



Summary of Benefits & Rates

BMWED Illinois Central Gulf Federation

Benefits are made available to full-time, actively working members of the BMWED.

224-770-5332
www.uniondisability.com



Short Term Disability (STD)

- Benefits pay for up to 50 weeks
- Elimination Period: Pays on day 15 or 60
- Pre-existing conditions are covered after 12 months
- On and off the job disabilities resulting from injury or illness (24/7)
- Limitations include: willful self-injury, war assault and felony
- Benefits paid are tax free
- Rates are guaranteed for 24 months
- **No offset until 100% of pre-disability earnings reached**

STD (flat rate benefit):

Weekly Benefit: \$250 per week

Weekly Benefit - \$250		
Elimination Period	15 Days	60 Days
Monthly Premium	\$35.13	\$23.88



Long Term Disability (LTD)

- Benefit pays for up to 2 or 5 years
- Pays after a 52 week waiting period
- Pre-Existing Conditions are covered after 12 months
- On and off the job disabilities resulting from illness or injury
- Mental health and drug/alcohol abuse will have a 24 month maximum benefit
- Limitations include: willful self-injury, war, assault and felony
- Benefits paid are tax free
- Rates are guaranteed for 36 months

LTD (flat rate benefit):

Monthly Benefit: \$3,000

Monthly Benefit - \$3,000		
Age	2 Years	5 Years
0 - 29	\$6.50	\$8.51
30 - 34	\$8.51	\$11.51
35 - 39	\$13.49	\$18.50
40 - 44	\$22.01	\$30.50
45 - 49	\$23.51	\$32.51
50 - 54	\$35.51	\$50.00
55 - 59	\$40.49	\$56.99
60 - 64	\$58.49	\$82.49

IMPORTANT NOTE

The BMWED does not make any endorsement or recommendations regarding these benefits. It is solely the member's decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis.



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Life and Accidental Death & Dismemberment (AD&D)

- Life coverage is guaranteed approved for members up to a maximum of \$100,000
- Any amount elected over \$100,000 will require medical underwriting
- Member life coverage includes an equal amount of AD&D if death is caused by an accident
- Spousal and child coverage is available when member life coverage is elected (does not include AD&D)
- Life coverage is convertible & portable; guaranteed approved options exist to continue coverage if you leave the union or retire.
- Rates are guaranteed for 36 months

Member							
Coverage	0 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64
\$50,000	\$8.00	\$10.00	\$13.50	\$19.50	\$31.00	\$48.50	\$63.50
\$100,000	\$15.00	\$19.00	\$26.00	\$38.00	\$61.00	\$96.00	\$126.00
\$150,000 ⁺	\$22.00	\$28.00	\$38.50	\$56.50	\$91.00	\$143.50	\$188.50
\$200,000 ⁺	\$29.00	\$37.00	\$56.50	\$75.00	\$121.00	\$191.00	\$251.00

Spouse ^{**} (based on member's age)							
Coverage	0 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64
\$25,000	\$3.25	\$4.25	\$6.00	\$9.00	\$16.75	\$23.50	\$31.00
\$50,000	\$5.50	\$7.50	\$11.00	\$17.00	\$28.50	\$46.00	\$61.00

Children / Dependents [*]	
Coverage	Premium
\$15,000	\$3.00

* All children are covered under one cost

** Cannot exceed 50% of member election

+ Requires medical underwriting

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