

Union Plus	LIFE INSURANCE			ACCIDENT INSURANCE		
WHAT IF ....?	Term-to-70 Life	10 Year Term Life	Senior Life	Accidental Death No-cost-to-you Coverage	Accidental Death & Dismemberment Coverage	Comprehensive Accident Coverage
<b>Mini description</b>	Increase your family's financial security until age 70 without ever reapplying or losing benefits. Prices are based on a 5-year band plan.	An economical way to get protection during those crucial years when your family bills - such as the mortgage or college tuition - are at their highest.	There's no termination age. A range of coverage options to fit your budget is available. And a "living benefit" feature allows you to withdraw a portion of your coverage, and pay no monthly premium, if you are diagnosed with a terminal illness.	It pays to be a union member. No-cost to you coverage provided by Union Plus.	Protection at affordable group rates - just for union members and their families - select \$25,000 to \$200,000, accidental death and dismemberment benefits.	Combining 3 different types of accident coverage to help protect you and your family's financial wellbeing, including benefits that pay for hospitalization, disability or death.
<b>Benefits are paid to ...</b>	Your beneficiary	Your beneficiary	You or your beneficiary	You or your beneficiary	You or your beneficiary	You (the insured) or your beneficiary
<b>Benefits paid if ...</b>	If you die or lose a limb, sight or are paralyzed as a result of a covered accident.	If you die or lose a limb, sight or are paralyzed as a result of a covered accident.	If you die or lose a limb, sight or are paralyzed as a result of a covered accident.	If you die as a result of a covered accident.	If you die or lose a limb, sight or are paralyzed as a result of a covered accident.	You are injured, or become disabled, or die in a covered accident (No coverage for illness)
<b>This insurance helps protect</b>	Your family's financial future	Your family's financial future	Your family's financial future	Your family's financial future	Your family's financial future	Your family's financial future
<b>Medical Exam Required</b>	NO if applying for \$150,000 or less	YES	NO	NO	NO	NO
<b>Age Limits for applying</b>	18-65	25-64	Member 60 - 74 Spouse 55 - 74	18 - 99	18 - 99	18 - 59
<b>Age policy terminates</b>	Age 70	Age 75	No termination age	No termination age	No termination age	Age 65
<b>Coverage for union member, spouse and/or family</b>	Family coverage available or spouse can purchase separately, rates same as member	Family coverage available or spouse can purchase separately, rates same as member	Family coverage available or spouse can purchase separately, rates same as member	Union member only	Family coverage available or spouse can purchase separately, rates same as member	Member and spouse may apply together or spouse may apply separately
<b>Child Coverage Available?</b>	YES	NO	NO	NO	YES	NO
<b>Does this insurance pay in addition to other insurance I may already have?</b>	YES	YES	YES	YES	YES	YES
<b>Benefit Amounts</b>	\$25,000 to \$250,000	\$100,000 to \$200,000	\$5,000 to \$25,000	Up to \$20,000 total coverage available at no-cost to you provided by Union Plus	\$25,000 to \$200,000	\$100/day \$50/day \$100,000/principal \$50,000/principal \$1,000/month \$500/month
<b>Rates</b>	Premiums increase in 5 year age bands - i.e. 20-24, 25-29, etc.	Premiums are based on age at time of issuance and change every 10 years	Premiums increase in 5 year age bands	Premiums do not change with age	Premiums do not change with age	Premiums do not change with age
<b>Coverage changes due to age</b>			Benefit decreases at age 80	At age 70, or if you are already 70, benefits reduce by 50%	Benefit decreases at age 70	