



# 2019 BENEFITS ENROLLMENT GUIDE



## Inside This Guide

### Page

- 3 What you need to know before you Enroll
- 4 Accident Insurance
- 5 Critical Illness Insurance
- 6 Hospital Indemnity Insurance
- 7 ID Sanctuary
- 8 More Info

## 2019 New Benefits Rollout

We are pleased that we will be making Aflac Benefits available to our union members. Members will have the option to buy these coverages to protect themselves and their families. We live in a world driven by deductibles and coinsurance. These new products help you offset these costs with an exclusive Group Rate through CWA 1109.

### Open Enrollment Resources

#### **Online Benefits Portal**

For additional information about your benefits-

Visit [bnfts.us/CWA1109](http://bnfts.us/CWA1109)

#### **CWA 1109 Benefits Support Center**

Need help choosing the right benefits?

Trained benefits specialists can explain the details of each benefit, answer your questions and help you make informed, cost-effective benefits decisions.

You can elect your 2019 voluntary benefits with the help of The Benefits Support Center.

1-888-827-4044

(See How Do I Enroll on page 3.)

# WHAT YOU NEED TO KNOW BEFORE YOU ENROLL

## Enrollment Begins April 15, 2019

### New Voluntary Plans

**Accident Insurance** – After an accident, you may have expenses you’ve never thought about. Can your finances handle them? It’s reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses.

**Critical Illness** – It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke. More importantly, the plan helps you focus on recuperation instead of the distraction of out-of-pocket costs.

**Hospital Indemnity** – It provides financial assistance to enhance your current coverage. So you may be able to avoid dipping into savings or having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover. Like transportation and meals for family members, help with child care, or time away from work, for instance.

### How do I Enroll?

- 1** Schedule a one-on-one “Benefits Interview” with the CWA 1109 Benefits Support Center. There are three ways to make your appointment:
  - Online at [bnfts.us/CWA1109](https://bnfts.us/CWA1109)
  - By text “CWA1109” to 929-242-6580; where you will receive a link to the online appointment scheduler
  - Call (888) 827-4044 to schedule an appointment with a Benefits Specialist (Monday-Friday, 9am-9pm EST)
- 2** Review this Open Enrollment Guide to learn more about the benefits available to you.
- 3** A Benefits Specialist will call you at your appointed time to help you choose your member benefits.

# Accident Insurance



Accidents can happen in an instant affecting you or a loved one. Aflac is designed to help families plan for the healthcare bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

A CWA 1109 Benefits Support representative can review with you the premiums for the available options and help you determine a coverage level that meets your needs and budget.

**Protection for the unexpected, that's the benefit of the Aflac Group Accident Plan.**

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Fractures
- Prescriptions
- Major Diagnostic Testing
- Burns

## PLAN FEATURES

Benefits are paid directly to you, unless otherwise assigned.

Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).

Benefits are paid regardless of any other medical insurance.

Plan Rates Found Here:  
[bnfts.us/cwa-1109-acc-rates](https://bnfts.us/cwa-1109-acc-rates)

# Critical Illness Insurance



Chances are you may know someone who's been diagnosed with a critical illness. You can't help notice the difference in the person's life—both physically and emotionally. What's not so obvious is the impact a critical illness may have on someone's personal finances.

That's because while a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that may not be covered. And, during recovery, having to worry about out-of-pocket expenses is the last thing anyone needs.

That's the benefit of an Aflac Group Critical Illness plan.

It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke. More importantly, the plan helps you focus on recuperation instead of the distraction of out-of-pocket costs. With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

## The Aflac Group Critical Illness plan benefits include:

### Critical Illness Benefit payable for:

Cancer	Bone Marrow Transplant (Stem Cell Transplant)
Heart Attack (Myocardial Infarction)	Sudden Cardiac Arrest
Stroke	Coronary Artery Bypass Surgery
Kidney Failure (End-Stage Renal Failure)	Non-Invasive Cancer
Major Organ Transplant	Skin Cancer

## PLAN FEATURES

Benefits are paid directly to you, unless you choose otherwise.

Coverage is available for you, your spouse, and dependent children.

Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

Fast claims payment. Most claims are processed in about four days.

Plan Rates Found Here:

[bnfts.us/cwa-1109-ci](https://bnfts.us/cwa-1109-ci)



# Hospital Indemnity Insurance

The plan that can help with expenses and protect your savings.

Does your major medical insurance cover all of your bills?

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And even with major medical insurance, your plan may only pay a portion of your entire stay.

## The Aflac Group Hospital Indemnity plan can help

It provides financial assistance to enhance your current coverage. So you may be able to avoid dipping into savings or having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover. Like transportation and meals for family members, help with child care, or time away from work, for instance.

## The Aflac Group Hospital Indemnity plan benefits include the following:

<b>Benefit</b>	<b>Benefit Amount</b>
Hospital Admission Benefit	\$1000
Hospital Confinement Benefit	\$160
Hospital Intensive Care Benefit	\$150
Intermediate Intensive Care Step-Down Unit	\$160

Plan Rates Found Here:  
[bnfts.us/cwa-1109-hi](https://bnfts.us/cwa-1109-hi)

# ID Sanctuary™

With ID Sanctuary, you can rely on immediate, personalized attention from a fraud specialist whenever you need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited restoration assistance should you fall victim—giving you emotional support and peace of mind.

## Features

- Unlimited 24/7 restoration assistance whenever your identity has been compromised
- Step-by-step guidance through the identity restoration process if you become a victim of identity theft or fraud
- Document replacement assistance when identification documents such as Social Security cards, birth certificates, passports and driver's licenses are lost, stolen or destroyed
- Access to an online educational resource with new articles, information, tips and best practices to protect against identity theft
- Includes you and your immediate family

**\$1.70/Per Month**

**IMPORTANT:** The descriptions in this Open Enrollment Guide may not present a complete description of the benefits available under the plans. Instead, each plan is governed by a legal plan document that describes the available benefits and your rights and responsibilities under the plan, and you can rely only on those plan documents and not any summary or other communication. The plan documents are available by request. If any information is missing in this guide, or if there is any discrepancy between the information in this Open Enrollment Guide and any legal plan document, the plan document will control. CWA 1109 reserves the right to amend or terminate its plans and plan documents at any time and for any reason. The information in this Open Enrollment Guide does not change the membership relationship between you and CWA 1109. CWA 1109 is providing this benefits guide for informational purposes only, and it is not offered as advice.