
Benefits are made available to full time, actively working members of the ARASA Lodge 5101

Critical Illness

- Pays a lump sum benefit directly to the individual
- Covers the following critical health events: Heart Attack, Cancer, Stroke, Coronary Artery Bypass, Major Organ Transplant, End-Stage Renal failure
- Members can elect either a \$10,000 or \$20,000 Benefit
 - Spouse can be covered at 50% of member election
 - Dependent Children are covered at 50% of member election at no additional cost
- Includes a \$50 Health Screening Benefit

Accident Coverage

- Pays a lump sum benefit directly to the individual
- Guaranteed Approved coverage
- No pre-existing limitations
- Includes a Wellness Benefit of up to \$30 for covered preventive screening
- Covers injuries including: fractures, burns, concussions, dislocations, lacerations, etc.
- Covers services including: ER visit, x-ray, MRI, anesthesia, crutches, stitches, casts, etc.

Life and Accidental Death & Dismemberment (AD&D)

- Guaranteed approved coverage for member, spouse, and children - NO pre-existing condition limitations
 - All life coverage includes an equal amount of AD&D. If death is caused by an accident, benefit doubles
- Member coverage from \$10,000-\$250,000 (in \$10,000 increments)
 - Spousal and child coverage is available when member life coverage is elected
- Spousal coverage from \$5,000-\$50,000 (in \$5,000 increments), not to exceed 100% of member election
- Child(ren) eligible for a flat \$10,000 of coverage - All eligible children are covered for \$2.75 per month
- Life coverage is convertible & portable

Please Note: Life/AD&D guaranteed amounts may be lower or not offered at future open enrollments for those members that do not enroll initially

IMPORTANT NOTE:

Please note that coverage is for ARASA Lodge 5101 members only. If you leave the union or retire, you may no longer be eligible for coverage and it is your responsibility to contact our office immediately at (847) 387-3555. If you do not contact our office within 30 days of leaving the union, there will be no refund for any premium paid. Your Life Insurance premium is originally determined by your age on the effective date of coverage. When you enter the next age band, your premiums will increase effective on the next policy anniversary date. Benefits effective date is subject to change. ARASA does not make any endorsement or recommendations regarding these benefits. It is solely the members' decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis. This is a basic summary of benefits and makes no guarantee or warranty on the processing of claims. Other limitations may apply. It is recommended that each member with coverage obtain a copy and read the entire policy booklet.



ARASA Lodge 5101 Summary of Rates

224-770-5308
www.uniondisability.com

For quick and easy enrollment, call Cornerstone at 224-770-5308 (M-F 8am-5pm CST)

Critical Illness

\$5,000 Benefit	
Age	Monthly Premium
18-29	\$7.50
30-39	\$8.99
40-49	\$12.48
50-59	\$19.37
60-69	\$31.88

\$10,000 Benefit	
Age	Monthly Premium
18-29	\$9.48
30-39	\$12.45
40-49	\$19.44
50-59	\$33.23
60-69	\$58.25

\$20,000 Benefit	
Age	Monthly Premium
18-29	\$13.44
30-39	\$19.39
40-49	\$33.35
50-59	\$60.94
60-69	\$110.97

* Rates lock in at the age you enroll

Calculate Your Monthly Premium

Critical Illness:	\$
Accident Coverage:	\$
Life/AD&D:	Member: \$
	Spouse: \$
	Child: \$
Processing Fee:	\$
Total Monthly Premium:	\$

**Members can keep their policies
if they leave ARASA or retire.**

Accident Coverage

Options and Rates	
Coverage	Monthly Premium
Member	\$13.12
Member & Spouse	\$20.38
Member & Child	\$26.77
Family	\$34.03

Life and AD&D

Benefit and Monthly Premium					
Benefit	0 - 29	30 - 39	40 - 49	50 - 59	60 - 69
Member Monthly Premium Can be elected in increments of \$10,000					
\$10,000	\$3.91	\$4.41	\$7.01	\$13.91	\$25.91
\$50,000	\$11.55	\$14.05	\$27.05	\$61.55	\$121.55
\$100,000	\$21.10	\$26.10	\$52.10	\$121.10	\$241.10
\$150,000	\$30.65	\$38.15	\$77.15	\$180.65	\$360.65
\$200,000	\$40.20	\$50.20	\$102.20	\$240.20	\$480.20
\$250,000	\$49.75	\$62.25	\$127.25	\$299.75	\$599.75
Spouse Monthly Premium Can be elected in increments of \$5,000 • Can't exceed 100% of Member Life					
\$25,000	\$6.78	\$8.03	\$14.53	\$31.78	\$61.78
\$50,000	\$11.55	\$14.05	\$27.05	\$61.55	\$121.55
Child(ren)/Dependent(s) Monthly Premium					
\$10,000	All children covered at one cost of \$2.75				