



# USW Local 12585 Member Benefits Open Enrollment



**WHEN:** Wed., February 22nd - Fri., February 24th, 2023 **(6:00-7:00 AM; 1:00-3:30 PM & 6:00-7:00 PM)**

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

*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 along with a VOIDED CHECK 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 2-Year Benefit Available
- Insure your Income - *benefits pay in addition to any other benefits you receive, with no off-sets. (Program pays in addition to company Sickness/Accident or Workers Compensation Benefits)*

## 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

[support@premierworksite.com](mailto:support@premierworksite.com)



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



Online

[www.premierworksite.com](http://www.premierworksite.com)

