

LONGSHOREMEN.insure

BENEFIT CENTER



Protecting You, Your Family and Lifestyle



ILA Local 1408
2023 Open Enrollment
December 11th-15th

Member Educational Guide

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Browse your benefits at your leisure.

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 Bank Drafts or Credit Card/Debit Card

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YOUR PORT FOR **VOLUNTARY BENEFITS**

866-606-Port (7678)



Affiliated with AFL-CIO and Canadian Labour Congress

LOCAL NO. 1408

2040 East 21st St. Jacksonville, FL 32206

Telephone 904-358-1314

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 **\$150,000** and spouses up to **\$40,000** without medical questions or exams.
- **Guaranteed Issue Term Life Insurance** – Up to **\$50,000** for members and **\$25,000** for spouses. Members can elect coverage up to **\$400,000** of 5-year term life insurance with only a few questions, no medical exams or medical records. Members can also enroll spouses at 50% of the member level that was selected. For example, if member elects \$100,000 of coverage, a spouse can be enrolled with \$50,000 of life insurance coverage.
- **Guaranteed Issue On-the-Job Accident Insurance and Critical Illness 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**.
- **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 December 11th, representatives will be at the union hall from 5:30 am to 10:00 am and 11:30 am until an hour past the last hire. 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 for interested members and spouses.

You only have the week of December 11th-15th 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 encourages all of members to take advantage of these new programs to protect your paycheck and family.

Fraternally,

Warren Smith, President

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

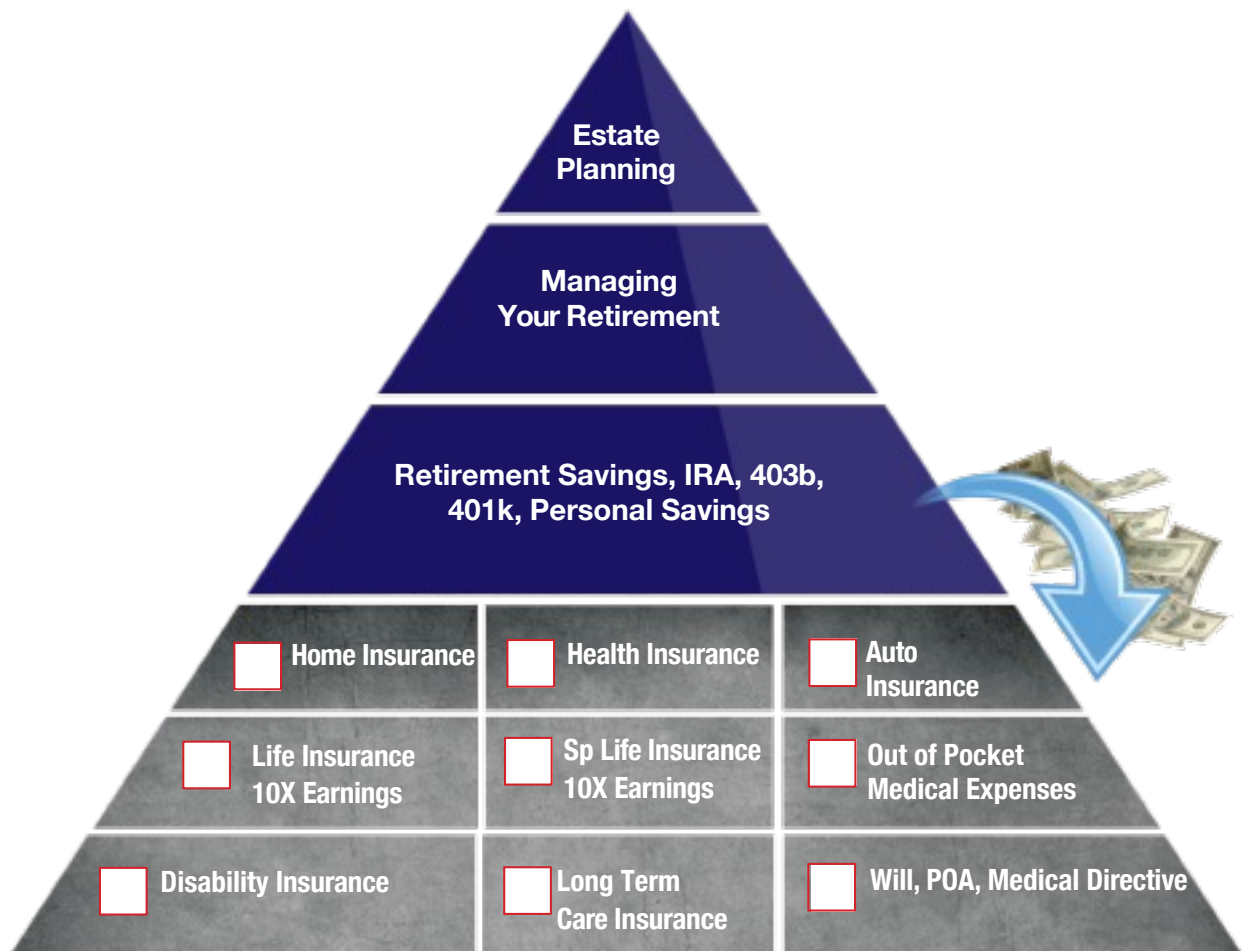
Group Whole Life Insurance – Guaranteed Issue Coverage. No medical exams or questions, cannot be excluded from coverage due to a pre-existing condition such as; cancer, diabetes, heart, liver disease etc. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed with 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 **\$150,000** in Face Amount.
- **Spouse Eligibility:** Maximum Face Amount of guaranteed issue life insurance up to **\$40,000 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?

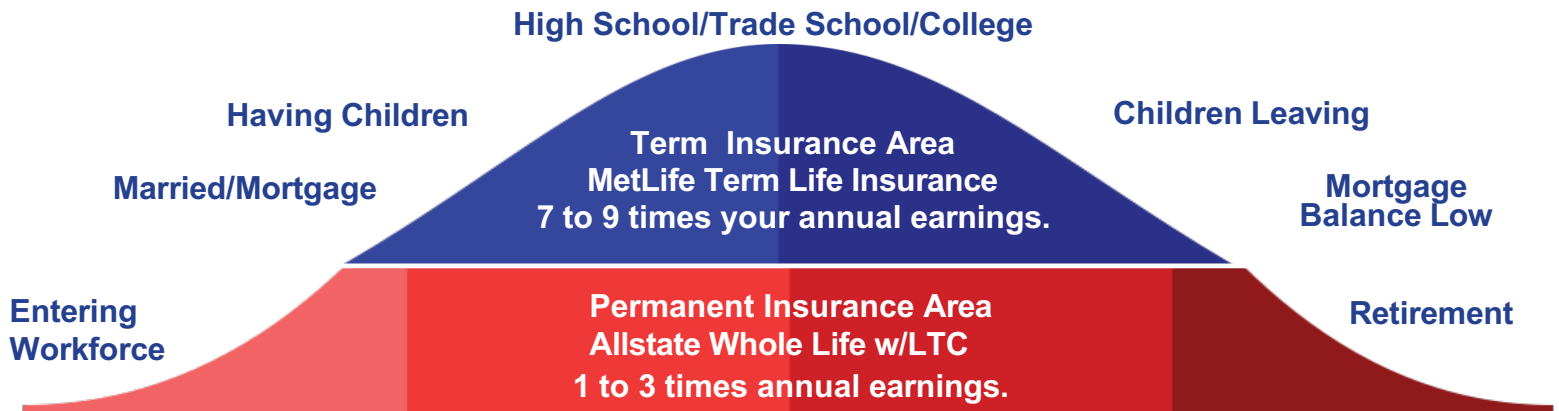


Check off your current insurance coverages. For every unchecked box financial harm could occur. How will you fund an uncovered claim? Savings is the usual answer.

How Solid is Your Financial Foundation?

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.

MetLife Group Term Life Insurance

Guaranteed Issue

Members \$50,000 and Spouses \$25,000

Simplified Issue Ages

<40	\$250,000
45-49	\$150,000
50-59	\$100,000

- \$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 \$320,000

MetLife Group Term Life Insurance Additional Features

- Grief Counseling
- Will Preparation
- MetLife Estate Resolution Services
- Funeral Discounts and Planning Services
- Total Control

Go to www.longshoremen.insure for more information.

MetLife Term Life Insurance Weekly Premiums (Billed Monthly)

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	\$0.81	\$0.88	\$1.03	\$1.38	\$1.94	\$2.88	\$4.19	\$6.31	\$10.50
\$50,000	\$1.63	\$1.75	\$2.06	\$2.75	\$3.88	\$5.75	\$8.38	\$12.63	\$21.00
\$75,000	\$2.44	\$2.63	\$3.09	\$4.13	\$5.81	\$8.63	\$12.56	\$18.94	\$31.50
\$100,000	\$3.25	\$3.50	\$4.13	\$5.50	\$7.75	\$11.50	\$16.75	\$25.25	\$42.00
\$125,000	\$4.06	\$4.38	\$5.16	\$6.88	\$9.69	\$14.38	\$20.94	\$31.56	\$52.50
\$150,000	\$4.88	\$5.25	\$6.19	\$8.25	\$11.63	\$17.25	\$25.13	\$37.88	\$63.00
\$175,000	\$5.69	\$6.13	\$7.22	\$9.63	\$13.56	\$20.13	\$29.31	\$44.19	\$73.50
\$200,000	\$6.50	\$7.00	\$8.25	\$11.00	\$15.50	\$23.00	\$33.50	\$50.50	\$84.00
\$225,000	\$7.31	\$7.88	\$9.28	\$12.38	\$17.44	\$25.88	\$37.69	\$56.81	\$94.50
\$250,000	\$8.13	\$8.75	\$10.31	\$13.75	\$19.38	\$28.75	\$41.88	\$63.13	\$105.00

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.

Jacksonville, FL Monthly Costs	2023	2040	2050	2060
Homemaker & Health Aide Services ¹	\$4,754	\$7,857	\$10,560	\$14,191
Adult Day Health Care ²	\$1,724	\$2,849	\$3,829	\$5,146
Assisted Living Facility ³	\$4,944	\$8,171	\$10,982	\$14,758
Semi-Private Room ²	\$8,713	\$14,402	\$19,354	\$26,011

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

² Based on annual rate divided by 12 months

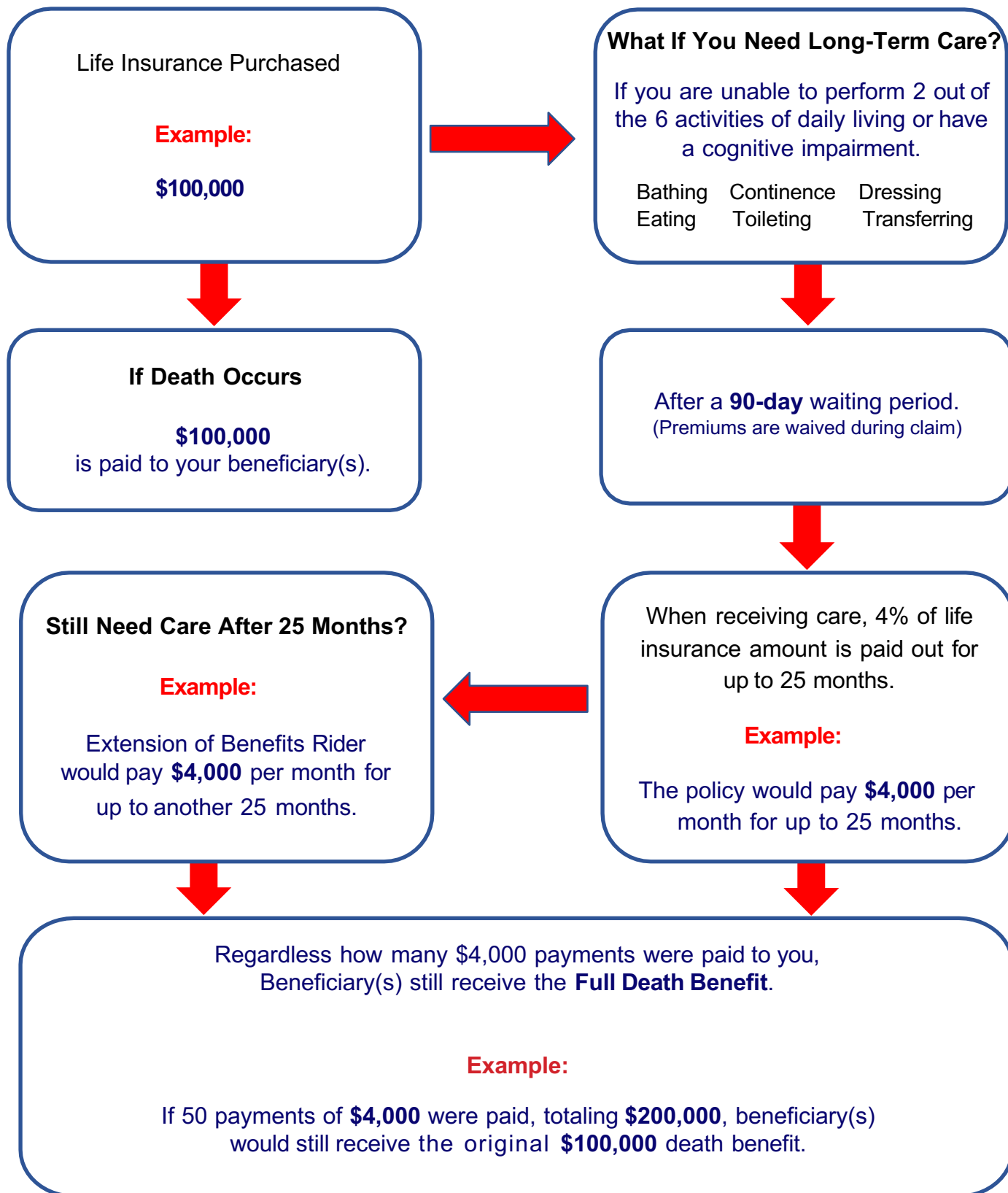
³ As reported, monthly rate, private, one bedroom

* Estimates how much care might cost in future years based on 3% annual inflation <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)	\$40,000
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

Know Your ILA Sickness and Off-the-Job Accident Benefits

The Weekly Indemnity Benefit is based upon the person's years of "Credited Service" as that term is applied in the JMA/ILA Pension Plan and is equal to the following:

<u>Years of "Credited Service"</u>	<u>Weekly Indemnity Benefit</u>
1-4	\$200.00
5-9	\$250.00
10-19	\$300.00
20-24	\$350.00
25-29	\$400.00
30+	\$450.00

Disability Income Insurance Options Available

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

Two disability income policies are being offered to members to supplement income during an illness or injury.

The Allstate Short-Term Disability Income policy covers a member for off-the-job injuries or illnesses after a 7-day elimination period for up to 3 months.

The MetLife Long-Term Disability Insurance policy can cover off-the-job injuries and sickness after a 30-day or 90-day elimination period for either 5-years or to your Social Security Normal Retirement Age (SSNRA).

Disability Income Options	Allstate Elimination Period	Allstate Benefit Period	MetLife Life Elimination Period	MetLife Benefit Period
Allstate STD	7 Days	3 Months	-	-
Allstate STD & MetLife LTD (1)	7 Days	3 Months	30 Days	5 Years
Allstate STD & MetLife LTD (2)	7 Days	3 Months	90 Days	SSNRA
MetLife LTD Only	-	-	30 Days	5 Years
MetLife LTD Only	-	-	30 Days	SSNRA
MetLife LTD Only	-	-	90 Days	5 Years
MetLife LTD Only	-	-	90 Days	SSNRA

SSNRA = Social Security Normal Retirement Age

Allstate Short Term Disability Income Insurance

Benefit Period: 90 days
Disability Elimination Period: 7 days for illnesses and accidents
Eligible Ages: Up to age 69

Annual Qualifying Income	Monthly Disability Benefit	Age Brackets & Weekly Premiums			
		Ages 18-49	Ages 50-59	Ages 60-64	Ages 65-69
\$45,000	\$1,000	\$7.72	\$9.23	\$12.71	\$7.72
\$55,000	\$1,500	\$11.57	\$13.84	\$19.07	\$11.57
\$65,000	\$2,000	\$15.43	\$18.46	\$25.42	\$15.43
\$75,000	\$2,500	\$19.29	\$23.07	\$31.78	\$19.29
\$85,000	\$3,000	\$23.14	\$27.68	\$38.13	\$23.14
\$95,000	\$3,500	\$27.00	\$32.30	\$44.49	\$27.00
\$105,000	\$4,000	\$30.86	\$36.91	\$50.84	\$30.86
\$115,000	\$4,500	\$34.72	\$41.52	\$57.20	\$34.72
\$125,000+	\$5,000	\$38.57	\$46.14	\$63.55	\$69.48

Total Disability - We pay a monthly benefit if the employee has a total disability, and after the elimination period. The employee is totally disabled when we determine that due to an **injury or sickness** the employee is unable to perform the material and substantial **duties of his or her own occupation**; and under the regular care of a doctor; and not working in any job for wage or profit. The employee will receive benefits as long as he or she remains totally disabled up to the maximum benefit period for any one total disability.

We will follow the process described below to determine the employee's amount of payment:

- Multiply your monthly earnings by 60%, subtract any benefits the employee received (or was eligible to receive) from individual disability income policies or other group insurance coverage. If a monthly benefit is payable for any period less than a full month, we pay **1/30th** of the applicable monthly benefit for each day.

Partial Disability - We pay 50% of the monthly benefit if we receive sufficient proof that the employee is partially disabled. The employee is partially disabled when we determine that due to a sickness or injury the employee is unable to perform the material and substantial duties of his or her own occupation on a full-time basis but he or she is able to work on a part-time basis; and under the regular care of a doctor. The total disability benefit must have been payable for at least one full month immediately prior to being partially disabled. The maximum benefit period for a partial disability is 3 months. For a given period of disability, the employee may receive either a partial disability benefit or a total disability benefit, but not both. Benefits paid under this benefit count towards his or her maximum benefit period.

Concurrent Disability - If the employee is disabled due to more than one cause, benefits will be paid as if the employee is disabled due to only one cause. Being disabled due to more than one cause will not extend the time for which benefits will be paid under the maximum benefit period.

Recurrent Disability - The employee will not be required to satisfy the elimination period and a new maximum benefit period will not apply if the employee has a recurrent disability. A recurrent disability is a disability which is caused by a worsening condition or due to the same cause(s) or related cause(s) as the prior disability for which we made payment. We will treat the recurrent disability as part of the prior claim if the employee was continuously insured under the rider for the period between the prior

claim and the recurrent disability and:

1. the recurrent disability occurs within 6 months of the end of the prior claim; or
2. the employee fully performed any occupation for his or her employer on a full-time basis for less than 30 full days and his or her current disability is unrelated to his or her prior disability

Waiver of Premium - We waive the premium for this coverage after the employee has been totally disabled an off-the-job injury or illness for 30 or more consecutive days for as long as monthly benefits are payable. We do not waive premiums beyond the maximum benefit period.

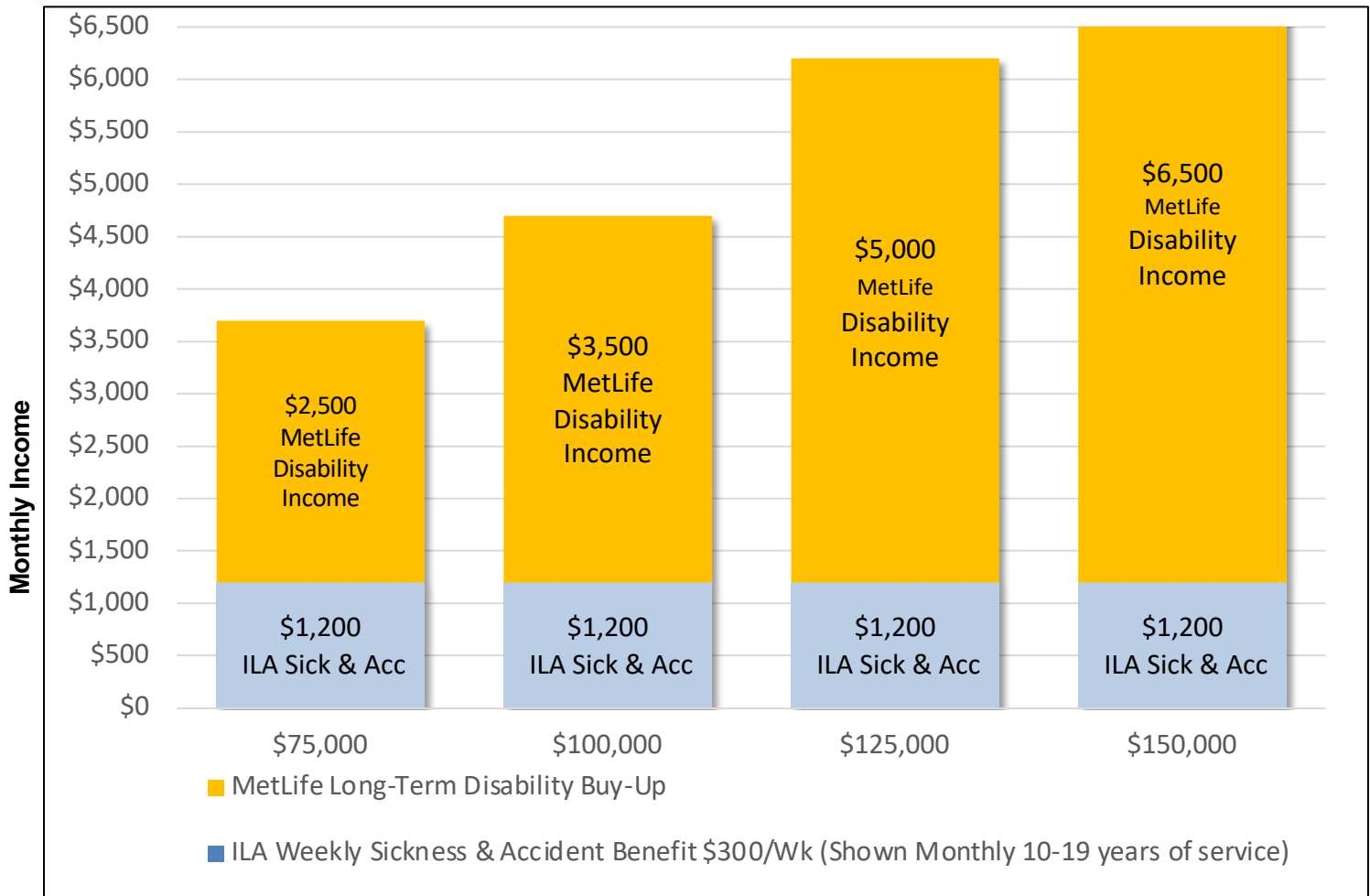
Limitations and Exclusions. The Policy pre-existing condition limitation and exclusions apply to this rider.

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			
Minimum Monthly Benefit*	\$100			
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

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+
\$2,000	\$2.15	\$2.50	\$5.55	\$9.15	\$13.40	\$19.30	\$22.75	\$26.85	\$30.25
\$2,500	\$2.69	\$3.13	\$6.94	\$11.44	\$16.75	\$24.13	\$28.44	\$33.56	\$37.81
\$3,000	\$3.23	\$3.75	\$8.33	\$13.73	\$20.10	\$28.95	\$34.13	\$40.28	\$45.38
\$3,500	\$3.76	\$4.38	\$9.71	\$16.01	\$23.45	\$33.78	\$39.81	\$46.99	\$52.94
\$4,000	\$4.30	\$5.00	\$11.10	\$18.30	\$26.80	\$38.60	\$45.50	\$53.70	\$60.50
\$4,500	\$4.84	\$5.63	\$12.49	\$20.59	\$30.15	\$43.43	\$51.19	\$60.41	\$68.06
\$5,000	\$5.38	\$6.25	\$13.88	\$22.88	\$33.50	\$48.25	\$56.88	\$67.13	\$75.63
\$5,500	\$5.91	\$6.88	\$15.26	\$25.16	\$36.85	\$53.08	\$62.56	\$73.84	\$83.19
\$6,000	\$6.45	\$7.50	\$16.65	\$27.45	\$40.20	\$57.90	\$68.25	\$80.55	\$90.75
\$6,500	\$6.99	\$8.13	\$18.04	\$29.74	\$43.55	\$62.73	\$73.94	\$87.26	\$98.31
\$7,000	\$7.53	\$8.75	\$19.43	\$32.03	\$46.90	\$67.55	\$79.63	\$93.98	\$105.88
\$7,500	\$8.06	\$9.38	\$20.81	\$34.31	\$50.25	\$72.38	\$85.31	\$100.69	\$113.44

MetLife Long-Term Disability Weekly Rates

30 Day Elimination Period- SSNRA (Social Security Normal Retirement Age)

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+
\$2,000	\$2.90	\$3.40	\$7.50	\$12.35	\$18.10	\$26.05	\$30.70	\$35.55	\$39.65
\$2,500	\$3.63	\$4.25	\$9.38	\$15.44	\$22.63	\$32.56	\$38.38	\$44.44	\$49.56
\$3,000	\$4.35	\$5.10	\$11.25	\$18.53	\$27.15	\$39.08	\$46.05	\$53.33	\$59.48
\$3,500	\$5.08	\$5.95	\$13.13	\$21.61	\$31.68	\$45.59	\$53.73	\$62.21	\$69.39
\$4,000	\$5.80	\$6.80	\$15.00	\$24.70	\$36.20	\$52.10	\$61.40	\$71.10	\$79.30
\$4,500	\$6.53	\$7.65	\$16.88	\$27.79	\$40.73	\$58.61	\$69.08	\$79.99	\$89.21
\$5,000	\$7.25	\$8.50	\$18.75	\$30.88	\$45.25	\$65.13	\$76.75	\$88.88	\$99.13
\$5,500	\$7.98	\$9.35	\$20.63	\$33.96	\$49.78	\$71.64	\$84.43	\$97.76	\$109.04
\$6,000	\$8.70	\$10.20	\$22.50	\$37.05	\$54.30	\$78.15	\$92.10	\$106.65	\$118.95
\$6,500	\$9.43	\$11.05	\$24.38	\$40.14	\$58.83	\$84.66	\$99.78	\$115.54	\$128.86
\$7,000	\$10.15	\$11.90	\$26.25	\$43.23	\$63.35	\$91.18	\$107.45	\$124.43	\$138.78
\$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

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+
\$2,000	\$1.50	\$1.75	\$3.85	\$6.35	\$9.30	\$13.40	\$15.80	\$18.80	\$22.00
\$2,500	\$1.88	\$2.19	\$4.81	\$7.94	\$11.63	\$16.75	\$19.75	\$23.50	\$27.50
\$3,000	\$2.25	\$2.63	\$5.78	\$9.53	\$13.95	\$20.10	\$23.70	\$28.20	\$33.00
\$3,500	\$2.63	\$3.06	\$6.74	\$11.11	\$16.28	\$23.45	\$27.65	\$32.90	\$38.50
\$4,000	\$3.00	\$3.50	\$7.70	\$12.70	\$18.60	\$26.80	\$31.60	\$37.60	\$44.00
\$4,500	\$3.38	\$3.94	\$8.66	\$14.29	\$20.93	\$30.15	\$35.55	\$42.30	\$49.50
\$5,000	\$3.75	\$4.38	\$9.63	\$15.88	\$23.25	\$33.50	\$39.50	\$47.00	\$55.00
\$5,500	\$4.13	\$4.81	\$10.59	\$17.46	\$25.58	\$36.85	\$43.45	\$51.70	\$60.50
\$6,000	\$4.50	\$5.25	\$11.55	\$19.05	\$27.90	\$40.20	\$47.40	\$56.40	\$66.00
\$6,500	\$4.88	\$5.69	\$12.51	\$20.64	\$30.23	\$43.55	\$51.35	\$61.10	\$71.50
\$7,000	\$5.25	\$6.13	\$13.48	\$22.23	\$32.55	\$46.90	\$55.30	\$65.80	\$77.00
\$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 (Social Security Normal Retirement Age)

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+
\$2,000	\$2.05	\$2.35	\$5.20	\$8.55	\$12.55	\$18.10	\$21.35	\$24.85	\$27.55
\$2,500	\$2.56	\$2.94	\$6.50	\$10.69	\$15.69	\$22.63	\$26.69	\$31.06	\$34.44
\$3,000	\$3.08	\$3.53	\$7.80	\$12.83	\$18.83	\$27.15	\$32.03	\$37.28	\$41.33
\$3,500	\$3.59	\$4.11	\$9.10	\$14.96	\$21.96	\$31.68	\$37.36	\$43.49	\$48.21
\$4,000	\$4.10	\$4.70	\$10.40	\$17.10	\$25.10	\$36.20	\$42.70	\$49.70	\$55.10
\$4,500	\$4.61	\$5.29	\$11.70	\$19.24	\$28.24	\$40.73	\$48.04	\$55.91	\$61.99
\$5,000	\$5.13	\$5.88	\$13.00	\$21.38	\$31.38	\$45.25	\$53.38	\$62.13	\$68.88
\$5,500	\$5.64	\$6.46	\$14.30	\$23.51	\$34.51	\$49.78	\$58.71	\$68.34	\$75.76
\$6,000	\$6.15	\$7.05	\$15.60	\$25.65	\$37.65	\$54.30	\$64.05	\$74.55	\$82.65
\$6,500	\$6.66	\$7.64	\$16.90	\$27.79	\$40.79	\$58.83	\$69.39	\$80.76	\$89.54
\$7,000	\$7.18	\$8.23	\$18.20	\$29.93	\$43.93	\$63.35	\$74.73	\$86.98	\$96.43
\$7,500	\$7.69	\$8.81	\$19.50	\$32.06	\$47.06	\$67.88	\$80.06	\$93.19	\$103.31

Group Voluntary Accident Insurance

On & 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	\$2.04	\$3.53	\$4.31	\$5.60
Plan 2	\$3.76	\$6.50	\$7.98	\$10.48

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	\$50,000	\$100,000
	Spouse	\$25,000	\$50,000
	Children	\$12,500	\$25,000
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)		\$1,000	\$1,000
Hospital Confinement (pays daily)		\$200	\$200
Intensive Care (pays daily)		\$400	\$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	\$50
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)		\$300	\$600
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	Yes	Yes
(same amount as Initial Critical Illness Benefit)		
Cancer Critical Illness	Yes	Yes
(same amount as Cancer Critical Illness Benefit)		
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



**ILA Local 1408
Open Enrollment Dec 11th – 15th**

Benefits and Rates for:

- Whole and Term Life Insurance
- Short Disability Insurance
- Long-Term Disability Insurance
- Accident Insurance w/On-the-Job Coverage
- and Critical Illness Insurance



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for Members & Spouses
Limited Time to Enroll**

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