



FOR UNION MEMBERS IAMAW DISTRICT W24

DISTRICT W24 Union Newsletter: Maintaining your Supplemental Benefits During a Strike

As we prepare for the possibility of a strike, it is crucial for all members to be informed about the actions necessary to maintain your benefits provided by Employee Benefit Systems (EBS) under the Machinists Custom Choices program. This article outlines the steps you need to take to ensure your supplemental benefits remain intact during a strike.

Understanding Strike Waiver Benefits

Several supplemental benefits under the Machinists Custom Choices program come with a strike waiver. This means that after 30 days on strike, the premium for these benefits will be waived for up to 90 days. The benefits that include a strike waiver are:

- Aetna Accident
- Aetna Critical Illness
- Aetna Hospital
- MetLife Cancer
- Chubb Life Term Benefit
- Unum Whole Life
- Frontline Identity Theft

For these benefits, you do not need to take any action. EBS will proactively reach out to each insurance carrier to request the strike waiver start once we are officially notified of the strike by Union leadership. Your coverage under these plans will continue without any interruption or need for additional payments during the strike period.

Non-Strike Waiver Benefits: Actions Required

However, not all supplemental benefits come with a strike waiver. Specifically, the following benefits do not include a strike waiver:

- Unum's Long-Term Disability
- Boston Mutual's Term Life

To keep these policies active and ensure your premiums remain current during a strike, you must act. You will need to contact EBS to make payment arrangements for these specific



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benefits. Failure to do so could result in missed premiums and with enough premium missed this could result in lapse of coverage.

How to Make Payment Arrangements

To maintain your Unum Long Term Disability and Boston Mutual Term Life policies during a strike, please call EBS at 1-888-521-2900. The EBS team will assist you in setting up the necessary payment arrangements to keep these benefits active.

Key Points to Remember:

- 1. No Action Required for Strike Waiver Benefits:** If you have Aetna Accident, Critical Illness, Hospital, MetLife Cancer, Chubb Life Term Benefit, Unum Whole Life, or Frontline Identity Theft coverage, your premiums will be waived automatically after 30 days on strike, and you do not need to contact EBS.
- 2. Action Required for Non-Strike Waiver Benefits:** If you have Unum's Long Term Disability or Boston Mutual's Term Life, you need to call EBS at 1-888-521-2900 to arrange for premium payments during the strike.
- 3. Monitor Communications:** Stay tuned for updates and communications from Union leadership and EBS to ensure you are aware of any changes or additional steps needed.

By being proactive and understanding the requirements for maintaining your supplemental benefits, you can ensure that your coverage remains uninterrupted during a strike. If you have any questions or need further assistance, please do not hesitate to contact EBS directly.

In Solidarity,
Employee Benefit Systems