

Take a look at what the Alliance is offering

You work hard for your paycheck. But it can be difficult to budget for life's unexpected emergencies. That's why **The New York Labor Healthcare Alliance** is giving you the option to purchase the Unum coverage shown below. It can help protect your finances and give you some comfort when you need it the most.

2 New Unique Benefits

Now available
for a limited time:

June _____, 2019



24-hour Accident Insurance*

With the high cost of medical care today, a trip down the stairs can hurt your bank account as much as your body. Accident Insurance can pay you money based on the injury and the treatment you receive, whether it's a simple sprain or something more serious like a broken bone. Your plan can pay benefits for emergency room treatment, stitches, crutches, injury-related surgery and a list of other accident-related expenses. The money is paid directly to you and you decide how to spend it. You can also purchase coverage for your spouse and dependent children.

- NO PHYSICALS/BLOOD WORK REQUIRED
- Coverage for spouse and dependent children available
- Cash payouts made to policyholder
- Coverage for ON and OFF the job
- Portable (owned by member even if you change jobs)

Sample weekly cost*	
You	\$3.78
You and your spouse	\$5.40
You and your child(ren)	\$7.20
You, your spouse and child(ren)	\$8.82

*For illustrative purposes only. Actual cost and benefit amounts may vary.



Guaranteed Issue Permanent Whole Life Insurance

Whole Life Insurance can pay money to your loved ones if you die. But it also offers additional value: a "living" benefit. If you are diagnosed with a terminal illness and have a life expectancy of one year or less, you can request some or all of the death benefit while you are living. Whole Life Insurance premiums won't increase with age, and your policy can build cash value over time. You can use the cash value later in life to buy a smaller, "paid-up" policy with no more premiums due.

- NO PHYSICALS /BLOOD WORK REQUIRED
- Members may choose between \$3 - \$26 per week
- Builds guaranteed cash value you can borrow
- Rates do not increase
- Portable
- If a member purchases a minimum \$3/week during initial enrollment, he/she may purchase up to the maximum \$26/week at future enrollments.

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Guaranteed Issue Permanent Whole Life Insurance

Sample cost* \$3 weekly cost			Sample cost* \$12 weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65	Issue age	Coverage amount	Guaranteed cash value at 65
25	\$17,910	\$6,215	25	\$71,642	\$24,862
35	\$11,650	\$3,630	35	\$46,602	\$14,520
45	\$6,949	\$1,767	45	\$27,795	\$7,070
Sample cost* \$6 weekly cost			Sample cost* \$24 weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65	Issue age	Coverage amount	Guaranteed cash value at 65
25	\$35,821	\$12,431	25	\$143,284	\$49,724
35	\$23,301	\$7,260	35	\$93,204	\$29,041
45	\$13,898	\$3,535	45	\$55,590	\$14,139
Sample cost* \$9 weekly cost			Sample cost* \$26 weekly cost		
Issue age	Coverage amount	Guaranteed cash value at 65	Issue age	Coverage amount	Guaranteed cash value at 65
25	\$53,731	\$18,646	25	\$155,224	\$53,867
35	\$34,951	\$10,890	35	\$100,971	\$31,461
45	\$20,846	\$5,302	45	\$60,223	\$15,318

*For illustrative purposes only. Actual cost and benefit amounts may vary.

This is your golden opportunity to purchase these valuable benefits!

Learn More & Enroll
GO TO UABENEFITS.COM
OR CALL

1-800-466-1009 to speak to a benefit counselor
Face to face consultation or telephonic - the choice is yours

These unique programs, the UAB Website, experienced Benefit Counselors, and convenient scheduling and enrollment services are available solely due to your NYLHCA membership.

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Accident Insurance

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

* LIMITED BENEFIT POLICY.

In NY, products are underwritten by: First Unum Life Insurance Company, New York, New York

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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