



CALIFORNIA PROFESSIONAL FIREFIGHTERS
INSURANCE TRUST



Member Benefits Booklet



CPF INSURANCE TRUST - INSURANCE DIRECTORS

Richard Mayberry – Chair Person - Elected

Past Pres. Sacramento Area Firefighters, #522

Past CPF 3rd District Vice President

Elected CPF Insurance Director

Scott Austin – Vice Chair Person - Elected

Past Pres. Pasadena Firefighters, #809

Elected CPF Insurance Director

John Bishop – Insurance Director - Elected

Trustee Local #1014 Insurance Trust

Past V.P. Local #1014 Executive Board

Retired L.A. Co. Firefighters, #1014

Past Vice Chair – CPF Insurance Trust

Dennis O'Brien - Insurance Director - Appointed

Past General Pres. CalFire #2881

Past Chair – CPF Insurance Trust

Charles Martinez Jr. – Insurance Director - Appointed

CPF 5th District Vice President

Pres. Vandenberg Prof. Firefighters, #F-116

Matthew Oliphant – Insurance Director - Appointed

Past Pres. Redding Firefighters, #1934

Chris Schamber – Insurance Director - Appointed

Active Sacramento Area Firefighters, #522

Past V.P. Sacramento Area Firefighters, #522

STATEMENT

CPF Insurance Trust is proud to offer products and services to CPF Members to help protect your most important assets: you and your family. Your CPF Insurance Trust (Firefighters) oversees the product offerings and monitors the administration of all products. To ensure that we have high-quality insurance carriers available for you and your family, CPF Insurance Trust has partnered with PTW Insurance Services.

Products include:

• Protect Your Income+	1
• Group Life Insurance	2
• Accidental Death & Dismemberment	4
• Instant Decision Life Insurance	8
• Critical Illness Plan - Including Cancer	10
• Medical Transport Solutions	11
• Identity & Fraud Protection	12
• Pet Insurance	13
• Legal Plan	14
• Accident Plan	15
• Union Liability Coverage	16
• Commercial Lines Coverage	17
• Dental Insurance	18
• Home & Auto Insurance	20

Contact us for your insurance needs. We are here to help!

CONTACT US

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PTW Insurance Services

License #6001998

Lesley Strack - Administration

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Protect Your Income+ – Long Term Disability

The only Union LTD plan available to CPF Members.

- Endorsed by CPF Executive Board
- Benefits begin when you are placed on a “NO-PAY STATUS”
- Guarantees your base salary will not fall below 66.67% (integrates with any other income you are receiving) when you are eligible to receive benefits. Other income may include workers’ compensation and any other disability benefits provided by your employer, union, or any association.
- Provides coverage for on or off the job disabilities
- Designed and administered by firefighters for firefighters
- Disability defined as your inability to perform your duties as a firefighter for the first 2 years (own occupation first 2 years) thereafter your inability to work at any occupation beginning year 3
- Active and/or retired firefighters hear your appeals
- Independent Financial Audit is conducted each year, which has been done for 30+ years

Benefit	PYI+ PLAN
Benefit %	66.67% of Base Pay
Monthly Maximum	\$10,000
Benefit Duration	To Age 65
Waiting Period	No-pay Status*
Earning Definition	Base Salary
Full-Time Members	\$33.00/month
*Benefit Period begins when placed on a no-pay status and your income falls below 66.67% of your guaranteed income as a firefighter	

Make sure to have coverage for unexpected accidents.

For more detailed plan information, please refer to the plan certificate of coverage.

LIFE INSURANCE: ENROLLMENT AT A GLANCE

A guide to your plan basics

California Professional Firefighters Insurance Trust

Take advantage of insurance offered through your Union.
It's convenient and affordable.

Life Insurance provides basic protection for your loved ones if something happens to you. While many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt. Taking advantage of life insurance coverage offered by California Professional Firefighters Insurance Trust can be an important part of your financial security.

California Professional Firefighters Insurance Trust provides you with Basic Life Insurance coverage and Accidental Death and Dismemberment Insurance. Eligible members may apply for more coverage in the Supplemental Group Term Life Insurance program.

Your Life Insurance Benefit Includes	
“Take it With You”	The portability option allows for continued coverage that can help protect your family even when your current employment ends.
Waiver of Premium	If you become totally disabled, your life insurance premium may be waived if you satisfy certain conditions as defined by the policy.
Accelerated Benefit	You may collect a portion of your death benefit (typically 80%) while you are living, if you are diagnosed with a terminal condition with a limited life expectancy under twelve months (may vary by state).

Refer to the information on the following pages to learn more about Supplemental Group Term Life Insurance options and determine your coverage cost.

For more detailed plan information, please refer to the plan certificate of coverage.

Supplemental Term Life Insurance Coverage Options			
	For You	For Your Spouse	For your Child(ren)
Eligibility	All active members in good standing with their local Union working 30+ hours per week.	Coverage is available only if Member Supplemental Life Insurance is elected.	Coverage is available only if Member Supplemental Life Insurance is elected.
Coverage Options	\$10,000 to \$500,000 in \$10,000 increments.	\$5,000 to \$50,000 in \$5,000 increments. Coverage is limited to 50% of the total amount of Member Supplemental Life Insurance coverage.	\$5,000 on your children age 1 year but less than 21 years, and student dependents less than 25 years. Children less than 1 year of age are covered for \$500.
Guaranteed Issue Offer*	Late Enrollee - None. Proof of good health is required for all amounts.	Late Enrollee - None. Proof of good health is required for all amounts.	Late Enrollee - None. Proof of good health is required for all amounts.
	New Hire - You can elect up to \$100,000 of coverage during the initial eligibility period without providing proof of good health.	New Hire - You can elect up to \$25,000 of coverage during the initial eligibility period without providing proof of good health on your spouse.	New Hire - You can elect \$5,000 of coverage during the initial eligibility period without providing proof of good health on your children.
Supplemental Accidental Death & Dismemberment Insurance	Coverage in an amount equal to your approved Member Supplemental Life Insurance.	Coverage in an amount equal to your approved Member Supplemental Life Insurance.	Not applicable.

The term “spouse” as used in this summary includes a domestic partner or civil union partner as described in the certificate of insurance or riders.

Contact the CPFIT Administrator if you have questions about the definition of “child” for your plan.

Accidental Death & Dismemberment coverage has exclusion that are described in the certificate of insurance or riders.

*Proof of good health is required if you elect Supplemental Life Insurance coverage in amounts in excess of the limits described above, or if you submit an application for coverage more than 31 days after the date you become eligible. Proof of good health is subject to approval by the insurance company.

For more detailed plan information, please refer to the plan certificate of coverage.

ACCIDENTAL DEATH & DISMEMBERMENT

HIGHLIGHTS

Today, more than ever, shouldn't you be prepared for the unexpected? Accident insurance can be extremely important to you and your family in the event one of you is involved in an accident. No matter what precautions we take, accidents DO happen.

CPF Insurance Trust is providing you with the opportunity to purchase Accidental Death & Dismemberment (AD&D) coverage through convenient payroll deductions, if available. You can purchase coverage for yourself and your spouse and/or children. You choose the plan that fits your needs.

COVERAGE

If you enroll, you (and your eligible family members if you enroll under any Family Plan) are covered 24-hours a day, 365 days a year against covered accidents occurring in the course of business or pleasure. Coverage is provided for injuries caused by accidents that occur on or off the job, at home, while traveling by plane, train, automobile, or any other public or private air, land or water conveyance (except as limited by the EXCLUSIONS).

COVERAGE OPTIONS AND AMOUNTS OF INSURANCE

Option 1 - Member Only Coverage

You may choose an amount of insurance as follows: \$25,000 to \$500,000 in increments of \$25,000. Your Principal Sum equals the amount of insurance you choose subject to the reduction schedule described later in this brochure.

"Annual Salary" means your annual base compensation exclusive of overtime, bonuses, commission, profit sharing or any other form of remuneration.

Option 2 - Member, Spouse and Dependent Children Family Coverage Bundled

You may choose an amount of insurance for yourself as described in Option 1 above. The Principal Sum applicable to your covered dependents in an amount based upon the composition of your family at the time of loss and is expressed as a percentage of your Principal.

Sum as follows:

If your covered dependent child suffers a loss payable under the Program and you have a covered spouse at the date of the loss, that child's Principal Sum will equal 10% of your Principal Sum up to a maximum of \$75,000. If you do not have a covered spouse on the date of the loss, that child's Principal Sum will equal 15% of your Principal Sum up to a maximum of \$75,000.

If your covered spouse suffers a loss payable under the Program and there is no covered dependent child on the date

of the loss, your spouse's Principal Sum will equal 50% of your Principal Sum. If there is a covered dependent child, your spouse's Principal Sum will equal 40% of your Principal Sum.

HOW TO ENROLL

New members may enroll using the attached form or you may enroll online by visiting www.cpf-insurance.com.

ELIGIBILITY

Class I.

All active members in good standing, employees of the California Professional Firefighters, its affiliates and members of the California Professional Firefighters Insurance Trust who are not in Class III.

Class II.

All Class I Insureds who elect the buy-up optional coverage.

Class III.

All Eligible Spouses and Eligible Dependent Children* of Class I Insureds.



For more detailed plan information, please refer to the plan certificate of coverage.

REDUCTION SCHEDULE

The amount payable for a loss will be reduced for covered persons aged 70 or older on the date of the accident causing the loss with respect to any benefit provided by the Program where the amount payable for the loss is determined as a percentage of that person's Principal Sum. The amount payable under that benefit is a percentage of the amount that would otherwise be payable, according to the following schedule:

Ages on Date of Accident	Percentage of Amount Otherwise Payable
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

Premiums for all covered persons aged 70 and older will be based on 100% of the Principal Sum in effect as though the covered person were under age 70. "Age" as used above refers to the covered person's age at that person's most recent birthday, regardless of the actual time of birth.

COST OF INSURANCE

The cost for Class I coverage is \$.06 per \$1,000 per month.
The cost for Class II coverage is \$.04 per \$1,000 per month.
The cost for Class III coverage is \$.03 per \$1,000 per month.

Principal Sum Insured	Member Only Coverage (Class I)	Member Only Buy Up Coverage* (Class II)	Family Coverage (Class III)
\$100,000	\$6.00	\$4.00	\$3.00
\$200,000	\$12.00	\$8.00	\$6.00
\$300,000	\$18.00	\$12.00	\$9.00
\$400,000	\$24.00	\$16.00	\$12.00
\$500,000	\$30.00	\$20.00	\$15.00

*BUY Up Coverage premium amounts (Class II) and Family Coverage (Class III) premium amounts in addition to Member Only rate (Class I).

**Family Coverage premium amount in addition to the Member Only Rate. (Examples: Member Only + Member Buy Up + Family Coverage = \$13.00 or (Member Only + Family Coverage = \$9.00) **Dependent Child(ren) means the Insured's unmarried children, including natural, step, foster or adopted children from the moment of placement in the home of the Insured, under age 19 (25 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on the Insured for support and maintenance (Class III).

BENEFITS AND COVERAGES

Accidental Death, Dismemberment, and Paralysis

If a covered loss occurs within 365 days after the date of the covered accident causing the loss, the Plan will pay in one payment the indicated percentage of Principal Sum as follows:

Loss of Percentage

Life 100%

Loss of two or more members 100%

Loss of speech and hearing in both ears 100%

Loss of one member 50%

Loss of speech or hearing in both ears 50%

Loss of thumb and index finger of the same hand 25%

Quadriplegia 100%

Paraplegia 75%

Hemiplegia 50%

Member means hand, foot or eye. Loss means: with regard to hand or foot, actual severance through or above the wrist of ankle joints; with regard to eye, entire and irrecoverable loss of sight in that eye; with regard to speech and hearing, entire and irrecoverable loss of the ability to speak and/or hear in the ear; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints; with regard to Quadriplegia, complete and irreversible paralysis of both lower limbs; with regard to Hemiplegia, the complete and irreversible paralysis of the upper and lower limbs on one side of the body. *Only one benefit, the largest to which you are entitled, is payable for all loss resulting from one accident.*

Coma Benefit

(Available to covered dependents if enrolled)

Pays a benefit of up to 1% of the Principal Sum, up to a maximum of 100% of the Principal Sum if a covered coma occurs within 365 days of the date of the covered accident and lasts for at least 30 days. No benefits are payable for the first 30 days.

Felonious Assault Benefit - Percentage of Principal Sum

(Not Applicable to covered dependents)

Pays an additional benefit equal to 25% of a covered person's principal sum if a covered person suffers a specified covered loss as a result of a felonious assault.

For more detailed plan information, please refer to the plan certificate of coverage.

Tuition Benefit

Pays an additional benefit equal to the least of 1) the actual tuition, 2) 5% of your or your covered spouse's Principal Sum as applicable, or 3) \$2,500, if you or your covered spouse suffers a covered accidental death, so that your covered eligible dependent children can continue or commence under certain circumstances their education in an institution of higher learning. Also pays an additional benefit equal to the lesser of 1) the actual tuition, 2) 5% of your Principal Sum, or 3) \$3,000 if you suffer a covered accidental death so that your covered spouse can continue or commence under certain circumstances his or her education in an institution of higher learning or so that your covered eligible spouse can enroll in a professional or trade training program to obtain an independent source of support or to enrich his/her ability to earn a living.

Seat Belt Benefit

Pays an additional benefit of 10% to a maximum of \$20,000 of the covered person's Principal Sum, if a covered person suffers a covered accidental death while operating or riding as a passenger in a private passenger automobile if it is verified that such person was wearing a properly-fastened, original, factory installed seat belt or, if the covered person is a child, a properly installed and fastened child restraint device as defined by state law.

AIG Assist ***

Travel Assistance Services are provided only while the covered individual is traveling a distance of 100 miles or more away from their residence or permanent place of assignment for business or pleasure travel. Members may enroll online by visiting www.cpf-insurance.com.

*** Travel Assistance Services are provided by AIG International Services, a Member of American International Group, Inc. (AIG).

OPTIONAL BUY-UP COVERAGES

(Not Applicable to Covered Dependents)

Occupational HIV Benefit

Pays a monthly benefit up to a maximum of \$500, if you test positive for Human Immunodeficiency Virus (HIV) within 365 days of the date of a covered occupational incident causing the condition. The benefit is payable if, within 72 hours of the covered occupational incident you:

- 1) report it to the Company and the Policyholder in writing; and
- 2) undergo a Food and Drug Administration (FDA) approved preliminary screening test for HIV or Hepatitis which indicates negativity with respect to the presence of any antibodies or antigens to such disease.

Severe Burn Benefit

Pays benefits if a covered person suffers a covered severe burn as specified below:

Specified Body Area	Maximum % of Covered Person's Principal Sum
Face and Neck and Head	99.0%
Hand and Forearm Below Elbow Joint (Right)	22.5%
Hand and Forearm Below Elbow Joint (Left)	22.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Right)	13.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Left)	13.5%
Torso Below Neck to Shoulder Joints and Hip Joints (Front)	36.0%
Torso Below Neck to Shoulder Joints and Hip Joints (Back)	36.0%
Thigh Below Hip Joint to Knee Joint (Right)	9.0%
Thigh Below Hip Joint to Knee Joint (Left)	9.0%
Foot and Lower Leg Below Knee Joint (Right)	27.0%
Foot and Lower Leg Below Knee Joint (Left)	27.0%

Effective Date

Coverage for an insured, spouse, or dependent child begins on the latest of:

- (1) the policy effective date;
- (2) the date the first premium for the insured, spouse, or dependent child's coverage is paid when due,
- (3) if individual enrollment is required, the date written enrollment is received by the policyholder;
- (4) the date the person becomes a member of an eligible class of persons as described in the Eligibility section of this brochure; or
- (5) the coverage effective date.

For more detailed plan information, please refer to the plan certificate of coverage.

Termination Date

Coverage for an insured, spouse, or dependent child ends on the earliest of:

- (1) the date the policy is terminated;
- (2) the premium due date if premiums are not paid when due;
- (3) the date the insured person, spouse, or dependent child requests, in writing, that his or her coverage be terminated; or (4) the date the insured person, spouse, or dependent child ceases to be a member of any eligible class(es) or persons as described above.

POLICY EXCLUSIONS

No coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily injury.

1. suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or autoeroticism;
2. sickness, or disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any either of these;
3. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Covered Person is: a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or c) riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Covered Person's employer;
4. declared or undeclared war, or any act of declared or undeclared war;
5. infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;

6. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Covered Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.);
7. the Covered Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance;
8. the Covered Person being under the influence of drugs unless taken under the advice of and as specified by a Physician;
9. the Covered Person's commission of or attempt to commit a felony;
10. the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment;
11. stroke or cerebral vascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

IMPORTANT NOTICE

This handout provides you with an easy-to-understand summary of the Voluntary Personal Accident Insurance Program of California Professional Firefighters (the "Policyholder") as underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (the "Insurance Company") under Policy Number SRG9108982 (called "the Policy" in this brochure). Although it is the present intention of the Policyholder and the Insurance Company to keep the Policy in force indefinitely, the Policy may be terminated on any premium due date by either party by giving 90 days advance written notice to the other party or at any time by mutual written consent of the Insurance Company and the Policyholder.

If any conflict should arise between the contents of this handout and the Policy or if any point is not covered herein, the terms of the Policy will govern in all cases.

For more detailed plan information, please refer to the plan certificate of coverage.

Instant Decision Term Life Insurance



Is life insurance part of your financial plan?

Term life insurance — a smart addition to a financial plan

Life insurance is more than a 'nice-to-have.' It's part of sound financial planning — a smart money move, just like saving for retirement. Adding term life insurance to your long-term plan can help set your family up for financial resiliency.

Help protect your family's financial future

With plans from as little as \$10/mo, coverage amounts between \$50,000 - \$1,500,000. And if you're not around, that's money that your family could use to pay for things like:



Mortgage /
Rent



College tuition



Child care



Everyday expenses



Car loans /
Credit cards

For more detailed plan information, please refer to the plan certificate of coverage.

Why Instant Decision Term?

Fast & convenient.

There are no medical exams, no paperwork, no waiting around. If approved, you could be covered in just 10 minutes.

100% online.

From application to approval, 100% online. And once approved, you can download your policy, chat with our customer care team, and even update beneficiaries in your policyholder dashboard.

Take your plan with you.

Unlike employer-provided policies, policies are with you no matter where you work and even if you change jobs.

Price guarantee.

When you lock in your rate, it's guaranteed not to change for the entire 10, 15, 20, 25, or 30 year terms.



Trusted

Polices are provided by an
A+ rated Carrier



Affordable

Rates start at just \$10/mo
with coverage from 50k -
\$1.5M



Fast

Quotes in seconds.
Coverage in minutes. No
hassles.

Ready to get Started with a free,
instant quote?

Open your Camera app and focus below:



Please contact me with any of your life
insurance questions.

PTW Insurance Services

888-550-5000



For more detailed plan information, please refer to the plan certificate of coverage.

Peace of Mind for Life's "What Ifs"

Critical Illness Insurance



Medical insurance doesn't usually cover everything. What happens if you need money for copays, deductibles or other expenses while you're sick?

You can't predict cancer, a heart attack or a newborn's spina bifida. But you can do something to prepare for the out-of-pocket expenses that come with being very ill.

Critical Illness insurance

- Helps with out-of-pocket costs from a covered illness
- Pays you or a covered family member, not medical providers
- Can help with whatever costs you decide — like groceries, child care or other expenses
- Covers a variety of illnesses, including heart attack, cancer and stroke

Key Features of Critical Illness insurance

- Full guarantee issue
- Children automatically covered at 50% of the employee's amount
- \$50 Health Maintenance Screening Benefit

Insurance in Action

Cancer²

Dave beat cancer, but there were many costs his medical insurance didn't cover. He had to pay his health plan's coinsurance for chemotherapy treatments and copays for doctor visits. Plus, his wife missed work to help care for him, which meant a loss of income.

Fortunately, Dave's **Critical Illness** insurance helped shield his family's finances during treatment.

Dave used his Critical Illness benefit to help cover:

- Medical insurance deductible
- Doctor visit copays
- Out-of-pocket expenses for six months, including hair prosthetics
- Alternative treatments and diets not covered by her medical plan
- Transportation to medical appointments and treatments
- Lodging near treatment facility
- Wife's lost wages

A serious illness shouldn't make your bank account sick.

Contact CPFIT at 888-550-5000 to learn how to enroll in Critical Illness insurance.

¹ Critical Illness insurance is called Specified Disease insurance in the state of Vermont.

² Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

For more detailed plan information, please refer to the plan certificate of coverage.

EMERGENT PLUS MEMBERSHIP BENEFITS

Emergent Air Transportation



In the event of a serious medical emergency, Members have access to emergency air transportation into a medical facility or between medical facilities. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.

Emergent Ground Transportation



In the event of a serious medical emergency, Members have access to emergency ground transportation into a medical facility or between medical facilities. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.

Non-Emergent Inter-Facility Transportation



In the event that a member is in stable condition in a medical facility but requires a heightened level of care that is not available at their current medical facility, Members have access to non-emergent air or ground transportation between medical facilities. Please see your Member Services Agreement for the complete terms, conditions, and limitations of this benefit.

Repatriation/Recuperation



In the event that a Member is hospitalized more than 100-miles from their home, Members have access to air or ground medical transportation into a medical facility closer to Member's home for the purposes of recuperation. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.

Did You Know?

16-Million people are sent to the emergency room through a ground or air ambulance every year.*

Insurance companies typically **DO NOT** cover all air and ground ambulance expenses which can result in a bill as high as \$60,000.

Emergent
Ground Ambulance
transports can cost
as much as

\$5,000



Non-Emergent
Air Medical
transports can cost
more than

\$20,000



Emergent
Air Ambulance
transports often cost
more than

\$60,000



MTS PROVIDES ULTIMATE PEACE OF MIND

Trust MTS, the industry leader in offering membership plans providing individuals with emergency transportation solutions at GROUP RATES.

*SOURCE: National Hospital Ambulatory Medical Care Survey

Basic Coverage Area includes U.S., Canada, Mexico, and Caribbean (excluding Cuba). One (1) year waiting period if pre-existing condition requiring transplant. There is a 90 day waiting period for pre-existing conditions for non-emergent benefits. Dependents are covered up to the age of 26.

For more detailed plan information, please refer to the plan certificate of coverage.

Identity & Fraud Protection

Powered by **AURA**

Preventing Personal Data Fraud is More Relevant Than Ever

Offer your employees an identity and data protection service to drive wellness, productivity and engagement.

89%

of employees say that having access to an identity theft product provides peace of mind.¹

90%

of employees report being more invested in their company's cyber security when enrolled in digital protection service.³

53%

of employees believe financial wellness programs are important for increasing loyalty.⁴

Online interactions are at an all-time high, making employees more vulnerable to personal data and identity fraud. With this comes an increase in data breaches and identity theft as well—and when data incidents happen, employees can become less engaged and productive at work.

Aura helps prevent fraud before it even happens, so your employees can focus on what matters most. Aura's all-in-one digital theft prevention benefit is designed to keep you and your employee's family safe from identity theft, financial fraud, and online threats.

Key features include:

Financial Fraud Protection:

- Financial transaction monitoring
- Credit score & report monitoring
- Lost wallet recovery

Identity Theft Protection:

- Dark web scanning
- Unemployment fraud

Family Protection:

- Personal and family information monitoring

Online & Device Security:

- Privacy and device protection
- Wifi security VPN
- Password manager
- Data broker list removal

Customer Service:

- \$1 million insurance for all plans²
- 24/7 support and white glove resolution

We will be here to help when your employees need it most.

- **24/7/365 call center availability**, with 80% of all calls answered in 20 seconds or less
- **100% US-based call center**, with continued training and coaching
- **Step-by-step guidance** and issue resolution process
- **Hands-on & proactive assistance**, including ability to resolve issues credit bureaus and other agencies

Get expert guidance for confident decisions—for your organization and your employees.

Contact your MetLife representative today.

For more detailed plan information, please refer to the plan certificate of coverage.

Pet Insurance

Pays a portion or full cost of veterinary treatment of an ill or injured pet.



Protect Your Furry Family Members with Pet Insurance



Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy. [Help make sure your furry family members are protected](#) in case of an accident or illness with Pet Insurance offered.

Why is pet insurance important?

- A small monthly payment can help you prepare for unexpected vet expenses down the road
- More than **6 in 10** pet owners said their pet has had an **emergency medical expense**
- 24% of **pet parents have credit card or personal loan debt** to cover pet health and vet costs
- Average annual cost for a routine vet visit is **\$212 for a dog** and **\$160 for a cat**; and average annual cost for a surgical vet visit is **\$426 for a dog** and **\$214 for a cat**
- Pet insurance may not cover pre-existing conditions

...so there's no better time than now to protect your furry family members.

What covered?

- > accidental injuries
- > illnesses
- > exam fees
- > surgeries
- > medications
- > ultrasounds
- > hospital stays
- > X-rays and other diagnostics

And our coverage also includes

- > hip dysplasia
- > hereditary conditions
- > congenital conditions
- > chronic conditions
- > alternative therapies
- > and much more!

For more detailed plan information, please refer to the plan certificate of coverage.

Legal Plans

Provides access to legal expertise for both expected and unexpected events.



Legal experts on your side, whenever you need them

For \$16.50 a month, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms, when using a network attorney for a covered matter. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹ And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.²

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Management Services³ 	<ul style="list-style-type: none"> Identity Theft Defense Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> Consultation & Document Review for your parents: Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Vehicle & Driving	<ul style="list-style-type: none"> Defense of Traffic Tickets⁴ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession

Estate planning at your fingertips

Our newly redesigned website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly.

For more detailed plan information, please refer to the plan certificate of coverage.

First Aid for Your Finances

Accident Insurance



We all want to be ready for bills we don't see coming — especially accident-related costs not covered by medical insurance.

You can't predict a car crash, a fall, a bike accident or a child getting hurt playing soccer. But you can take action to help prepare your finances:

Purchase Group Accident insurance from Standard Insurance Company (The Standard[®]).

Accident insurance

- Helps with out-of-pocket costs from a covered accident
- Pays you or a covered family member directly, not medical providers
- Can help with whatever costs you decide — like deductibles, copays or other expenses
- Covers a wide range of treatments due to an accident
- Pays an extra 25% of total benefits for injuries during youth organized sports

Key Features of Accident insurance

- 24 hour coverage
- Line of Duty Benefit
- AD&D Benefit
- \$200 Health Maintenance Screening Benefit

Insurance in Action

Hit By a Car*

Mike was struck by a car while on vacation. An ambulance took him to the hospital, and multiple fractures kept him in the hospital for five days.

Benefits from his **Accident Insurance** helped cover his health plan's copays and deductible. Mike also used the money to pay for out-of-pocket costs, like his family's travel to and from the hospital.

Mike used his Accident Plan benefit to help cover:

- Ground ambulance
- Emergency room
- CAT scan
- Hospital admission
- Five-day hospital stay
- Two physician follow-ups
- Physical therapy (two sessions)

An accident shouldn't injure your finances.

Contact CPFIT at 888-550-5000 to learn how to enroll in Accident insurance.

* Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

For more detailed plan information, please refer to the plan certificate of coverage.

UNION LIABILITY INSURANCE

Under some state and federal labor laws, officers and directors of labor unions can be exposed to personal liability but must defend themselves, in certain circumstances, at their own expense. Ullico Casualty Group, LLC provides customized insurance coverage that allows union leaders to confidently perform their jobs without worrying about personal exposure. Our Union Liability policy covers the duty of fair representation, employment practices liability, financial management of the union and personal injury liability.

Exposures	Policy Coverage
Duty of Fair Representation	Defense coverage for the union and its leaders for duty of fair representation claims and payment of settlements and judgments
Employment Practices Liability	<ul style="list-style-type: none"> • Wrongful dismissal, discharge or termination of employment • Harassment claims, including sexual harassment and hostile work environment claims • Discrimination claims, including claims based on age, gender, race, color, national origin, religion, sexual orientation or preference, pregnancy or disability • Retaliation, including lockouts • Employment-related misrepresentation(s) to an employee or applicant for employment with the union • Employment-related libel, slander, humiliation, defamation or invasion of privacy • Wrongful failure to employ or promote • Wrongful deprivation of career opportunity, wrongful demotion or negligent employee evaluation, including the giving of negative or defamatory statements in connection with an employee reference • Wrongful discipline • Failure to provide or enforce adequate or consistent policies and procedures relating to any wrongful employment practice • Violation of any individual's civil rights • First and third party discrimination claims
Financial Management	Protection against claims for mishandling union assets
Personal Injury Coverage	<ul style="list-style-type: none"> • False arrest, wrongful detention or imprisonment or malicious prosecution • Libel, slander or defamation of character • Wrongful entry or eviction or other invasion of the right to private occupancy • Infringement of copyright or trademark or unauthorized use of title • Plagiarism or misappropriation of ideas • Defamation of character arising out of union publications (in certain circumstances)
Key Policy Features	<ul style="list-style-type: none"> • Coverage provided by Markel American Insurance Company, rated A (XV) by A.M. Best Company as of 12/31/2017 • Policyholder can select counsel • Duty to defend coverage available • Policy is non-cancellable during policy term except for non-payment of premium • Risk Management Services at no additional cost • Reimbursement of witness expenses • Spousal and domestic partner liability coverage • Coverage for claim expenses as a result of suits seeking non-monetary relief • Ability to offer up to a \$5 million limit of insurance

IMPORANT ENDORSEMENTS

INDIVIDUAL LABOR LEADER (ILL) Title V of the Landrum Griffin Act says that it is against public policy to relieve union officers of liability for certain breaches of duty, such as personal profit, fraud or conflict of interest. Thus, labor leaders can be personally responsible for all defense costs until proven innocent, so Ullico Casualty Group's ILL endorsement pays defense costs for these allegations.

- Includes coverage for claims arising from LM-30 reporting violations
- Limits range from \$25,000 to \$250,000 for annual premiums of \$25 to \$150 per labor leader and are separate from the base policy limits
- Maximum policy aggregate up to \$450,000
- \$0 deductible available

JOINT APPRENTICESHIP TRAINING COMMITTEE ("JATC") endorsement provides additional coverage specifically for JATCs called educator's liability, which covers the risk that JATCs face when their graduates utilize their job and safety training in the workforce.

PROFESSIONAL SERVICES endorsement covers miscellaneous services provided by insureds.

Union Liability Insurance is sold through independent agents and brokers.

OTHER PRODUCTS FROM ULLICO CASUALTY GROUP, LLC

Fiduciary Liability | Cyber Liability | Commercial Lines

This document is descriptive only and does not constitute a part of, or endorsement to, the policies. Whether and to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policies as issued. No warranties or representations of any kind are made to any party except as provided in the issued policies.

Ullico Casualty Group, LLC is a subsidiary of Ullico Inc., the holding company. Ullico Casualty Group, LLC: In CA, Ullico Insurance Agency, LLC Lic# OE16939; in NY, Ullico Casualty Agency. Products may not be available in all states.

For more detailed plan information, please refer to the plan certificate of coverage.

COMMERCIAL LINES INSURANCE

Ullico Casualty Group, LLC offers specially designed Commercial Lines products for union halls, trust fund offices, joint apprenticeship training committees (JATCs), and other union-related entities. As an insurance provider that understands Labor's heritage, we partner with A rated carriers to meet the Property and Casualty needs of today's Union workplace.

Products Available:		
PROPERTY Buildings Newly Acquired Locations – Building and Business Personal Property Property of Others Business Income and Extra Expense Equipment Breakdown Ordinance & Law Off-Premises Power Failure Water Back-Up or Overflow of Sewers & Drains Outdoor Signs Property Off-Premises Accounts Receivable/Valuable Papers & Records Advantage Plus Property Endorsement UMBRELLA Limits available up to \$10,000,000	BUSINESS AUTOMOBILE Physical Damage Liability - \$1,000,000 PIP/Medical Payments – Statutory/ \$5,000 Uninsured/Underinsured Motorists – Statutory Limits Hired/Non-owned GENERAL LIABILITY Each Occurrence: Up to \$2,000,000 General Aggregate: Up to \$4,000,000 Products/Completed Operations Aggregate: Up to \$2,000,000 Fire Damage Limit: Up to \$300,000 Premises Medical Payments: Up to \$5,000 Stop Gap (as required): Up to \$1,000,000 Non-Auditable Policy Employee Benefits Liability Teacher's Liability Coverage	CRIME Employee Theft Forgery or Alteration Theft of Money and Securities (Inside and Outside the Premises) Computer and Funds Transfer Fraud Money Orders and Counterfeit Money INLAND MARINE Computer Hardware and Software Scheduled Equipment CONTRACTORS EQUIPMENT Machinery and Tools LIQUOR LIABILITY WORKERS' COMPENSATION
KEY PROGRAM FEATURES <ul style="list-style-type: none"> • Admitted paper • No strike exclusion • Carrier supported loss control services • Premium installment plans • Teacher's liability available for joint apprenticeship training committees 		

OTHER PRODUCTS FROM ULLICO CASUALTY GROUP, LLC

Fiduciary Liability | Cyber Liability | Commercial Lines

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DENTAL PLAN DESIGN SUMMARY

Plan Benefit	Rescue Plan 1	Apparatus Plan 2	Overhaul Plan 3
Type 1	100%	100%	SmartDollar SM
Type 2	90%	90%	See summary below
Type 3	60%	60%	
Deductible	\$50/Calendar Year	\$50/Calendar Year	N/A
	Waived Type 1	Waived Type 1	
	\$150/family	\$150/family	
Maximum (per person)	\$1,500/Calendar Year	\$1,500/Calendar Year	\$3,000/Calendar Year
PPO	Passive PPO	Passive PPO	Passive PPO
Allowance Type 1	90 th U&C	90 th U&C	N/A
Type 2	90 th U&C	90 th U&C	N/A
Type 3	90 th U&C	90 th U&C	N/A
Waiting Period	None	None	None
Annual Open Enrollment	Included	Included	Included
SmartDollarSM Eligible Expenses (Plan Pays)			
Benefit Level 1	No SmartDollar SM	No SmartDollar SM	0% of first \$250
Benefit Level 2			80% of remaining eligible expenses
Allowance	N/A	N/A	Discounted Fee
Orthodontia Summary Allowance All Plan Designs: In Network, discounted fee. Out of Network, U&C.			
Plan Benefit	No Ortho	50%	No Ortho
Coverage for Adults		Yes	
Lifetime Maximum (per person)		\$1,500	
Waiting Period		Enrollees	
<ul style="list-style-type: none"> Plan members have the freedom to select any dentist With a network provider, out-of-pocket expenses are generally lower, because network providers agree to charge no more than the discounted fees established for covered procedures. Out-of-network dentist charges are usually higher than our discounted fees, so out-of-pocket expenses are likely higher with non-network dentists. 			

For more detailed plan information, please refer to the plan certificate of coverage.



COVERED PROCEDURE SUMMARY

Plan Design Summary		
Rescue Plan 1	Apparatus Plan 2	Overhaul Plan 3
<p>100/90/60 \$50/Calendar Year Waived Type 1 \$150/family \$1,500</p> <p>Type 1 Procedure (Frequency)</p> <ul style="list-style-type: none"> • Routine Exam (2 per benefit period) • Bitewing X-rays (2 per benefit period) • Full Mouth/Panoramic X-rays (1 in 3 years) • Periapical X-rays • Cleaning (2 per benefit period) • Fluoride for Children 15 and under (1 per benefit period) • Sealants (age 15 and under) • Space Maintainers <p>Type 2 Procedure (Frequency)</p> <ul style="list-style-type: none"> • Restorative Amalgams • Restorative Composites • Endodontics (nonsurgical) • Endodontics (surgical) • Periodontics (nonsurgical) • Periodontics (surgical) • Denture Repair • Simple Extractions • Complex Extractions • Anesthesia <p>Type 3 Procedure (Frequency)</p> <ul style="list-style-type: none"> • Onlays • Crowns (1 in 5 years per tooth) • Crown Repair • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) 	<p>100/90/60 \$50/Calendar Year Waived Type 1 \$150/family \$1,500</p> <p>Type 1 Procedure (Frequency)</p> <ul style="list-style-type: none"> • Routine Exam (2 per benefit period) • Bitewing X-rays (2 per benefit period) • Full Mouth/Panoramic X-rays (1 in 3 years) • Periapical X-rays • Cleaning (2 per benefit period) • Fluoride for Children 15 and under (1 per benefit period) • Sealants (age 15 and under) • Space Maintainers <p>Type 2 Procedure (Frequency)</p> <ul style="list-style-type: none"> • Restorative Amalgams • Restorative Composites • Endodontics (nonsurgical) • Endodontics (surgical) • Periodontics (nonsurgical) • Periodontics (surgical) • Denture Repair • Simple Extractions • Complex Extractions • Anesthesia <p>Type 3 Procedure (Frequency)</p> <ul style="list-style-type: none"> • Onlays • Crowns (1 in 5 years per tooth) • Crown Repair • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) 	<p>0% of first \$250 80% of remaining eligible expenses \$3,000</p> <p>Sample Procedures all levels</p> <ul style="list-style-type: none"> • Routine Exam (2 per benefit period) • Bitewing X-rays (2 per benefit period) • Full Mouth/Panoramic X-rays (1 in 3 years) • Periapical X-rays • Cleaning (2 per benefit period) • Fluoride for Children 15 and under (1 per benefit period) • Sealants (age 15 and under) • Space Maintainers • Restorative Amalgams • Restorative Composites • Onlays • Crowns (1 in 5 years per tooth) • Crown Repair • Endodontics (nonsurgical) • Endodontics (surgical) • Periodontics (nonsurgical) • Periodontics (surgical) • Denture Repair • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) • Simple Extractions • Complex Extractions • Anesthesia

Current Dental Terminology © American Dental Association.

This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the benefits available through Reliance Standard Life, and does not include exclusions and limitations. For details on exclusions and limitations, or a complete list of covered procedures, contact your benefits coordinator.

For more detailed plan information, please refer to the plan certificate of coverage.

A BETTER FIT FOR EMPLOYEES

provides insurance coverage tailored to your needs. Get a quote today.

**As an employee, you have access to special savings on auto insurance.
Others have saved an average of \$562* by making the switch.**

Auto Insurance

With custom fit coverages, you can drive your own auto insurance policy while enjoying savings and benefits, like:

- Automated payment options
- Claim-free driving rewards
- Car rental
- No deductible windshield repair
- Roadside assistance
- Guaranteed auto repairs for covered losses
- ID protection services¹

Home Insurance

Quality home insurance coverage means you can rest easy knowing your most valuable asset is truly protected, along with savings and benefits, like:

- Replacement cost coverage
- Referral networks
- Automated payment options
- ID protection services¹

Other Protection Products

By combining auto, home, and other policies, you could save even more!

- RV
- Renters
- Motorcycle
- Boat
- Condo

*Based on the average nationwide annual savings in 2020 reported by new customers who called our employer and affinity call center, switched their auto insurance to an insurance policy issued through our employer or affinity program, and realized savings. Potential savings vary by customer and may vary by state and product.

¹Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowners policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

For more detailed plan information, please refer to the plan certificate of coverage.