



OPEN ENROLLMENT BEGINS OCT 1ST!

**NO MEDICAL
EXAM,
NO QUESTIONS
ASKED.**

Enroll in these benefits:

- Supplemental Life Insurance
Up to \$250,000!
- Supplemental AD&D Insurance
Up to \$250,000!
- Critical Illness Insurance
- Accident Insurance

**ENROLLMENT PERIOD is
OCT 1st, 2021 through OCT 31st, 2021**

**Visit:
go.voya.com/MCL2021**

For more information or if you have any questions,
please contact the MCL Insurance Team at **888-212-7822**.

Exciting News to All Eligible Members and Families Who Elect Coverage During This 2021 Enrollment!

Enroll in Critical Illness Insurance, *no medical questions ever!*

Critical Illness Insurance provides a benefit payment upon the diagnosis of an illness or condition such as Heart Attack, Stroke, Cancer, and much more.

- All Members may elect a Critical Illness benefit of \$10,000 or \$20,000
- Members may also elect a Spouse Critical Illness benefit of \$5,000 or \$10,000
- Members may also elect a Children's Critical Illness benefit of \$5,000 or \$10,000

Enroll in Accident Insurance, *no medical questions ever!*

Accident Insurance pays you a benefit for specific injuries and events resulting from a covered accident. The benefit amount depends on the type of injury and care received.

- All Members may elect coverage for themselves, Spouse, and/or Children!

\$50 Wellness Benefit

\$100 if Member enrolls in both Critical Illness and Accident!

The Wellness Benefit encourages you to get regular health screenings. The benefit payment you receive for your health screening can be used to help pay for the cost of the test or however you like.

Wellness Benefit amount

Members: \$50 Spouses: \$50

Child: \$25 each up to maximum of \$100 per year for all children

Supplemental Life and AD&D Offer this year!

Midwest Coalition of Labor Trust (MCL) is pleased to offer to all eligible Members the opportunity to purchase up to \$250,000 in Supplemental Life Insurance and up to \$250,000 in Accidental Death and Dismemberment Insurance without answering Medical Questions!

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. GAT1, Critical Illness Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya®family of companies.