

Voluntary Benefits Plan[®]

Benefits At A Glance

FOR APWU MEMBERS ONLY



Group Plan Name Plan Description

Group Plan Name	Plan Description	ACTIVE	RETIRED	ASSOCIATE	PSE
Dental Insurance Plan^{2,6}	<ul style="list-style-type: none"> ★ Two benefit options-both offer 100% payment of the reasonable and customary charges for preventive services. ★ Members can utilize any dentist they choose, this means keeping your current dentist. ★ APWU Health Plan members automatically receive a 7.5% premium reduction off of this plan's rates. ★ \$1,500 calendar year maximum per insured person for all covered services. 	★	★	★	★
Short Term Disability Insurance Plan^{1,4,6}	<ul style="list-style-type: none"> ★ Monthly benefit amount of \$500 to \$3,500 available (not to exceed 66% of the member's basic monthly pay), issued to active members under age 65 and actively working full-time at least 20 hours a week. ★ Begins paying for covered disabilities after 30-day waiting period and pays for up to 1 year. 	★		★	★
Long Term Disability Insurance Plan^{1,4,6}	<ul style="list-style-type: none"> ★ Monthly benefit amount of \$500 to \$3,500 available (not to exceed 66% of the member's basic monthly pay), issued to active members under age 65 and actively working full-time at least 20 hours a week. ★ Begins paying for covered disabilities after a 12-month waiting period and pays up to age 65. 	★		★	★
Auto and Home Insurance^{3,6}	<ul style="list-style-type: none"> ★ Special group discounts for APWU members only. ★ Flexible and convenient payment options to make paying for your insurance easier. ★ Premium payments conveniently deducted from your paycheck on a bi-weekly basis. ★ Application & pre-approval over the phone. 	★	★	★	★
NEW! Purchasing Power⁶	<ul style="list-style-type: none"> ★ A purchase program that makes it easy to get the products you need. ★ Shop thousands of brand name products & pay for them directly from your paycheck. ★ Televisions - Refrigerators - Furniture - Computers. ★ Zero interest - No credit check - No hidden fees. 	★			
Accidental Death & Dismemberment Insurance Plan^{1,6}	<ul style="list-style-type: none"> ★ \$30,000 to \$300,000 of coverage available. ★ Available to active full-time and Retired APWU members under age 80. ★ Benefits payable for a covered accidental loss of life or dismemberment. ★ Coverage for your family available. 	★	★	★	★
Group Legal Services Plan⁶	<ul style="list-style-type: none"> ★ Full comprehensive coverage for services of personal nature. ★ Identity Theft Coverage. ★ Coverage for spouse and dependents included. ★ Over 3,500 Panel Attorneys nationwide. 	★	★	★	★
Cancer Insurance Plan^{2,6}	<ul style="list-style-type: none"> ★ Initial Lump Sum Payment either \$15,000 or \$30,000 upon first diagnosis. ★ Benefits paid in full to you in addition to anything paid to you by any other insurance company. ★ Two benefit levels to choose from. ★ Spouse and dependent coverage available. ★ APWU Health Plan members automatically receive a 5% premium reduction off of this plan's rates. 	★		★	★
Term Life Insurance Plan^{1,6}	<ul style="list-style-type: none"> ★ Up to \$200,000 of coverage available for member or spouse and you can keep the coverage after you retire! Child coverage also available. ★ Available to all members actively working full time at least 20 hours per week. ★ Full face amount payable immediately – for death from any cause (with exception of suicide during the first 2 years). 	★		★	★
Hospital Indemnity Insurance Plan^{1,4,5,6}	<ul style="list-style-type: none"> ★ Daily benefit of \$50, \$75, \$100 or \$200 available to active members under age 70 and actively working full-time at least 20 hours per week. ★ Daily benefits of \$50 available to retired members. ★ Pays up to 365 days for each period of confinement separated by 180-days. 	★	★	★	★
Hospital & Home Care Recovery Insurance Plan^{1,4,5,6}	<ul style="list-style-type: none"> ★ Extra money to help cover the cost of hospital stays and recovery afterwards. ★ A cash benefit in addition to any other health insurance you may now have. ★ Up to \$1,000 per hospital stay. ★ Up to \$4,000 each year for home care recovery. ★ Acceptance guaranteed for eligible APWU member and spouse. 	★	★	★	★
Basic Care Insurance Plan^{1,4,5,6}	<ul style="list-style-type: none"> ★ Hospital benefit of \$250 or \$500 per day of confinement (maximum period of 180 days, per confinement). ★ Surgical schedule up to \$2,500 for in- or out-patient surgery. ★ In-hospital physician visits \$25 per day, limited to \$4,500 per covered confinement. 	★	★	★	★
APWU MasterCard	<ul style="list-style-type: none"> ★ No annual fee. ★ Union endorsed exclusively for APWU members and their families. ★ Competitive Low Variable Annual Percentage Rate. ★ Supports the APWU Scholarship Program. 	★	★	★	★
Local Accidental Death & Dismemberment Insurance Plan^{1,6}	<ul style="list-style-type: none"> ★ \$5,000 AD&D insurance coverage provided to all Active members of sponsoring locals, who are under age 80. ★ Benefits payable for a covered accidental loss of life or dismemberment on or off the job. ★ 24/7 coverage. 	★		★	★
Retiree Accidental Death & Dismemberment Insurance Plan^{1,6}	<ul style="list-style-type: none"> ★ \$5,000 AD&D insurance coverage provided to all Retirees Department Members at no cost to APWU or the members. ★ Benefits paid for covered accidental loss of life or dismemberment. ★ 24/7 coverage. 		★		

Provided to APWU Retirees Department Members by the Voluntary Benefits Plan.

¹ Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 (Policy Form GMR)

² Underwritten by Metropolitan Life Insurance Company, New York, New York

³ Underwritten by Metropolitan Property and Casualty Insurance Company

⁴ This material is not intended for use with residents of New Mexico with respect to Accidental Death & Dismemberment Insurance, Short Term and Long Term Disability Insurance, Hospital Indemnity Insurance, Basic Care Insurance, Hospital Home Care Recovery Insurance.

⁵ This material is not intended for use with residents of Arizona with respect to Hospital Indemnity Insurance, Basic Care Insurance, Hospital Home Care Recovery Insurance.

⁶ This poster is a brief summary of benefits only and is subject to the terms, conditions, limitations and exclusions of the Group Policy. Certain policies have age based reductions in benefits and terms under which the policy can be continued in force or discontinued. Please see certificate of insurance or brochure for more details. For costs and complete details of coverage, contact the plan administrator. Coverage may or may not be available in all states.

www.VoluntaryBenefitsPlan.com

Be sure to "Like" us on Facebook



For additional information please call: **1-877-229-0451**

Insurance License Numbers:
CA: 0791700
AR: 245147
1808796