

UnionSecure	LIFE INSURANCE			ACCIDENT INSURANCE		
WHAT IF ....?	5 Year Term	10 Year Term	Senior Life	AD&D No-Cost Coverage	AD&D Enhanced Coverage	Comprehensive Accident
<b>Mini description</b>	Increase your family's security until age 70 without ever reapplying or losing benefits. Prices are based on a unique 5-year band plan.	An economical way to get the most 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 collect benefits, and pay no monthly premium, during a terminal illness.	It pays to be a union member, and it pays to have peace of mind protection with UnionSecure	Greater protection at low group rates - just for union members and their families - select \$50,000 to \$200,000 base amount of all-cause, accidental death and dismemberment benefits.	Your all-in-one solution, combining 3 different types of accident coverage to protect you and your family's financial well-being, including benefits that pay for hospitalization, disability or death.
<b>Benefits are paid to ....</b>	Your beneficiary	Your beneficiary	Your beneficiary	Your beneficiary	Your beneficiary	You (the insured) or your beneficiary
<b>Benefits paid if ...</b>	You die as a result of injury OR illness	You die as a result of injury OR illness	You die as a result of injury OR illness	You die in an accident	You die in an accident	You are injured, or become disabled, or die in an 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 \$100,000 or less	NO if applying for \$100,000 or less	NO	NO	NO	NO
<b>Age Limits for applying</b>	18-65	18-64	Member 60 - 74 Spouse 55 - 74	18-99	18-99	18-59
<b>Age policy terminates</b>	Age 70	Age 70	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?</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	\$25,000 to \$200,000	\$5,000 to \$25,000	\$5,000 in total - \$1,000 for any accident PLUS \$4,000 additional for motor vehicle or pedestrian accident	\$25,000 to \$200,000	\$100/day \$1,000/month \$100,000/principal \$50/day \$500/month \$50,000/principal
<b>Rates</b>	Premiums increase in 5 year age bands - i.e. 20-24, 25-29, etc.	Premiums increase in 10 year age bands - i.e. 20-29, 30-39, etc.		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		Benefit decreases at age 70	