



# Membership Has It's Privileges

**Voluntary Benefits Enrollment: August 15th - September 27th**

**USW Local 13-12 is proud to introduce a new self-service enrollment portal. The new portal is called EnrollVB Connect and allows members to review all of the valuable Unum voluntary benefits.**

## **RESPONSE REQUESTED**

**As a USW Local 13-12 member, if you have never reviewed the valuable Unum voluntary benefits offered to you and your family, [you are asked to login](#), consider each benefit [then accept or waive coverage](#) to complete your enrollment.**

**Existing Policyholders** - Current policyholders will receive additional instructions by email and if no changes are desired to existing coverage, simply elect [maintain coverage](#).

**Advantages** - These benefits [pay in addition to your limited Company disability benefits](#) plus any payments from Social Security or your Pension/401K.

**Opportunity** - This is your opportunity to [protect your family's financial security](#) in the event of [disability, cancer, heart attack, stroke or hospital admission](#) plus allow you to [offset the cost of deductibles and copays](#) associated with your medical, dental and vision coverage.

**How to ENROLL** - You are asked to choose one of the enrollment methods listed below to accept or waive the voluntary benefits offered to you and your family, then checkout to complete your enrollment.

**No Health Questions** are required, [acceptance is guaranteed](#) within plan parameters. Benefits are received [tax-free](#) and coverage is available for [you, your spouse and children](#).

**Future Increases** - If you are an existing policyholder or you elect and are approved for coverage during this enrollment period, you can increase your coverage in the future up to the maximum guaranteed acceptance plan limit, no health questions asked. If you decide to waive coverage during this initial enrollment period, you will be subject to medical questions should you choose to enroll in the future.

### **The following voluntary benefits are available:**

- Short Term Disability Income Protection
- Long Term Disability Income Protection
- Critical Illness Coverage
- Hospital Indemnity Benefit



**EFFECTIVE DATE:** All coverage elected during this enrollment will be effective **October 1, 2019**.

**PREMIUMS:** All active members will [pay monthly premiums](#) through direct bill to a [credit card, debit card or bank draft](#) beginning in October 2019.

**Have Questions:** Once you are at the website Welcome screen, click on the ["Have Someone Call Me"](#) telephone icon, type your name and contact information to receive an response from a professional benefit counselor.

**For technical questions about site navigation, email [support@enrollvb.com](mailto:support@enrollvb.com)**







# Enrollment Dates: Aug 15 - Sept 27

## Union Member Benefits

This is your opportunity to **protect your family's financial security** in the event of **disability, cancer, heart attack, stroke or hospital admission** plus allow you to **offset the cost of deductibles and copays** associated with your medical, dental and vision coverage.

**Don't miss this Guaranteed Acceptance offer, no health questions!**

-  **NEW Short Term Disability Income Protection** this benefit **pays in addition to your limited Company disability benefits** plus any payments from Social Security or your Pension/401K and is offered at a very affordable group rate. Members receive up to **\$400 per week Tax Free up to 26 weeks** for Non Job related accident or sickness. Benefits begin 1st day you are hospitalized 24 hours or longer and 15th day for all other disabilities. Pregnancy/Childbirth are covered as any other illness. Your total benefit can pay you up to up to **\$10,400 per occurrence Tax Free** as long as you are disabled. Coverage has a 3/12 Pre-Existing Condition Clause; see product flyer on website for details.
-  **NEW Long Term Disability Income Protection** this benefit **pays in addition to your limited Company disability benefits** at affordable low group rates. What happens if you still can't work after 26 weeks? If you are sick or injured for an extended period of time, the benefit pays up to **\$2,000 monthly benefit Tax Free**. As long as you are disabled, benefits are **payable up to your social security normal retirement age** or later depending on the age you become disabled. Coverage has a 3/12 Pre-Existing Condition Clause; see product flyer on website for details.
-  **Hospital Indemnity Benefit** **will pay a lump-sum benefit directly to you** to help cover the costs associated with a hospital stay or out-of-pocket expenses that medical insurance may not cover, such as co-pays & deductibles. Coverage is available for spouse & children and has a 12/12 Pre-Existing Condition Clause; see product flyer on website for details.
-  **Critical Illness Protection** **will pay a lump sum directly to you** at the first diagnosis of covered conditions, such as cancer, heart attack, stroke, and other specified critical illnesses. Coverage also available for your spouse. Dependent children are automatically covered at 50% of your benefit amount. Coverage has a 12/12 Pre-Existing Condition Clause; see product flyer on website for details.



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