

Providing *peace of mind* when you need it the most



For just **\$5/month**, NCSRCC members will receive:

- **\$10,000 Life insurance**
 - **\$10,000 Accidental Death and Dismemberment insurance**
 - **\$1,500/month Long-term Disability insurance**
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- **NO prequalifiers for existing conditions**
 - **NO payment hikes based on age at enrollment**
 - **\$5 monthly payment estimated at \$60+/month on the open market**

Insurance provided by: MetLife

Questions?
Contact Shaun Irwin at
612-701-6295
or shaunirwin@
andersonagencyins.com

Long-term Disability Insurance Highlights

- **Benefit Type:** Total \$1,500/month
- **Gainful Earnings Definition:** 80% / 60% (e.g. you can get paid while recovering from illness and returning to work part-time)
- **Waiting Period:** 180 days before payments begin
- **Benefit Duration:** Until age 65
- **Own Occupation** (payment rate for your occupation at time of injury): 24 months, then may reduce based on new job rate
- **Pension:** Coverage ceases when pension begins
- **Social Security Integration:** If you receive Social Security, your payment will be reduced by the amount of Social Security
- **Limitations*:** Alcohol/Drug rehabilitation (one time); Mental & Nervous; Chronic Fatigue; Neuro & Soft Tissue (all 24 months)

*See coverage details



A Town Hall Teleforum with EST John Raines
will be held Monday, May 15, at 5:30 p.m.
to discuss this improvement to your benefits





May 2017

Dear Member:

The Regional Council is always looking for new ways to add value to your union membership, and we feel we've come up with a plan to provide an exceptional benefit to you and your family's security at a low monthly cost.

Because of the group purchasing power of our membership, we have been able to secure \$10,000 life insurance, \$10,000 accidental death & dismemberment, and \$1,500/month long-term disability insurance coverage for active members in good standing for only \$5/month. (For more details, please see the enclosed flyer.)

Delegates will consider this benefit for you and your family at the June 9 quarterly Delegate meeting in Saint Paul. If this proposal is passed by the delegates, your dues will increase by \$5 per month. Before that happens, however, your delegates want to hear from you!

On Monday, May 15, at 5:30 p.m. the Council will host a Telephone Town Hall to lay out the advantages of the proposed plan, as well as to answer questions and get feedback from you on this benefit improvement. All active members *and your spouses* are invited to be on the call. To ensure you receive this important call, make sure we have your most current contact information by updating it online at www.northcountrycarpenter.org/get-informed/.

An advisory vote will be taken at the close of the call so that delegates will understand the will of the members they represent. We encourage you to participate in the call, hear the proposed benefit improvement, ask questions and decide for yourself how this benefit will strengthen your union membership and secure the future of your loved ones.

In solidarity,

John Raines
Executive Secretary-Treasurer