



ATSFF SYSTEM FEDERATION SUPPLEMENTAL BENEFITS

2024 Enrollment Guide

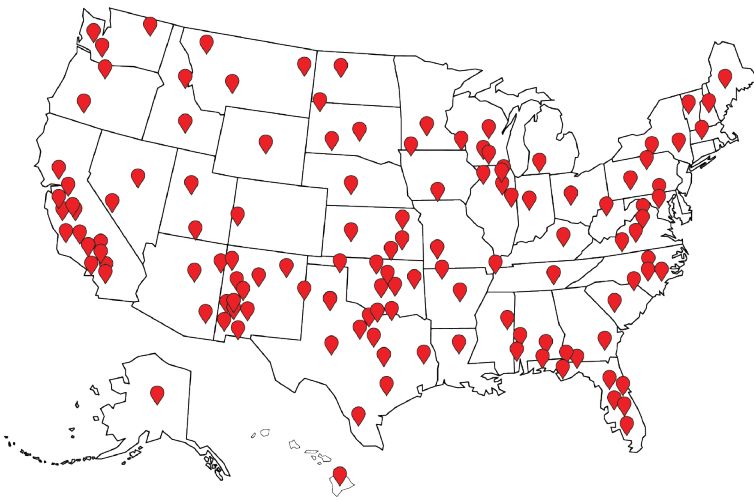


ANNUAL ENROLLMENT TIME IS HERE!



OUR STORY

- **Employee Benefit Systems** was founded in 1997 to serve active and retired Union members with their Supplemental Benefit needs.
- EBS is a voluntary benefits insurance broker and enrollment firm serving unions nationwide. The principals at EBS are thought leaders in all areas of voluntary benefit strategies and we leverage the power of over **600,000 active and retired members** to negotiate superior rates and coverage.
- EBS is focused on the enrollment of union member benefits combined with the *Best in Class* communication, engagement, and post-enrollment service practices so that the members understand the value of the benefit package being offered by and through their union memberships



Employee Benefit Systems Currently has over 100,000 active and retired policies in force policies that we provide enrollment, service, and claims assistance to. We offer enrollments or have collective bargaining agreements in 50 states.

UNION COMPANIES WE REPRESENT



BENEFIT PAYOUTS SINCE 1997

TOTAL

\$153,950,000

DISABILITY INSURANCE

\$28,350,000

LIFE INSURANCE

\$59,550,000

CRITICAL ILLNESS

\$19,500,000

ACCIDENT PLAN

\$14,500,000

CANCER INSURANCE

\$23,500,000

HOSPITAL INDEMNITY

\$8,550,000

OPEN ENROLLMENT IS HERE

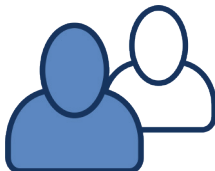
As a **Union member with ATSFF SYSTEM Federation**, you are eligible to enroll in the enclosed 2024 Benefits Package offering. While Allied Federation works with Employee Benefit Systems to negotiate the *Best-In-Class* benefits for our union members, these benefits are provided through EBS.

Should you have any benefits questions regarding the benefits contained in these materials please contact Employee Benefit Systems at **1-888-521-2900** or email your questions to Steve Benedict at **sbenedict@ebsworksite.com**.

DON'T MISS YOUR OPPORTUNITY!

Open Enrollment is the time of year that you are eligible to enroll in supplemental benefits that are paid directly to you and your family members. These are life changing benefits that have been negotiated on your behalf by our Union brothers and sisters at Employee Benefit Systems.

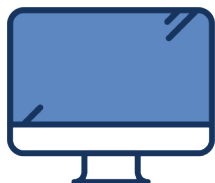
**Enrollment is easy as 1,2,3
and it is, in most cases, *Guaranteed Issued!***



ON-SITE

Meet with one of our on-site counselors

DATES: TBA



SELF-ENROLL

Follow the link or scan the QR code to enroll

www.ebsworksite.com/atsff



SUPPLEMENTAL BENEFITS

Pays cash benefits directly to the member

DISABILITY

Railroad Disability and the Supplemental Sickness

Railroad Disability and the Supplemental Sickness plan help the member in a big way the first year you are disabled. What happens when your Supplemental Sickness plan runs out after 12 months? That is where things get challenging for the member in months 13-24. This is where the Employee Benefit Systems Disability plan comes in. EBS has designed a plan specifically tailored to Railroad Union Members. When you are determined to be disabled, and you have met your elimination period, the plan pays \$400 per month for the first 9 months after that the plan increases 8x in benefit to \$3,500 per month for the next 12 months! That is right 8x! Why 8x? Because that is when your Supplemental Sickness plan will have been exhausted.

After meeting the 90-day elimination period the following benefits apply to a payable claim:

- **\$400** benefit for 9 months
- **\$3,500** benefit for the following months 12 through 24
- 3/12 pre-existing condition applies however will be waived for the first 3 months in order to give the claims department time to review the claim. That means member is guaranteed a payment for at least 3 months even if the condition is pre-existing
- Own Job definition

ACCIDENT PLAN

\$100 Annual Wellness Benefit

\$300 Sickness-Hospital Confinement Benefit Rider

- Provides **24-hour** coverage for accidents, On OR off the job
- \$400 Emergency Room benefit / \$600 Ground Ambulance
- **\$3000 for hospital admission plus \$750 per day** hospital confinement
- Additional benefits for X-Ray, CAT scan, Surgery, Rehab, AD&D

CRITICAL ILLNESS

\$75 Annual Wellness Benefit

First occurrence, additional occurrence, & reoccurrence benefit

- Lump sum benefits for \$15,000 or \$30,000 depending upon member plan selection and payable claim details.
- Once the carrier pays a Critical Illness benefit for Benign Brain Tumor, Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, if the condition recurs, Chubb will pay a recurrence benefit as long as the insured was treatment free for 6 months.
- For a recurrence of Cancer, including Carcinoma In Situ, Chubb will pay the recurrence benefit as long as the insured was treatment free for 12 months and is in Complete Remission.
- 31 screenings and test for wellness benefit

HOSPITAL INDEMNITY

\$50 Annual Wellness Benefit

No pre-existing condition clause

- Three plan levels to choose from: **\$1000, \$1,500, \$2,500**
- Helps cover the high costs associated with hospital admissions
- Benefits are paid directly to the policy holder, tax-free
- Coverage includes childbirth

LIFE INSURANCE

CHUBB LIFETIME BENEFIT TERM

Family Protection - Guaranteed - Plus Benefits for Long Term Care (LTC)

- **Members** - *Guaranteed Issue* up to **\$100,000**
- **Spouse** - *Guaranteed Issue* up to **\$30,000**
(Spouse can have no more than 50% of members amount)
- **Dependent Child** - *Guaranteed Issue* up to **\$10,000**

Eligibility Age: Member (19-70), Spouse (19-60), Child (15 days - 25 years)

Guaranteed Benefits - During the Working Years

Death Benefit is guaranteed during the working years when a family is relying on income. While the policy is in force, the death benefit is guaranteed for the longer of 25 years or through age 70.

Guaranteed Benefits - After Age 70

After 70, the death benefit is guaranteed to never be less than 50% of original death benefit.

Paid-up Benefits

After 10 years, paid-up benefits begin to accrue. At any point after, if a policy holder stops paying premium, a reduced paid-up benefit is issued and can never lapse.

Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed through age 100.

Benefits for Long Term Care

Pays death benefits in advance for home health care, assisted living, adult day care, and nursing home care.

FEATURING

Permanent and Guaranteed Renewable

Coverage cannot be cancelled as long as premiums are paid as due

Full Portability

Members can keep their coverage at the same rate if they change jobs or retire.

Level Premium

Life insurance premium will never increase and are guaranteed through age 100. After 100 no premium is due.

WEEKLY RATES

ACCIDENT

Age	Employee Only	Employee + Spouse	Employee + Child/ren	Full Family
ALL	\$3.81	\$6.59	\$6.61	\$9.49

HOSPITAL INDEMNITY

Benefit Options	Employee Only	Employee + Spouse	Employee + Child/ren	Full Family
\$1000 / \$150	\$2.99	\$6.69	\$5.05	\$8.42
\$1500 / \$200	\$4.65	\$9.16	\$7.18	\$11.33
\$2500 / \$250	\$6.94	\$15.46	\$11.73	\$19.49

CRITICAL ILLNESS

	Issue Age: 25		Issue Age: 35		Issue Age: 40	
Amount	Employee	Family	Employee	Family	Employee	Family
15,000	\$1.88	\$3.95	\$3.32	\$6.82	\$6.35	\$12.93
30,000	\$3.48	\$7.31	\$6.39	\$13.14	\$12.54	\$25.51

LIFE INSURANCE

	Premium Examples (Non-Smoker rates)			
Member Age	\$10,000	\$30,000	\$50,000	\$100,000
25	\$1.22	\$3.67	\$6.12	\$12.23
35	\$1.80	\$5.39	\$8.99	\$17.98
45	\$3.04	\$9.12	\$15.20	\$30.40
55	\$5.78	\$17.33	\$28.88	\$57.77

DISABILITY & SUPPLEMENTAL SICKNESS

Age	Rate (per \$100 of monthly benefit)
18 - 60	\$5.45
60+	\$21.48

*Certain provisions apply. Call or self enroll for details. Administrative Fees apply and will be added to the total for both payroll deduction and credit card purchases.



EBS UNION COLLEGE BENEFIT

UNLOCK YOUR FUTURE WITH UNION MEMBERSHIP: AFFORDABLE COLLEGE DEGREES FOR ALL!



We believe in empowering and supporting union members and their families through their personal and professional growth. We recognize the immense value of education and the countless doors it opens. That's why we've partnered with several colleges and universities to bring you an exclusive benefit, a significant reduction in tuition for a wide range of Certificates, Associate's, Bachelor's, and Master's degree programs.

HOW THE COLLEGE BENEFIT PROGRAM WORKS



Complete an Interest Form

Simply complete the QR code interest form outlining your educational and career goals.



Get Matched

You will be matched with the perfect College or University to reach your goals!



Contacted by an Admissions Counselor

Discuss details about your program, total out-of-pocket cost, transfer credits, and guide you through the admissions process.

SUPERIOR STUDENT SUPPORT AND FLEXIBILITY

- Discounted tuition rates for 50+ online programs built for adult students
- A supportive, personal admissions experience with a dedicated admissions counselor
- Transcript evaluation to determine how existing credits will translate to your degree
- Student support services, such as career counseling, financial aid, childcare or disability services, to navigate the challenges of returning to school
- Go to school at your convenience: part-time or full-time and 100% online.



RETIREE DIVISION

GROUP MEDICARE PLAN

Retired Member Benefit- We offer Group Medicare Plans to Unions and their eligible members, providing plans that have key benefits such as below.



EMPLOYEE
BENEFIT
SYSTEMS, INC.

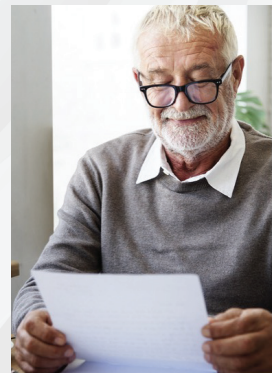


KEY BENEFITS

- **\$0 Medical Deductible**
- **\$0 Prescription Drug Deductible**
- **\$0 Primary Care Office Visits**
- **\$0 Copay for all Tier 1 Medications (90 Day Supply via Mail Order)**
- **Dental Coverage**
 - Annual of \$500 coverage for basic services
 - Simple and surgical extractions
 - Composite and amalgam restorations
- **Vision Coverage**
 - Cover routine eye exam (refraction)
 - \$100 annual allowance for glasses/contacts
- **Hearing Aid Coverage**
 - \$500 annual allowance per ear (up to \$1,000 total)

ADDITIONAL FEATURES

- **National Passive Group PPO Plan Network** - Same benefits for in- and out-of-network services as long as the provider accepts Medicare and agrees to the Medicare Advantage plan provider.
- **Silversneakers® Gym Membership**
- **Well Dine Meal® Program**
- **No Referrals Required**



LOW PLAN PREMIUM





TIRED OF PAYING TOO MUCH FOR PRESCRIPTIONS?

Get your Free EBS Rx Card and Start Saving Today!

- Absolutely **FREE** access to savings
No enrollment or personal information required
- Everyone is eligible
- Works on all FDA approved medications
- Accepted at 67,000 pharmacies nationwide
- Works for insured, uninsured, and underinsured
- Never expires
- Works for pet medications



Combining proprietary technologies to create the industry's premier multi-network portal

Various discount brands compete for lowest prices on all FDA approved medications

GET YOUR CARD IN SECONDS



We can TEXT it to you
SMS charges may apply



We can EMAIL it to you
Directly to your inbox



You can PRINT your card
From your own computer



You can SAVE it to your phone
Directly to your device



CHARITABLE DONATIONS

Employee Benefit Systems, through our partnership with Guide Dogs of America and Tender Loving Canines, provide charitable support throughout the year on behalf of EBS and our members. Since our company's inception, EBS and our affiliate companies have provided in excess of 1 million dollars in charitable support.

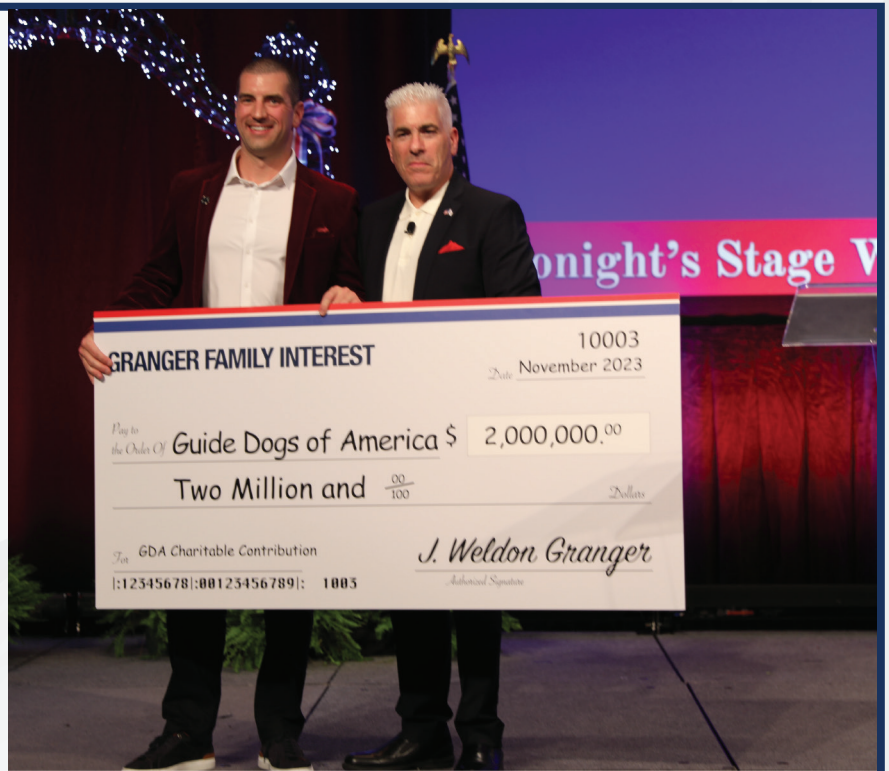


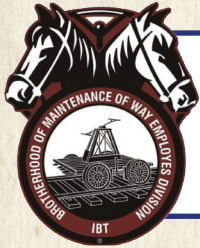
TWO WAYS TO GIVE

- When a union member enrolls with EBS, we donate **\$5 to Guide Dogs of America**
- The union member can be enrolled in **Gift Back to GDA** through recurring monthly payment

Guide Dogs of America Wins Big in Vegas!

The Machinists Custom Choices Supplemental Benefits Program provided by Employee Benefit Systems, Inc. has been extremely successful throughout the years providing our Union brothers and sisters with supplemental benefits that have quite literally changed their lives. That success has afforded EBS the opportunity to give back to our preferred charity partner and friends, Guide Dogs of America in a meaningful way.





ATSFF SYSTEM FEDERATION

SUPPLEMENTAL BENEFITS

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For More Information Visit:
www.ebsworksites.com/atsff
or Scan QR Code



