



NCL
National Coalition of Labor



Protect Yourself Today!

Open Enrollment for Short-Term Disability Ends December 24, 2025

Brothers and Sisters,

If you have been thinking about protecting your income with a Short-Term Disability benefit, open enrollment for MetLife's plan through the National Coalition of Labor (NCL) is available until December 24, 2025. Our union has partnered with the NCL on this and other benefits, and we are excited to be able to offer this low-cost plan.

How long will your bank account last if you are not able to work due to an accident, injury, illness, or pregnancy? How do you pay your everyday bills such as:

Mortgage/Rent, Groceries, Childcare, Health Insurance, Credit Card Payments, Loans, Utilities, just to name a few.

Would an extra \$500 per week of tax-free income for up to 6 months help? Short-Term Disability Insurance provides you with extra income to help keep your family financially protected.

How This Short-Term Disability Plan Works – You choose either \$500/week of tax-free benefit for \$27.50 per month of premium or \$250/week of tax-free benefits for \$13.75 per month of premium.

- Benefit starts after 14 days from an accident, injury, or illness.
- Benefit is **tax-free**.
- Benefit is paid for up to 24 weeks.
- Benefit is paid to you *in addition to* any Worker's Compensation or other Short-Term Disability benefit you may receive from your union.
- Benefit allows you to protect your earnings in the event of a disability, **on or off the job**.

During this Open Enrollment Period, all current non-retired members in good standing are eligible to enroll. **No medical questions are asked.**

Register for coverage during the Open Enrollment Period, which is ending December 24, 2025, by going to www.groupba.com or scanning the QR Code below. Navigate to NCL Open Enrollment to review the plan in greater detail. You can also call the NCL Short-Term Disability Insurance line at (866) 979-1422 to enroll or find out more. Operators are based right here in the Midwest and are eager to answer your questions.

Coverage will become effective the 1st day of the month following enrollment.

**Exclusion: During the first 12 months of coverage, no STD benefits will be paid for a disability that is due to a pre-existing condition. A pre-existing condition is an injury, pregnancy, or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the three months prior to your effective date of coverage. The first 14 days of disability are an unpaid elimination period that is not backpaid or back dated.

Sincerely,

Bryan LaRoche
Business Manager/Financial Secretary
Sprinkler Fitters Local 281





**VIEW ALL OF YOUR NCL BENEFITS AT
COALITIONOFLABOR.ORG**

Brothers and Sisters,

I understand just how tough it can be to secure affordable life insurance and accidental death and dismemberment (AD&D) coverage for yourself and your loved ones. That's exactly why our union proudly joined the National Coalition of Labor (NCL), to fight for what matters most: protection and peace of mind for every member.

We've negotiated free life insurance and free AD&D coverage for every active, dues-paying member in our union. We've made it a priority that no one gets left behind. What's more, we secured open enrollment periods, so you can sign up for additional coverage with zero hassle. No matter your pre-existing conditions, no matter your medical history, you have the right to safeguard your family without jumping through endless hoops or answering invasive questions.

MEMBERS CAN PURCHASE ADDITIONAL LIFE & AD&D - NOW UP TO \$400,000 OF EACH!

SPOUSE LIFE & AD&D HAS BEEN INCREASED TO \$100,000!

Thanks to our coalition of more than 300,000 members, we've secured extremely low group rates, allowing you access to coverage at prices that would be out of reach on your own. Recognizing that many families depend on a single income, this tax-free benefit helps ease financial pressures, such as mortgage payments and other bills, following the loss of a member.

Members who purchase coverage while they are still active can carry that coverage into retirement and up to age 75! Still no questions, no exams, and at the low rates that are in effect now.

In addition, we offer comprehensive Accident and Critical Illness coverage, which includes a Wellness Benefit that rewards you and your family for keeping up with regular health and dental screenings. Since 2019, the NCL has delivered over \$50,000,000 in life insurance claims, providing vital support to our members' families.

OPEN ENROLLMENT: October 1st through December 31st, 2025

**Register for coverage by going to www.nclenrollment.com
or by calling the NCL Insurance Hotline at (888) 212-7822
Office Hours: 7 am - 7 pm CST, Monday - Saturday**

In Solidarity,

Bryan LaRoche
Business Manager/Financial Secretary
Sprinkler Fitters Local 281



SCAN ME