

# Steamfitters

## LOCAL UNION # 449

Kenneth J. Broadbent, Business Manager  
Joseph M. Little, Secretary - Treasurer  
Michael M. Leaf, President

William E. Beardsley, Jr., Business Agent  
Martin J. Noone III, Business Agent  
Regis P. Ryan, Business Agent

## New Supplemental Benefits Available Limited Time Only – No Blood Tests or Medical Exams

Dear Local 449 Members:

As of today, close to one hundred Local 449 members have inquired about our Voluntary Universal Life, Long-Term Care and Critical Illness Benefits, underwritten by Allstate Worksite Division. Please call **877-449-9411** to learn more about this special underwriting offer for you and your family. Important features of these benefits include:

- ✓ Benefits available for active members, including retirees working at any profession.
- ✓ Benefits also available for spouses and eligible dependents.
- ✓ **Premiums will not increase** due to change of age.
- ✓ Portability: You may keep your policy if you leave your job for any reason.

### Universal Life Insurance with Long-Term Care Benefits

This valuable coverage helps you provide financial security for your loved ones in the event you are no longer here to provide for them. This policy also includes "Living Benefits" which are meaningful to you.<sup>1</sup>

- **Guaranteed Issue coverage up to \$150,000** for members.
- Tax-deferred cash accumulation values which you may borrow against or be paid out if policy is surrendered.
- **Long Term Care Rider:** Allows member to access death benefit for long-term care coverage up to 4% of death benefit monthly for confined or non-confined (home health) care.
  - For example, a policy with a \$100,000 death benefit, allows the member to use \$4,000 monthly for long-term care until the \$100,000 benefit is exhausted or any remaining balance is paid as life insurance.
- Waiver of Deduction (if disabled).

### Critical Illness with Cancer Rider

This plan offers financial protection and peace of mind for you and your family in the event of a critical illness.<sup>1</sup>

- Basic benefit amounts of **\$15,000** or **\$30,000** for the member.
- Annual **\$50 Wellness Benefit** for eligible screening tests for member and covered dependents.
- Lump sum benefit for Heart Attack, Stroke, Cancer, Coronary Artery By-pass, End Stage Renal Failure, Organ Transplant other than Heart, advanced Alzheimer's or Parkinson's disease, benign Brain Tumor, Coma, Complete Blindness, Complete Loss of Hearing or Paralysis

For additional information on any of the voluntary benefits, and to obtain a rate quote, please complete the tear-off on the bottom and return in the enclosed, postage-paid envelope; or, call USI Affinity, the Supplemental Benefits Coordinator at **1-877-449-9411** to speak with a Benefits Representative. Representatives are available Monday through Friday from 9:00 a.m. to 9:00 p.m. and Saturday from 10:00 a.m. to 3:00 p.m. for your convenience.

Please take advantage of this limited time offer to protect you and your family!

Fraternally,

Joseph Little  
Financial Secretary Treasurer

Kenneth Broadbent  
Business Manager

<sup>1</sup> This is a brief description of the products. Please consult your representative for additional details; and, your policy for full disclosure, limitations and exclusions.



**Yes! I would like more information about the Voluntary Supplemental Benefits available to Steamfitters Local 449 union members.**

- Universal Life Insurance with Long-Term Care Rider
- Critical Illness with Cancer Rider

For additional information, mail this tear-off form in the postage-paid envelope (Please Print)

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Yes, I am an active member. Best time to contact: Day: \_\_\_\_\_ Night: \_\_\_\_\_

Your personal information will not be shared, sold or otherwise disclosed to any other entity. Information submitted will be used solely for the purpose of complying with your request for information.

# Group Critical Illness Insurance

## with Cancer Rider

Can you survive a critical illness AND keep your finances intact?

*A recent Harvard study found that medical problems contributed to nearly two-thirds of all bankruptcies...and most of those bankrupted by medical costs had health insurance.<sup>1</sup>*

Group Critical Illness Insurance, underwritten by Allstate Worksite Division, offers financial protection and peace of mind for you and your family in the event of a critical illness.

Basic Benefit amounts of **\$15,000** or **\$30,000** for the member<sup>2</sup>

Annual **\$50 Wellness Benefit** for eligible screening tests<sup>2</sup>

**Lump sum benefit** for Heart Attack, Stroke, Cancer, Coronary Artery By-pass, End Stage Renal Failure, Organ Transplant (other than heart), advanced Alzheimer's or Parkinson's disease, Benign Brain Tumor, Coma, Complete Blindness, Complete Loss of Hearing or Paralysis<sup>2</sup>

### Weekly Premiums

Age	\$15,000 Non-Smoker/Smoker	\$30,000 Non-Smoker/Smoker
18-35	\$2.67/ \$4.26	\$4.75/ \$7.93
36-50	\$6.51/ \$10.91	\$12.43/ \$21.22
51-60	\$13.75/ \$22.99	\$29.90/ \$45.38

Age	\$15,000 Non-Smoker/Smoker	\$30,000 Non-Smoker/Smoker
61-63	\$21.71/ \$33.51	\$42.83/ \$66.44
64+	\$32.44/ \$50.00	\$64.28/ \$99.80



**Your premium does not increase with age!**

Coverage also available for spouses and eligible dependents<sup>2</sup>

For more information, please call

**877-449-9411**

Representatives are available

Monday - Friday, 9:00 a.m. to 9:00 p.m. and

Saturday, 10:00 a.m. to 3:00 p.m. (EST)

1. Medical bankruptcy in the United States, 2007: Results of a National Study, American Journal of Medicine, June 2009.

2. Please consult your representative for additional details, and your policy for full disclosure, limitations and exclusions.

# Group Universal Life Insurance

with “Living Benefits”

## Guaranteed Issue Coverage No Blood Tests or Medical Exams Required\*

This valuable coverage enables you to help provide financial security for your loved ones in the event you are no longer here to provide for them. This Group Universal Life Insurance policy, underwritten by Allstate Worksite Division, includes “Living Benefits” which are meaningful to YOU.

### Some of the benefits include:

**Guaranteed Issue coverage up to \$150,000** for members

Tax-deferred cash accumulation values

**Long Term Care Rider:** allows the member to access death benefits for long-term care coverage up to 4% of the death benefit amount monthly for confined or non-confined (home health) care.

**Example:** A policy with a \$100,000 death benefit amount allows the member to use \$4,000 monthly for long-term care until the \$100,000 benefit is exhausted.

Premium Waiver Rider (if disabled)

Strike or Layoff Rider

**Choose an amount that  
best fits your family’s  
financial needs!**

Coverage also available for spouses  
and eligible dependents\*

### Sample Weekly Premiums

Age	\$50,000 Death Benefit	\$70,000 Death Benefit	\$100,000 Death Benefit
30 Gtd. Cash Value @ 65	\$6.03 \$2,201	\$8.34 \$3,288	\$11.81 \$4,937
40 Gtd. Cash Value @ 65	\$9.62 \$2,306	\$13.37 \$3,414	\$19.00 \$5,086
50 Gtd. Cash Value @ 65	\$16.09 \$2,304	\$22.43 \$3,338	Not Eligible

*The above rates are for non-smokers. Please contact a representative for smoker rates.*

For more information, please call

**877-449-9411**

Representatives are available

Monday - Friday, 9:00 a.m. to 9:00 p.m. and

Saturday, 10:00 a.m. to 3:00 p.m. (EST)



\* Please consult your representative for additional details, and your policy for full disclosure, limitations and exclusions.