

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 41 provides

NABET Local 41 gives every member **\$2,500 of Basic Life** and **\$2,500 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.
- **Empathy** support for your family comes with Basic or Supplemental Life: funeral planning, help closing out accounts and grief resources.
- **Group rates** from a coalition 350,000+ members strong.
- 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

SHORT-TERM DISABILITY ON THE BACK →

ONE-TIME OPEN ENROLLMENT

ENDS NOV. 30, 2026

SHORT-TERM DISABILITY 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 Workers' Compensation or any short-term disability benefit from your union.

Short-Term Disability enrolls separately from the coverages on the front, at groupba.com.

\$500 or \$250

A week, your choice. Paid directly to you.

On or off the job

Covered 24 hours a day, at work or at home.

24 weeks

About six months of income.

No questions

No medical questions or exams.

WHAT A CLAIM LOOKS LIKE

DAY 1

You get hurt or fall ill and cannot work. File your claim.

DAY 15

The 14-day waiting period ends and your weekly benefit starts.

WEEK 24

Benefits can continue this long, or until you are back to work.

WHAT COUNTS AS A DISABILITY

- A back, knee, shoulder or hand injury and the recovery that follows
- A surgery, planned or not, and the time it takes to heal
- An injury away from the job, at home or on the road
- A serious illness, from cancer treatment to a heart condition
- A mental health condition, such as depression or anxiety
- Pregnancy and childbirth, covered the same as any other illness

FOR EXAMPLE

You tear up a knee, have surgery, and the doctor keeps you off work for 12 weeks. With the \$500 benefit:

\$5,000

paid to you, tax-free. 2-week waiting period + 10 weeks × \$500.

Your cost depends on your age and state, and rates are guaranteed for two years. Find your rate on the enrollment site at groupba.com.

Also included: Health Advocacy for the length of your claim, partial benefits if you return part-time, a 90-day recovery window, and claim decisions typically in three to five days.



SCAN TO ENROLL IN STD

groupba.com

Register, then go to NCL Open Enrollment.

OR CALL THE STD LINE

(866) 979-1422

Operators are based right here in the Midwest.

Late enrollees who sign up after November 30, 2026 face a longer waiting period before illness or pregnancy benefits begin (accidents are not affected). During the first 12 months of coverage, no benefits will be paid for a disability due to a pre-existing condition. Members residing in Colorado, Florida, Idaho, New Mexico and Washington require an extraterritorial filing and cannot be covered until it is approved. This is a summary of benefits only; the group policy governs. Short Term Disability Insurance is underwritten by Standard Insurance Company, Portland, Oregon, in all states except New York, and is entirely member-paid. Life, Critical Illness and Hospital Indemnity Insurance are underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Critical Illness and Hospital Indemnity are limited benefit policies and are not health insurance. Empathy is not insurance. Premium amounts are subject to final confirmation. View all of your NCL benefits at coalitionoflabor.org.

ENROLL BY NOV. 30, 2026

COVERAGE STARTS JAN. 1, 2027