

# BLET VOLUNTARY INSURANCE



- CRITICAL ILLNESS COVERAGE
- ACCIDENT COVERAGE

Enrolling in these benefits can help offset out-of-pocket medical expenses you may incur after an accident or being diagnosed with a critical illness. Benefits are paid tax-free directly to you. Enrolling is easy and coverages are guaranteed approved for all **actively working/dues paying Members, Officers and Employees of the BLET.**

## MEDICAL EXPENSE PROTECTION PLAN

**QUESTIONS? READY TO ENROLL?**

(224) 770-5307

[www.blet-ci-acc.com](http://www.blet-ci-acc.com)

# ACCIDENT INSURANCE

Benefits are made available to full time, actively working Members, Officers, and Employees of the BLET.

## Accident Coverage Benefits:

- **Guaranteed approved — you cannot be denied coverage!**
- Coverage available to member, spouse and/or child(ren)
- Lump sum benefits paid when an accident occurs.
- No limit on number of claims that can be filed.
- **\$50,000 of AD&D Coverage**
- Monthly cost never changes—you can take coverage with you after you retire.
- **Wellness Benefit — \$50 per covered person.**

**Covered Injuries Include:**  
Fractures, Burns, Concussion, Dislocation, Torn Ligament, Lacerations, and others.

**Covered Services Include:**  
Ambulance, ER visit, X-ray, MRI, Surgery, Anesthesia, Wheelchairs, Crutches, Casts, and others.

COVERAGE	MONTHLY COSTS
Members/Officers	\$17.77
Members/Officers & Spouse	\$26.23
Members/Officers & Child	\$30.36
Family	\$38.82

## How Does Accident Insurance Work?



Amount payable was generated based on benefit amounts for: Closed-Fracture of the Thigh (\$3,000), Ambulance to Hospital (\$200), Emergency Room Admission (\$200), X-Ray (\$30), Medical Devices (crutches) (\$100), and Physician Follow-Up (\$50).





# Universal LifeEvents<sup>®</sup> Insurance



## How does LifeEvents work?

LifeEvents combines two important benefits into one affordable product.

**permanent life insurance**  
+ **long-term care**  
**LifeEvents**

With LifeEvents, your benefits can be paid as a Death Benefit, as Living Benefits for long-term care, or as a combination of both. Let's take a closer look.

### Death Benefit

Most people buy life insurance for the financial security of the death benefit. And it's easy to see why. A death benefit puts money in your family's hands quickly when they need it most. It's money they can use any way they want to help cover short- and long-term expenses like these:

- Funeral costs
- Rent or mortgage payments
- College tuition for children or grandchildren
- Debt
- Retirement and more



### Living Benefits

Long-term care can be expensive. Living Benefits make it easy to accelerate the death benefit to help pay for home healthcare, assisted living, adult day care or nursing home services, should you or your covered spouse ever need them.

## The LifeEvents Advantage

LifeEvents is unique. It's designed to match your needs throughout your lifetime, so you have the benefits you need, when you need them most. See for yourself:

### Working years

LifeEvents pays a higher death benefit during working years when expenses are high and your family needs maximum protection. Then at age 70, when expenses typically reduce, LifeEvents reduces the death benefit amount to better fit your needs.<sup>1</sup>

### Throughout retirement

LifeEvents pays a **consistent level of living benefits** throughout the life of your policy, so you have long-term care benefits when you are most likely to need them.

## Let's see LifeEvents in action

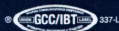
(Example: 35-year-old, \$8/week premium, \$75,000 benefit)

	Before Age 70		Age 70+
<b>Death Benefit</b>	<b>\$75,000</b>	<b>LTC Benefit</b>	<b>\$75,000</b>
Death Benefit <sup>1</sup>	\$25,000	LTC Benefit	\$75,000

<sup>1</sup>Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 64 and under.

Call Cornerstone at (847) 387-3555 M-F 8AM-5PM CST to enroll. Or, text (224)770-5300 with the date and time you would like to be called and we'll call you then!

You care. We listen.



**Trustmark**  
INSURANCE COMPANY  
PERSONAL. FLEXIBLE. TRUSTED.



## Features you'll appreciate



**Lifelong protection** – Provides coverage that will last your lifetime.



**Family coverage** – Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life policy.



**Terminal Illness Benefit** – Accelerates up to 75 percent of your death benefit if your doctor determines your life expectancy is 24 months or less.



**Guaranteed renewable** – Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.

## Separately priced benefits:



**Accidental death benefit** – Doubles the death benefit if death occurs by accident prior to age 75.



**Waiver of premium** – Waives policy payments if your doctor determines you are totally disabled.

## Let's see how Living Benefits add up

**\$100,000**  
Death Benefit

**Maximum Benefit**  
Amount

### Long-Term Care Benefit (LTC)<sup>2</sup>

Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.

**\$100,000**

### Benefit Restoration

Restores the death benefit<sup>1</sup> that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.

**\$100,000**

### Extension of LTC

Extends the LTC benefit up to an additional 25 months.

**\$100,000**

### Total Maximum Benefit

Living Benefits can triple the value of your life insurance.

**\$300,000**

<sup>2</sup>The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.

## Why buy LifeEvents at work?



**Portability** – Take your coverage with you and pay the same premium if you change jobs or retire.



**One-on-one guidance** – You'll get personalized benefit advice and assistance with the application process.

## You care. We listen.



Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best<sup>1</sup>  
400 Field Drive • Lake Forest, IL 60045  
trustmarksolutions.com

**Trustmark**  
**Voluntary Benefit Solutions**<sup>®</sup>  
PERSONAL. FLEXIBLE. TRUSTED.

This provides a brief description of your benefits. Your representative can provide you with costs and complete details. See Plan GUL.205/IUL.205; HH/LTC.205; BRR.205; EOB.205; BXR.205; ABR.205; ADB.205 and WP.205 for exact terms and provisions. Benefits, exclusions and limitations may vary by state and may be named differently. Please consult your policy for complete information.

In Oregon, this policy features a no-lapse guarantee that ensures coverage will not lapse for 14 years as long as premiums are paid as planned. If you make changes to policy benefits during this period or pay only the minimum premium, you may be foregoing the advantage of building cash value or reducing the benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain the policy with a higher premium than the one you paid to satisfy the no-lapse guarantee.

<sup>1</sup> An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).



# CRITICAL ILLNESS

Benefits are made available to full time, actively working Members, Officers, and Employees of the BLET.

**Critical Illness Coverage Benefits:** \$10,000 increments up to \$40,000 (Member). \$5,000 increments up to \$40,000 (Spouse). Children automatically covered at 50% of Member election at no additional cost.

- **Guaranteed approved — you cannot be denied coverage!**
- Coverage available to member, spouse and/or child(ren)
- Lump sum benefits paid directly to individual.
- **Wellness Benefit (\$100 per covered person each year).**
- No limit on number of claims that can be filed.
- Monthly cost never changes—you can take coverage with you after you retire.
- Pre-existing conditions are covered day 1 as long as it is a new occurrence of the illness.
- **Covered Conditions:** Heart Attack, Stroke, Cancer, Major Organ Transplant, End-Stage Kidney Disease, Coronary Artery Bypass Graft, Benign Brain Tumor, Coma, Paralysis, ALS, Severe Burns and more.

A COVID-19 Rider is included. This cash benefit is paid directly to you in the event a physician were to confine you to an intensive care unit (ICU) for 5 days or longer after receiving a COVID-19 diagnosis.

MEMBER & SPOUSE COVERAGE*					
COVERAGE	MONTHLY COSTS				
	AGE <30	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
<b>\$10,000</b>	\$6.57	\$9.47	\$16.47	\$30.27	\$55.27
<b>\$20,000</b>	\$10.62	\$16.42	\$30.42	\$58.02	\$108.02
<b>\$30,000</b>	\$14.67	\$23.37	\$44.37	\$85.77	\$160.77
<b>\$40,000</b>	\$18.72	\$30.32	\$58.32	\$113.52	\$213.52

\* Costs listed above are for Member and Spouse individually (not combined). Spouse Coverage cannot exceed 100% of Member election. Call for amounts not shown.



**ENROLL NOW** Help protect your future today!

**IMPORTANT:** If you leave the union for any reason other than retirement, you are no longer eligible for coverage and it is your responsibility to contact our office immediately at (224) 770-5307. Failure to do so within 90 days will postpone your ability to receive a refund.

For more detailed information visit [www.blet-ci-acc.com](http://www.blet-ci-acc.com). Email at [info@unioninsurance.com](mailto:info@unioninsurance.com).



## **ENROLL NOW** Help protect your future today!

This program is voluntary and it is solely the Members' decision to enroll. Members are responsible for paying their own costs. The BLET does not make any endorsement or recommendations regarding these benefits. Please note that coverage is for BLET members, officers and employees only. This is a basic summary of benefits and makes no guarantee or warranty on the processing of claims. In order to be eligible for benefits at time of claim, you must be an active member, officer or employee of the BLET or retired from the BLET. Other limitations may apply. It is the responsibility of each enrolled Member to obtain a copy and read the entire policy booklet. A copy of the policy booklet will be available on the plan website [www.blet-ci-acc.com](http://www.blet-ci-acc.com) or you may request a copy of the policy booklet by email to [info@unioninsurance.com](mailto:info@unioninsurance.com). All non-banking administrative and transaction fees are included in the enclosed costs.

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**For more detailed information visit [www.blet-ci-acc.com](http://www.blet-ci-acc.com). Email at [info@unioninsurance.com](mailto:info@unioninsurance.com).**

