



Plan Highlights*: IBEW Benefit Program 2024

Short Term Disability Benefit

- \$500 Weekly Benefit with only a 7 day wait before benefits are paid
- 66% benefit instead of the usual 60%

Long Term Disability (Voluntary)

- This benefit is offered to you via payroll deduction and is an extension of your short term disability benefit

Medical Benefit (SelectCare)

- 3 plan options to choose from
- Many critical benefits such as cardiac care carry no annual maximum
- Non Spousal Dependent labor and delivery coverage
- Additional AD&D benefit of \$5,000
- Many additional benefits such as discount airfare, gym memberships, massage discounts, etc.

Retirement Allocations

Employee only tiers receive up to \$1.87/hour into retirement depending on plan selected.

On Island Representation from your TPA, FCE Benefits

- Enrollment assistance, real time customer service, dedicated issue resolution support

*Highlights Only. Please see plan summaries, certificates of coverage and summary plan descriptions for full details.



Benefit Highlights

Labor & Delivery

Biologics

Blood & Blood Derivatives

Nuclear Medicine

Cardiac Care

Complications of Pregnancy

Cardiac Stents

Radiation & Chemotherapy

Speech Therapy

Organ Transplant

Airfare Benefit

Air Ambulance

Nurseline

Gym Discounts

Free Weekday Workout

Access to the Calvo's Lifestyle Club Program that offers discounts to close to 200 vendor partners on Guam and Saipan

Massage Benefits

Accidental & Dismemberment Policy

Non-Spousal Labor & Delivery are covered

No Annual maximum

No Annual maximum

No Annual maximum

No Annual maximum

No Annual maximum

No Annual maximum

No Annual maximum

Covered

Covered , Annual maximum \$50,000

Patient, Family & Medical Escort are covered if Medically necessary

50% Discount

24/7

Discounts at Paradise, Synergy, Steel Athletics Custom Fitness and Unified

Free classes at our Partner Gyms 7 days/week.

Member discounts at our Massage Providers

\$5,000 Benefit