



November Open Enrollment for Voluntary Benefits

Last year, IBEW Local 1245 launched our voluntary benefit package to give you the option to purchase unique, tax-free disability income, lump sum critical illness, and/or 24-hour accident plans.

By special arrangement this year, the month of November is OPEN ENROLLMENT MONTH to purchase one or more of these benefits for added protection.

Highlights of the Benefits Offered*

Disability Benefit

Paycheck protection for up to 25% of your gross income, capped at \$3,500 per month, in the event you are unable to work due to an off-the-job related sickness or accident. This benefit is on top of any mandatory state or employer disability program.

Lump Sum Critical Illness Benefit

\$10,000 or \$20,000 policy options with lump sum benefit paid in the event of invasive cancer, heart attack, stroke, or renal failure. The program also includes options for spouse and child(ren). The benefit is paid on top of any medical coverage you have.

Accident Benefit**

Pays a scheduled dollar amount for each on or off-the-job accident, for a long list of covered benefits such as: fractures & dislocations, hospital admission (\$1,000) & daily hospital confinement (\$200), emergency room (\$150), MRI (\$200) and much more. The benefit is paid on top of any medical coverage you have.

* See insurance certificate for a description of benefits, limitations, and exclusions.

** Some states (not CA or NV) combine a disability benefit with the accident benefit.

Member Notes:

1. If you became a member on or after December 2, 2016, you can enroll with NO health questions.
2. If became a member on or before December 1, 2016, you can enroll with one health question to qualify for Disability and/or Critical Illness coverage.
3. Benefits purchased are charged to your credit card. Your monthly statement will show "IBEW 1245" as the vendor.

Where do I go for more information or to purchase a benefit?

To find out the costs and payment options for the Disability Income, Critical Illness, and Accident benefits, members can log onto: <https://protectedenrollment.com/IBEW/benefits/enroll>.

The open enrollment site is self-serve, giving you the ability to easily enroll and set up a direct payment option at any time from Nov 1, 2017 through Nov 30, 2017 for a Jan 1, 2018 effective date.