



The Executive Board is Proud To Announce

The entire membership will now have access to group benefits through:



The benefit providers open enrollment will allow members to purchase whole life insurance and term life insurance at DISCOUNTED GROUP RATES with NO MEDICAL EXAM for themselves, their spouses, and their children.

OPEN ENROLLMENT DATES & LOCATIONS

Local 1109 Union Hall

April 15th, April 22nd, May 6th, and May 13th
Representatives will be on site from 4pm - 8pm
Enrollment presentations will be at 5pm and 7pm
1845 Utica Ave, Brooklyn, NY 11234

395 Flatbush Extension

March 31st, April 13th, May 6th, and May 26th
Representatives will be on site from 10am - 4pm
Main Lobby at the top of the escalators
and the 4th floor Union Break Room



Features

- Express Issue Underwriting
- No Medical Exam
- No Smoker Rating
- Ability to Insure Spouse, Children & Grandchildren
- Permanent Portable Coverage (If you retire or leave you will keep the policies face amount, Premium amount and its cash value as long as the premiums are paid)
- Accidental Death *Rider Included*
- Waiver of Premium *Rider Included*
- Accelerated Death Benefit *Rider Included*

Benefits


Guaranteed Death Benefit: Give your loved ones the security of knowing that this whole life policy has a death benefit that is guaranteed level, as long as you pay the premiums.

Guaranteed Level Premium: VPL-plus gives you the peace of mind that comes from knowing that your premium will never increase, regardless of economic conditions.

Guaranteed Cash Values: One of the attractive features of whole life insurance is that it builds a cash value that you could borrow against and use. Any outstanding loans will reduce the cash value and death benefit.


Guaranteed Paid-Up Insurance: Enjoy the post-retirement promise of a policy that is guaranteed paid up for the full face amount at your age 70 (or after 20 years, if you are between ages 51 and 70 when you purchase the policy).

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The benefits of good hard work.

Group Term Life Insurance CWA Local 1109



Features of group term life insurance:

- Guarantee Issue** up to \$150,000
- Portability:** All ported insureds will continue to pay at the active group rates.
- Conversion:** You may be eligible to convert your coverage to a cash value policy without proof of good health when coverage ends under the group certificate.
- Waiver of premium:** If included in your plan, premium payments are waived if you become disabled.

Other benefits included:

- Accelerated death benefit:** An advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness.
- LifeWorks employee assistance program:** A 24-hour confidential service for employees to use for personal support and referral. Face to face sessions with mental health professionals are available.¹
- Life planning financial & legal resources:** A service initiated by a claim to provide financial and legal services as well as grief support and referral for upto 12 months.¹

1 LifeWorks Employee Assistance Program and Life Planning Financial & Legal Resources is provided by Ceridian Corporation. This service is available with Colonial Life & Accident Insurance Company's Group Term Life offering. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian Corporation is not engaged in rendering legal advice. Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact the company for full details.

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Guarantee Issue at Initial Enrollment only

- \$150,000 for Employees
- \$25,000 for Spouse
- \$10,000 for Dependent Children

For more information or to RSVP for the Union Hall (please do as space is limited):

516-314-3787

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