

LONGSHOREMEN.insure

BENEFIT CENTER



Protecting You, Your Family and Lifestyle

ILA Local 1423 Open Enrollment November 13th-17th

Member Educational Guide

Table of Contents

Browse your benefits at your leisure.

- Pg 3- Life Insurance Summary
- Pg 4- Financial Foundation Pyramid-What is needed to support retirement!
- Pg 5- Life Insurance Bell Curve & Term Life Insurance Rates
- Pg 6- Long-Term Care Summary
- Pg 7- Life Insurance Benefit w/LTC Flowchart
- Pg 8- Allstate Whole Life Insurance Premiums
- Pg 10- Disability Income Insurance Summary
- Pg 11- Allstate Short-Term Disability Income Insurance Summary of Coverage
- Pg 12- MetLife Long-Term Disability Income Insurance Summary of Coverage
- Pg 13- Missing Income Graph & Long-Term Disability Rates
- Pg 15- MetLife Limitations and Exclusions

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.

Premiums paid via ACH or Bank Drafts.

YOUR PORT FOR VOLUNTARY BENEFITS

8 6 6 - 6 0 6 - P o r t (7 6 7 8)

International Longshoremen's Association

LOCAL NO. 1423
1403 Fourth Ave
Brunswick, Georgia 31525

Re: 2023 Supplemental Member Benefit Enrollment

Dear Brothers and Sisters:

During the last several months, we have been negotiating quality life and disability income insurance that we can make available to all our members. These benefits are optional and are not part of any existing Collective Bargaining Agreement or Welfare Plan. We are pleased to announce that members now have access to:

- **Guaranteed Issue Whole Life Insurance with Long-Term Care benefits.** Members can elect up to **\$100,000 and spouse up to \$30,000 without medical questions or exams.**
- **Simplified Issue Term Life Insurance** - up to \$400,000 of 5 year term life insurance with only a few questions, no medical exams or medical records. Spouses are eligible.
- **Guaranteed Issue On and Off-the-Job Accident Insurance**
- **Guaranteed Issue Short-Term Disability Income Insurance** - covers up to **60% of monthly earnings to a maximum of \$5,000** per month, **tax-free.** The short-term disability income insurance plan will also cover on-the-job injuries at 50% of the off-the-job benefit amount.
- **Guaranteed Issue Long-Term Disability Income Insurance** - covers up to **60% of monthly earnings to a maximum of \$7,500** per month, **tax-free.**

During the week of **November 13th-17th** representatives will be at the union hall from **5:30 am through 7:00 pm.** Prior to each hiring session, a short presentation on these new benefits will take place to help you understand all the important information about these insurance programs. During each hiring session, you can complete the fast app to enroll. Also, following each hiring session, representatives will be in the hall for extended enrollment presentations and enrollment assistance. Personal consultations on request.

You only have the week of November 13th to enroll without health questions or medical exams. Once open enrollment is over, all late enrollees will have to complete health questions and /or exams with the possibility of being denied coverage.

The executive board of ILA 1423 encourages all of members to take advantage of these new programs to protect your paycheck and family.

Fraternally,

Kenneth Bias-Thorpe, President 1423

Life Insurance Options

MetLife Group Benefits

Group Term Life Insurance

All Active members can enroll in the MetLife Supplemental Term Life Insurance up to **\$400,000**. Spouses are eligible for 50% of the member's coverage

- Minimum face amount **\$25,000**
- Guaranteed Issue up to **\$50,000** for members and **\$25,000** for spouses
- Simplified underwriting-no exams or medical records, 5 questions
- Life insurance reduces at age 60 by 50%
- Life insurance terminates at age 70

Additional Services:

- Grief Counseling
- Will Preparation
- Estate Resolution Services
- Funeral Discounts and Planning Services
- Total Control Account (see handout during enrollment)

Allstate Group Benefits

Group Whole Life Insurance – Guaranteed Issue Coverage. No medical exams or questions, cannot be excluded from coverage due to a pre-existing condition such as; cancer, diabetes, heart, liver disease etc. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed with the 12-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional with the 12 months before the effective date.

- **Eligibility:** The coverage offers fully guaranteed premiums payable up to age 95, death benefits and cash value that can be used along the way. Members enjoy Guaranteed Issue up to **\$100,000** in Face Amount.
- **Spouse Eligibility:** Maximum Face Amount of guaranteed issue life insurance up to **\$30,000 for working spouses, \$10,000 for non-working spouses**. 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:** Children's Term Rider, lever term insurance of **\$10,000** for each covered dependent child under the age of 26, for the cost of \$4.80 per month.

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 ill.

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

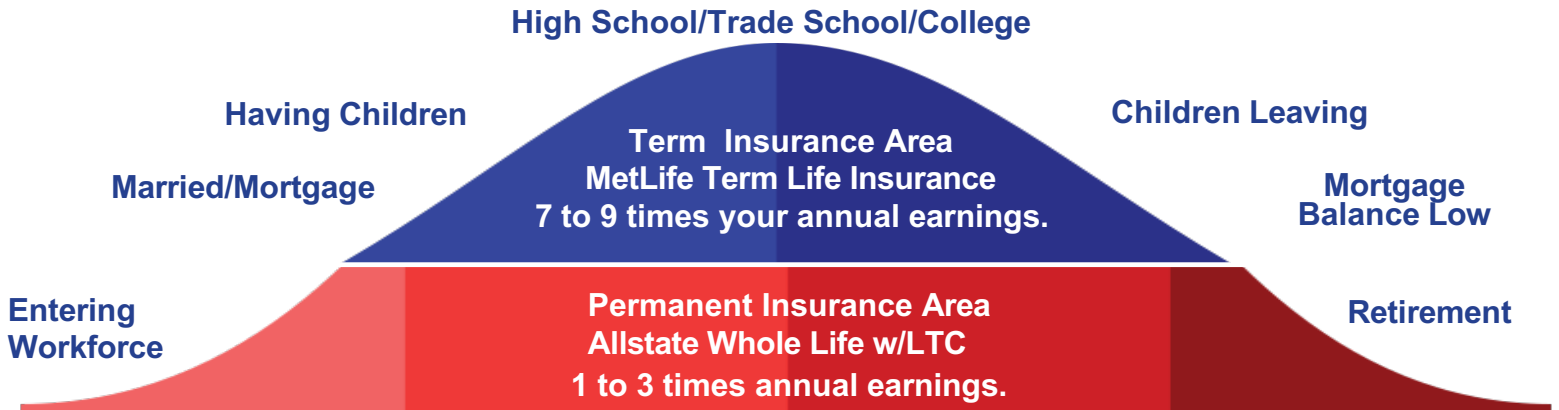
What is Missing from Your Retirement Planning?



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

Life Insurance Education

How to structure different life insurance policies.



Secure permanent life insurance as soon as possible, then add inexpensive term insurance to cover your family obligations such as income replacement, mortgage payoff and higher education.

When your obligations are satisfied, you can cancel the term policies since your permanent insurance has already been in place.

<p>MetLife Group Term Life Insurance</p> <p>Simplified Issue Ages</p> <table border="0"> <tr> <td><40</td> <td>\$250,000</td> </tr> <tr> <td>45-49</td> <td>\$150,000</td> </tr> <tr> <td>50-59</td> <td>\$100,000</td> </tr> </table> <ul style="list-style-type: none"> • \$25,000 to a maximum of \$400,000 • Reduces by 50% at Age 60 • Terminates at age 70 • Accelerated Benefit Option: 12 months or less to live, up to 80% of coverage, to a maximum of \$28,000 	<40	\$250,000	45-49	\$150,000	50-59	\$100,000	<p>MetLife Group Term Life Insurance Additional Features</p> <ul style="list-style-type: none"> • Grief Counseling • Will Preparation • MetLife Estate Resolution Services • Funeral Discounts and Planning Services • Total Control <p>Go to www.longshoremen.insure for more information.</p>
<40	\$250,000						
45-49	\$150,000						
50-59	\$100,000						

MetLife Term Life Insurance Weekly Premiums									
Amount	Ages 18-29	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65-69
\$25,000	\$0.63	\$0.69	\$0.84	\$1.19	\$1.75	\$2.69	\$4.00	\$6.13	\$10.31
\$50,000	\$1.25	\$1.38	\$1.69	\$2.38	\$3.50	\$5.38	\$8.00	\$12.25	\$20.63
\$75,000	\$1.88	\$2.06	\$2.53	\$3.56	\$5.25	\$8.06	\$12.00	\$18.38	\$30.94
\$100,000	\$2.50	\$2.75	\$3.38	\$4.75	\$7.00	\$10.75	\$16.00	\$24.50	\$41.25
\$125,000	\$3.13	\$3.44	\$4.22	\$5.94	\$8.75	\$13.44	\$20.00	\$30.63	\$51.56
\$150,000	\$3.75	\$4.13	\$5.06	\$7.13	\$10.50	\$16.13	\$24.00	\$36.75	\$61.88
\$175,000	\$4.38	\$4.81	\$5.91	\$8.31	\$12.25	\$18.81	\$28.00	\$42.88	\$72.19
\$200,000	\$5.00	\$5.50	\$6.75	\$9.50	\$14.00	\$21.50	\$32.00	\$49.00	\$82.50
\$225,000	\$5.63	\$6.19	\$7.59	\$10.69	\$15.75	\$24.19	\$36.00	\$55.13	\$92.81
\$250,000	\$6.25	\$6.88	\$8.44	\$11.88	\$17.50	\$26.88	\$40.00	\$61.25	\$103.13

Long-Term Care Planning Using Life Insurance

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.

Brunswick, GA Monthly Costs	2023	2040	2050	2060
Homemaker & Health Aide Services ¹	\$4,754	\$7,857	\$10,560	\$14,191
Adult Day Health Care ²	\$575	\$950	\$1,277	\$1,717
Assisted Living Facility ³	\$5,623	\$9,294	\$12,490	\$16,785
Semi-Private Room ²	\$7,454	\$12,320	\$16,557	\$22,252

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

² Based on annual rate divided by 12 months

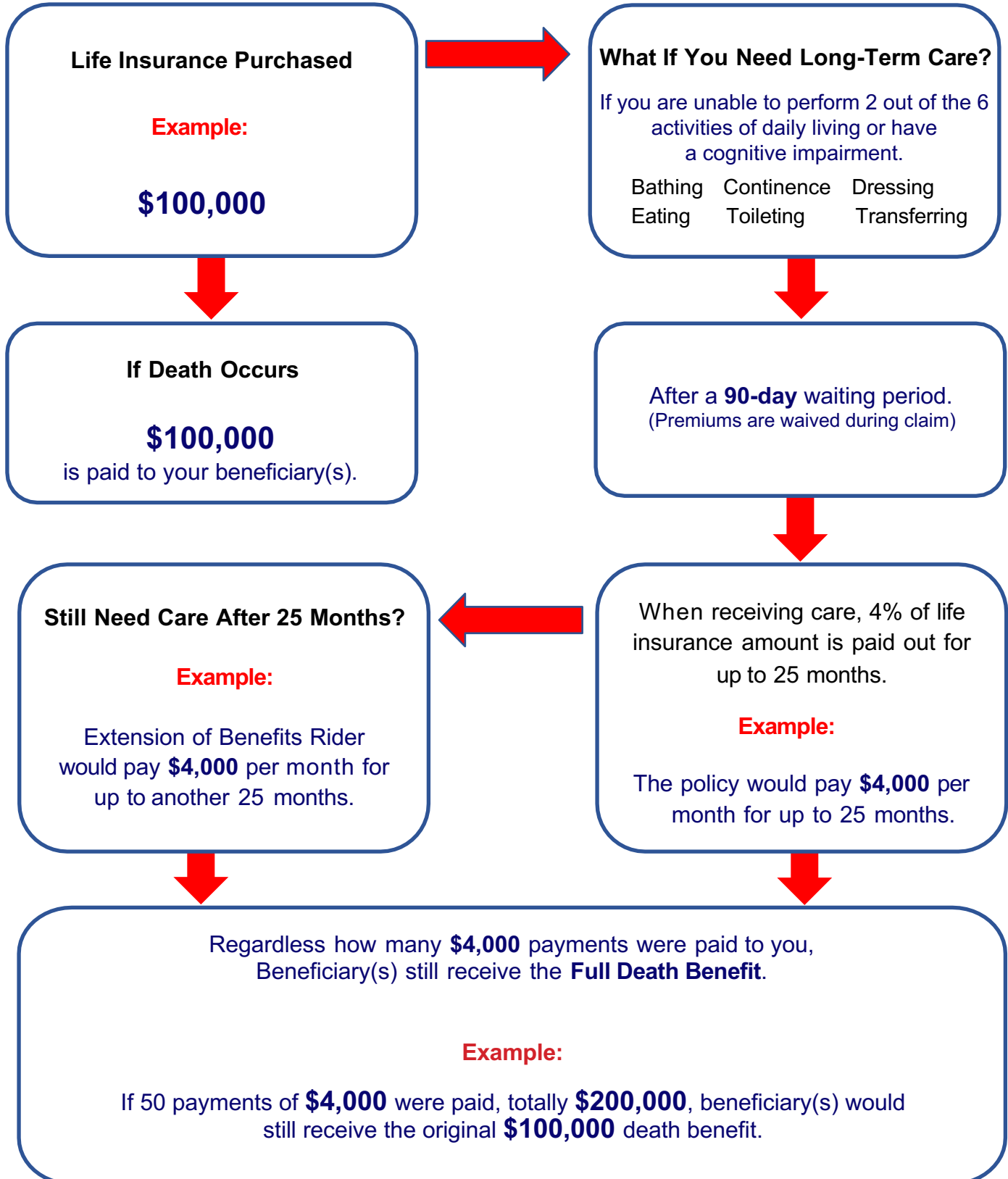
³ As reported, monthly rate, private, one bedroom

* Estimates how much care might cost in future years based on 3% annual <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

Allstate Whole Life

Accelerated Death Benefit for Long-Term Care Rider with Extension of Benefits & Death Benefit Restoration

See Premium Page & Visit Website for Coverage Videos to Explain Benefits in Further Detail.



Allstate Whole Life Insurance with Long-Term Care

Issue Ages

Members	18-70
Spouses	18-70
Child(ren)	24 Hrs - 18

Guaranteed Issue Max

Members	\$150,000
Spouse (Working)	\$20,000
Spouse (Non-Working)	\$10,000

Simplified Issue Max

Members	\$250,000
Spouse (Working)	\$150,000
Spouse (Non-Working)	\$50,000

NON-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	\$1.23	\$3.08	\$6.17	\$9.25	\$12.33	\$15.42	\$18.49	46	\$4.64	\$11.59	\$23.19	\$34.78	\$46.38	\$57.97	\$69.56
21	\$1.28	\$3.19	\$6.38	\$9.56	\$12.75	\$15.94	\$19.13	47	\$4.94	\$12.35	\$24.70	\$37.05	\$49.40	\$61.74	\$74.10
22	\$1.33	\$3.32	\$6.65	\$9.97	\$13.30	\$16.61	\$19.95	48	\$5.27	\$13.17	\$26.35	\$39.52	\$52.68	\$65.86	\$79.02
23	\$1.39	\$3.46	\$6.92	\$10.38	\$13.85	\$17.29	\$20.77	49	\$5.61	\$14.03	\$28.05	\$42.08	\$56.10	\$70.13	\$84.15
24	\$1.45	\$3.63	\$7.25	\$10.88	\$14.53	\$18.13	\$21.78	50	\$5.98	\$14.93	\$29.87	\$44.80	\$59.75	\$74.66	\$89.62
25	\$1.52	\$3.80	\$7.60	\$11.39	\$15.18	\$18.99	\$22.77	51	\$6.92	\$17.28	\$34.56	\$51.85	\$69.13	\$86.41	\$103.69
26	\$1.59	\$3.97	\$7.95	\$11.92	\$15.90	\$19.87	\$23.85	52	\$7.42	\$18.56	\$37.11	\$55.67	\$74.22	\$92.78	\$111.34
27	\$1.66	\$4.15	\$8.30	\$12.45	\$16.60	\$20.76	\$24.90	53	\$7.94	\$19.86	\$39.72	\$59.57	\$79.43	\$99.29	\$118.89
28	\$1.73	\$4.33	\$8.67	\$13.00	\$17.33	\$21.67	\$25.99	54	\$8.48	\$21.20	\$42.41	\$63.61	\$84.81	\$106.01	\$127.22
29	\$1.82	\$4.55	\$9.09	\$13.64	\$18.20	\$22.73	\$27.29	55	\$8.47	\$21.17	\$42.34	\$63.51	\$84.70	\$105.86	\$127.04
30	\$1.91	\$4.78	\$9.55	\$14.33	\$19.10	\$23.88	\$28.65	56	\$9.13	\$22.81	\$45.63	\$68.44	\$91.35	\$114.06	\$136.88
31	\$2.01	\$5.02	\$10.03	\$15.05	\$20.05	\$25.08	\$30.08	57	\$9.80	\$24.50	\$49.00	\$73.50	\$98.00	\$122.50	\$147.00
32	\$2.12	\$5.28	\$10.57	\$15.85	\$21.15	\$26.41	\$31.72	58	\$10.55	\$26.38	\$52.76	\$79.14	\$105.52	\$131.90	\$158.28
33	\$2.24	\$5.59	\$11.18	\$16.77	\$22.38	\$27.94	\$33.55	59	\$11.29	\$28.22	\$56.43	\$84.64	\$112.85	\$141.07	\$169.28
34	\$2.41	\$6.03	\$12.05	\$18.08	\$24.13	\$30.13	\$36.18	60	\$12.07	\$30.17	\$60.33	\$90.50	\$120.67	\$150.83	\$181.00
35	\$2.59	\$6.47	\$12.94	\$19.41	\$25.88	\$32.34	\$38.81	61	\$13.07	\$32.66	\$65.33	\$97.99	\$130.65	\$163.33	\$195.97
36	\$2.69	\$6.72	\$13.45	\$20.17	\$26.90	\$33.62	\$40.35	62	\$13.97	\$34.92	\$69.83	\$104.75	\$139.67	\$174.59	\$209.50
37	\$2.79	\$6.98	\$13.96	\$20.94	\$27.93	\$34.90	\$41.89	63	\$15.30	\$38.26	\$76.52	\$114.78	\$153.04	\$191.30	\$229.56
38	\$2.95	\$7.38	\$14.76	\$22.14	\$29.53	\$36.90	\$44.29	64	\$15.53	\$38.81	\$77.62	\$116.42	\$155.23	\$194.04	\$232.85
39	\$3.11	\$7.78	\$15.55	\$23.33	\$31.13	\$38.88	\$46.68	65	\$15.76	\$39.39	\$78.78	\$118.17	\$157.56	\$196.96	\$236.35
40	\$3.28	\$8.19	\$16.39	\$24.58	\$32.78	\$40.96	\$49.16	66	\$18.08	\$45.19	\$90.38	\$135.56	\$180.75	\$225.94	\$271.13
41	\$3.46	\$8.66	\$17.31	\$25.97	\$34.63	\$43.28	\$51.94	67	\$19.51	\$48.76	\$97.52	\$146.28	\$195.04	\$243.80	\$292.56
42	\$3.68	\$9.20	\$18.40	\$27.59	\$36.80	\$45.99	\$55.20	68	\$22.22	\$55.56	\$111.12	\$166.67	\$222.23	\$277.79	\$333.35
43	\$3.91	\$9.77	\$19.53	\$29.30	\$39.08	\$48.83	\$58.61	69	\$23.03	\$57.58	\$115.17	\$172.75	\$230.34	\$287.92	\$345.50
44	\$4.15	\$10.36	\$20.72	\$31.08	\$41.45	\$51.80	\$62.17	70	\$24.83	\$62.08	\$124.16	\$186.24	\$248.31	\$310.39	\$372.47
45	\$4.37	\$10.92	\$21.83	\$32.75	\$43.68	\$54.58	\$65.51								

Allstate Whole Life Insurance with Long-Term Care

Issue Ages

Members	18-70
Spouses	18-70
Child(ren)	24 Hrs - 18

Guaranteed Issue Max

Members	\$150,000
Spouse (Working)	\$40,000
Spouse (Non-Working)	\$10,000

Simplified Issue Max

Members	\$250,000
Spouse (Working)	\$150,000
Spouse (Non-Working)	\$50,000

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	\$1.99	\$4.98	\$9.95	\$14.93	\$19.90	\$24.88	\$29.85	46	\$7.08	\$17.69	\$35.39	\$53.08	\$70.78	\$88.46	\$106.16
21	\$2.08	\$5.20	\$10.41	\$15.61	\$20.80	\$26.02	\$31.21	47	\$7.49	\$18.72	\$37.44	\$56.16	\$74.88	\$93.59	\$112.31
22	\$2.18	\$5.45	\$10.90	\$16.34	\$21.80	\$27.24	\$32.70	48	\$7.93	\$19.82	\$39.65	\$59.47	\$79.30	\$99.12	\$118.95
23	\$2.28	\$5.70	\$11.40	\$17.09	\$22.80	\$28.49	\$34.20	49	\$8.38	\$20.95	\$41.90	\$62.84	\$83.80	\$104.74	\$125.70
24	\$2.39	\$5.96	\$11.92	\$17.88	\$23.85	\$29.79	\$35.77	50	\$8.87	\$22.16	\$44.32	\$66.47	\$88.65	\$110.79	\$132.97
25	\$2.50	\$6.26	\$12.51	\$18.77	\$25.03	\$31.28	\$37.54	51	\$9.41	\$23.53	\$47.05	\$70.58	\$94.10	\$117.63	\$141.15
26	\$2.61	\$6.53	\$13.06	\$19.59	\$26.13	\$32.66	\$39.19	52	\$9.99	\$24.97	\$49.95	\$74.92	\$99.90	\$124.87	\$149.85
27	\$2.73	\$6.81	\$13.63	\$20.44	\$27.25	\$34.06	\$40.88	53	\$10.61	\$26.51	\$53.02	\$79.53	\$106.05	\$132.55	\$159.07
28	\$2.85	\$7.12	\$14.24	\$21.36	\$28.48	\$35.60	\$42.72	54	\$11.25	\$28.13	\$56.26	\$84.39	\$112.53	\$140.65	\$168.79
29	\$2.97	\$7.42	\$14.84	\$22.26	\$29.70	\$37.11	\$44.54	55	\$11.90	\$29.76	\$59.51	\$89.27	\$119.03	\$148.78	\$178.54
30	\$3.08	\$7.69	\$15.39	\$23.08	\$30.78	\$38.46	\$46.16	56	\$12.70	\$31.75	\$63.50	\$95.25	\$127.01	\$158.75	\$190.51
31	\$3.23	\$8.07	\$16.15	\$24.22	\$32.28	\$40.37	\$48.42	57	\$13.49	\$33.73	\$67.46	\$101.20	\$134.94	\$168.66	\$202.40
32	\$3.39	\$8.48	\$16.96	\$25.44	\$33.93	\$42.40	\$50.89	58	\$14.36	\$35.90	\$71.79	\$107.68	\$143.59	\$179.47	\$215.38
33	\$3.57	\$8.93	\$17.86	\$26.78	\$35.73	\$44.64	\$53.58	59	\$15.20	\$38.01	\$76.01	\$114.02	\$152.04	\$190.03	\$228.05
34	\$3.76	\$9.40	\$18.80	\$28.20	\$37.63	\$47.01	\$56.43	60	\$16.01	\$40.03	\$80.06	\$120.10	\$160.14	\$200.16	\$240.20
35	\$3.94	\$9.85	\$19.70	\$29.55	\$39.40	\$49.25	\$59.10	61	\$16.97	\$42.41	\$84.83	\$127.24	\$169.67	\$212.06	\$254.49
36	\$4.13	\$10.33	\$20.66	\$30.99	\$41.33	\$51.64	\$61.98	62	\$18.12	\$45.30	\$90.60	\$135.90	\$181.22	\$226.50	\$271.82
37	\$4.37	\$10.92	\$21.84	\$32.75	\$43.68	\$54.59	\$65.51	63	\$19.27	\$48.17	\$96.34	\$144.51	\$192.70	\$240.85	\$289.03
38	\$4.62	\$11.54	\$23.07	\$34.61	\$46.15	\$57.68	\$69.22	64	\$20.51	\$51.26	\$102.53	\$153.79	\$205.07	\$256.31	\$307.60
39	\$4.86	\$12.15	\$24.30	\$36.45	\$48.63	\$60.76	\$72.93	65	\$21.54	\$53.84	\$107.68	\$161.51	\$215.37	\$269.19	\$323.05
40	\$5.09	\$12.72	\$25.45	\$38.17	\$50.90	\$63.62	\$76.35	66	\$22.46	\$56.14	\$112.28	\$168.41	\$224.57	\$280.69	\$336.85
41	\$5.39	\$13.48	\$26.96	\$40.44	\$53.93	\$67.39	\$80.88	67	\$24.07	\$60.17	\$120.34	\$180.51	\$240.70	\$300.85	\$361.04
42	\$5.71	\$14.27	\$28.53	\$42.80	\$57.08	\$71.33	\$85.61	68	\$25.98	\$64.95	\$129.89	\$194.83	\$259.80	\$324.72	\$389.69
43	\$6.03	\$15.08	\$30.17	\$45.25	\$60.33	\$75.42	\$90.49	69	\$27.92	\$69.81	\$139.61	\$209.42	\$279.25	\$349.03	\$418.87
44	\$6.38	\$15.95	\$31.91	\$47.86	\$63.83	\$79.77	\$95.73	70	\$29.91	\$74.77	\$149.54	\$224.31	\$299.11	\$373.85	\$448.64
45	\$6.71	\$16.78	\$33.56	\$50.34	\$67.13	\$83.91	\$100.69								

Disability Income Insurance Policies and Coverage Examples

We offer two (2) disability income policies with multiple plan designs to members to supplement/replace lost income while out on a disability claim. All monthly benefits are paid directly to the insured.

Allstate Short-Term Disability

- On and Off the Job Accident Disability and Sickness Disability.
- Pays 50% of the monthly benefit when a member is receiving workers compensations.
- The policy has a 7-day elimination period that must be met prior to the start of any benefit period.
- The Benefit Period on this policy is three (3) months for covered disability.

MetLife Long-Term Disability

- Off the job Accident Disability and Sickness Disability.
- Insured can choose a **30-day** or **90-day** elimination period.
- Insured can choose a **5-year** or to your **Social Security Normal Retirement Age** (SSNRA) benefit period for the policy.

Disability Income Insurance Plan Options

Policy rates and specifics can be found on the following pages.

Option	Disability Income Plan	Allstate		MetLife	
		Elimination Period	Benefit Period	Elimination Period	Benefit Period
1	Allstate STD	7 Day	3 Month	-	-
2	Allstate STD	7 Day	6 Month	-	-
3	Allstate STD & Met Life LTD	7 Day	3 Month	90 Day	5 Year
4	Allstate STD & Met Life LTD	7 Day	3 Month	90 Day	SSNRA
5	Allstate STD & Met Life LTD	7 Day	6 Month	180 Day	5 Year
6	Allstate STD & Met Life LTD	7 Day	6 Month	180 Day	SSNRA
7	MetLife LTD	-	-	30 Day	5 Year
8	MetLife LTD	-	-	90 Day	5 Year
9	MetLife LTD	-	-	30 Day	SSNRA
10	MetLife LTD	-	-	90 Day	SSNRA

SSNRA = Social Security Normal Retirement Age (If you were born after 1960 – age 67)
 STD – Short Term Disability LTD – Long Term Disability

Allstate Short-Term Disability with On-the-Job Coverage

Please note, all insurance companies offset disability payments when other coverage is also paying. Since ILA Local 1414 has a \$700 per week Sickness and Accident Benefit, the sample premium grid below takes into account the ILA benefit, so members do not pay for a benefit they will not receive.

During the enrollment, there will be a full array of benefit amount choices.

Allstate Short Term Disability Income Insurance - 3 Month Plan

BENEFIT PERIOD: 3 Months – 90 Days • **DISABILITY ELIMINATION PERIOD:** 7 Days
PORTABILITY: Yes • **ELIGIBLE AGES:** 18-69

Age Brackets & Weekly Premiums

Annual Qualifying Income	Monthly Disability Benefit	Ages 18-49	Ages 50-59	Ages 60-64	Ages 65-69
\$70,000	\$1,000	\$10.91	\$12.93	\$17.58	\$19.17
\$80,000	\$1,500	\$16.36	\$19.39	\$26.37	\$28.75
\$90,000	\$2,000	\$21.82	\$25.86	\$35.16	\$38.33
\$100,000	\$2,500	\$27.27	\$32.32	\$43.95	\$47.92
\$125,000	\$3,500	\$38.18	\$45.25	\$61.53	\$67.08
\$150,000+	\$5,000	\$54.54	\$64.65	\$87.90	\$95.83

Allstate Short Term Disability Income Insurance – 6 Month Plan

BENEFIT PERIOD: 6 Months – 180 Days • **DISABILITY ELIMINATION PERIOD:** 7 Days
PORTABILITY: Yes • **ELIGIBLE AGES:** 18-69

Age Brackets & Weekly Premiums

Annual Qualifying Income	Monthly Disability Benefit	Ages 18-49	Ages 50-59	Ages 60-64	Ages 65-69
\$70,000	\$1,000	\$14.15	\$17.91	\$22.47	\$23.39
\$80,000	\$1,500	\$21.23	\$26.86	\$33.70	\$35.09
\$90,000	\$2,000	\$28.30	\$35.81	\$44.94	\$46.78
\$100,000	\$2,500	\$35.38	\$44.76	\$56.17	\$58.48
\$125,000	\$3,500	\$49.53	\$62.67	\$78.64	\$81.87
\$150,000+	\$5,000	\$70.75	\$89.53	\$112.34	\$116.95

This rate insert is part of the approved brochure for LA Membership GA and is not to be used on its own.

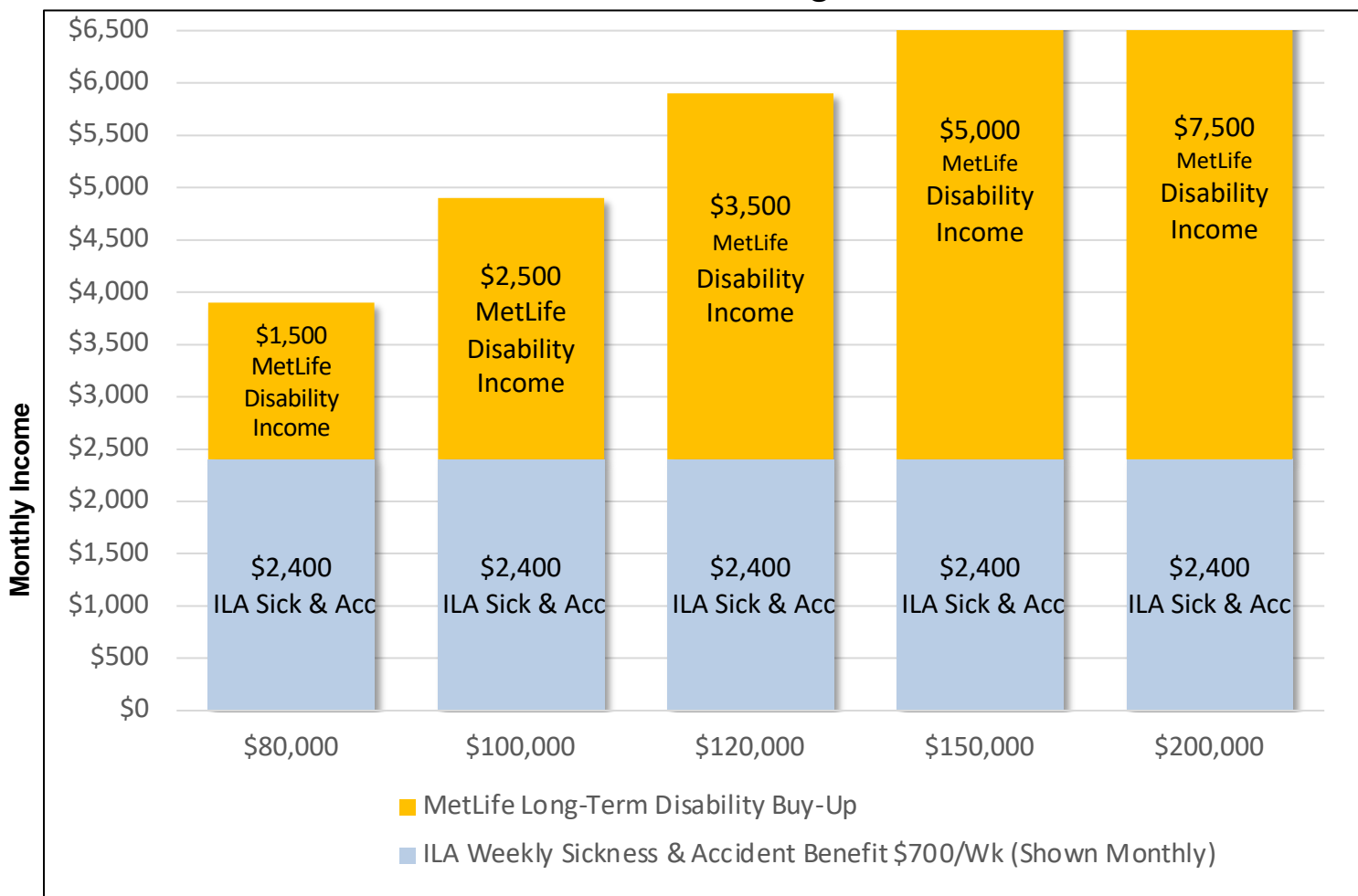
This material is valid as long as information remains current, but in no event later than 08/10/2026. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2023 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

Metlife Long-Term Disability Income Insurance

Guaranteed Issue per Month	\$4,000			
Monthly Benefit	Not to Exceed 60% of Pre-disability Earnings			
Maximum Monthly Benefit	\$7,500.00			
Minimum Monthly Benefit*	\$100.00			
Eligibility	All Full-time members			
Elimination Period	30 Days or 90 Days			
Own Occupation Period	24-month own occupation			
Social Security Integration	Family Social Security			
Benefit Duration	5 Years or RBD w/ SSNRA (see below)			
	The later of Your Normal Retirement Age as defined by Social Security or the period shown below:			
	Age on Date of Disability	Benefit Duration	Age on Date of Disability	Benefit Duration
	less than 60	to age 65		
	60	60 months	61	48 months
	62	42 months	63	36 months
	64	30 months	65	24 months
	66	21 months	67	18 months
	68	15 months	69 and over	12 months
Rehabilitation Incentives included in quote.	Work Incentive			
	Rehabilitation Program Incentive			
	Family Care Incentive			
	Moving Expense Incentive			
Survivor Benefit	3x Monthly Benefit			
*The minimum monthly benefit is subject to overpayment situations and any applicable rehabilitation incentives.				
Family Care Incentive	If the member works or participates in a Rehabilitation Program while they are Disabled, reimbursement may be provided for up to \$400 per month for eligible Family Care expenses incurred by a member for each eligible family member during the first 12 months of benefit payments.			
Moving Expense Incentive	Moving Expense Incentive: If the member participates in a Rehabilitation Program while they are Disabled, reimbursement may be provided for expenses incurred in order to move to a new residence if recommended as part of the Rehabilitation Program.			
Temporary Recovery	If the member returns to Active Work before completing the Elimination Period and then becomes Disabled again due to the same or related condition, a new Elimination Period is not required provided the return to full time work is within a period of 30 work days or less. MetLife will count the days worked while Disabled toward the satisfaction of the Elimination Period. If the return to Active Work is greater than 30 work days, a new Elimination Period is required.			
	If the member returns to Active Work, after they begin to receive Monthly Benefits, for a period of 180 continuous days or less and becomes Disabled again due to the same or related condition, they will not have to complete a new Elimination Period.			
Zero Day Residual	If the member continues to meet the Definition of Disability, the elimination period may be satisfied during part-time employment.			
Cost of Living Freeze	Cost of Living Freeze is included in this quote.			
Waiver of Premium	Premium payments for Disabled members are waived while benefits are payable.			
Indexing	For the purposes of determining whether a member continues to be Disabled and for calculating the Work Incentive, we will add to the member's Pre-disability Earnings an amount equal to the lesser CPI or 7%			

Metlife Long-Term Disability Weekly Rates

What is Your Missing Income?



*All Disability Income Insurance Benefits are Paid Monthly

30 Day Elimination Period- 5 Year Benefit Period										
Annual Qualifying Income	Monthly Benefit	Age Bracket & Weekly Premiums								
		Ages 18-29	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65+
\$80,000	\$1,500	\$1.62	\$1.88	\$4.17	\$6.87	\$10.05	\$14.48	\$17.07	\$20.14	\$22.69
\$90,000	\$2,000	\$2.15	\$2.50	\$5.55	\$9.15	\$13.40	\$19.30	\$22.75	\$26.85	\$30.25
\$100,000	\$2,500	\$2.69	\$3.13	\$6.94	\$11.44	\$16.75	\$24.13	\$28.44	\$33.56	\$37.81
\$110,000	\$3,000	\$3.23	\$3.75	\$8.33	\$13.73	\$20.10	\$28.95	\$34.13	\$40.28	\$45.38
\$120,000	\$3,500	\$3.76	\$4.38	\$9.71	\$16.01	\$23.45	\$33.78	\$39.81	\$46.99	\$52.94
\$130,000	\$4,000	\$4.30	\$5.00	\$11.10	\$18.30	\$26.80	\$38.60	\$45.50	\$53.70	\$60.50
\$140,000	\$4,500	\$4.84	\$5.63	\$12.49	\$20.59	\$30.15	\$43.43	\$51.19	\$60.41	\$68.06
\$150,000	\$5,000	\$5.38	\$6.25	\$13.88	\$22.88	\$33.50	\$48.25	\$56.88	\$67.13	\$75.63
\$160,000	\$5,500	\$5.91	\$6.88	\$15.26	\$25.16	\$36.85	\$53.08	\$62.56	\$73.84	\$83.19
\$170,000	\$6,000	\$6.45	\$7.50	\$16.65	\$27.45	\$40.20	\$57.90	\$68.25	\$80.55	\$90.75
\$180,000	\$6,500	\$6.99	\$8.13	\$18.04	\$29.74	\$43.55	\$62.73	\$73.94	\$87.26	\$98.31
\$190,000	\$7,000	\$7.53	\$8.75	\$19.43	\$32.03	\$46.90	\$67.55	\$79.63	\$93.98	\$105.88
\$200,000	\$7,500	\$8.06	\$9.38	\$20.81	\$34.31	\$50.25	\$72.38	\$85.31	\$100.69	\$113.44

180 Day Elimination Periods Plan premiums will be available during the enrollment.

Metlife Long-Term Disability Weekly Rates

30 Day Elimination Period- SSNRA										
Annual Qualifying Income	Monthly Benefit	Age Bracket & Weekly Premiums								
		Ages 18-29	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65+
\$80,000	\$1,500	\$2.18	\$2.55	\$5.63	\$9.27	\$13.58	\$19.54	\$23.03	\$26.67	\$29.74
\$90,000	\$2,000	\$2.90	\$3.40	\$7.50	\$12.35	\$18.10	\$26.05	\$30.70	\$35.55	\$39.65
\$100,000	\$2,500	\$3.63	\$4.25	\$9.38	\$15.44	\$22.63	\$32.56	\$38.38	\$44.44	\$49.56
\$110,000	\$3,000	\$4.35	\$5.10	\$11.25	\$18.53	\$27.15	\$39.08	\$46.05	\$53.33	\$59.48
\$120,000	\$3,500	\$5.08	\$5.95	\$13.13	\$21.61	\$31.68	\$45.59	\$53.73	\$62.21	\$69.39
\$130,000	\$4,000	\$5.80	\$6.80	\$15.00	\$24.70	\$36.20	\$52.10	\$61.40	\$71.10	\$79.30
\$140,000	\$4,500	\$6.53	\$7.65	\$16.88	\$27.79	\$40.73	\$58.61	\$69.08	\$79.99	\$89.21
\$150,000	\$5,000	\$7.25	\$8.50	\$18.75	\$30.88	\$45.25	\$65.13	\$76.75	\$88.88	\$99.13
\$160,000	\$5,500	\$7.98	\$9.35	\$20.63	\$33.96	\$49.78	\$71.64	\$84.43	\$97.76	\$109.04
\$170,000	\$6,000	\$8.70	\$10.20	\$22.50	\$37.05	\$54.30	\$78.15	\$92.10	\$106.65	\$118.95
\$180,000	\$6,500	\$9.43	\$11.05	\$24.38	\$40.14	\$58.83	\$84.66	\$99.78	\$115.54	\$128.86
\$190,000	\$7,000	\$10.15	\$11.90	\$26.25	\$43.23	\$63.35	\$91.18	\$107.45	\$124.43	\$138.78
\$200,000	\$7,500	\$10.88	\$12.75	\$28.13	\$46.31	\$67.88	\$97.69	\$115.13	\$133.31	\$148.69

90 Day Elimination Period- 5 Year Benefit Period										
Annual Qualifying Income	Monthly Benefit	Age Bracket & Weekly Premiums								
		Ages 18-29	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65+
\$80,000	\$1,500	\$1.13	\$1.32	\$2.89	\$4.77	\$6.98	\$10.05	\$11.85	\$14.10	\$16.50
\$90,000	\$2,000	\$1.50	\$1.75	\$3.85	\$6.35	\$9.30	\$13.40	\$15.80	\$18.80	\$22.00
\$100,000	\$2,500	\$1.88	\$2.19	\$4.81	\$7.94	\$11.63	\$16.75	\$19.75	\$23.50	\$27.50
\$110,000	\$3,000	\$2.25	\$2.63	\$5.78	\$9.53	\$13.95	\$20.10	\$23.70	\$28.20	\$33.00
\$120,000	\$3,500	\$2.63	\$3.06	\$6.74	\$11.11	\$16.28	\$23.45	\$27.65	\$32.90	\$38.50
\$130,000	\$4,000	\$3.00	\$3.50	\$7.70	\$12.70	\$18.60	\$26.80	\$31.60	\$37.60	\$44.00
\$140,000	\$4,500	\$3.38	\$3.94	\$8.66	\$14.29	\$20.93	\$30.15	\$35.55	\$42.30	\$49.50
\$150,000	\$5,000	\$3.75	\$4.38	\$9.63	\$15.88	\$23.25	\$33.50	\$39.50	\$47.00	\$55.00
\$160,000	\$5,500	\$4.13	\$4.81	\$10.59	\$17.46	\$25.58	\$36.85	\$43.45	\$51.70	\$60.50
\$170,000	\$6,000	\$4.50	\$5.25	\$11.55	\$19.05	\$27.90	\$40.20	\$47.40	\$56.40	\$66.00
\$180,000	\$6,500	\$4.88	\$5.69	\$12.51	\$20.64	\$30.23	\$43.55	\$51.35	\$61.10	\$71.50
\$190,000	\$7,000	\$5.25	\$6.13	\$13.48	\$22.23	\$32.55	\$46.90	\$55.30	\$65.80	\$77.00
\$200,000	\$7,500	\$5.63	\$6.56	\$14.44	\$23.81	\$34.88	\$50.25	\$59.25	\$70.50	\$82.50

90 Day Elimination Period- SSNRA										
Annual Qualifying Income	Monthly Benefit	Age Bracket & Weekly Premiums								
		Ages 18-29	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-64	Ages 65+
\$80,000	\$1,500	\$1.54	\$1.77	\$3.90	\$6.42	\$9.42	\$13.58	\$16.02	\$18.64	\$20.67
\$90,000	\$2,000	\$2.05	\$2.35	\$5.20	\$8.55	\$12.55	\$18.10	\$21.35	\$24.85	\$27.55
\$100,000	\$2,500	\$2.56	\$2.94	\$6.50	\$10.69	\$15.69	\$22.63	\$26.69	\$31.06	\$34.44
\$110,000	\$3,000	\$3.08	\$3.53	\$7.80	\$12.83	\$18.83	\$27.15	\$32.03	\$37.28	\$41.33
\$120,000	\$3,500	\$3.59	\$4.11	\$9.10	\$14.96	\$21.96	\$31.68	\$37.36	\$43.49	\$48.21
\$130,000	\$4,000	\$4.10	\$4.70	\$10.40	\$17.10	\$25.10	\$36.20	\$42.70	\$49.70	\$55.10
\$140,000	\$4,500	\$4.61	\$5.29	\$11.70	\$19.24	\$28.24	\$40.73	\$48.04	\$55.91	\$61.99
\$150,000	\$5,000	\$5.13	\$5.88	\$13.00	\$21.38	\$31.38	\$45.25	\$53.38	\$62.13	\$68.88
\$160,000	\$5,500	\$5.64	\$6.46	\$14.30	\$23.51	\$34.51	\$49.78	\$58.71	\$68.34	\$75.76
\$170,000	\$6,000	\$6.15	\$7.05	\$15.60	\$25.65	\$37.65	\$54.30	\$64.05	\$74.55	\$82.65
\$180,000	\$6,500	\$6.66	\$7.64	\$16.90	\$27.79	\$40.79	\$58.83	\$69.39	\$80.76	\$89.54
\$190,000	\$7,000	\$7.18	\$8.23	\$18.20	\$29.93	\$43.93	\$63.35	\$74.73	\$86.98	\$96.43
\$200,000	\$7,500	\$7.69	\$8.81	\$19.50	\$32.06	\$47.06	\$67.88	\$80.06	\$93.19	\$103.31

180 Day Elimination Periods Plan premiums will be available during the enrollment.

Group Voluntary Accident Insurance

On and Off-the-Job Accident Insurance from Allstate Benefits

Benefits are paid once per accident unless otherwise noted here or in the brochure.

	M	M + SP	M + CH	F
Plan 1	\$2.61	\$4.92	\$5.76	\$6.98
Plan 2	\$4.73	\$9.33	\$11.03	\$13.46

Issue ages: 18 and over if actively at work

M=Member; M + SP = Member + Spouse;
M + CH = Member + Child(ren); F = Family

BASE POLICY BENEFITS		PLAN 1	PLAN 2
Accidental Death	Employee	\$20,000	\$40,000
	Spouse	\$10,000	\$20,000
	Children	\$5,000	\$10,000
Common Carrier Accidental Death (fare-paying passenger)	Employee	\$100,000	\$200,000
	Spouse	\$50,000	\$100,000
	Children	\$25,000	\$50,000
Dismemberment ¹	Employee	\$20,000	\$40,000
	Spouse	\$10,000	\$20,000
	Children	\$5,000	\$10,000
Dislocation or Fracture ¹	Employee	\$2,000	\$4,000
	Spouse	\$2,000	\$4,000
	Children	\$2,000	\$4,000
Initial Hospitalization Confinement (pays once)		\$500	\$1,000
Hospital Confinement (pays daily)		\$100	\$200
Intensive Care (pays daily)		\$200	\$400
Ambulance Services	Ground	\$100	\$200
	Air	\$300	\$600
Medical Expenses (pays up to amount shown)		\$250	\$500
Outpatient Physician's Treatment (pays per visit)		\$25.00	\$50.00
BENEFIT ENHANCEMENT RIDER		PLAN 1	PLAN 2
Hospital Admission (pays once/year)		\$500	\$1,000
Lacerations (pays once/year)		\$50	\$100
Burns	< 15% body surface	\$100	\$200
	15% or more	\$500	\$1,000
Skin Graft (% of Burns Benefit)		50%	50%
Brain Injury Diagnosis (pays once)		\$150	\$300
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (pays once/accident/year)		\$50	\$100
Paralysis (pays once)	Paraplegia	\$7,500	\$15,000
	Quadriplegia	\$15,000	\$30,000
Open Abdominal or Thoracic Surgery		\$1,000	\$2,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$500	\$1,000
	Exploratory	\$150	\$300
Ruptured Disc Surgery		\$500	\$1,000
Eye Surgery, General Anesthesia		\$100	\$200
Blood and Plasma		\$300	\$600
Appliance		\$125	\$250
Medical Supplies, Medicine		\$5	\$10
Prosthesis	1 device	\$500	\$1,000
	2 or more devices	\$1,000	\$2,000
Physical Therapy (pays daily)		\$30	\$60
Accident Follow-Up Treatment (pays daily)		\$50	\$100
COMPLETE DISLOCATION++			
Hip joint		\$2,000	\$4,000
Knee or ankle joint ³ , bone or bones of the foot ³		\$800	\$1,600
Wrist joint		\$700	\$1,400
Elbow joint		\$600	\$1,200
Shoulder joint		\$400	\$800
Bone or bones of the hand ³ , collarbone		\$300	\$600
Two or more fingers or toes		\$140	\$280
One finger or toe		\$60	\$120
COMPLETE, SIMPLE OR CLOSED FRACTURE			
Hip, thigh (femur), pelvis ⁴		\$2,000	\$4,000
Skull ⁴		\$1,900	\$3,800
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)		\$1,100	\$2,200
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)		\$800	\$1,600
Foot ⁴ , hand or wrist ⁴		\$700	\$1,400
Lower jaw ⁴		\$400	\$800
Two or more ribs, fingers or toes, bones of face or nose		\$300	\$600
One rib, finger or toe, coccyx		\$140	\$280

¹Up to amount shown; see Injury Benefit Schedule on reverse. Multiple losses from same injury pay only up to amount shown above.

INJURY BENEFIT SCHEDULE

Benefit amounts for coverage and one occurrence are shown below.

[†]Covered spouse gets 50% of the amount shown and children 25%.

^{††}Covered spouse and children get 100% of the amount shown.

Coverage is Color Coded

Critical Illness Insurance

\$10,000 Weekly Premiums

Age	Non-Tobacco		Tobacco	
	M + CH	M + SP/F	M + CH	M + SP/F
18-29	\$0.78	\$1.19	\$1.01	\$1.54
30-39	\$1.92	\$2.93	\$2.70	\$4.10
40-49	\$4.11	\$6.29	\$6.28	\$9.54
50-59	\$7.44	\$11.35	\$11.57	\$17.55
60-64	\$10.19	\$15.54	\$15.85	\$24.02
65+	\$15.96	\$24.27	\$24.39	\$36.92

\$20,000 Weekly Premiums

Age	Non-Tobacco		Tobacco	
	M + CH	M + SP/F	M + CH	M + SP/F
18-29	\$1.52	\$1.19	\$1.01	\$1.54
30-39	\$3.72	\$2.93	\$2.70	\$4.10
40-49	\$4.11	\$6.29	\$6.28	\$9.54
50-59	\$7.44	\$11.35	\$11.57	\$17.55
60-64	\$10.19	\$15.54	\$15.85	\$24.02
65+	\$15.96	\$24.27	\$24.39	\$36.92

INITIAL CRITICAL ILLNESS BENEFITS[†]

	PLAN 1	PLAN 2
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Major Organ Transplant (100%)	\$10,000	\$20,000
Coronary Artery Bypass Surgery (25%)	\$2,500	\$5,000
Waiver of Premium (employee only)	Yes	Yes
CANCER CRITICAL ILLNESS BENEFITS[†]	PLAN 1	PLAN 2
Invasive Cancer (100%)	\$10,000	\$20,000
Carcinoma In Situ (25%)	\$2,500	\$5,000
REOCCURRENCE OF CRITICAL ILLNESS BENEFITS[†]	PLAN 1	PLAN 2
Initial Critical Illness		
(same amount as Initial Critical Illness Benefit)	Yes	Yes
Cancer Critical Illness		
(same amount as Cancer Critical Illness Benefit)	Yes	Yes
RIDER BENEFITS	PLAN 1	PLAN 2
Skin Cancer Rider	\$250	\$250
Supplemental Critical Illness Rider [†]		
Advanced Alzheimer's Disease (100%)	\$10,000	\$20,000
Advanced Parkinson's Disease (100%)	\$10,000	\$20,000
Benign Brain Tumor (100%)	\$10,000	\$20,000
Coma (100%)	\$10,000	\$20,000
Complete Loss of Hearing (100%)	\$10,000	\$20,000
Complete Loss of Sight (100%)	\$10,000	\$20,000
Complete Loss of Speech (100%)	\$10,000	\$20,000
Paralysis (100%)	\$10,000	\$20,000

New ILA Member & Spouse Benefits 2023 Open Enrollment



YOUR PORT FOR
VOLUNTARY BENEFITS

ILA LOCAL 1423 Open Enrollment November 13th- 17th

Member Enrollment Kit Includes:

- **Benefits and Rates for:**
 - Whole and Term Life Insurance
 - Short Disability Insurance w/On-the-Job Coverage
 - Long-Term Disability Insurance
 - Accident Insurance w/On-the-Job Coverage
 - and Critical Illness Insurance

Visit Us on the Web

LONGSHOREMEN.insure

*Easy Enrollment
Don't Delay!*

ILA Local 1423
Open Enrollment
New Benefits
for Members & Spouses
Limited Time to Enroll

PRSR T US Postage Paid
Glen Allen, VA
Permit Number 1472
Electronic Service
Requested

LONGSHOREMEN.insure
32 Great Oak Rd Suite 2
Cartersville, VA 23027