

LONGSHOREMEN.insure

BENEFIT CENTER



Protecting You, Your Family and Lifestyle



Member Educational Guide

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Eligibility Requirements

The eligibility requirements:

You must be actively at work as a longshoreman and able to perform all duties of your job with a minimum of 20 hours per week.

YOUR PORT FOR VOLUNTARY BENEFITS

800-888-2724



Longshoremen Benefit and Premium Worksheet

Allstate Disability Package with On & Off-the-Job Protection (Longshoremen, Crane, Drivers, Forman, Mechanic and Warehouse)

Product Features and Benefits:

All Disability Benefits are paid directly to the primary insured

Benefit amounts up to **\$2,000** per month

Monthly Benefit amounts are based upon **60%** of your average monthly salary.

Coverage includes **On the Job Accident Disability, Off the Job Accident Disability, Sickness Disability** (includes any non-accident related surgeries)

ACCIDENT MEDICAL EXPENSE BENEFIT, 24-hour accident coverage for you or for your family. Benefit is paid directly to you, for **medical bills** associated with your **ACCIDENT** whether On or Off the Job. This Benefit is paid separately from your health plan provided through the Union Membership. Provide benefits even with no out-of-pocket expenses. Coverage available to Spouse and Children through the **Family Plan**.

Leaders Life Disability with off-the-job income protection (All Occupations)

Product Features and Benefits:

Up to **\$2,000** Monthly Benefit, Guaranteed Issue - **with no medical questions**.

Up to **\$5,000** Monthly Benefit **with medical questions**, for those who qualify.

Maximum benefit allowed is **60%** of your monthly salary.

Provides a benefit for non-work-related (Off the Job) accidents or illnesses.

Benefit period up to **24 months** per disability.

Allstate Benefits Group Whole Life Insurance • Guaranteed Issue Coverage

Allstate Guaranteed Issue Group Whole Life Eligibility: The coverage offers fully guaranteed premiums payable to age 95, death benefits and cash value that can be used along the way. Members enjoy **Guaranteed Issue** up to **\$150,000** in Face Amount.

Spouse Eligibility: Maximum Face Amount of Guaranteed Issue Life Insurance up to **\$40,000**. Spouse is eligible for up to **\$150,000** in coverage with medical questions. At the time of issue, must be between the ages of 18 & 65, legally married to the member of the ILA, and not be disabled.

Children Eligibility: Maximum Face Amount of Guaranteed Issue Life Insurance is **\$25,000**. At the time of issue, child must be between 0–18, legally a child of the ILA member. Children's Term Rider; level term insurance, of **\$10,000** for each covered dependent child under the age 26, for \$4.78 per month. Not available if dependent child is covered under a separate certificate.

Guaranteed Issue-No Medical Exams or Questions: Cannot be excluded from coverage due to a pre-existing conditions such as cancer, diabetes, heart, liver disease, etc. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits: a monthly advance of 4% of the death benefit for up to 50 months while receiving qualified long term care services after 90-day elimination period when certified chronically.

The Key to Retirement Planning is Having a Solid Financial Foundation.

What is Missing from Your Retirement Planning?



- **Every unmarked box can cause financial harm.**
- **How will you fund an uncovered claim?**
- **Savings is the usual answer.**

Long-Term Care Planning Using Life Insurance

Allstate Whole Life Accelerated Death Benefit for Long-Term Care Rider with Extension of Benefits and Death Benefit Restoration

Allstate Whole Life Insurance (with long-term care, extension of benefits and death benefit restoration)

The Allstate Whole Life Insurance has fixed premiums and are guaranteed to age 100. By electing coverage, it guarantees that you have death benefits and/or living benefits available when needed, as long as premiums are paid.

The chart below compares today cost of long-term care now and in the future. Imagine not planning now and waiting. In twenty years, will you be able to afford a similar policy or other solution with age and possible health changes?

The Allstate Whole Life Insurance Policy pays 4% per month for up to 50 months (4.2 years) if long-term care is needed. The following page illustrates a \$100,000 policy. The policy would pay \$4,000 a month.

To review, here are just a few important points to consider when deciding to enroll:

1. Lock in low insurance premiums during guaranteed issue period.
2. The life insurance is permanent and is portable when you retire or change jobs.
3. Provides funding for long-term care expenses, if the need were to arise.
4. Coverage is available for spouses and children.
5. Cash value growth.

Mobile, AL Monthly Costs	2023	2040	2050	2060
Homemaker & Health Aide Services ¹	\$4,045	\$6,686	\$8,986	\$12,076
Adult Day Health Care ²	\$1,149	\$1,899	\$2,552	\$3,430
Assisted Living Facility ³	\$3,738	\$6,178	\$8,302	\$11,157
Semi-Private Room ²	\$7,100	\$11,734	\$15,770	\$21,194

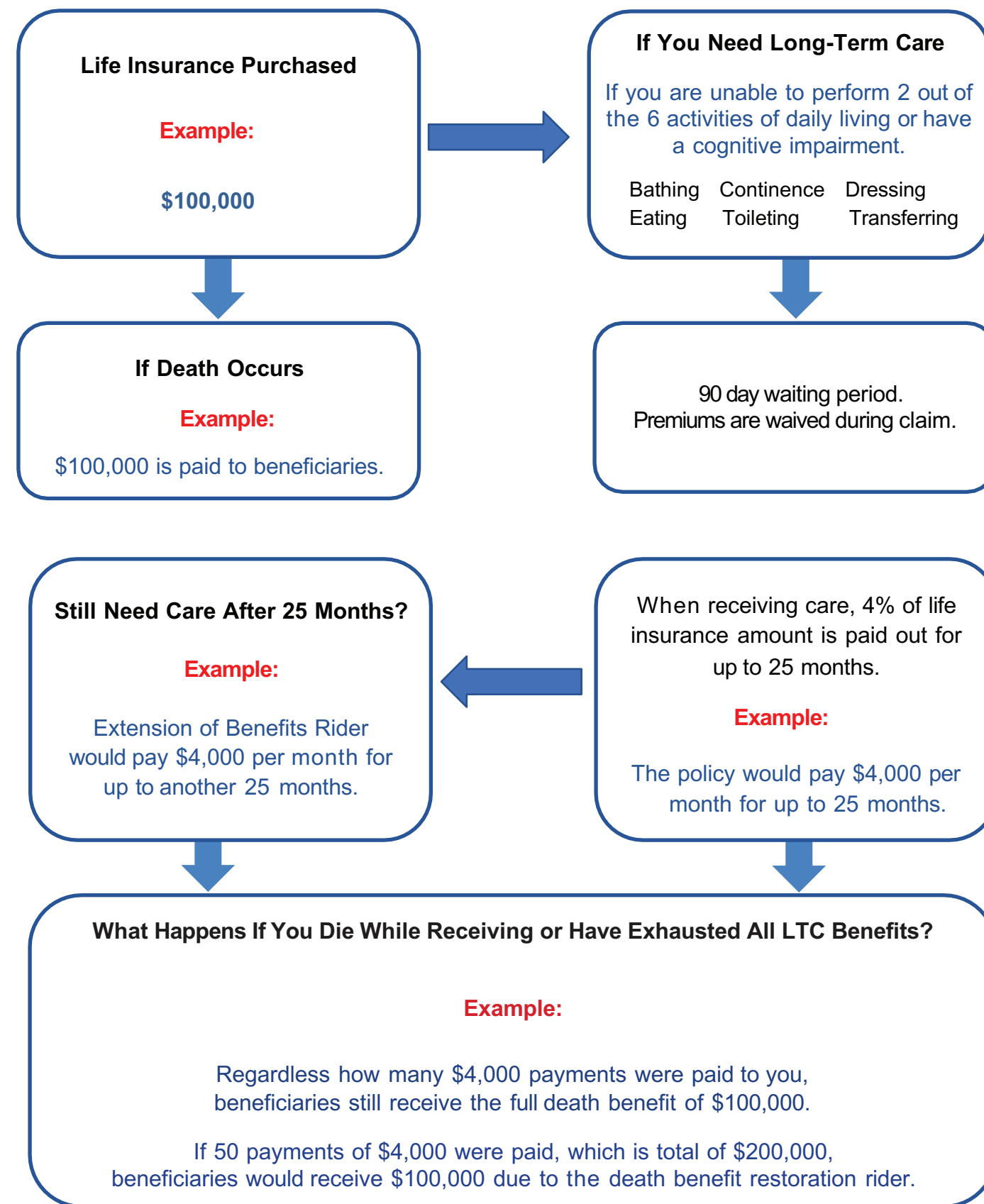
¹ Based on annual rate divided by 12 months (assumes 44 hours per week)

² Based on annual rate divided by 12 months

³ As reported, monthly rate, private, one bedroom

* Estimates how much care might cost in future years based on 3% annual inflation www.genworth.com

See Worksheet for Premiums & Visit Website for Coverage Videos to Explain Benefits in Further Detail.



Allstate Whole Life Insurance with Long-Term Care

Allstate Whole Life Insurance with Long-Term Care

Issue Ages		Guaranteed Issue Max		Simplified Issue Max	
Members	18-70	Members	\$150,000	Members	\$250,000
Spouses	18-70	Spouse (Working)	\$40,000	Spouse (Working)	\$150,000
Child(ren)	24 Hrs - 18	Spouse (Non-Working)	\$10,000	Spouse (Non-Working)	\$50,000

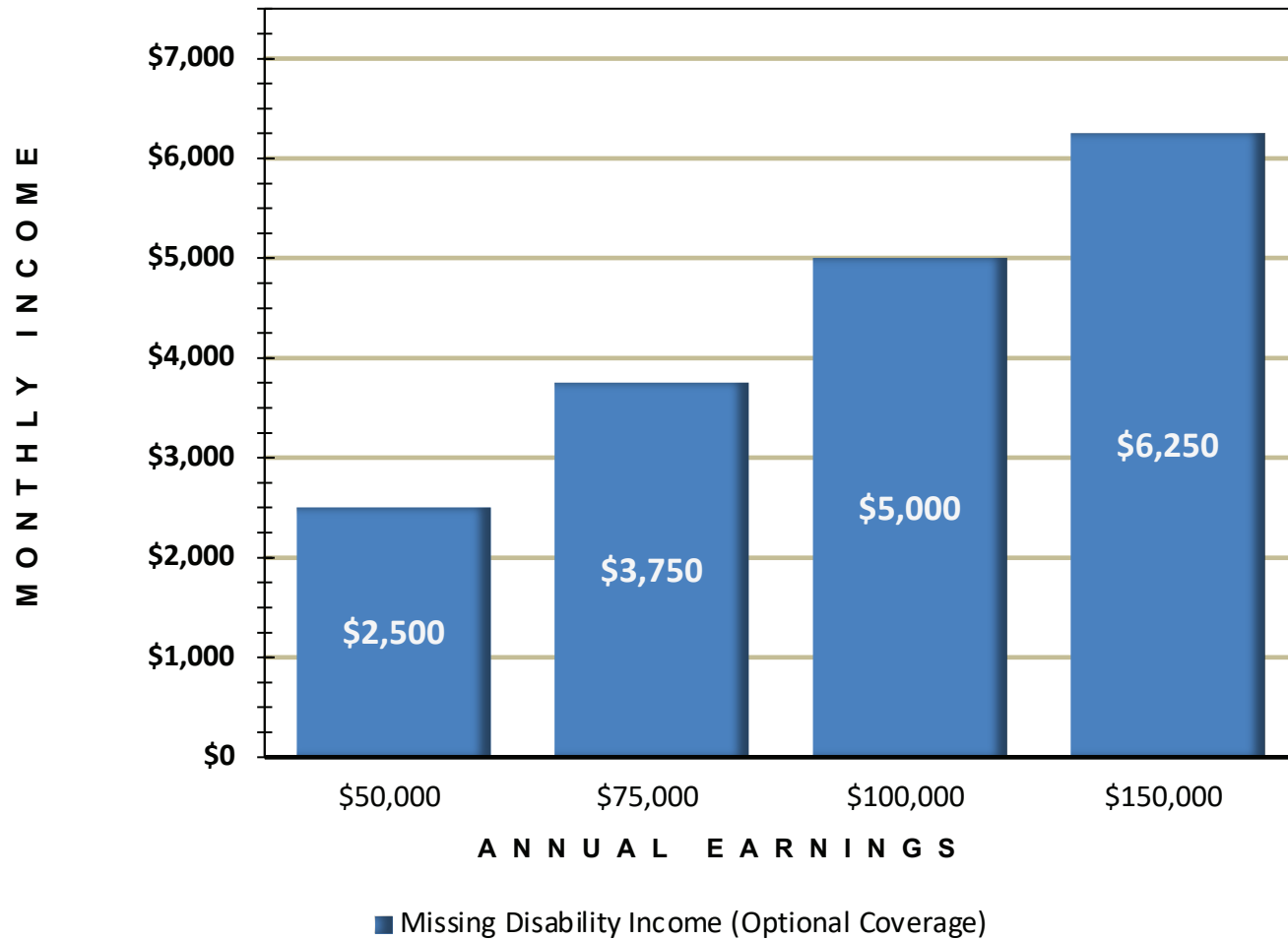
Issue Ages		Guaranteed Issue Max		Simplified Issue Max	
Members	18-70	Members	\$150,000	Members	\$250,000
Spouses	18-70	Spouse (Working)	\$40,000	Spouse (Working)	\$150,000
Child(ren)	24 Hrs - 18	Spouse (Non-Working)	\$10,000	Spouse (Non-Working)	\$50,000

NON-TOBACCO SAMPLE WEEKLY RATES

TOBACCO SAMPLE WEEKLY RATES

Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
20	\$1.53	\$3.83	\$7.66	\$11.49	\$15.31	\$19.14	\$22.97	46	\$5.11	\$12.76	\$25.53	\$38.29	\$51.06	\$63.82	\$76.59
21	\$1.58	\$3.94	\$7.88	\$11.81	\$15.75	\$19.69	\$23.63	47	\$5.42	\$13.56	\$27.12	\$40.67	\$54.23	\$67.79	\$81.34
22	\$1.63	\$4.08	\$8.16	\$12.24	\$16.32	\$20.40	\$24.48	48	\$5.77	\$14.42	\$28.84	\$43.27	\$57.69	\$72.11	\$86.53
23	\$1.69	\$4.22	\$8.45	\$12.67	\$16.89	\$21.11	\$25.34	49	\$6.13	\$15.32	\$30.64	\$45.96	\$61.27	\$76.59	\$91.91
24	\$1.76	\$4.40	\$8.80	\$13.19	\$17.59	\$21.99	\$26.39	50	\$6.51	\$16.27	\$32.54	\$48.81	\$65.08	\$81.35	\$97.62
25	\$1.83	\$4.58	\$9.16	\$13.74	\$18.31	\$22.89	\$27.47	51	\$6.92	\$17.28	\$34.56	\$51.85	\$69.13	\$86.41	\$103.69
26	\$1.91	\$4.77	\$9.53	\$14.29	\$19.05	\$23.82	\$28.58	52	\$7.42	\$18.56	\$37.11	\$55.67	\$74.22	\$92.78	\$111.34
27	\$1.98	\$4.95	\$9.90	\$14.85	\$19.80	\$24.75	\$29.70	53	\$7.94	\$19.86	\$39.72	\$59.57	\$79.43	\$99.29	\$118.89
28	\$2.06	\$5.14	\$10.28	\$15.42	\$20.56	\$25.71	\$30.85	54	\$8.48	\$21.20	\$42.41	\$63.61	\$84.81	\$106.01	\$127.22
29	\$2.15	\$5.37	\$10.73	\$16.10	\$21.46	\$26.82	\$32.19	55	\$9.13	\$22.82	\$45.64	\$68.46	\$91.29	\$114.10	\$136.93
30	\$2.24	\$5.61	\$11.21	\$16.82	\$22.42	\$28.03	\$33.64	56	\$9.13	\$22.81	\$45.63	\$68.44	\$91.35	\$114.06	\$136.88
31	\$2.34	\$5.86	\$11.72	\$17.57	\$23.43	\$29.29	\$35.14	57	\$9.80	\$24.50	\$49.00	\$73.50	\$98.00	\$122.50	\$147.00
32	\$2.46	\$6.14	\$12.28	\$18.41	\$24.55	\$30.68	\$36.82	58	\$10.55	\$26.38	\$52.76	\$79.14	\$105.52	\$131.90	\$158.28
33	\$2.59	\$6.46	\$12.92	\$19.38	\$25.84	\$32.29	\$38.75	59	\$11.29	\$28.22	\$56.43	\$84.64	\$112.85	\$141.07	\$169.28
34	\$2.77	\$6.92	\$13.84	\$20.75	\$27.67	\$34.59	\$41.51	60	\$12.07	\$30.17	\$60.33	\$90.50	\$120.67	\$150.83	\$181.00
35	\$2.95	\$7.38	\$14.77	\$22.15	\$29.53	\$36.92	\$44.30	61	\$13.07	\$32.66	\$65.33	\$97.99	\$130.65	\$163.33	\$195.97
36	\$3.06	\$7.65	\$15.30	\$22.95	\$30.60	\$38.26	\$45.91	62	\$13.97	\$34.92	\$69.83	\$104.75	\$139.67	\$174.59	\$209.50
37	\$3.17	\$7.92	\$15.84	\$23.76	\$31.68	\$39.60	\$47.52	63	\$15.30	\$38.26	\$76.52	\$114.78	\$153.04	\$191.30	\$229.56
38	\$3.34	\$8.34	\$16.68	\$25.02	\$33.36	\$41.70	\$50.04	64	\$15.53	\$38.81	\$77.62	\$116.42	\$155.23	\$194.04	\$232.85
39	\$3.51	\$8.76	\$17.51	\$26.27	\$35.02	\$43.78	\$52.54	65	\$15.76	\$39.39	\$78.78	\$118.17	\$157.56	\$196.96	\$236.35
40	\$3.68	\$9.19	\$18.39	\$27.58	\$36.77	\$45.97	\$55.16	66	\$18.08	\$45.19	\$90.38	\$135.56	\$180.75	\$225.94	\$271.13
41	\$3.87	\$9.68	\$19.36	\$29.04	\$38.72	\$48.40	\$58.08	67	\$19.51	\$48.76	\$97.52	\$146.28	\$195.04	\$243.80	\$292.56
42	\$4.10	\$10.25	\$20.50	\$30.75	\$40.99	\$51.24	\$61.49	68	\$22.22	\$55.56	\$111.12	\$166.67	\$222.23	\$277.79	\$333.35
43	\$4.34	\$10.85	\$21.69	\$32.54	\$43.38	\$54.22	\$65.07	69	\$23.03	\$57.58	\$115.17	\$172.75	\$230.34	\$287.92	\$345.50
44	\$4.59	\$11.47	\$22.94	\$34.40	\$45.87	\$57.34	\$68.81	70	\$24.83	\$62.08	\$124.16	\$186.24	\$248.31	\$310.39	\$372.47
45	\$4.82	\$12.06	\$24.11	\$36.16	\$48.21	\$60.27	\$72.32								

Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
20	\$2.33	\$5.81	\$11.63	\$17.44	\$23.25	\$29.06	\$34.88	46	\$7.67	\$19.17	\$38.34	\$57.51	\$76.68	\$95.85	\$115.02
21	\$2.42	\$6.05	\$12.10	\$18.15	\$24.20	\$30.25	\$36.30	47	\$8.10	\$20.25	\$40.49	\$60.73	\$80.98	\$101.22	\$121.47
22	\$2.53	\$6.31	\$12.63	\$18.94	\$25.25	\$31.56	\$37.88	48	\$8.56	\$21.41	\$42.81	\$64.22	\$85.63	\$107.03	\$128.45
23	\$2.63	\$6.58	\$13.15	\$19.73	\$26.30	\$32.88	\$39.45	49	\$9.04	\$22.59	\$45.18	\$67.76	\$90.36	\$112.94	\$135.54
24	\$2.74	\$6.85	\$13.70	\$20.55	\$27.40	\$34.25	\$41.10	50	\$9.55	\$23.86	\$47.73	\$71.59	\$95.42	\$119.31	\$143.19
25	\$2.87	\$7.16	\$14.33	\$21.49	\$28.65	\$35.81	\$42.98	51	\$10.12	\$25.30	\$50.59	\$75.88	\$101.19	\$126.47	\$151.77
26	\$2.98	\$7.45	\$14.90	\$22.35	\$29.80	\$37.25	\$44.70	52	\$10.73	\$26.81	\$53.63	\$80.44	\$107.26	\$134.06	\$160.89
27	\$3.10	\$7.75	\$15.49	\$23.23	\$30.98	\$38.72	\$46.47	53	\$11.37	\$28.43	\$56.86	\$85.30	\$113.74	\$142.16	\$170.60
28	\$3.23	\$8.07	\$16.14	\$24.21	\$32.28	\$40.35	\$48.42	54	\$12.05	\$30.13	\$60.26	\$90.40	\$120.54	\$150.66	\$180.80
29	\$3.36	\$8.39	\$16.78	\$25.16	\$33.55	\$41.94	\$50.33	55	\$12.74	\$31.84	\$63.68	\$95.51	\$127.36	\$159.19	\$191.04
30	\$3.47	\$8.67	\$17.34	\$26.01	\$34.68	\$43.35	\$52.02	56	\$12.70	\$31.75	\$63.50	\$95.25	\$127.01	\$158.75	\$190.51
31	\$3.63	\$9.06	\$18.13	\$27.19	\$36.25	\$45.31	\$54.38	57	\$13.49	\$33.73	\$67.46	\$101.20	\$134.94	\$168.66	\$202.40
32	\$3.80	\$9.50	\$18.99	\$28.48	\$37.98	\$47.47	\$56.97	58	\$14.36	\$35.90	\$71.79	\$107.68	\$143.59	\$179.47	\$215.38
33	\$3.99	\$9.97	\$19.94	\$29.91	\$39.88	\$49.85	\$59.82	59	\$15.20	\$38.01	\$76.01	\$114.02	\$152.04	\$190.03	\$228.05
34	\$4.19	\$10.47	\$20.94	\$31.41	\$41.88	\$52.35	\$62.82	60	\$16.01	\$40.03	\$80.06	\$120.10	\$160.14	\$200.16	\$240.20
35	\$4.37	\$10.93	\$21.86	\$32.80	\$43.73	\$54.66	\$65.59	61	\$16.97	\$42.41	\$84.83	\$127.24	\$169.67	\$212.06	\$254.49
36	\$4.58	\$11.44	\$22.88	\$34.31	\$45.76	\$57.19	\$68.63	62	\$18.12	\$45.30	\$90.60	\$135.90	\$181.22	\$226.50	\$271.82
37	\$4.82	\$12.06	\$24.11	\$36.17	\$48.23	\$60.28	\$72.34	63	\$19.27	\$48.17	\$96.34	\$144.51	\$192.70	\$240.85	\$289.03
38	\$5.08	\$12.71	\$25.41	\$38.12	\$50.83	\$63.53	\$76.24	64	\$20.51	\$51.26	\$102.53	\$153.79	\$205.07	\$256.31	\$307.60
39	\$5.34	\$13.36	\$26.71	\$40.07	\$53.43	\$66.78	\$80.14	65	\$21.54	\$53.84	\$107.68	\$161.51	\$215.37	\$269.19	\$323.05
40	\$5.58	\$13.95	\$27.90	\$41.85	\$55.81	\$69.75	\$83.71	66	\$22.46	\$56.14	\$112.28	\$168.41	\$224.57	\$280.69	\$336.85
41	\$5.90	\$14.75	\$29.49	\$44.23	\$58.98	\$73.72	\$88.47	67	\$24.07	\$60.17	\$120.34	\$180.51	\$240.70	\$300.85	\$361.04
42	\$6.23	\$15.58	\$31.15	\$46.73	\$62.31	\$77.88	\$93.46	68	\$25.98	\$64.95	\$129.89	\$194.83	\$259.80	\$324.72	\$389.69
43	\$6.57	\$16.43	\$32.85	\$49.28	\$65.71	\$82.13	\$98.56	69	\$27.92	\$69.81	\$139.61	\$209.42	\$279.25	\$349.03	\$418.87
44	\$6.94	\$17.35	\$34.69	\$52.03	\$69.38	\$86.72	\$104.07	70	\$29.91	\$74.77	\$149.54	\$224.31	\$299.11	\$373.85	\$448.64
45	\$7.29	\$18.21	\$36.43	\$54.64	\$72.86	\$91.06	\$109.28								



**Insure up to 60% of your Pre-Disability Income
What is Your Missing Income?**

Select from 2 Disability Income Insurance Options to Protect Your Income.

You have the option of choosing either package, or both, if you qualify based upon your annual salary.
What amount of Disability coverage will meet your monthly needs?

ALLSTATE DISABILITY PACKAGE

ON THE JOB ACCIDENT DISABILITY • SICKNESS DISABILITY
OFF THE JOB ACCIDENT DISABILITY • ACCIDENT BENEFITS

DISABILITY PLAN OPTIONS & WEEKLY RATES

PLAN	Annual Salary	Monthly Disability Coverage	Individual Coverage	w/Family Accident Benefits
A	Up to \$30,000	\$1,000	\$35.32	\$45.80
B	\$40,000	\$1,500	\$49.58	\$60.06
C	\$50,000	\$2,000	\$63.84	\$74.32

*Medical expense benefit shown is for general expenses.
*Monthly Disability Benefit is reduced by 50% with Workers Comp.

For those who are making more that \$50,000 annually, you qualify for additional coverage.

LEADERS LIFE DISABILITY PACKAGE

OFF THE JOB ACCIDENT DISABILITY • SICKNESS DISABILITY
ACCIDENT BENEFITS

Monthly Benefit Options & Weekly Rates

Plan	Annual Salary	Monthly Coverage	Age 18-49	Age 50-69	Age 70+
A	\$60,000	\$1,000	\$15.32	\$26.75	\$31.38
B	\$70,000	\$1,500	\$20.75	\$37.88	\$47.06
C	\$80,000	\$2,000	\$26.17	\$49.02	\$62.75
D	\$90,000	\$2,500*	\$31.60	\$60.16	\$78.44
E	\$100,000	\$3,000*	\$37.02	\$71.30	\$94.13
F	\$110,000	\$3,500*	\$42.45	\$82.43	\$109.81
G	\$120,000	\$4,000*	\$47.87	\$93.57	\$125.50
H	\$130,000	\$4,500*	\$53.30	\$104.71	\$141.19
I	\$140,000+	\$5,000*	\$58.72	\$115.85	\$156.88

*Maximum monthly benefit is 60% of your annual salary.

ALLSTATE DISABILITY PACKAGE

All Disability Benefits are paid directly to the primary insured.

Disability benefits are paid for up to **12 months**.

ELIMINATION PERIOD: 3 days for Accident and 7 days for Sickness. Elimination Period is the total number of days that you must be continuously disabled before your benefit begins. Benefits are not payable during the elimination period.

ACCIDENT MEDICAL EXPENSE BENEFIT, 24-hour accident coverage for you or for your family. Benefit is paid for **medical bills** associated with your **On or Off-the-Job Accident**. This Benefit is in addition to your Accident disability and will provide benefits even with no out-of-pocket expenses. Coverage available to Spouse and Children through the **Family Plan**.

Pays **50%** of the **Monthly Benefit** when you are receiving **Workers Compensation**.

Requires medical questions for coverage.

PRE-EXISTING CONDITION: Benefits are not paid on losses occurring during the first 12 months of coverage if caused by a pre-existing condition. A pre-existing condition is a disease or physical condition for which symptoms existed within the 12 month period prior to the effective date.

Neck & Back Limitation: insured is limited to only **3 months of disability benefit**.

Coverage available up to age 70 for active employees.

LEADERS LIFE DISABILITY PACKAGE

Up to **\$2,000** Monthly Benefit, **Guaranteed Issue - no medical questions**.

Up to **\$5,000** Monthly Benefit, **with medical questions**.

Note: Maximum benefit allowed is **60%** of your monthly salary

BENEFIT PERIOD up to **24 months** per disability.

ELIMINATION PERIOD: **14 Days** for Accident & Sickness disability.

ACCIDENT MEDICAL EXPENSE BENEFIT, 24-hour accident coverage for you or for your family. Benefit is paid for **medical bills** associated with your **On or Off-the-Job Accident**. This Benefit is in addition to your Accident disability and will provide benefits even with no out-of-pocket expenses. Coverage available to **Spouse, Children and Family**.

PRE-EXISTING CONDITION: There will be no disability benefit payable for a pre-existing condition until the insured has been continuously covered under the Policy for 12 consecutive months and has returned to duties of his/her occupation for 30 continuous days after the first 12 months of coverage. "**Pre-Existing Condition**" means sickness or physical condition for which the insured had treatment, incurred expense, took medication, or received a diagnosis or advice from a physician, during the **12-month** period immediately before the effective date of coverage.

Accident Benefits coverage will **terminate** when insured reaches the **age of 70**, Disability coverage will remain active as long as the insured is active at work.

These are a summary of the features to be included in this valuable plan. A complete description of each provision will be provided in the certificate.

*All Disability Income Insurance Benefits are Paid Monthly

Clerk & Checker

Short-Term Disability Benefit Options

You have the option of choosing either package, or both, if you qualify based upon your annual salary.
What amount of Disability coverage will meet your monthly needs?

ALLSTATE DISABILITY PACKAGE

ON THE JOB ACCIDENT DISABILITY • SICKNESS DISABILITY
 OFF THE JOB ACCIDENT DISABILITY • ACCIDENT BENEFITS

Monthly Benefit Options & Weekly Rates

Plan	Annual Salary	Monthly Coverage	Age 18-49	Age 50-59	Age 60-64
A	\$30,000	\$1,000	\$22.42	\$27.62	\$38.67
B	\$40,000	\$1,500	\$29.97	\$37.77	\$54.35
C	\$50,000	\$2,000	\$37.52	\$47.92	\$70.02
D	\$55,000	\$2,500*	\$45.08	\$58.08	\$85.70
E	\$60,000	\$3,000*	\$52.63	\$68.23	\$101.38
F	\$70,000	\$3,500*	\$60.18	\$78.38	\$117.05
G	\$80,000	\$4,000*	\$67.73	\$88.53	\$132.73
H	\$90,000	\$4,500*	\$75.28	\$98.68	\$148.40
I	\$100,000+	\$5,000*	\$82.83	\$108.83	\$164.08

BENEFITS FOR AN ON-THE-JOB ACCIDENT DISABILITY ARE PAID 50% OF THE MONTHLY BENEFIT AMOUNT WHEN RECEIVING WORKERS COMPENSATION.

LEADERS LIFE DISABILITY PACKAGE

OFF THE JOB ACCIDENT DISABILITY • SICKNESS DISABILITY
 ACCIDENT BENEFITS

Monthly Benefit Options & Weekly Rates

Plan	Annual Salary	Monthly Coverage	Age 18-49	Age 50-69
A	\$30,000	\$1,000	\$12.55	\$19.50
B	\$40,000	\$1,500	\$16.52	\$27.01
C	\$50,000	\$2,000	\$20.62	\$34.52
D	\$55,000	\$2,500*	\$24.66	\$42.03
E	\$60,000	\$3,000*	\$28.70	\$49.55
F	\$70,000	\$3,500*	\$32.73	\$57.06
G	\$80,000	\$4,000*	\$36.77	\$64.57
H	\$90,000	\$4,500*	\$40.81	\$72.08
I	\$100,000+	\$5,000*	\$44.85	\$79.60

*Maximum monthly benefit is 60% of your annual salary.

ALLSTATE DISABILITY PACKAGE

Income Replacement: Up to 60% of your monthly/annual salary. Amount is based upon gross earnings from your job, including; salary, commissions, bonuses, -and- amount of payments/compensation from state or local benefit plans or additional disability coverage.

Accident & Sickness disability benefits are paid for up to **24 months**.

Elimination Period: 14 days, for both Accident and Sickness.

Elimination Period is the total number of days that you must be continuously disabled before your benefit begins. Benefits are not payable during the elimination period.

Medical Questions are required for coverage. Can be denied due to a pre-existing condition/illness.

ACCIDENT MEDICAL EXPENSE BENEFIT, 24-hour accident coverage for you or for your family. Benefit is paid for **medical bills** associated with your **On or Off the Job Accident**. This Benefit is in addition to your Accident disability and will provide benefits even with no out of pocket expenses. Coverage available family member through **Family Plan**.

Pre-Existing Conditions Limitation: Will not pay any benefits for any disability occurring within **one year following** the insured's effective date of coverage due to a pre-existing condition.

Neck & Back Limitations: Insured is limited to **3 month** of disability with Neck or Back injury.

Age Limitation: The coverage will remain in place until the insured turns 70 years of age, at which time the coverage will *terminate*.

LEADERS LIFE DISABILITY PACKAGE

Up to **\$2,000** Monthly Benefit, **Guaranteed Issue - no medical questions**.

Up to **\$5,000** Monthly Benefit, **with medical questions**.

Note: Maximum benefit allowed is **60%** of your monthly salary

BENEFIT PERIOD up to **12 months** per disability.

ELIMINATION PERIOD: 14 Days for Accident & Sickness disability.

ACCIDENT MEDICAL EXPENSE BENEFIT, 24-hour accident coverage for you or for your family. Benefit is paid for **medical bills** associated with your **On or Off-the-Job Accident**. This Benefit is in addition to your Accident disability and will provide benefits even with no out-of-pocket expenses. Coverage available to **Spouse, Children and Family**.

PRE-EXISTING CONDITION: There will be no disability benefit payable for a pre-existing condition until the insured has been continuously covered under the Policy for 12 consecutive months and has returned to duties of his/her occupation for 30 continuous days after the first 12 months of coverage. "**Pre-Existing Condition**" means sickness or physical condition for which the insured had treatment, incurred expense, took medication, or received a diagnosis or advice from a physician, during the **12-month** period immediately before the effective date of coverage.

Accident Benefits coverage will **terminate** when insured reaches the **age of 70**, Disability coverage will remain active as long as the insured is active at work.

These are a summary of the features to be included in this valuable plan. A complete description of each provision will be provided in the certificate.

Allstate Critical Illness

Allstate Critical Illness coverage helps offer financial support should a covered illness be diagnosed. Insureds are eligible for a one-time benefit payout in each Category 1, Category 2 and the Cancer Rider.

Category 1 Benefits: Pays a benefit when you are diagnoses with or have; Heart Attack (100%)-*cardiac arrest is not covered*, Stroke (100%), Heart Transplant (100%), Bypass Surgery (25%), Angioplasty, Atherectomy, Stent Placement (25%).

Category 2 Benefits: Pays a benefit when you are diagnoses with or have; Major Organ Transplant; Lung, Liver, Kidney or Pancreas (100%), End Stage Renal Failure (100%), Paralysis (50% 2 Limb, 100% Limbs), Multiple Sclerosis (25%), Alzheimer's Disease (25%).

Cancer Rider: Pays \$30,000 when you are diagnosed for the first time ever with invasive cancer, including leukemia and Hodgkin's disease.

Benefit Options and Weekly Rates

	Non-Tobacco User			Tobacco User	
	\$30,000 Benefit			\$30,000 Benefit	
	Ind	Family	Age	Ind	Family
	\$2.68	\$4.38	19-29	\$4.70	\$8.73
	\$5.17	\$9.19	30-39	\$11.06	\$20.59
	\$9.37	\$19.35	40-49	\$23.71	\$44.28
	\$16.27	\$34.57	50-59	\$40.87	\$79.09
	\$27.37	\$51.90	60-64	\$60.45	\$117.72

Allstate Accident Benefits

On and Off the Job Accident (included with DI Plan)

		Benefit
Accidental Death	Employee	\$60,000
	Spouse	\$30,000
	Child	\$15,000
Dislocation and Fracture	Employee	up to \$6000
	Spouse	up to \$3000
	Child	up to \$1500
Initial Hospital Confinement	per lifetime	\$1,500
Hospital Confinement	per day	\$300
Intensive Care	per day	\$600
Regular Ambulance		\$300
Air Ambulance		\$900
General Medical Expenses		up to \$750
Outpatient Physician's Treatment	per visit	\$75
Hospital Admission	per year	\$1,000
Physical Therapy	per day	\$60
Accident Follow-Up Treatment	per day	\$100

Benefits showed for all covered persons for covered accidents. For additional information on each plan, additional benefits, amounts, terms and limitations Please refer to the policy.

Leaders Life Accident Benefits

Off the Job Accident (included with DI Plan)

		Benefit
Accidental Death	Employee	\$20,000
	Spouse	\$10,000
	Child	\$5,000
Dislocation and Fracture		\$3,000
Initial Hospital Confinement	per lifetime	\$1,500
Hospital Confinement (up to 90 days)	per day	\$200
Intensive Care (up to 90 days)	per day	\$400
Regular Ambulance		\$500
Air Ambulance		\$1,500
Accident Medical Expense		up to \$1,000
Outpatient Physician's Treatment	per visit	\$55
Hospital Admission	per year	\$1,500
Physical Therapy (up to 6 visits)	per day	\$60
Accident Follow-Up Treatment (up to 4 visits)	per day	\$50

Benefits showed for all covered persons for covered accidents. For additional information on each plan, additional benefits, amounts, terms and limitations Please refer to the policy.

For Additional Information, please visit www.longshoremen.insure



New ILA Member & Spouse Benefits 2023 Open Enrollment October 2nd -6th

Alabama ILA Locals

Member Enrollment Kit Includes:

- Benefits and Rates for:
 - Accident Insurance
 - Life Insurance
 - Disability Insurance
 - Critical Illness

**Enrollment Times and Locations Will Be
Posted on the ILA App**

Local 1410 ----- Oct 2nd -4th

Locals 1459 & 1985 -- Oct 5th & 6th

Visit Us on the Web

LONGSHOREMEN.insure

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Limited Time to Enroll**

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