



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

Machinists Custom Choices

Lockheed Martin – Sunnyvale

2023 Supplemental Benefits Open Enrollment

Monday, January 30th – Friday, February 3rd

2 WAYS TO ENROLL:

By Phone

855-218-1793

SELF-ENROLL

Visit the link below
or Scan the QR Code

SCAN ME



<https://ebsworksite.com/lockheed-sunnyvale/>

Plan Offerings Include:

- **ALL PLANS** are **GUARANTEED ISSUE** for members. **NO QUESTIONS!**
- 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.

*Disability insurance is not portable

UNUM Long Term Disability Income

- * **Guaranteed Issue** for members! Plan includes 3/12 Pre-existing (Pre-X) Condition Limitation.
- * Tax-free benefits begin after **360 Days** 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.

\$100.00
Well Benefit

AETNA Accident Plan (includes Sickness-Hospital Confinement

- * 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: \$300 per day**, up to **90 days** per calendar year for a **covered illness**.
- * Up to **\$100,000 accidental death** benefit.

\$50.00
Well Benefit

AETNA Hospital Indemnity Insurance

- * **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 to choose from: Select **\$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!**
- * Benefits are paid directly to the policyholder.

\$75.00
Well Benefit

AETNA Critical Illness

- * **Guaranteed Issue** for members, spouses, and eligible 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, 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!**

\$50.00
Well Benefit

METLIFE Cancer Insurance

- * **Guaranteed issue** for members and qualified dependents!
- * Provides a lump sum initial diagnosis benefit of **\$5,000**.
- * Provides up to **\$5,000 per month** for chemo & radiation therapy. **No Lifetime Maximum!**
- * Provides up to **\$4,000 per month** for self-administered drugs. **No Lifetime Maximum!**
- * Provides coverage for **32 other specified diseases** in addition to cancer.



Life Insurance: Do you have enough?

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

BML Term Life Insurance

- * From **\$10,000 to \$100,000** available for employees & up to **\$25,000** for spouses.
- * **Guaranteed Issue** up to **\$100,000** for employees; up to **\$30,000 max** for ages **55+**.
- * **Guaranteed Issue** up to **\$25,000** for spouses; up to **\$10,000 max** for ages **55+**.
- * Dependent Child(ren): 14 days to 1 year **\$1,000**, Age 1 year to 19 years **\$10,000**.
- * Issue Age Pricing means member cost **does not change** with age while with current employer.

UNUM Whole Life Insurance + Long Term Care

- * **Guaranteed issue** up to **\$100,000** for member!
- * **Guaranteed issue** for spouse: up to **\$35,000!**
- * **Guaranteed issue** for child(ren): up to **\$25,000!**
- * Member does not have to purchase coverage to cover spouse and child!
- * The LTC Rider is designed to advance a portion of the death benefit to help pay for in-facility or home health care cost.

IAMAW Member Exclusive FREE Identity Theft Protection for the First Year **\$152 Value**

FRONTLINE Identity Theft Protection **THE ENTIRE FAMILY FOR ONLY \$2.93 Weekly!**

- * "If your identity was stolen, who would you call?"
- * Million-dollar reimbursement insurance policy
- * Lost wallet features
- * Complete hands-off recovery
- * Back to pre-theft status
- * No deductibles

For more information, contact your Machinists Custom Choices Site Coordinator:
Nicholas Mihailoff nmihailoff@ebsworksite.com **855-218-1793**

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.

