



## LOCAL 2-21 C.A.T. Letter

Check out all the C.A.T. Letters at [www.usw2-21.com/updates.htm](http://www.usw2-21.com/updates.htm)

Distribution: # 71

Date: 9-21-2011

**It's that time of year to enroll in our volunteer benefits. Our enrollment period has been coordinated with our annual New Page benefits. This is the only enrollment period for 2012. There will be no new enrollment period until September 2012.**

I encourage everyone to visit the union hall and review your current benefits coverage. Even if you are pleased with your coverage, please stop down to the union hall and talk to the TBS (Total Benefit Solutions) team and see what's NEW this year, and if they can save you money. If you are currently enrolled in the LTD (Long Term Disability) through NewPage, you can replace with TBS's LTD with no "pre-existing" or waiting period, you simply roll into coverage. The new 2012 LTD Benefit starts at 6 months and offers a reduced cost of up to 40% over last year's benefit. TBS is also offering a 10 year term guaranteed issue life insurance plan that is portable. Benefits and Premiums guaranteed for 10 years. So if you retire, you take it with you. Remember; once you retire your NewPage life insurance (\$80,000) ends.

Long Term Disability: - **New Benefit** - (Guaranteed Issue) 180 - 2 Year

Benefits start when your current A&S ends after 26 weeks, will pay in addition to your current 1 year STD buy-up (that's an additional 30 weeks of overlap) for a total 2 years of additional coverage, One rate for all ages and Genders. Open for all employees - and for the employees that wish to replace their current LTD held through corporate. No \$1500 max and no offset or coordination like corporate plan. Choose your coverage to 60% of your wages in amounts up to \$5000 per month.

Critical Illness w/\$150 Health screening Benefit: (Guaranteed Issue)

No price increase from last year. Portable (take it with you when you leave - for any reason), great opportunity for all employees including retiring employees. Health screening benefits were a huge success in 2011. Ask any of the 240 employees that have this benefit.

Life Insurance: -**New Benefit** - (Guaranteed Issue)

10 Year Term - Portable, works well for retiring employees or for any employee wishing to lock in Premiums and Benefit amount for 10 years.

Many of you have been requesting information on Pre-65 retirement insurance. On September **28<sup>th</sup>** TBS will be holding two Pre-65 retirement insurance/Q&A workshops. Workshop times are 11:00AM and 4:00PM at the union hall. Please take the time to come down and have your questions answered.

Enrollment dates: for New Enrollee's and Benefit Changes

When: September 19, 20, 21, 22, 23, 26, 27, **28**, 29, 30

(NOTE: This will be the only enrollment for 2012 benefits)

Where: USW Local 2-21 Union Hall (1201 Sheridan Rd)

Times: 9:00AM to 5:00PM Daily

**If you are currently enrolled in Local Sponsored Volunteer Benefits, and do not want to change coverage, No need to re-enroll. Do nothing. Your benefits will simply roll-over.**

Respectfully,

Michael J Nantelle  
(Insurance Advocate)