

UNION BENEFITS DENTAL & VISION

A DHMO & 2 Different PPO Dental Plans Offered.

Low Copays.

Orthodontia Benefits for Adult and Children.

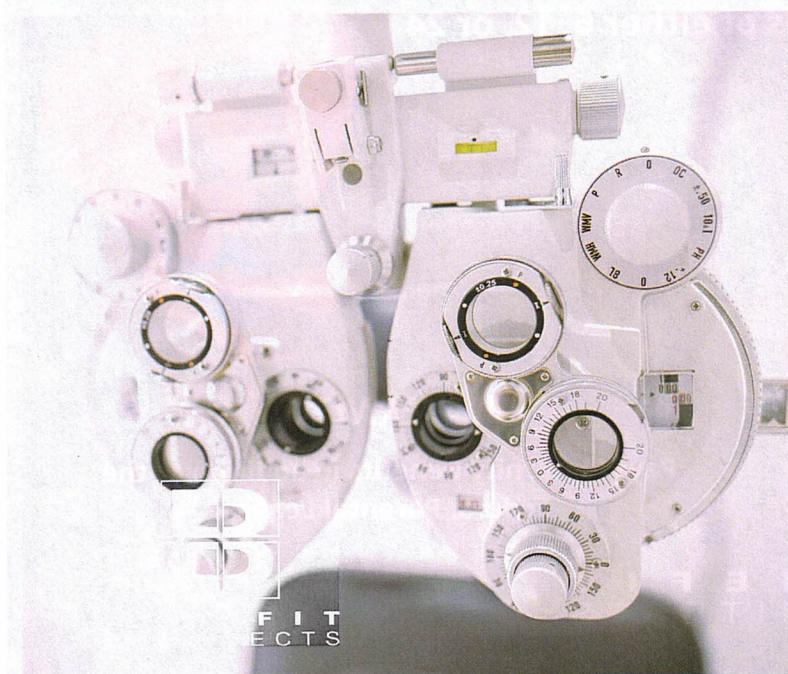
No Waiting Periods.

Children Covered to Age 26.

Extended Family is Eligible for Coverage.

Nationwide Coverage.

Can Be Used as a Stand-Alone Plan or as Primary/Secondary with Another Plan.



Local Rep: Risa Roberts

Cell: (573) 286-1125

Email: RRoberts@BenefitArchitects.com

SICKNESS (INCLUDING COVID)

Even before COVID, 90% of all disabilities are caused by illness.

SURGERY

1 in 3 working Americans will become disabled for 90 days or more before age 65.



Protect Your Paycheck

UNION SHORT-TERM DISABILITY INSURANCE.

- Pays benefits for sickness (including COVID), surgery, off-job accident, and maternity.
- Tax-Free Benefit amounts up to 60% of gross monthly income (max of \$6,000 per month).
- Guaranteed Issue; you do not need to qualify medically to get the coverage.
- Pays in addition to any leave, or can be used independent of any leave you use.
- Select benefit periods of either 6, 12, or 24 months.



OFF-JOB ACCIDENTS

Most injuries are NOT work related, and therefore NOT covered by Workers Comp.



MATERNITY

Pays Maternity Benefits in addition to the Federal Parental Leave.



B E N E F I T
A R C H I T E C T S