



UFCW Local 496

Barbers and Cosmetologists Division

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What Kind Of Organization Is This?

Local 496 is the oldest and largest Association of Barbers and Cosmetologists in Louisiana. Founded in 1903, it serves as a lobbying organization for our industry in the legislature and it has been at the forefront of education on our state for more than 95 years. Local 496 has also assembled the most impressive benefit programs available to those employed in the haircare industry. We invite you to look over this partial list of benefits and give us a call today.

How Do You Join This Organization?

Complete Membership Application and return with:

Monthly Dues:

\$33 Per Month With a One Time \$10 Enrollment Fee

Union Benefits: A Brief Overview

The following is a list of some of the benefits that you may be eligible to receive as an Association Member

1. **Apprenticeship Program**
2. **Credit Union Services**
3. **Health Insurance**—Whether you want full coverage or just hospital coverage, we have a plan to fit your needs. We have HMO's, POS's, PPO's, HSA's, and Indemnity Plans.
4. **Malpractice & Liability Insurance**—We can insure your shop, tanning beds and liability needs.
5. **Group Life Insurance**—Every member receives a free \$10,000 life insurance benefit.
6. **Life Insurance**—10, 15, 20 & 30 Term, Return of Premium Term, Universal & Whole Life
7. **Retirement Plans**—Start saving now so that you can decide when you want to retire one day. We offer IRA's, Roth IRA's, and SEPP's.
8. **Dental Insurance**—Indemnity & PPO plans
9. **UnionPlus Program**—A wide variety of member only discounts
10. **Rx Savings Plus**—Experience discounts on your retail and mail order prescriptions
11. **Disability Insurance**—We offer both Long and Short Term Disability Plans

Short term & Long term disability income plans

9 Week Short Term Disability Plan

*\$300 per week benefit

*Pays from 1st day of Accident

*Pays from 1st day of Hospitalization

*Pays after 8th day of Illness

*No Medical Questions

Long Term Disability Plan

*Up to \$2,500 Monthly Benefit

*2 Year Benefit Period

*100% Return of Premium Option

*Works with Short Term Plan

DINA Dental Plan

Calendar Year Deductible, Per Person \$50/\$150

Type I (Preventative Services) Coinsurance 100%

- *No waiting period, no deductible
- *Routine Exams
- *Cleanings-one per 6 months
- *Emergency exams for dental pain
- *Fluoride treatments for dependent children
- *Bitewing x-rays-one per 6 months

Type II (basic Services) Coinsurance 80%

- *No waiting period
- *Full mouth panorex x-rays (1 per 36 months)
- *Fillings
- *Simple extractions
- *Sealants for children ages 6-15 (1 per tooth)

Type III (Major Services) Coinsurance 50%

- *12 month waiting period
- *Crowns and Inlays
- *Bridges/Dentures
- *Replacement of prosthodontics, dentures, Crowns, and inlays
- *Denture relines
- *Space Maintainers
- *Oral Surgery
- *General Anesthesia
- *Endodontics/root canal therapy
- *Periodontics

Orthodontic Services Coinsurance 50%

- *12 month waiting period
- *\$50 separate deductible
- *\$1,000 lifetime maximum benefit
- *Children under 19 ONLY

Health Insurance

Are you concerned with the high costs associated with illness or injury but cannot afford the high premiums of comprehensive major medical insurance? Now you can have health insurance without giving up something to pay for it. Some health insurance plans offer richer coverage, but it comes at a richer price. Our new health insurance plan brings you and your family health insurance plans with many options and at affordable rates.

Take a look at the highlights:

Deductible Options:	\$500, \$750, \$1,100, \$1,700, \$2,500, \$3,450 and \$5,000
Coinsurance Options:	50%, 70%, 80%, 90% & 100%
Doctor & Hospital Visit Co-pays:	Some of our plans include doctor's office & hospital co-pay.
Coinsurance Out-of-Pocket Maximums:	\$4,000 up to \$7800 and more
Prescription Drugs:	After the deductible is satisfied, depending on the plan you choose, prescription medication can be paid at 50%, 80% or 100%. Some of our plans include a drug card co-pay starting at \$20.
Lifetime Maximum	Unlimited

Choosing the right insurance company is just as important as choosing the right health plan for you and your family. We have a contract with every major medical health insurance company licensed and selling in Louisiana. We have PPOs, HMOs, POSs and Healthcare Savings Plans. Whether you want full coverage, major medical or just hospital coverage, we have a plan to meet your needs and budget.

Financial Services Expanded

Between managing a business, a family, and a personal life some may find it impossible to manage their own benefits. Questions often arise such as should I get an HMO or a PPO? Will Social Security pay me if I become unable to work for a period of time due to illness or injury? How much money should I be saving and where can I put it so that I can retire someday? What is a good price to pay for these different types of insurance? And the list just keeps going.

For the past 36 years Benefit Planning Group, Local 496's benefits management firm, has been helping our members by answering these questions and solving these problems. Whether it is an issue of providing adequate insurance to cover medical expenses or to establish an investment plan to save for retirement or a child's education, the professionals at Benefit Planning Group are here to help with all of these needs. The following is a list of all of the services that we can provide to you.

Products

Health Insurance
Term Life Insurance

Annuities
Long Term Care

Group Health Insurance
Universal Life Insurance

Disability Insurance
Whole Life Insurance

Services

Retirement Funding & Planning
College Funding & Planning
Complete Financial Review & Analysis
Simple IRA, SEP, Roth IRA, & Traditional IRA
College Funding and Planning
Health Benefit Analysis
Mortgage Protection

Please give us a call for information on your insurance and financial needs.