



Summary of Benefits & Rates

BMWED Illinois Central Gulf Federation

Coverage Effective Date: 4/1/2019

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

224-770-5332
www.uniondisability.com



Short-Term Disability (STD)

- Benefit pays for up to 52 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
- Benefits paid are tax free
- **No offset until 100% of pre-disability earnings reached**

Short-Term Disability

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, or after STD benefits (if elected) are exhausted
- Pre-Existing Conditions are covered after 12 months
- On and off the job disabilities resulting from illness or injury
- Offset by other benefits
- Benefits paid are tax free

Long-Term Disability

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.

See Reverse for Life/AD&D



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Life and Accidental Death & Dismemberment (AD&D)

- If you are currently enrolled in coverage:
 - You can increase your benefit by \$10,000 or \$20,000
 - If you have spousal life coverage, you can increase that benefit by \$5,000 or \$10,000
- If you are not currently enrolled in coverage
 - You can enroll in up to \$20,000 of coverage
 - You can enroll in up to \$10,000 of spousal life coverage
 - You can enroll in up to \$10,000 of child life coverage
- Member Life coverage includes an equal amount of AD&D if death is caused by an accident
- Life coverage is convertible & portable
- No pre-existing condition limitations

Member							
Coverage	0 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64
\$10,000	\$2.40	\$2.80	\$3.50	\$4.70	\$7.00	\$10.50	\$13.50
\$20,000	\$3.80	\$4.60	\$6.00	\$8.40	\$13.00	\$20.00	\$26.00

Spouse ** Spouse Premiums are based on Member Age							
Coverage	0 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64
\$5,000	\$1.45	\$1.65	\$2.00	\$2.60	\$3.75	\$5.50	\$7.00
\$10,000	\$1.90	\$2.30	\$3.00	\$4.20	\$6.50	\$10.00	\$13.00

Children / Dependents *	
Coverage	Premium
\$10,000	\$2.00

* All children are covered under one cost

** Cannot exceed 100% of member election

IMPORTANT NOTE (Applies to STD, LTD, and Life)

Please note that this coverage is for BMWED ICGF members only. If you leave the union or retire, you are no longer 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 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. This group plan has a minimum participation requirement of 15% that must be met for the insurance carrier to accept new enrollees. The BMWED does not make any endorsement or recommendation 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.