

IBEW RAIL DISABILITY & LIFE INSURANCE



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

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

INCOME PROTECTION PLAN

QUESTIONS? READY TO ENROLL?

(224) 770-5312
IBEWrailbenefits.com



SCAN FOR INFO

SHORT-TERM DISABILITY (STD)

Guaranteed approved, with 24/7 coverage.

- Member can elect a benefit of \$250, \$500, \$750 or \$1,000 per week.
- Pays for up to 48 weeks.
- Pays after day 30 for injury, surgery or illness.
- Benefit cannot exceed 60% of pre-disability earnings.
- Pre-existing conditions are covered after 12 months.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Stackable with other benefits up to 100% of pre-disability earnings.
- Benefits paid are tax-free.

COVERAGES	MONTHLY COSTS			
	WEEKLY BENEFIT	AGE <30	AGE 30-39	AGE 40-49
\$250	\$42.00	\$42.00	\$42.00	\$56.75
\$500	\$81.00	\$81.00	\$81.00	\$110.50
\$750	\$120.00	\$120.00	\$120.00	\$164.25
\$1,000	\$159.00	\$159.00	\$159.00	\$218.00

ENROLL NOW **Help protect your future today!**

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 30 days will forfeit your ability to keep coverage and receive any refunds.

RRB: You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. RRB benefit amount is for illustrative purposes only; actual amounts may vary. More information is available by calling an RRB office toll-free at (877) 772-5772. If you're unsure about how many years of retirement you have, you can contact the Railroad Retirement Board (RRB) by calling an RRB office toll-free at (877) 772-5772.

OFFSET EXPLANATION: Long-Term Disability (LTD) benefits are offset (reduced) if the combination of your monthly Railroad Retirement Board payments in combination with your Sun Life LTD monthly benefits exceed the offset percentage for the benefits you select.

For more detailed information, and to get costs for annual earnings amounts and rates not listed here, please contact the Enrollment Center at (224) 770-5312 or visit IBEWrailbenefits.com. Email at info@unioninsurance.com.

LONG-TERM DISABILITY (LTD)

Guaranteed approved, with 24/7 coverage.

LTD OPTION A - FLAT RATE 2 YEAR: Pays a flat \$2,000 monthly benefit for up to 2 years.

- Pays after 365 day waiting period.
- Benefit cannot exceed 60% of pre-disability earnings.
- Pre-existing conditions are covered after 12 months
- Stackable with other benefits up to 70% of pre-disability earnings.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Benefits paid are tax-free.

COVERAGES	MONTHLY COSTS			
	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59
MAX MONTHLY BENEFIT				
\$2,000	\$10.26	\$10.96	\$13.04	\$15.70

LTD OPTION B - FLAT RATE 5 YEAR: Pays a flat \$2,000 monthly benefit for up to 5 years.

- Pays after 365 day waiting period.
- Benefit cannot exceed 60% of pre-disability earnings.
- Pre-existing conditions are covered after 12 months
- Stackable with other benefits up to 70% of pre-disability earnings.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Benefits paid are tax-free.

COVERAGES	MONTHLY COSTS			
	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59
MAX MONTHLY BENEFIT				
\$2,000	\$13.43	\$15.58	\$24.20	\$47.50

* For additional benefit amounts not shown, please call (224) 770-5312.

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.



LIFE COVERAGE

with Accidental Death & Dismemberment (AD&D)

- **Member coverage available up to \$200,000 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.
- Life coverage is convertible and portable.
- **Spouse and Child/Life AD&D coverage available when Member Life/AD&D is elected.**
 - Spouses can be covered up to \$50,000 in \$5,000 increments.
 - Children eligible for a flat \$10,000 of coverage.
 - Spouse and Child(ren) elections cannot exceed 100% of Member election
- Coverage is 24/7 on and off the job.

MEMBER	MONTHLY COSTS			
COVERAGE	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59
\$50,000	\$9.20	\$10.05	\$18.35	\$39.95
\$100,000	\$16.40	\$18.10	\$34.70	\$77.90
\$150,000	\$23.60	\$26.15	\$51.05	\$115.85
\$200,000	\$30.80	\$34.20	\$67.40	\$153.80

SPOUSE*	MONTHLY COSTS			
COVERAGE	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59
\$25,000	\$4.25	\$5.38	\$9.88	\$18.30
\$50,000	\$6.50	\$8.75	\$17.75	\$34.60

* Spouse costs are based on Member's age.

CHILD(REN)	MONTHLY COSTS
COVERAGE	UNDER 19 YEARS OLD**
\$10,000	\$3.21

** Child life coverage available for children under the age of 19 or age 23 if the child is a student.

For additional benefit amounts not shown, please call (224) 770-5312.

ENROLL NOW Help protect your future today!



This program is voluntary and it is solely the Members' decision to enroll. Members are responsible for paying their own 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. All non-banking administrative and transaction fees are included in the enclosed costs. Coverages are underwritten by Sun Life.

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