

Open Enrollment is here!

Speak with a Counselor Oct. 16 through Oct. 27

Through the Transport Workers Union, you can take advantage of very affordable supplemental insurance plans that address your needs for now and in the future.

- **Voluntary Term Life Insurance**
Newly eligible members are guaranteed \$100,000 up to age 65, \$30,000 guaranteed for spouses.
- **Critical Illness Insurance**
Newly eligible members are guaranteed \$30,000, 15,000 guaranteed for spouses.
- **Accident Insurance**
Guaranteed issue during this enrollment!
- **Whole Life Insurance**
Newly eligible members are guaranteed \$100,000, \$30,000 guaranteed for spouses, and \$10,000 for children.



Your Open Enrollment is here!

If you don't take action,
you may be defaulted.

If Benefit Counselors are no longer
at your location, please contact the
Enrollment Center at
855-874-0171 from 9:00 am to
6:00 pm EST (Monday - Friday).

The last day to enroll in
these valuable benefits is:

October 27, 2017

The determination of voluntary benefits is based solely on plan documents. The policies have exclusions and limitations that may affect any benefits payable.

**For questions about your benefit plans after you enroll
please call TWU ATD Customer Service Center
888-602-6628**

Union Benefit Planners





Open Enrollment October 16-27, 2017!

ACTION REQUIRED!

Open Enrollment is your chance to speak with a Counselor!

- Let a Counselor help you understand new rates
- Discuss and enroll in personalized benefit plans
- Participate in voluntary benefit plans:

Voluntary Term Life Insurance

Newly eligible members are guaranteed \$100,000 up to age 65, \$30,000 guaranteed for spouses.

Voluntary Critical Illness Insurance

Newly eligible members are guaranteed \$30,000, 15,000 guaranteed for spouses.

Voluntary Accident Insurance

Guaranteed issue during this open enrollment!

Voluntary Whole Life Insurance

Newly eligible members are guaranteed \$100,000, \$30,000 guaranteed for spouses, and \$10,000 for children.

**On-site Counseling sessions will begin on October 16, 2017.
Please see your Local Representative for scheduling information.**

**The Enrollment Center will be
available to members who do not have
the opportunity to meet with a Counselor.**

**Call Toll Free: 855-874-0171
9 am - 6 pm EST, Monday - Friday**



Open Enrollment

October 16 through
October 27, 2017

Open Enrollment is
your chance to:

- Let a Counselor help you understand new rates!
- Discuss and enroll in personalized benefit plans.
- Participate in voluntary benefit programs.

How to Enroll

On-site Counseling Sessions:
October 16 through
October 27, 2017

If you do not have the opportunity to meet with a Counselor in person, the **Enrollment Center** will be available until **October 27th**.

**Toll Free Number:
855-874-0171**

**If you don't take action,
you may be defaulted.**

Open Enrollment

October 16 through
October 27, 2017

Speak with a Counselor
to review benefit
options including:

- Medical
- Dental
- Vision
- Disability
- Flexible Spending
- Critical Illness
- Life Insurance
- Accident Insurance

Please see your Local Benefits
Coordinator for scheduling information.