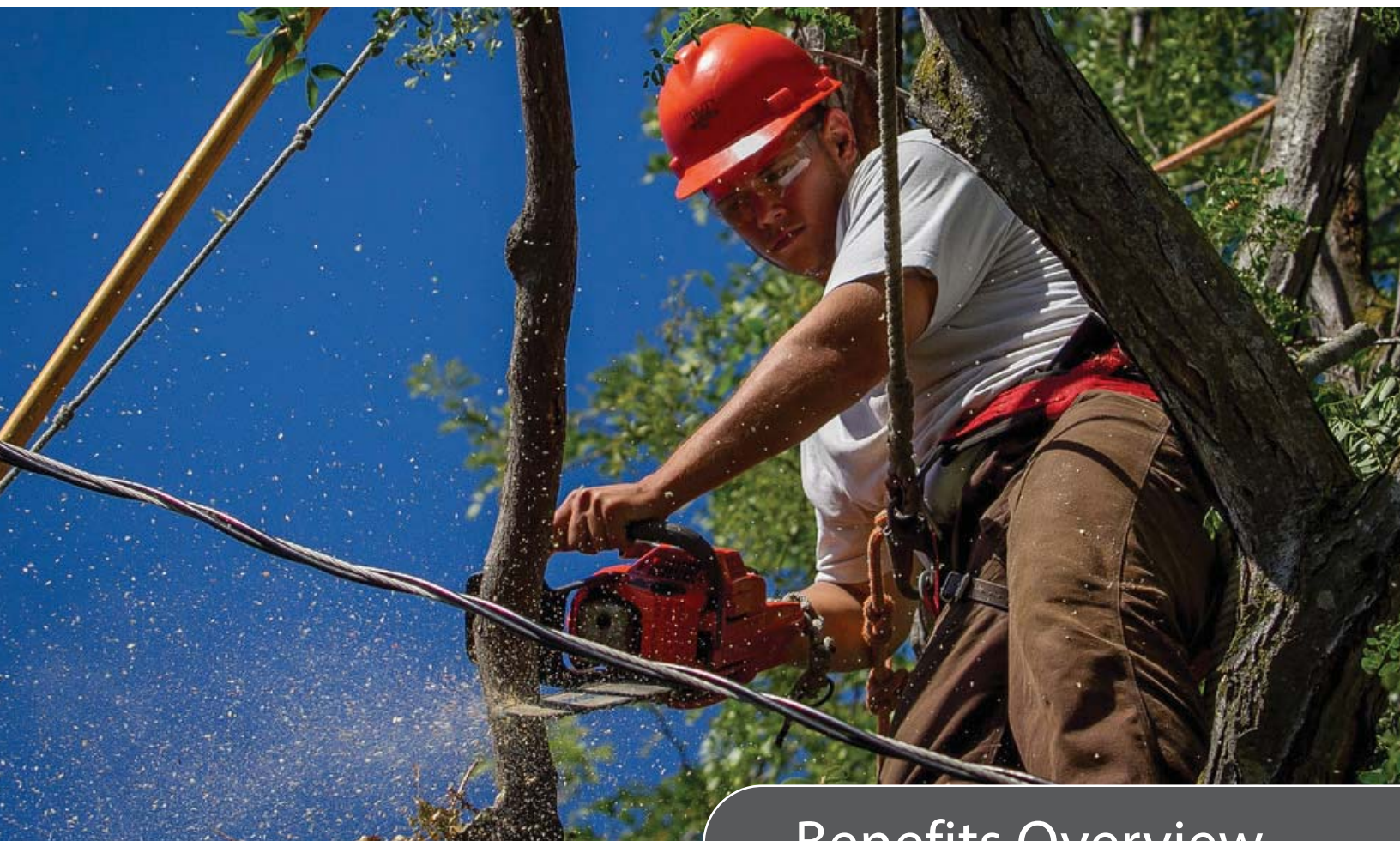




IBEW Local Union 1245



Benefits Overview

Accident Only Insurance



Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. A **Limited Benefit Accident Only Insurance** plan may help ease the impact on your finances.

American Fidelity's Accident Only Insurance is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

Here's How It Works

This plan provides 24-hour coverage for accidents that occur both on and off the job and can help offset your medical expenses. There are over 30 plan benefits available, and coverage may also extend to your family.

Features

- Choose the coverage option that best fits your lifestyle and financial needs.
- Apply with no medical questions asked.
- The plan pays an annual Wellness Benefit for one Covered Person to receive a routine physical exam, including immunizations and preventive testing.
- The plan pays a benefit when an Accidental Death or Dismemberment occurs within 90 days of a covered accident.
- Policy is guaranteed renewable for as long as premiums are paid as required.
- You own the policy, so you can take it with you if you change jobs.

Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states. This product is inappropriate for people who are eligible for Medicaid coverage.

SB-30426-0716

Group Critical Illness Insurance



Although your traditional medical insurance may help pay for expenses directly associated with a critical illness, how will you cover indirect expenses?

American Fidelity's **Limited Benefit Group Critical Illness Insurance** can assist with the expenses that may not be covered by major medical insurance, allowing you and your family to focus on what matters the most – your recovery.

Here's How It Works

If you experience an event such as a heart attack or stroke, Critical Illness Insurance may help. It pays a lump sum amount to help with expenses that may not be covered by major medical insurance – house payments, everyday expenses, lost income, and more.

Features

- Receive an annual benefit for one covered health screening test per year, such as a stress test, echo cardiogram, blood glucose testing, or up to five other routine tests.
- Choose from three coverage amount options, \$10,000, \$20,000, or \$30,000, at the time of application.
- Benefits are paid directly to you, so you can use your benefit for any expense you wish.

Only offered on an after-tax-basis. Limitations, exclusions, and waiting periods may apply. This product is not available under Section 125 Plans. This product is inappropriate for people who are eligible for Medicaid coverage.

SB-30431-0716

Short-Term Disability Income Insurance



If you were disabled, how long could you go without a paycheck? If you have Long-Term Disability Insurance, could you afford to wait on it to take effect?

American Fidelity's Short-Term Disability Income Insurance provides a percentage of your monthly income during your disability coverage period, so you can keep up with bills and other expenses.

Here's How It Works

In the simplest of terms, this plan is insurance that pays a cash benefit and is designed to help protect you if you can't work due to a covered injury or sickness. It pays a monthly benefit amount based on a percentage of your gross income, so you may continue to afford everyday living expenses

Features

- Benefits are paid directly to you, so you can use your benefit for any expense you wish.
- Payments made year-round.
- Apply with no medical questions asked.
- Several elimination periods to choose from.
- Premiums are not required while you are disabled, based on the length of your disability.

These products may contain limitations, exclusions, and waiting periods. Applicant's eligibility for this program may be subject to insurability.

SB-30511-0716

Group Term Life and AD&D Insurance



Life and accidental death and dismemberment (AD&D) insurance is provided to you by your IBEW 1245 at no cost to you. IBEW 1245 recognizes the importance of providing quality benefits and has taken care to provide sound insurance options to help protect you and your family. Following is an overview of your Group Term Life and AD&D benefits. See certificate for details regarding benefit descriptions, limitations, and exclusions.

Features

- All active eligible members are eligible.
- Member Life Amount: \$2,500
- Member AD&D Coverage: \$25,000
- Member Guaranteed Issue Life: \$2,500; AD&D: \$25,000
- Coverage will reduce by 35% at age 65 and 50% at age 70.
- Accelerated Death Benefit allows you to receive a portion of your life insurance funds, while you are still alive, if diagnosed with one or more qualifying conditions.
- Your spouse is eligible if he or she is under age 70.
- Spouse Life Amount: \$500
- Spouse Guarantee Issue: \$500
- Should your membership end, you have an option to convert coverage to a whole life policy without any health questions.
- Seatbelt and Airbag Benefit included at \$10,000
- Instant access/personal checking account established in your beneficiary's name which allows beneficiaries to access death benefits immediately with the convenience of a checkbook. Earns interest from the date the account is established.
- Travel Guard/Global travel assistance is designed to help travelers cope with emergencies and simplify the travel experience.