

**Don't Fear The Unexpected...  
 Prepare For It.**

## **NEW COVID-19 Protection Plan Offers Valuable Coverage, Affordable Rates**

Our Voluntary Insurance Program (VIP) offers you and your family added protection from the financial impact of unexpected illness, accidental injuries, periods of disability, and death.

### **VIP COVID-19 Protection Plan Advantage**

- Three Affordable Coverage Options (Silver, Gold, & Platinum)
- Guaranteed Issue
- Coverage Effective Immediately
- Plans will cover flu-like symptoms due to COVID-19



#### **SHORT-TERM DISABILITY**

- 14 Day Waiting Period for Accident and Sickness
- Benefits Payable Up to 6 Months
- On & Off Job Coverage

#### **ACCIDENT**

- Pays Benefit Direct to You
- On & Off Job Coverage
- 120+ Injuries & Services Covered

#### **CRITICAL ILLNESS**

- Pays Lump Sum After-Tax Benefit
- Pays Up To 3x Per Lifetime
- Covers Cancer, Stroke, Heart Attack, & More

#### **HOSPITAL INDEMNITY**

- Pays Cash Benefits for Hospitalization
- Includes Admission, Daily Hospital, & ICU
- Covers COVID-19 Stays

#### **TERM LIFE INSURANCE**

- Coverage Varies Per Package
- Online Will Prep Included
- Funeral Discount & Planning

<b>COVERAGE</b>	<b>SILVER</b>	<b>GOLD</b>	<b>PLATINUM</b>
Term Life Insurance	\$10,000	\$20,000	\$40,000
Disability	\$1,000 Per Month	\$1,200 Per Month	\$1,500 Per Month
Accident	Included	Included	Included
Hospital Indemnity	\$500 Hosp. / \$100 Per Day	\$500 Hosp. / \$100 Per Day	\$500 Hosp. / \$100 Per Day
Critical Illness	\$5,000 Per Event	\$5,000 Per Event	\$10,000 Per Event
<b>YOUR AGE</b>	<b>WEEKLY COST</b>		
<30	\$13.08	\$14.66	\$17.73
30-39	\$13.44	\$15.10	\$18.62
40-49	\$14.33	\$16.09	\$20.59
50-59	\$17.86	\$20.45	\$27.97
60-69	\$24.68	\$29.45	\$43.53

### **Ready to Sign Up? Contact a VIP Benefits Counselor Today!**

**BY PHONE**

1-844-227-0544

**BY EMAIL**

sales@myvipbenefits.com

**BY WEBSITE**

clerical.myvipbenefits.com

**SCAN**



**Act Now! Open Enrollment Ends December 11th, 2020.**

## Attention Union Members! See below for Spouse and Dependent Rates and Information

- Spouse Life Insurance Benefit \$10,000
- Dependent Children Life Insurance Benefit: \$10,000
- Critical Illness: Spouse and Dependent Children are covered for 50% of the Member's Benefit
- Coverage for Accident and Hospital Indemnity is the same level as Member's coverage

- **Weekly Rates:**

Age Band	Member + Spouse	Member + Child / Children	Member + Family
<b>Silver Plan</b>			
<30	\$ 17.60	\$16.93	\$ 20.76
30 - 39	\$ 18.21	\$ 17.29	\$ 21.38
40 - 49	\$ 19.72	\$18.18	\$ 22.88
50 - 59	\$ 24.75	\$21.72	\$ 27.91
60 - 69	\$ 34.72	\$ 28.52	\$ 37.88
<b>Gold Plan</b>			
<30	\$ 19.19	\$ 18.51	\$ 22.35
30 - 39	\$ 19.87	\$ 18.95	\$ 23.04
40 - 49	\$ 21.48	\$ 19.94	\$ 24.64
50 - 59	\$ 27.34	\$ 24.32	\$ 30.50
60 - 69	\$ 39.49	\$ 33.29	\$ 42.65
<b>Platinum Plan</b>			
<30	\$ 22.59	\$ 21.69	\$ 25.87
30 - 39	\$ 23.88	\$ 22.58	\$ 27.18
40 - 49	\$ 27.00	\$ 24.56	\$ 30.27
50 - 59	\$ 36.84	\$ 31.96	\$ 40.12
60 - 69	\$ 57.07	\$ 47.48	\$ 85.53

**Ready to Sign Up Your Dependents? Contact a VIP Benefits Counselor Today!**

**BY PHONE**

1-844-227-0544

**BY EMAIL**

sales@myvipbenefits.com

**BY WEBSITE**

clerical.myvipbenefits.com

**Act Now! Open Enrollment Ends December 11th, 2020.**