



**Enroll at go.voya.com/mcl2023 or, call (888) 212-7822 or (312) 796-8532
October 1, 2023 – November 30, 2023**

Did you know?

MCL is offering Life Insurance, AD&D, Accident and Critical Illness benefits this fall starting on October 1, 2023. **Buy coverage with no medical questions or exams!** Sign up while you're an active member and take the coverage with you, through retirement, up to age 75.

New Limits Available!

- Life Insurance and Accidental Death & Dismemberment coverage now available up to **\$350,000** for each.
- Accident Insurance pays benefits for injuries related to covered accidents, such as a slip or fall. Enroll yourself, plus your spouse, and/or your children.
- Critical Illness Insurance gives you a benefit payment to help put life back on track after a stroke, heart attack, or other covered illness. Enroll in \$10,000 or \$20,000 of Critical Illness Insurance for yourself, and \$5,000 or \$10,000 for spouses/children.

No Medical Questions or Exams.

Both Accident and Critical Illness Insurance include an annual \$50 Wellness benefit for you and your covered spouse and \$25 for each covered child, up to a maximum of \$100 for all children, which you can receive after completing a covered health screening.



Wellness Adds Up

Each covered person is eligible for one Wellness Benefit under Accident Insurance and one under Critical Illness Insurance per year. That's \$100 for you as a covered employee. Covered family members are eligible for Wellness Benefits under each product, too!

Accident and Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirements of minimum essential coverage under the Affordable Care Act.