NCL
National Coalition of Labor

IUOE LOCAL 181 MEMBERSHIP MEETING

OPEN ENROLLMENT IS OPEN OCT. 1 – NOV. 30, 2026

ADD UP TO $400,000 OF LIFE & AD&D

Guaranteed. No medical exam, no health questions.
Only during open enrollment.

Build on what Local 181 provides

IUOE Local 181 gives every member **$5,000 of Basic Life** and **$5,000 of AD&D** at no cost through the NCL. That coverage **ends when you retire**. Supplemental coverage stays with you **up to age 75**.

YOU
$400,000
Life maximum. Choose in $10,000 increments.

YOUR SPOUSE
$100,000
Life maximum. Choose in $10,000 increments.

EACH CHILD
$15,000
Life maximum. Covers kids from birth to age 26.

- **AD&D doubles the payout** if you die in an accident, and pays if you're seriously injured. Just **$0.50/mo per $10,000** for you, your spouse and kids.
- **Group rates** from a coalition 350,000+ members strong.
- **Empathy** support for your family comes with Basic or Supplemental Life: funeral planning, help closing out accounts and grief resources.
- Benefits are paid **tax-free** to your family.

ALSO OPEN RIGHT NOW

HOSPITAL INDEMNITY NEW

Cash paid to you for a hospital stay: illness, accident or surgery. Covers having a baby. Includes mental health and substance abuse facility stays.

$1,100 first day in the hospital
$1,200 critical care admission
$100/day after that, **$200/day** in critical care, up to 90 days

CRITICAL ILLNESS

A lump sum on diagnosis of a covered condition, including cancer, heart attack and stroke. Use it for anything.

Member: **$10,000 or $20,000**
Spouse, children: **$5,000 or $10,000**

ACCIDENT

Cash paid to you when you or a covered family member is hurt in an accident, **on or off the job**.

ER and urgent care visits
Stitches and broken bones
Follow-up care and rehab

$50 **Wellness benefit.** Hospital Indemnity, Critical Illness and Accident each pay $50 per covered family member, per year, for a routine health or dental screening.

SCAN TO ENROLL

Enroll in about 5 minutes. See your rates and plan details online.

Or call Kocher Insurance Group at (888) 212-7822, weekdays 8 a.m.–6 p.m.

www.NCLEnrollment.com

ENROLL BY NOV. 30

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