



USW Local 193M Member Benefits Open Enrollment



WHEN: Wednesday, Nov. 16th - Friday, Nov. 18th, 2022 (7:00am—5:00pm)

WHERE: Break Room - A Premier Worksite Representative will be onsite to explain the valuable benefits, answer questions, provide rates and enroll if you choose to participate.

Guaranteed Issue* (benefits are offered without medical questions—*Disability Insurance availability is subject to participation) - **therefore, it is strongly encouraged that ALL Members meet with a representative to learn about these valuable benefits.**

Benefits are available to eligible Union Members through the convenience of premium deduction from your Checking Account and may be continued if you leave employment or retire (**you will need to provide account and routing number if participating**).

Permanent Life Insurance

If you were to pass away tomorrow, would your loved ones be financially secure?

The Life Insurance benefit can Replace lost income, Cover funeral costs, Pay off debt, Help with future costs such as college, etc...



- **Guaranteed Issue** - Member coverage is available regardless of health history; Spouse, children and grandchildren coverage is available with minimal questions
- **Protection for Life** - It doesn't expire or goes down in value
- **Level Premiums** - The rate you pay for your policy will never increase
- **Cash Value** - A portion of your premium builds cash value which can be borrowed against
- **Guaranteed Death Benefit** - The amount your loved ones receive is guaranteed

Disability Insurance

What would you do if you suddenly became disabled due to accident or illness; how would you pay your bills?

Protect your most important asset - Your Paycheck!



- Protection for you and your family from lost income due to an **On-or-Off the job Accident or Sickness**
- Tax-Free Benefits
- 6 Month Benefit or 12 Month Benefit Available
- Insure your Income - *benefits pay in addition to any other benefits you receive*

Accident Insurance

Life doesn't always go as planned, accidents happen

Get hurt, get paid - Major medical coverage will likely not cover all medical expenses incurred due to an accident; accident insurance can help supplement those out-of-pocket costs



- **Guaranteed Issue** - Member, Spouse & Children coverage is available without medical questions
- Benefits are paid directly to you - use the money however you see fit
- On and off the job coverage



Email

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Phone (Mon-Fri, 9am-4pm EST)
(866) 463-8808, Option 4



Online

www.premierworksite.com

