

Insurance Programs

Affordable, quality supplemental insurance designed to help AFSCME members provide for their families



Different Needs, Different Types of Insurance

There are many different types of insurance, and deciding which is right for you can be difficult. That's where the Union Plus Insurance Program comes in. Union Plus can help you understand insurance basics and review with you how you can best protect your family. Just visit UnionPlusInsurance.com or call **1-800-393-0864** to speak with a representative who will walk you through your options in detail.

Guaranteed Coverage with No Occupational Exclusions

The Union Plus Insurance Program guarantees affordable coverage to AFSCME members so they can provide their families with financial security and peace of mind. And unlike some other plans, you can't be singled out for cancellation or a rate increase because of changes in your health or job category.

Special Strike Waiver Provision

Most of the products available to active members include strike and lay off protection (as applicable). If you are out of work during a union-sanctioned strike or lockout, the program waives your premium for a specified amount of time.

Get the Best Value for Your Insurance Dollar

Don't pay more for insurance than you have to. Using the consumer strength of the millions-strong AFL-CIO Union member constituency, Union Plus Insurance coverage provides supplemental protection at low, union member rates. And Union Plus's stamp of approval gives you the comfort of knowing you're receiving a good value for your money. So enroll today and get more peace of mind for yourself – and more financial security for your family.

Who's Eligible?

All dues-paying AFSCME members, retirees, and their spouses or domestic partners are eligible to apply.

Member Access

1-800-393-0864
8 a.m. to 7 p.m., Eastern Time
Monday-Friday
UnionPlusInsurance.com

Plans Offered

- ★ Accidental Death and Dismemberment
- ★ Comprehensive Accident Protection
- ★ Ten-Year Level-Premium Term Life Insurance
- ★ 5-Year Term Life Insurance
- ★ Senior Term Life Insurance

Overall Program Advantages

- ★ Up to \$20,000 no-cost accidental death coverage
- ★ Strike waiver of premium
- ★ 60-day satisfaction guarantee
- ★ Spouse and domestic partner coverage available
- ★ No occupational exclusions

Underwritten by: Hartford Life and Accident Insurance Company
Policyholder: AFL-CIO Mutual Benefit Fund

Union
Plus
Working For Working Families
UnionPlusInsurance.com

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1-800-393-0864

Questions & Answers

Accidental Death Insurance

What is the no-cost accidental death coverage?

A special benefit for union members only, this no-cost coverage offers a \$10,000 accidental death benefit for any cause or \$20,000 for accidental death while at work. Every active member should take advantage of this coverage – there are no obligations attached to this no-cost plan. Members can visit UnionPlusInsurance.com or call 1-800-393-0864 to enroll.

What is the Accidental Death and Dismemberment (AD&D) Plan?

This insurance provides cash to the beneficiary if the insured were to die from an accident. The policy also covers dismemberment (loss of limbs, for example). Because it is guaranteed to be issued regardless of health conditions, AD&D coverage is a good option for people who cannot qualify for life insurance. Benefits range from \$25,000 to \$200,000, with extra benefits paid if the accident involves motor vehicles or common carriers. Members, spouses or domestic partners may enroll. Visit UnionPlusInsurance.com or call 1-800-393-0864.

Why do I need accidental death and dismemberment insurance?

Consider what would happen if you died as a result of an accident. Accidental death and dismemberment coverage helps provide your family financial relief if you are involved in an accident that results in death or dismemberment. Even with an employer-sponsored life insurance plan, oftentimes, you may need more coverage if you should lose your life in an accident. This plan provides additional coverage to what you may already have at a very reasonable cost.

What does enhanced coverage provide?

- Larger base benefit amounts - \$25,000 to \$200,000
- Coverage for family members - spouse/domestic partner and children
- Additional extra benefits:
 - An additional \$100,000 for accidental death while riding as a passenger on any common carrier, such as, an airplane, train, bus or taxi.
 - An additional \$50,000 for workplace accidental death.
 - An additional \$25,000 for accidental death resulting from a motor vehicle accident or as a pedestrian.
 - Inflation guard - your base benefit amount increases automatically to help keep your benefit amount in line with the increasing cost of living. This benefit increases for a maximum of 10 years, up to 125% of the Principle Sum.
 - Strike waiver or layoff waiver of premium - premium will be waived for up to one year during a union-sanctioned strike or lockout lasting 30 days or more or for up to 3 months if you have been laid off for 30 days or more. May not be available for all unions or in all states.

Comprehensive Accident Protection

What is the Comprehensive Accident Plan (CAP)?

CAP was designed for union members as an economical way to provide additional financial security for their families with three types of coverage in one policy. CAP includes accidental death, hospital income and disability coverage all in one. Members ages 18-59 may apply and coverage continues through age 65.

Why is Comprehensive Accident Protection (CAP) important to have?

Consider what would happen if you were unable to work for days, weeks, months from an accident? The Union Plus Comprehensive Accident Plan is a "catch-all" plan to provide financial relief for almost any kind of accident - from the minor to the severe. First, it pays a daily benefit while you are in the hospital for any kind of accident, no matter where it occurs. Secondly, if the accident is severe enough to cause a disability - one that causes you to become unable to perform the material and substantial duties of your usual occupation - it pays an additional monthly benefit to help relieve the added financial burden caused by your inability to work. And thirdly, if the accident is fatal, the Comprehensive Accident Plan death benefit helps pay the bills if you are gone.

What benefits are available with CAP?

CAP provides three types of coverage in one policy: a lump-sum payment for death due to accident; a daily benefit for hospitalization due to an accident up to 500 days; and a monthly benefit for a disability due to an accident for up to one year. Members choose between two plans:

Benefit	Plan 1	Plan 2
Death Benefit	\$50,000	\$100,000
Hospital Benefit	\$50/day	\$100/day
Monthly Disability	\$500/month	\$1,000/month

Life Insurance

How much life insurance coverage should I have?

Experts recommend that an individual's life insurance coverage equal three to five years of his or her annual salary, depending on such financial obligations as mortgages, college tuition and other debts equal to approximately 8 years.

What are the different types of life insurance coverage?

Union Plus offers term life insurance coverage, which provides a death benefit for a fixed amount of time—the "term" of the coverage. Term life insurance is recommended by financial experts as the most affordable, cost-effective type of coverage.

With Union Plus's 5-Year Term Life Insurance, the premium remains level for a 5-year renewable term and then increases as a new 5-year age period is entered. The insured can continue coverage until age 70 regardless of any health changes. At age 70, the insured member or spouse easily can convert to Senior Term Life Insurance. Members and spouses or domestic partners ages 18-64 are eligible to apply for coverage amounts of \$25,000 to \$250,000. No medical exam is required for amounts of \$100,000 or less.

Ten-Year Level-Premium Term Life Insurance coverage has a level premium for the full ten-year period. If the insured chooses to continue coverage after the term, he or she must reapply, and qualify for acceptance at the rate appropriate for the new application. Members and their spouses or domestic partners ages 25-64 may apply for coverage amounts of \$100,000 to \$200,000.

Why would a senior need life insurance?

Senior Term Life Insurance is a good option for the retired member who is worried about leaving the family with large funeral costs or the expenses caused by a final illness. Union members, retirees, spouses or domestic partners ages 55-74 are eligible to apply for benefits of \$5,000 to \$25,000. There is no termination age.

How do I enroll for Union Plus insurance?

Members, retirees, spouses and domestic partners may visit UnionPlusInsurance.com or call 1-800-393-0864 from 8 a.m. to 7 p.m., Monday-Friday ET, with any questions or to apply for any Union Plus coverage, including the no-cost accidental death coverage.

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www.UnionPlus.org/Insurance