



International Association of Sheet Metal, Air, Rail and Transportation
 CHICAGO, COOK COUNTY AND LAKE COUNTY, ILLINOIS
 Regular Union Meeting First Friday of each month at 7 p.m.
 Executive Board Meetings Third Thursday of each month at 6:30 p.m.



Sheet Metal Workers' Local 73

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MICHAEL A. VITTORIO

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November 3, 2017

Dear Brothers and Sisters:

Nearly 13 years ago, Sheet Metal Workers' Local 73 initially offered a **member paid supplemental** Short Term and Long Term Disability Insurance Plan. Since then, our brothers and sisters have received over \$1.9 Million Dollars in benefits. I am pleased to announce, that for the first time since 2001, Sheet Metal Workers' Local 73 has secured a new open enrollment period for all members who are currently not enrolled.

Disability income insurance allows you to protect your earnings in the event that a non-work related illness, injury, or pregnancy prevents you from performing your job. These new benefits are being offered at an affordable rate and should be considered by anyone who would suffer financially should their salary stop due to their inability to work.

Here is how the plan works:

Short Term Plan – The plan provides an additional \$250 per week, tax-free, for a total of 24 weeks. It is payable after you have been off of work for a total of 15 days, for a non-work related injury, sickness, or pregnancy.

Long Term Plan – Should your ability to return to work last beyond 180 days, this plan provides 60% of your income up to \$4,500/month tax-free, for up to 2 years or until you are no longer considered disabled based on the plan definition.

The enrollment period begins immediately and will continue through December 31, 2017. Upon enrollment, your coverage will begin on January 1, 2018.

This initial enrollment period will be your only opportunity to freely enroll in the plan without having to answer ANY medical questions. If you choose not to apply during this open enrollment period, your application will be subject to approval by the insurance company and could be denied based on your past medical history. Detailed information about the program can be found at www.groupba.com, and then select "Union Members".

We are pleased to offer you these new disability benefits and we believe they will be of tremendous value to the brothers and sisters of Sheet Metal Workers' Local 73.

If you have additional questions please contact Group Benefit Associates at 800-450-1271 or go to www.groupba.com, and then select "Union Members". **Please do not contact the union office with your questions as they do not have access to the information and will direct you to Group Benefit Associates.**

In Solidarity,

A handwritten signature in black ink that reads "Rocco Terranova".

Rocco Terranova
 President and Business Manager