SHORT-TERM DISABILITY

OPEN ENROLLMENT
FOR UNION MEMBERS

NO MEDICAL QUESTIONS · NO EXAM · GUARANTEED COVERAGE

GET UP TO $500 A WEEK, TAX-FREE

If an accident, injury, illness, or pregnancy keeps you off the job, this plan pays you cash **every week** — tax-free, and on top of Worker's Compensation or any short-term disability benefit from your union.

TWO LEVELS TO CHOOSE FROM

$500/wk
From **$29** a month

$250/wk
From **$14.50** a month

Your premium is based on your age — the letter mailed to your home lists every rate. Rates are guaranteed for two years.

HOW THE PLAN WORKS

COVERAGE ON OR OFF THE JOB

WHEN IT PAYS

Your benefit starts **14 days** after an accident, injury, or illness and is paid for up to **24 weeks** — about six months of income.

WHAT COUNTS

A surgery and the recovery that follows. Pregnancy and childbirth. An injury at home or on the road. A serious illness that keeps you off the job.

WHO CAN ENROLL

Every member in good standing who is actively working. No medical questions are asked. Coverage starts January 1, 2027.

SCAN TO ENROLL

www.groupba.com · (866) 979-1422

Navigate to **NCL Open Enrollment** to review the plan in detail. Operators are based right here in the Midwest.

Premium amounts are subject to final confirmation. See your enrollment letter for full details.

ENROLL BY NOV. 30

BROUGHT TO YOU BY YOUR UNION AND THE NATIONAL COALITION OF LABOR