Voluntary Benefits Plan

Benefits At A Glance

For APWU Members Only

Group Plan Name | Plan Description
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**Dental Insurance Plan** | 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.

**Short Term Disability Insurance Plan** | Monthly benefit amount of $500 or $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** | Monthly benefit amount of $500 or $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** | 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.

**Purchasing Power** | 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.

**Accidental Death & Dismemberment Insurance Plan** | $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.

**Group Legal Services Plan** | Full comprehensive coverage for personal nature. Identity Theft Coverage. Coverage for spouse and dependents included. Over 3,500 Panel Attorneys nationwide.

**Cancer Insurance Plan** | Initial Lump Sum Payment either $15,000 or $30,000 upon first diagnosis. Benefits paid in full up to any amount paid to you by any other insurance company. Two benefit levels to choose from. Spouse and dependent coverage available.

**Term Life Insurance Plan** | 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** | Daily benefit of $500 available to active members under age 70 and actively working full-time at least 20 hours per week. Benefits payable for a covered accidental loss of life or dismemberment.

**Hospital & Home Care Recovery Plan** | Pays up to 360 days for each period of confinement separated by 180 days. 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.

**Basic Care Insurance Plan** | 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 outpatient surgery. In-hospital physician visits $25 per day, limited to $4,500 per covered confinement.

**APWU MasterCard** | 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** | $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.

**Retiree Accidental Death & Dismemberment Insurance Plan** | $5,000 AD&D insurance coverage provided to all Retirees Department Members at no cost to APWU of the member. Benefits paid for covered accidental loss of life or dismemberment.

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

www.VoluntaryBenefitsPlan.com

1 Underwritten by New York Life Insurance Company. 1-877-229-0451
2 Underwritten by Metropolitan Life Insurance Company, New York, New York
3 Underwritten by Metropolitan Life and Casualty Insurance Company
4 Underwritten by Metropolitan Property and Casualty Insurance Company
5 Underwritten by National Indemnity Insurance Company, New York, New York
6 Underwritten by New York Life Insurance Company, 11 Madison Avenue, New York, NY 10010 (Policy Form GMR)
7 Underwritten by Metropolitan Property and Casualty Insurance Company

Insurance License Numbers: CA: 0761750 AR: 290147 TX: 709779

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.

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