

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 AFSCME Advantage Insurance Program offered through Union Plus comes in. AFSCME Advantage can help you understand insurance basics and review with you how you can best protect your family.

Just visit afscme.org/advantage 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 AFSCME Advantage 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 and Layoff Assistance

Most of the products available to active members include strike and layoff 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 13 million union members, AFSCME Advantage Insurance provides supplemental protection at low, union member rates. And the AFSCME Advantage 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, retiree members, 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

afscme.org/advantage

Plans Offered

- ★ Accidental Death and Dismemberment
- ★ 5-Year Term Life Insurance
- ★ Senior Term Life Insurance

Overall Program Advantages

- ★ Up to \$20,000 no-cost for the first year accidental death coverage
- ★ Strike and layoff assistance
- ★ Hospital grants for large unreimbursed bills
- ★ Disaster relief grants
- ★ Spouse and domestic partner coverage available
- ★ No occupational exclusions

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www.afscme.org/advantage

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 is no-cost for the first year of coverage. Members can visit afscme.org/advantage 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. Enhanced coverage provides additional benefits (*please see explanation below*). Members, spouses or domestic partners may enroll. Visit afscme.org/advantage 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.

Life Insurance

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 \$150,000 or less.

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 afscme.org/advantage 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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