

# Real Problem, Real Solution

The cure for the common cold may have eluded us for centuries, but the antidote for COBRA, the costly and temporary insurance program for unemployed workers is finally at hand.

The ***IAM Employment Services Department*** and Employment Benefits Systems (EBS), a major provider of health insurance policies, is offering three health care plans for out-of-work IAM members and their families. The plans will provide an affordable alternative to COBRA insurance.

With the national unemployment rate at a 9-year high and more than 70,000 IAM members out of work, the need for affordable health insurance for laid off workers and their families has never been greater.

IAM members can choose a temporary major medical policy for as little as 30 days or as long as 185 days. This plan is available immediately, without a medical exam provided the applicant has no disqualifying medical conditions.

Members or families needing health insurance coverage for a longer period of time may choose between two permanent major medical plans with different features, benefits and deductibles.

The plans are currently available in more than 40 states. For more information about the plans' benefits, deductibles and eligibility requirements, contact Tony Chapman, director of the IAM Employment Services Department at 301-967-4717, or visit the new department's website at : <http://www.goiam.org/visit.asp?c=4421>.

**Have you heard?**

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