



The Union Labor Life Insurance Company

TEAMSTERS SUPPLEMENTAL INSURANCE PROGRAM

Employer-based insurance plans may provide benefits to you and your family; however, in the rapidly changing workplace, they may not provide enough coverage to secure your financial future in the event of an illness, injury or death.

With The Union Labor Life Insurance Company (Union Labor Life), Teamster members, retirees and their families can receive the added financial security and valuable protection they may need to help cover gaps in any existing life and health insurance coverage—while benefiting from their collective buying power.¹

TEAM TO AGE 70 LIFE INSURANCE

- Helps to pay for life's expenses or even replace lost income due to loss of life.
- Benefits remain level for the life of coverage.
- Up to \$200,000.00 of life insurance coverage at group rates for eligible members and their spouses ages 18 to 64.
- Child Term Life Coverage available up to age 21 (benefit varies by state).
- Premium waived (not available in all states) once in a consecutive 12 month period, for active union members following the start of a Teamster-sanctioned Strike or Lockout lasting 30 days or more, even for an Involuntary Lay-off.

TEAM-TO-100 LIFE INSURANCE

- Up to \$25,000.00 of final expense coverage for members, retirees and their spouses ages 45 to 80.
- Benefits remain level to age 100, when you collect the available face amount.
- Members will never be singled out for a rate increase.
- Living benefits (not available in all states) for Organ Transplant or Terminal Illness.
- Premium waived for active union members following the start of a Teamster-sanctioned Strike or Lockout lasting 30 days or more (not available in all states).

RENEWABLE LEVEL TERM LIFE INSURANCE

PROTECT YOUR FAMILY WITH UP TO \$200,000.00 OF RENEWABLE LEVEL TERM LIFE INSURANCE FROM THE UNION LABOR LIFE INSURANCE COMPANY, WITH FLEXIBLE COVERAGE PERIODS, RANGING FROM 10, 15, 20, OR EVEN 25 YEARS.

- Renewable coverage that is available to age 85 — Renewable for additional term based on age and eligibility. Otherwise, when your term ends, you can renew annually to age 85 with no medical exam at rates based on your age at that time.
- Living Benefits (not available in all states) which you have access to for Organ Transplant or if you are diagnosed with a Terminal Illness and meet criteria.
- Collective Buying Power Advantage — Almost 2 million Teamster members.
- No medical exam may be required for members under age 55 who choose benefit amounts of \$100,000.00 or less. Acceptance is generally based on your answers to a few health questions on your application.
- No individual rate increase during your selected 10, 15, 20, or 25 year term due to your health or any other individual reason.²

COVERAGE FEATURES:

- Our Term Life Insurance Provides Living Benefits (not available in all states). Members can choose to receive up to 50% of their benefit should they require a heart, lung or liver transplant OR if they are diagnosed with a terminal illness and meet certain conditions, they can choose to receive up to 100% of their benefit.
- Term Life Insurance plans include a **30-DAY FREE LOOK!** No obligation if you are not 100% satisfied.⁴

Exclusions and limitations apply. For more information or to apply for coverage, visit www.unioncare.com/lbt or call 866-863-4462 8am to 7pm ET, Monday - Friday.

HOSPITAL EXPENSE PROTECTION

HELPS TO COVER GAPS BETWEEN ANY BENEFITS TEAMSTER MEMBERS MAY HAVE AND THE TOTAL COST OF THEIR HOSPITAL STAY. BENEFITS PAID DIRECTLY TO THE INSURED TO COVER EXPENSES, SUCH AS DEDUCTIBLES, CO-PAYMENTS AND OTHER UNEXPECTED COSTS.

HOSPITAL DAILY BENEFITS PLAN

- Coverage for members ages 18 to 63 with a choice of daily benefit plan amounts.
- Choice of Member or Family coverage.
- Pays for each day of confinement in a hospital, skilled nursing facility, intensive care unit or for licensed home health care for a covered injury or sickness.
- Pays an additional benefit if you are hospitalized due to a workplace accident.

HOSPITAL ACCIDENT CARE PROGRAM

- Coverage for hospitalization due to an accident for members ages 18 to 64.
- Choice of Member or Family coverage.
- Includes extra benefits for intensive care, doctor visits, emergency room visits and ambulance transport.³
- Benefit may double if you and your covered spouse are hospitalized at the same time for the same accident.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

- No-Cost-To-You Accidental Death coverage — \$2,000.00 in Non-Workplace protection for death that occurs anywhere at any time (some exclusions apply) PLUS an additional \$10,000.00 in Accidental Death Insurance for death that occurs in your Workplace.
- Members ages 18-69 can enroll for Accidental Death coverage with no reduction in benefits due to age.
- Up to \$250,000.00 of additional 24-hour Accidental Death and Dismemberment coverage available.⁴
- Choice of Member or Family coverage.
- Additional benefits paid for members for Common Carrier, At-Work and Motor Vehicle fatalities.
- Inflation Guard Benefit — 24-hour Accidental Death & Dismemberment face amount automatically increases every 2 years by 5%, up to a full 25% over the first 10 years.

COVERAGE FEATURES:

- AD&D and Hospital Expense Protection plans provide Labor Dispute Waiver of Premium benefits for active union members during Teamsters-sanctioned Strikes and Lock-outs, lasting 30 days or more (not available in all states).
- Accident and Health Plans include a **60-DAY FREE LOOK!** No obligation if you are not 100% satisfied.

Exclusions and limitations apply. For more information or to apply for coverage, visit www.unioncare.com/ibt or call 866-863-4462 8am to 7pm ET, Monday - Friday.

FOR MORE INFORMATION ON UNION LABOR LIFE'S SUPPLEMENTAL INSURANCE PRODUCTS AND PROGRAMS, PLEASE CONTACT:

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¹ Products are underwritten by The Union Labor Life Insurance Company and are made available to members through Union Labor Life's partnership with the International Brotherhood of Teamsters.

² Rates can only be changed if changed for everyone under the Group Master Policy.

³ Ambulance transport benefit not available in all states.

⁴ At age 70, benefits reduce to 50% of the full benefit amount. Coverage expires at age 80. If you are covered by more than one similar Union Labor Life Certificate or Policy, for which you pay premium, your total face amount of Accidental Death benefits cannot exceed \$300,000.00.



**The Union Labor Life
Insurance Company**

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