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

Machinists Custom Choices

AMENTUM - ANDREWS AFB, MD

2026 SUPPLEMENTAL BENEFITS OPEN ENROLLMENT

ENROLLMENT DATES: *November 16th-27th*

3 WAYS TO ENROLL

ON-SITE
Nov. 16-19

CALL Shannon
(423) 748-1720

SELF ENROLL
Visit link below ***or*** scan QR code ➔
(ends 11/27)

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.

INCOME PROTECTION | CAN YOU AFFORD A CUT IN PAY?

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

Short Term Disability Income—UNUM

- **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 (7) 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.

Long Term Disability Income—UNUM

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

$100 Well Benefit

- 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 admission PLUS $300 per day**, up to **90 days** per calendar year for a **covered illness**.
- Up to **$100,000 accidental death** benefit **($200,000 on-the-job accidental death benefit)**

Your Union wants you to be aware that these benefits exist and that they may be helpful to you. Your Union, however, is not a party to any agreement entered into by you and any third party outside organization or vendor, and is not responsible in any way for the operation or administration of any plans or services rendered.

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.
- 3 plans: **NEW $500 1ST HOSPITALIZATION+**Select **$1,000**, **$1,500**, or **$2,500** for hospital admission.
- Provides per day benefits: **$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 heart attack, stroke, cancer, paralysis, major organ failure, end stage renal failure, coma, benign brain tumor & **NEW $500 Diabetes diagnosis**
- 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 and 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 $350,000 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	NNEW: up to $150K
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 and Estate Planning**
GOODTRUST—Includes Power of Attorney, Healthcare, Funeral, Pet Directives, and more

NEW **LegalEase |** Nationwide access to experienced attorneys for estate planning, real estate, family law, financial disputes, traffic issues, and more.

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

Shannon Pierce **spierce@ebsworksite.com** **(423) 748-1720**

EBS EMPLOYEE BENEFIT SYSTEMS, INC

ALLIED PRINTING TRADES UNION LABEL COUNCIL SOUTHERN CALIF. 300

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
Bi-Weekly Premiums

CHUBB – HOSPITAL INDEMNITY PLAN

BENEFIT OPTIONS	Employee Only	Employee + Spouse	Employee + Child/ren	Full Family
$1000/$150	$5.98	$13.40	$10.10	$16.84
$1500/$200	$9.30	$18.32	$14.36	$22.66
$2500/$250	$13.88	$30.92	$23.46	$38.99

CHUBB – ACCIDENT PLAN

AGE	Employee Only	Employee + Spouse	Employee + Child/ren	Full Family
ALL	$8.82	$16.31	$20.06	$27.55

WILL / LEGAL

HOUSEHOLD
$3.60 / $9.69

FRONTLINE - ID THEFT

Member	HOUSEHOLD
1st Year Free	$5.86

MANHATTAN LIFE – CANCER + Specified Diseases

Includes Intensive Care Rider which provides $625 per day – up to 45 days - if you go into a Hospital Intensive Care Unit (ICU.)

	BASE
Employee Only	$24.68
Employee + Child/ren	$27.36
Full Family	$42.19

CONTACT YOUR ENROLLMENT COORDINATOR:

Shannon Pierce
423-748-1720
spierce@ebsworksite.com

CHUBB – 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

CANCER	100%
HEART ATTACK	100%
STROKE	100%
MAJOR ORGAN FAILURE	100%
END-STAGE RENAL FAILURE	100%
ALZHEIMER'S DISEASE	100%
LOU GEHRIG'S DISEASE (ALS)	100%
ANEURYSM	100%
MULTIPLE SCLEROSIS	100%

COMA	100%
BENIGN BRAIN TUMOR	100%
PARALYSIS	100%
TOTAL LOSS OF SIGHT	100%
TOTAL LOSS OF HEARING	100%
TOTAL LOSS OF SPEECH	100%
PARKINSON'S DISEASE	100%
BREAST CANCER CARCINOMA IN SITU	100%
SUDDEN CARDIAC ARREST	100%

SEVERE BURNS	100%
CHILDHOOD DISEASES:	
DOWN SYNDROME	**100%**
CYSTIC FIBROSIS	**100%**
MUSCULAR DYSTROPHY	**100%**
CLEFT LIP/PALATE	**100%**
CEREBRAL PALSY	**100%**
AUTISM SPECTRUM DISORDER	**100%**
TYPE 1 DIABETES	**100%**

CORONARY ARTERY CONDITION REQUIRING BYPASS SURGERY	50%
CORONARY ARTERY OBSTRUCTION	50%
CORONARY ARTERY CONDITIONREQUIRING INVASIVE HEART PROCEDURE	50%
TRANSIENT ISCHEMIC ATTACKS	30%
CARCINOMA IN SITU	30%

AGE	< 30		30-39		40-49		50-59		60 +	
AMOUNT	EE	FAMILY	EE	FAMILY	EE	FAMILY	EE	FAMILY	EE	FAMILY
$5,000	$1.58	$3.32	$2.44	$5.04	$4.24	$8.66	$7.44	$15.12	$12.56	$25.38
$10,000	$2.46	$5.16	$4.16	$8.58	$7.76	$15.84	$14.18	$28.75	$24.42	$49.30
$15,000	$3.34	$7.02	$5.90	$12.14	$11.30	$23.00	$20.92	$42.40	$36.30	$73.20
$20,000	$4.22	$8.86	$7.62	$15.70	$14.82	$30.18	$27.66	$56.04	$48.16	$97.10
$25,000	$5.10	$10.70	$9.36	$19.24	$18.36	$37.36	$34.40	$69.66	$60.02	$121.20
$30,000	$5.96	$12.56	$11.10	$22.80	$21.90	$44.54	$41.14	$83.30	$71.88	$144.92
$35,000	$6.84	$14.40	$12.82	$26.36	$25.42	$51.72	$47.88	$96.94	$83.74	$168.84
$40,000	$7.72	$16.24	$14.56	$29.90	$28.96	$58.90	$54.62	$110.58	$95.60	$192.74
$45,000	$8.60	$18.10	$16.28	$33.46	$32.48	$66.06	$61.36	$124.22	$107.46	$216.64
$50,000	$9.48	$19.94	$18.02	$37.02	$36.02	$73.24	$68.10	$137.86	$119.32	$240.56

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	$550	$600	$650	$700
AGE											
<40	$9.91	$12.28	$14.66	$17.04	$19.42	$21.79	$24.17	$26.55	$28.92	$31.30	$33.68
40-49	$11.74	$14.58	$17.42	$20.25	$23.09	$25.93	$28.76	$31.60	$34.43	$37.27	$40.11
50-59	$13.36	$16.60	$19.84	$23.08	$26.32	$29.56	$32.80	$36.04	$39.28	$42.52	$45.76
60+	$16.06	$19.98	$23.90	$27.81	$31.73	$35.65	$39.56	$43.48	$47.39	$51.31	$55.23

UNUM – GROUP LONG TERM DISABILITY

*Coverage will begin on policy date.

Employees choose up to 65% of monthly earnings from ALL SOURCES. Elimination Period: 6 months – 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	$1.35	$2.29	$3.24	$4.18	$5.13	$6.08	$7.02	$7.97	$8.92	$9.86	$11.75
40-49	$2.97	$5.53	$8.10	$10.66	$13.23	$15.80	$18.36	$20.93	$23.50	$26.06	$31.19
50-59	$5.26	$10.12	$14.98	$19.84	$24.70	$29.56	$34.42	$39.28	$44.14	$49.00	$58.72
60+	$9.72	$19.03	$28.35	$37.66	$46.98	$56.30	$65.61	$74.93	$84.25	$93.56	$112.19

*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 ($.83 bi-weekly) 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	$0.69	$1.38	$2.08	$2.77	$3.46	$4.15	$4.85	$5.54	$6.23	$6.92
35-39	$1.02	$2.03	$3.05	$4.06	$5.08	$6.09	$7.11	$8.12	$9.14	$10.15
40-44	$1.38	$2.77	$4.16	$5.54	$6.93	$8.31	$9.69	$11.08	$12.46	$13.85
45-49	$2.22	$4.43	$6.65	$8.86	$11.08	$13.29	$15.51	$17.72	$19.94	$22.15
50-54	$3.60	$7.20	$10.80	$14.40	$18.00	$21.60	$25.20	$28.80	$32.40	$36.00
55-59	$5.86	$11.72	$17.58	$23.45	$29.30	$35.16	$43.04	$46.90	$52.76	$58.60
60-64	$8.54	$17.08	$25.62	$34.15	$42.69	$51.30	$59.76	$68.30	$76.84	$85.38
65-69	$14.22	$28.43	$42.65	$56.86	$71.08	$85.30	$99.50	$113.72	$129.94	$142.16

BML – ELOP WHOLE LIFE (up to $150k)

AGE	$30,000	$50,000	$100,000
25	$11.43	$18.32	$35.56
35	$16.80	$27.28	$53.47
45	$26.26	$43.04	$85.00
55	$43.24	$71.33	$141.58
65	$68.78	$113.96	$226.93

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	$7.34	$12.23	$24.46
35	$10.79	$17.98	$35.96
45	$18.24	$30.40	$60.80
55	$34.66	$57.76	$115.53
65	$70.38	$126.38	$252.76

Member & Spouse ages 19-69. Spouse coverage 50% of member's amount – up to 30K. Children 10K term rider $1.93 bi-weekly - 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

This document is for presentation purposes only. Rates and Benefits are determined by the Carrier's contracts.
In the event of discrepancy, contracted rates will be applied.