March 13, 2025



To the Local 591 Membership

Recently, there has been several communications regarding the voluntary benefit coverages through Lincoln. Local 591 has engaged with a new insurance broker, Hub International, to procure better quality and lower cost insurance options for our members, while receiving better service as a Union. While Local 591 and HUB have been working together for the past few months, we have formally begun our relationship in March.

During this transition, some of the membership may have been notified that coverages will be cancelled or need to be cancelled by March 31st. This is **not the case** and there is **no impact** to the current Short-Term Disability, Long-Term Disability or Life coverages offered through Lincoln. Additionally, Piedmont, which appears on paystubs as The.BANCORP.COM, will continue the premium collection. **No action** needs to be taken at this time.

We recognize that there may have been members who have already made changes as a result of receiving these communications. Coverage can be reinstated with no lapse by restarting the direct deposit in JetNet. The communications received contains the routing information, and the premium amount is reflected at the bottom of your most recent paystub under the "*NET EARNINGS DISTRIBUTIONS*" section, under THE BANCORP.COM.

We understand the confusion these messages may have caused the membership, and in an effort to streamline communications, all future notifications and communications regarding any changes to our voluntary benefits program (or any action required from our membership) will come from Hub International.

We are excited about this partnership and look forward to the future enhancements that we are bringing to the Local 591 membership.