!**
- Provides coverage for **32 other specified diseases** in addition to cancer.



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

NOW—Up to \$300,000 in Guaranteed Issue Life Insurance!

No Physicals, No Bloodwork, No Health Questions

	BML Term Life	NEW CHUBB Life Benefit Term	BML Whole Life
GI Amount Member	\$100K	\$100K	\$100K
GI Amount Spouse	\$25K	\$30K	\$30K
GI Amount Child	\$10K to age 19 or age 26 for students	\$10K to age 26 unmarried	\$25K permanent Enroll prior to age 26
GI Amount Grandchild	No	No	\$25K to age 16
Builds Cash / Paid Up Value	No	Paid up -Yes	Builds cash -Yes
Portable	Yes	Yes	Yes
Includes Long Term Care Rider	No	Yes	Available in some 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.

IAM Member Exclusives

Identity Theft Protection—FRONTLINE

- **FREE for member the first year! \$152 Value**
- Full-Service, \$1 Million ID Theft

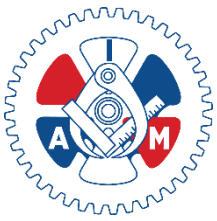
NEW Will /Trust, Estate Planning—GOODTRUST

- Includes Power of Attorney, Healthcare, Funeral, Pet Directives, and more

For more information, contact your Machinists Custom Choices Site Coordinator:
Shannon Pierce spierce@ebsworksite.com **(423) 748-1720**



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.



Machinists Custom Choices Supplemental Benefits

Semi-Monthly Premiums

AETNA – HOSPITAL INDEMNITY PLAN

BENEFIT OPTIONS	Employee Only	Employee + Spouse	Employee + Child/ren	Full 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

WILL & ESTATE

HOUSEHOLD
\$3.90

FRONTLINE - ID THEFT

Member	HOUSEHOLD
1 st Year Free	\$6.35

AETNA – ACCIDENT PLAN

AGE	Employee Only	Employee + Spouse	Employee + Child/ren	Full Family
ALL	\$9.56	\$17.67	\$21.74	\$29.85

MANHATTAN LIFE – CANCER + Specified Diseases

NEW BASE PLAN

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

AETNA – CRITICAL ILLNESS

Member is eligible for up to \$50,000 of coverage – **GUARANTEE ISSUE!** SPOUSE is eligible for the **same amount** of coverage as the Member. **CHILDREN up to age 26 are covered for 50% of the Member's face amount at no additional cost.**

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

NEW: COVID 19 Hospitalization after 5 days - 100%

CANCER (INVASIVE)	100%
HEART ATTACK (MYOCARDIAL INFRACTION)	100%
STROKE	100%
MAJOR ORGAN FAILURE	100%
END-STAGE RENAL FAILURE	100%
ALZHEIMER'S DISEASE	100%
LOU GEHRIG'S DISEASE (ALS)	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%

THIRD DEGREE BURNS	100%
CHILDHOOD DISEASES: NEW:	
DOWN SYNDROME, AUTISM,	100%
CYSTIC FIBROSIS, GAUCHER,	100%
SPINA BIFIDA, TYPE 1 DIABETES	100%
CLEFT LIP/PALATE	100%
CEREBRAL PALSY	100%

CORONARY ARTERY CONDITION REQUIRING BYPASS SURGERY	50%
CORONARY ARTERY CONDITION REQUIRING ANGIOPLASTY	30%
CARCINOMA IN SITU (NON-INVASIVE)	30%

NEW:

SKIN CANCER: \$1000 /YEAR /DIAGNOSIS
DIABETES (1ST DIAGNOSIS): \$500

AGE	< 30		30-39		40-49		50-59		60 +	
AMOUNT	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

UNUM – GROUP SHORT TERM DISABILITY

*Coverage will begin on policy date.

Employees choose, in increments of \$25, up to 65% of weekly earnings from ALL SOURCES. Elimination Period: 7 days – Benefits are payable up to 25 weeks for an off the job accident or illness. Pre-existing Condition Limitation – For claims filed in the first 12 months of coverage, there will be a look back period of 3 months from the **policy date**, for pre-existing conditions. Pre-existing conditions are not covered in the first 12 months of your policy from the policy date.

Weekly Benefit	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$525	\$550	\$575	\$600
AGE											
<40	\$10.74	\$13.32	\$15.89	\$18.47	\$21.04	\$23.62	\$26.19	\$27.48	\$28.77	\$30.05	\$31.34
40-49	\$12.73	\$15.80	\$18.88	\$21.95	\$25.02	\$28.09	\$31.17	\$32.70	\$34.24	\$35.77	\$37.31
50-59	\$14.48	\$17.99	\$21.5	\$25.01	\$28.52	\$32.03	\$35.54	\$37.30	\$39.05	\$40.81	\$42.56
60+	\$17.41	\$21.65	\$25.90	\$30.14	\$34.38	\$38.62	\$42.87	\$44.99	\$47.11	\$49.23	\$51.35

UNUM – GROUP LONG TERM DISABILITY

*Coverage will begin on policy date.

Employees choose up to 65% of monthly earnings from ALL SOURCES. Elimination Period: 180 days – Benefits are payable up to 5 years for an on or off the job accident or illness. Pre-existing Condition Limitation – For claims filed in the first 12 months of coverage, there will be a look back period of 3 months from the **policy date**, for pre-existing conditions.

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	\$1.47	\$2.49	\$3.52	\$4.54	\$5.57	\$6.59	\$7.62	\$8.64	\$9.67	\$10.69	\$12.74
40-49	\$3.22	\$6.00	\$8.78	\$11.56	\$14.34	\$17.12	\$19.90	\$22.68	\$25.46	\$28.24	\$33.80
50-59	\$5.71	\$10.97	\$16.24	\$21.50	\$26.77	\$32.03	\$37.30	\$42.56	\$47.83	\$53.09	\$63.62
60+	\$10.52	\$20.63	\$30.72	\$40.81	\$50.90	\$61.00	\$71.09	\$81.18	\$91.27	\$101.37	\$121.55

*Table shows the 5-year benefit rates.

BML – GROUP TERM LIFE INSURANCE + AD&D

*Coverage will begin on policy date.

Member & Spouse ages 18-69. Spouse can select half of the employee's amount up to 25K.

10K Child Term Rider (\$.91) covers to age 19— age 26 for students. Prices will remain the same throughout your employment.

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	\$30,000	\$50,000	\$100,000
25	\$12.37	\$19.85	\$38.52
35	\$18.20	\$29.55	\$57.92
45	\$28.45	\$46.63	\$92.08
55	\$46.84	\$77.26	\$153.38
65	\$74.51	\$123.48	\$245.85

Member & Spouse ages 18-69. Spouse coverage up to 30K. Children 25K up to age 26. Grandchildren 25K up to age 16. Coverage effective on signature date. Premiums will never increase. Includes Striker Waiver. Optional AD&D rider & Child Term Life rider. Endows at age 95.

*Non-Tobacco rate examples

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

Member & Spouse ages 19-69. Spouse coverage 50% of member's amount – up to 30K. Children 10K term rider (\$2.08) - up to age 26. Coverage effective on signature date. Premiums will never increase. While policy is in force, the death benefit is guaranteed for the longer of 25 years or through age 70. Guaranteed benefits after age 70. *Non-Tobacco rate examples