

Automobile Mechanics' Local 701

2022 Voluntary Benefits Guide



FOR QUESTIONS CONTACT:
Voluntary Benefits Helpline
Local701Benefits@marshmma.com
(844) 275-2719

Voluntary Supplemental Benefits

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Dear Automobile Mechanics' Local #701 Welfare Fund Participant:

As an active participant in the Local #701 Welfare Fund, you are entitled to purchase voluntary supplemental insurance products. The insurance premiums for these products are discounted and based on group rates. In addition to the discounted group premium rates, a monthly processing fee of \$2.00 will be applied to your total premium payment.

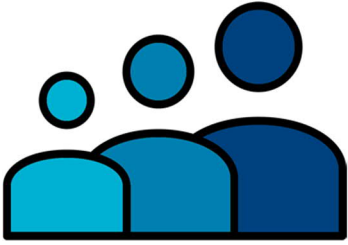
Through the Welfare Fund's supplemental insurance program, you and your dependents have access to insurance products that are in addition to the Welfare Fund's regular plan of benefits. Having access to these supplemental insurance products for you and your loved ones is extremely important. You and your dependents will have access to financial protection through life, disability, accident, critical illness insurance and numerous resources to support your overall well-being.

The Welfare Fund has partnered with Marsh and McLennan Agency as our insurance benefit advocate to coordinate and enroll you in these products. The Voluntary Benefits Guide provides details about your benefit options. Reviewing the material contained in this guide will help you make the best possible decisions about your supplemental healthcare benefits. You can access licensed experts by calling (844) 275-2719. Marsh and McLennan will also be calling or emailing you on behalf of the Welfare Fund to enroll in these benefits. Please note, benefits are offered for a limited time on a guaranteed issue basis. If you do not enroll when first offered, you will be subject to evidence of insurability requirements.

We hope you will be pleased with these products and services as we strive to provide competitive voluntary supplemental insurance products for you and your family.

Sincerely,

Your Management Team



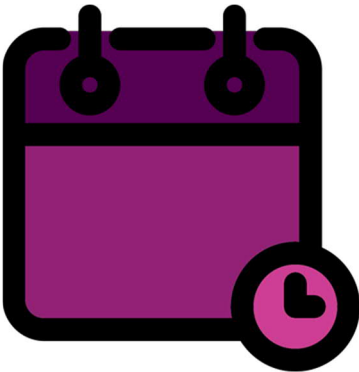
WHO IS ELIGIBLE?

All full-time participants on an active full pay basis working at least 20 hours per week. Voluntary supplemental benefits are effective the first of the month following the first day of active employment.

You may enroll your eligible dependents in coverage. They include:

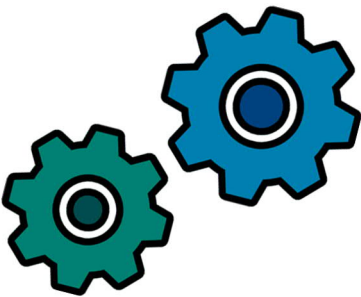
- Legal Spouse
- Children up to age 18. If your child is a student, they are eligible for coverage up to age 25. Disabled children are eligible to age 99.

Local 701 reserves the right to request proof of dependent eligibility.



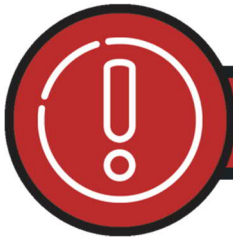
WHEN TO ENROLL

The benefits you elect during the annual enrollment will be effective from July 1, 2022 through February 28, 2023.



WHAT HAPPENS IF I DON'T ENROLL?

If later on you decide to enroll in the benefits program, you may be subject to benefit waiting periods, require evidence of insurability, and/or the requirement to wait until the next Annual Enrollment, effective March 1, 2023.



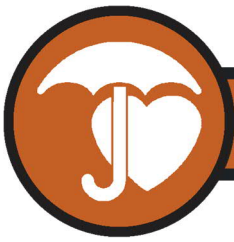
HOW TO ENROLL

ANNUAL ENROLLMENT

The time of year to make changes to your group coverage elections; such as, change plans, add or drop coverage for yourself and/or your eligible dependents, etc. **Elections will be effective July 1, 2022.**

HOW TO ENROLL

1. Review the benefit plans that are being offered through this guide.
2. Call and speak with a licensed benefit counselor to learn more about the plans offered, get your questions answered and enrolled in your desired plan(s).
3. If you are covering eligible dependents, be sure to include the following information:
 - Social Security Number
 - Date of Birth
4. Call **1-844-275-2719** Monday through Friday, 8 a.m. to 6 p.m.



SUPPLEMENTAL LIFE INSURANCE

Symetra is our supplemental life insurance carrier. Please refer to the next page for rates.

What is Supplemental Group Life Insurance?

It is term life insurance purchased through the Local #701 Welfare Fund. It is called “term” because it provides protection for a set period of time. The insurance you buy supplements the other group life insurance offered by the Local #701 Welfare Fund, giving your family’s financial future even greater protection.

Benefit Highlights

1. Coverage is offered at attractive group rates – lower than if you were to buy this insurance on your own.
2. No complicated applications to complete.
3. No medical questionnaires to complete if enrolling during your initial eligibility period.
4. You can choose an amount that fits your needs.
5. Your insurance may be portable, meaning you can continue coverage at group rates even if you terminate your employment.

Plan Design	Symetra
Participant	
Benefit Amount	\$10,000 Increments up to \$100,000; Not to Exceed 5x Salary
*Guarantee Issue (Without Evidence of Insurability)	\$100,000
Spouse	
Benefit Amount	\$5,000 Increments up to \$50,000; Not to Exceed 50% of Participant Amount
*Guarantee Issue (Without Evidence of Insurability)	\$50,000
Children	
Benefit Amount	15 Days – 6 Months: \$250 6 Months – Age 26: \$1,000-\$10,000
Features	
Accelerated Death Rider – Terminal Illness	50% up to \$50,000 Terminal Illness Period: 24 Months
Portability	Included
Age Reduction Schedule	To 50% at Age 70

***Note:** If you do not apply for coverage when first eligible (participant or spouse), then Evidence of Insurability (EOI) will be required.



SUPPLEMENTAL LIFE RATES

How Much Does Voluntary Life Insurance Cost For Me?

Participant Monthly Rates

AGE	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.97	\$0.97	\$0.97	\$1.35	\$2.28	\$3.95	\$6.54	\$11.57	\$13.95	\$20.84	\$38.80	\$38.80
\$40,000	\$3.88	\$3.88	\$3.88	\$5.40	\$9.12	\$15.80	\$26.16	\$46.28	\$55.80	\$83.36	\$155.20	\$155.20
\$60,000	\$5.82	\$5.82	\$5.82	\$8.10	\$13.68	\$23.70	\$39.24	\$69.42	\$83.70	\$125.04	\$232.80	\$232.80
\$80,000	\$7.76	\$7.76	\$7.76	\$10.80	\$18.24	\$31.60	\$52.32	\$92.56	\$111.60	\$166.72	\$310.40	\$310.40
\$100,000	\$9.70	\$9.70	\$9.70	\$13.50	\$22.80	\$39.50	\$65.40	\$115.70	\$139.50	\$208.40	\$388.00	\$388.00

How Much Does Voluntary Life Insurance Cost For My Spouse/Children?

Spouse Monthly Rates

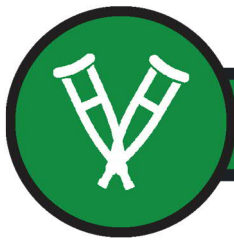
AGE	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.49	\$0.49	\$0.49	\$0.68	\$1.14	\$1.98	\$3.27	\$5.79	\$6.98	\$10.42	\$19.40	\$19.40
\$20,000	\$1.94	\$1.94	\$1.94	\$2.70	\$4.56	\$7.90	\$13.08	\$23.14	\$27.90	\$41.68	\$77.60	\$77.60
\$30,000	\$2.91	\$2.91	\$2.91	\$4.05	\$6.84	\$11.85	\$19.62	\$34.71	\$41.85	\$62.52	\$116.40	\$116.40
\$40,000	\$3.88	\$3.88	\$3.88	\$5.40	\$9.12	\$15.80	\$26.16	\$46.28	\$55.80	\$83.36	\$155.20	\$155.20
\$50,000	\$4.85	\$4.85	\$4.85	\$6.75	\$11.40	\$19.75	\$32.70	\$57.85	\$69.75	\$104.20	\$194.00	\$194.00

Children Monthly Rates

(Age 6 Months to 19 Years)

\$250*	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
\$0.143	\$0.143	\$0.286	\$0.429	\$0.572	\$0.715	\$0.858	\$1.001	\$1.144	\$1.287	\$1.43

*Ages 15 days to 6 months only



SHORT-TERM DISABILITY

One of the most important assets a person has is the ability to earn a paycheck. Disability income insurance can provide financial protection in the event that someone is unable to work due to injury or illness.

When it comes to disability income insurance, you'll find that Symetra approaches claims management a little differently. Symetra is not interested in just issuing claimants a check; they want to help you get back to work as quickly as possible. Every policy is supported with this type of advocacy-based service—whether you are covered under the policy for four days, or four months. For those needing to transition from short-term benefits to long-term coverage, Symetra makes it a seamless process for everyone involved.

Symetra Group Short-Term Disability Insurance provides financial protection in the event you are unable to work due to injury or illness.

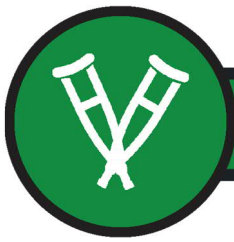
Benefit Highlights

1. Non-occupational coverage only
2. Maternity is covered as any other condition
3. STD benefits will be reduced by other income amounts, including integration with Workers' Compensation benefits

Plan Design	Symetra
Benefits	
Elimination Period	You must be disabled for <u>29 Days</u> before benefits may be payable
Benefit Payable (% of Earnings)	50% of pre-disability base earnings, up to \$300/week
Benefit Duration	22 Weeks
Limitations	
Pre-Existing Condition Provision	Treatment for any condition for 3 months prior to effective date will have no coverage until after 12 months of coverage.

Sample Monthly Rates for Selected Dollar Amounts* (50% of Salary of Maximum \$300 paid Weekly)										
Age Band	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	>70
Rate per \$10	\$0.840	\$0.822	\$0.934	\$1.009	\$1.177	\$1.475	\$1.780	\$2.316	\$2.559	\$3.418
\$300 Weekly Benefit	\$25.20	\$24.66	\$28.02	\$30.27	\$35.31	\$44.25	\$53.40	\$69.48	\$76.77	\$102.54

*Sample monthly rates are examples only. Final rates are determined by age and salary.



LONG-TERM DISABILITY

Symetra Group Long-Term Disability Income Insurance is designed to pay a benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you meet your financial commitments in a time of need.

Benefit Highlights

1. Coverage is subject to exclusions and limitations, including a 3/12 pre-existing condition exclusion
2. \$100 or \$10 minimum monthly benefit.
3. LTD benefits will be reduced by other income amounts, including integration with Family Social Security Benefits.
4. Survivor Benefit – if you pass away, Symetra will pay your survivor benefit, equal to 3 months of your gross disability payment to your beneficiary.
5. Return to work benefit – encourages disabled participants to return to work on a partial or part-time basis. During an initial 12 month incentive period, earnings and benefits can equal pre-disability income.
6. Waiver of Premium – premium payments for coverage are suspended while you are receiving disability income payments.

Plan Design	Symetra
Benefits	
Elimination Period	You must be disabled for <u>180 Days</u> before benefits may be payable
Benefit Payable (% of Earnings)	50% of pre-disability base earnings, up to \$2,000/month
Benefit Duration	2 Years
Worksite Modification	\$2,000
Limitations	
Pre-Existing Condition Provision	Treatment for any condition for 3 months prior to effective date will have no coverage until after 12 months of coverage.
Mental Illness/Substance Abuse	12 Months per Lifetime

Sample Monthly Rates for Selected Dollar Amounts* (50% of Salary of Maximum \$2,000 paid Monthly)

Age Band	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	>70	
Rate per \$100	\$0.111	\$0.138	\$0.222	\$0.305	\$0.526	\$0.845	\$1.399	\$2.188	\$1.980	\$1.385	\$0.997	
Annual Salary	Monthly Benefit											
\$40,000	\$1,667	\$3.70	\$4.60	\$7.40	\$10.17	\$17.53	\$28.17	\$46.63	\$72.93	\$66.00	\$46.17	\$33.23
\$50,000	\$2,000	\$4.44	\$5.50	\$8.88	\$12.20	\$21.04	\$33.80	\$55.96	\$87.52	\$79.20	\$55.40	\$39.88

*Sample rates are examples only. Final rates are determined by age and salary.

Seamless transition from STD to LTD. Non-incremental plan. You will receive 50% of your monthly salary up to \$2,000 per month.



ACCIDENT

Accidents happen! If a participant had an accident and missed work for a period of time, how would his/her income be affected? Think about all those extra expenses incurred - co-pays, deductibles, and unexpected out of pocket medical expenses that add up so quickly. Group Accident Insurance is a strong supplement to major medical insurance.

Benefit Highlights

1. Guaranteed Issue – no health questions asked
2. Coverage for injuries that occur on and off the job
3. Pays cash benefits directly to you
4. Provides coverage for spouse and children

Plan Design Summary	Symetra
Accidental Death Insurance (Amounts Payable Upon Accidental Death)	\$50,000 / \$25,000 / \$12,500 Participant / Spouse / Child(ren)
Ambulance (Ground/Air)	\$400 Per Trip / \$2,000 Per Trip
Blood Products	\$500
Burns (2nd & 3rd Degree)	\$100-\$20,000
Coma	\$8,000
Concussion	\$300
Dislocations	\$150-\$5,000
Emergency Dental Work (Crown Repair/Extraction)	\$200 / \$100
Emergency Room	\$300
Fractures	\$400-\$5,000
Hospital Admission	\$1,500
Hospital Confinement	\$300/Day up to 1 Year
Intensive Care Unit Admission	\$3,000
Intensive Care Unit Confinement	\$600/Day up to 30 Days
Lodging	\$500/Day, up to 30 Days
Major Diagnostic Imaging (MRI, CT, CAT, EEG)	\$300
Prosthesis	\$2,500
Initial Physician's Office Visit	\$100
Surgery (Exploratory/Open Abdominal, Thoracic)	\$400 / \$3,000
Tendons & Ligaments	\$800 for One \$1,200 for Two +
Wellness	\$50
X-Ray	\$60
Participant Contribution – Monthly Rates (Benefits paid for each person covered)	
Participant Only	\$17.35
Participant & Spouse	\$29.23
Participant & Child(ren)	\$33.88
Participant & Family	\$48.17



CRITICAL ILLNESS

With nearly 3,000,000 critical illness cases being diagnosed each year, most families have experienced the financial hardship associated with the survival of a critical illness. Group Critical Illness Coverage was designed to allow you an easy and affordable way to provide for your additional financial needs.

Benefit Highlights

1. Guaranteed Issue – no health questions asked
2. No Age Reduction Schedule – benefits do not change after you reach age 65
3. Recurring Benefits – if you are diagnosed with the same condition twice or more, you will still get 100% of the benefit

Plan Design Summary		Symetra							
Coverage Amount									
Participant		\$5,000-\$30,000							
Guaranteed Issue		\$30,000							
Spouse / Child(ren)		50% of Participant Amount							
Covered Conditions: Circulatory Conditions Category									
Heart Attack		100%							
Stroke		100%							
Coronary Artery Condition		25%							
Covered Conditions: Cancer Category									
Cancer		100%							
Carcinoma in Situ		25%							
Covered Conditions: Organ Conditions Category									
Major Organ Failure		100%							
End Stage Renal Failure		100%							
Covered Conditions: Quality of Life Category									
Alzheimer's Disease		100%							
Permanent Paralysis		100%							
Occupational HIV		100%							
Features									
Pre-Existing Condition		None							
Participant Cost - Monthly									
	Participant (Non-Tobacco)				Participant (Tobacco)				
Age	Particip. Only	Particip. + Spouse	Particip. + Child(ren)	Particip. + Family	Particip. Only	Particip. + Spouse	Particip. + Child(ren)	Particip. + Family	
18-24	\$1.70	\$2.50	\$2.50	\$3.50	\$2.51	\$3.62	\$3.54	\$4.91	
25-29	\$2.15	\$3.36	\$2.93	\$4.33	\$2.93	\$4.43	\$3.83	\$5.55	
30-34	\$2.81	\$4.65	\$3.57	\$5.59	\$4.56	\$7.18	\$5.52	\$8.38	
35-39	\$4.16	\$7.02	\$4.91	\$7.96	\$7.08	\$11.06	\$7.96	\$12.15	
40-44	\$6.33	\$10.62	\$7.01	\$11.46	\$11.60	\$17.52	\$12.34	\$18.43	
45-49	\$10.45	\$16.42	\$11.09	\$17.22	\$18.93	\$27.04	\$19.55	\$27.81	
50-54	\$16.55	\$24.11	\$17.13	\$24.83	\$30.94	\$42.44	\$31.49	\$43.12	
55-59	\$26.61	\$36.99	\$27.23	\$37.77	\$47.11	\$63.13	\$47.64	\$63.79	
60-64	\$37.78	\$51.14	\$38.39	\$51.90	\$71.00	\$93.80	\$71.52	\$94.45	
65-69	\$52.08	\$70.21	\$52.70	\$70.98	\$95.06	\$125.68	\$95.56	\$126.30	
70+	\$82.78	\$111.32	\$83.40	\$112.08	\$186.61	\$244.01	\$187.26	\$244.80	

Premium is based upon participant's age. Benefits paid for Each person covered.

NOTE: - Rates will vary based upon face amount of coverage elected.



VALUE ADDED SERVICES w/ STD & LTD

Employee Assistance Program (EAP)

Confidential sessions with a counselor, financial planner or attorney

- Enrolled participants and their household family members are entitled to up to five confidential sessions with a counselor, financial planner or lawyer each calendar year.
- Consultations may be face-to-face or by telephone.
- Sessions are per household and may be divided between the three types of professionals.
- Counselors with a master's or doctor-level degree can provide an assessment of concerns and refer participants to appropriate resources and providers for stress, anxiety, depression, job pressures, grief and loss and substance abuse.
- Financial and legal professionals can assist with matters such as tax-filing questions, divorce, family law, debt and bankruptcy, guardianship, power of attorney, retirement & estate planning and civil & criminal actions.
- An additional five sessions are available in the event of a covered disability claim.

Unlimited, free telephonic support

Counselors with a master's or doctor-level degree are available 24/7 via a Symetra-dedicated number, (888) 327-9573. www.guidanceresources.com provides access to self-assessment tools, tailored searches for child and elder care, attorneys, CPAs, and other helpful services. Take a look around by logging in and entering SYMETRA in the company ID field.

HealthChampion

Administrative Support

- Easy-to-understand explanation of benefits—help identifying what's covered and what's not.
- Step-by-step guidance on medical claims and billing issues.
- Cost estimation for covered and/or non-covered treatment options.
- Fee and payment plan negotiation.
- Explanation of the appeals process.

Clinical Support

- One-on-one reviews of your health concerns.
- Straightforward, easy-to-understand answers regarding specific diagnosis and treatment options.
- Support and preparation for upcoming doctor's visits, lab work and procedures. Coordination with appropriate health care plan provider(s).
- Referrals to community resources and applicable support groups, as well as participant assistance program (EAP) counseling and legal and financial guidance.

Call (866) 263-4365 to reach one of our live master's or doctor-level Guidance Consultants who will assess your issues and needs, then connect you to the appropriate HealthChampion specialist.



VALUE ADDED SERVICES w/ LIFE

Travel Assistance

You are covered traveling 100 miles or more from home, business or pleasure.

- Help finding physicians, dentists and medical facilities.
- Medical monitoring to determine if care is appropriate.
- Transportation to a hospital/treatment facility or return home for treatment.
- Arrangement for a dependent's or traveling companion's return home.
- Replacement of medication and eyeglasses.
- Emergency message relay to and from friends, relatives and business associates.
- Emergency cash & assistance locating lost or stolen items.
- Legal assistance/bail.
- Interpretation/translation services.

Call (877) 823-5807 24/7 from North America or (240) 330-1422 from anywhere else in the world.

Identity Theft Protection Program

Symetra's ID Theft Protection Program gives participants a high-touch 24/7 service that can help protect them from ID theft while providing support in the event their identity is stolen. Support and guidance are available immediately upon enrollment—no need to wait for an incident to occur.*

- Help is just a phone call away wherever participants travel, including lost wallet protection, translation services, and emergency cash

Call (877) 823-5807 24/7 from North America or (240) 330-1422 from anywhere else in the world.

* Identity thefts discovered prior to enrollment in Symetra Group Insurance are not eligible for services

Beneficiary Companion Program

Guidance Services & Fraud Resolution

- Guidance on how to obtain death certificate copies for final notifications.
- Dedicated Beneficiary Assistance Coordinators to manage notifications, including:
 - Social Security Administration
 - Credit reporting agencies
 - Credit card companies/financial institutions
 - Third-party vendors
 - Government agencies
- Assistance protecting the loved one's identity and resolution assistance in case the deceased's identity is stolen.
 - A credit report review with the beneficiary
 - Suppression of the deceased's credit report or an offer to freeze/close the account with credit bureaus
 - Full-service resolution assistance if the deceased's identity is stolen, including affidavit assistance, credit bureau and fraud department notification, help filing a police report, and creditor follow-up

Call (877) 823-5807 for your Beneficiary Companion Guidebook and 24/7 support.

The website, www.europassistance-usa.com/beneficiary is also an excellent resource for valuable information.



PARTICIPANT RESOURCES

VOLUNTARY BENEFITS SERVICE CENTER

We are pleased to announce a resource that is available to you. You may contact a dedicated account representative at Marsh & McLennan Agency, LLC via phone or email with any questions or concerns Monday through Friday from 8:00 am - 6:00 pm CST, regarding your benefits:

Service Email Address: Local701Benefits@marshmma.com

Service Phone Number: (844) 275-2719

Whether you need assistance with a claim or simply have a benefits question, you may use the email address above or call MMA directly.

The representatives responding to the Service Email and taking your calls are insurance professionals who know your benefit plans. Their goal is to resolve your benefits related issues. In certain situations, it will be necessary for the representative to contact a provider or insurance carrier on your behalf. If your issue cannot be resolved in one email or phone call, you will be informed of the status until resolution has been reached.

Please contact the Local #701 Welfare Fund for inquiries not handled by the Service Center; such as: Enrollment transactions and verification of eligibility

BRAINSHARK – VOICEOVER PRESENTATION

Access your benefit information video on: https://www.brainshark.com/mmasw/Local701_2022

Or use the QR code:





CONTACT INFORMATION

Refer to this list when you need to contact one of your benefit vendors. For general information contact the Local #701 Welfare Fund.

Plan	Whom To Call	Phone Number	Website/Email
Participant Benefits Helpline Monday- Friday 8:00 a.m. – 6:00 p.m. CST		(844) 275-2719	Local701Benefits@marshmma.com
Life, Disability, Critical Illness, Accident	Symetra	(800) 796-3872	www.symetra.com
Employee Assistance Program	Symetra	(888) 327-9573	www.guidanceresources.com
HealthChampion	Symetra	(866) 263-4365	
Travel Assistance	Symetra	North America – (877) 823-5807 Worldwide – (240) 330-1422	
Identity Theft Protection Program	Symetra		
Beneficiary Companion	Symetra	(877) 823-5807	www.europassistance-usa.com/beneficiary

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the Local #701 Welfare Fund. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have questions about your benefits, contact the Local #701 Welfare Fund.