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LOCAL 279



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UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA

North Atlantic States Regional Council of Carpenters

RE: Announcement – New Carpenters Local 279 Voluntary Benefits

Brothers and Sisters,

Our trade is tough on both body and mind. If an injury, illness, or surgery keeps you from working, your paycheck can stop—but the bills don't.

That's why I'm pleased to inform you that a new Voluntary Income Protection Plan is now available to all actively working, dues-paying Members of Carpenters Local 279. This plan is designed to help protect your income while you recover, so you can continue to support yourself and your family.

This program is made possible through our partnership with the Association of Skilled Trade and Transportation Unions (ASTTU), which helps Locals like ours access affordable, high-quality benefits that pay in addition to any existing coverage you may have. ***All coverages are guaranteed approved with no medical tests or questions.***

Here's a summary of what's available:

- **Short-Term Disability:** Helps replace part of your income if you can't work due to an off-the-job injury, illness, or scheduled surgery.
- **Long-Term Disability:** Provides monthly income protection if an injury or illness keeps you out of work for an extended period.
- **Life and AD&D Insurance:** Provides a cash benefit to your family in the event of your death.
- **Accident Insurance:** Helps cover out-of-pocket costs from a covered accident.
- **Critical Illness Insurance:** Pays a lump-sum benefit if you're diagnosed with a covered condition like cancer, heart attack, or stroke.

These benefits are voluntary, and you can choose the options that best fit your needs. Coverage is available only to actively working, dues-paying Members who enroll and pay for the benefits they select.

Next Steps

You will receive an email or text from the ASTTU with your personal **Registration Code** and instructions on how to enroll. Members who enroll during the current enrollment window will have coverage begin on July 1.

I encourage you to take a few minutes to review your options and enroll if this coverage makes sense for you and your family.

For more information or to enroll, visit www.asttu.org/carpenters279 or call 314-282-8289.

Fraternally yours,

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North Atlantic States Regional
COUNCIL of CARPENTERS