

Voluntary Benefits for Members of the:



United Federation of Special Police & Security Officers, Inc.

Members & their Entire Families Eligible for Coverage!

Choose one or more of these valuable Insurance programs:

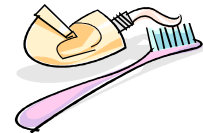
1 Choose from 22 different Medical Insurance programs available Nationwide!



- **Guaranteed Acceptance** – You and your family cannot be turned down!
- Each member can select a different plan.
- Pre-existing conditions covered per Federal guidelines.
- Most programs allow you to pick your own Doctor.
- Prescriptions covered as well.

2 Dental Insurance: use your own Dentist or any of the Network Dentists for extended coverage.

- Coverage for member + spouse + family or member alone or spouse alone.
- Benefits are paid at Usual, Customary & Reasonable.
- One-Time-Life-Time deductible of \$100 per person.
- Yearly maximum of \$1,500 per person per year.
- Children covered up to age 23 if full-time student.
- **Guaranteed Acceptance** – You cannot be turned down.
- Issue ages 18 to Unlimited.
- Monthly Premium: Rates determined by zip code.



3 Disability Income: Paycheck Protection - up to \$1.3 Million in coverage.



- Benefits are payable for 11 years if disability is due to an accident.
- Benefits are paid **OVER & ABOVE** any other coverage you may have.
- Benefits received are regardless of income and tax free!
- **Guaranteed Issue** – You cannot be turned down.
- Issue ages 18 to 64.
- Monthly Premium: \$52.28 for Primary Insured; \$62.33 for Primary Insured + Spouse.

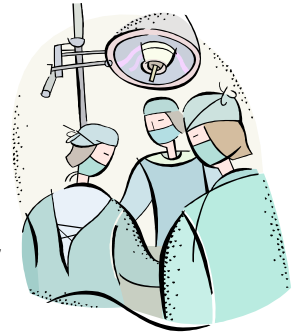
4 Accident Medical & Dental Expense Coverage: Pays for "ANY" kind of Medical or Dental bills incurred due to an accident for you or any family member covered under this plan.

- \$100 deductible per incident; then 100% of bills (UCR) to a maximum of \$26,000 per person/per claim.
- ANY medical provider worldwide.
- **Guaranteed Acceptance** – You cannot be turned down.
- Issue ages 18 to 64
- Monthly Premiums: Single: \$45.75, Employee & Spouse: \$57.30, Employee & Child \$57.30, Full Family: \$63.05.
- Child covered to age 23 if full time student.

Choose one or more of these valuable Insurance programs:

5 Critical Illness Insurance: This plan will pay upon the FIRST Diagnosis of one of eight medical conditions.

- Two plans to choose from: \$ 25,000 max or \$10,000 maximum program.
- Benefits can be used anyway the insured wishes.
- These benefits are paid **OVER & ABOVE** any other benefits paid.
- **Guaranteed Acceptance** – You cannot be turned down.
- Issue ages 18 to age 64.
- Monthly Premiums based on maximum selected & if spouse is to be covered.



6 Hospital Cash Insurance: This plan will pay from the very FIRST DAY in the hospital for either Sickness or an Accident.



- Pays \$500 a day for 30-days per incident.
- All Benefits are paid **OVER & ABOVE** any other benefits paid.
- Pre-existing conditions covered after one year in plan.
- **Guaranteed Acceptance** – You cannot be turned down.
- Issue ages 18 to age 64.

7 International Health Insurance: Health Insurance for US citizens who travel outside the United States OR for Foreigners coming into the United States.

- Plans available from 5 days up to and thru 3 years; renewable.
- Various deductibles and yearly maximums in benefits to choose from.
- **Guaranteed Acceptance** – You cannot be turned down.
- Issue ages 0 to age 85.
- Monthly Premiums are age based, yearly maximum & deductible chosen.

8 Guaranteed Issue Term to Age 70 Life insurance

- Choose from amounts of \$10,000 or \$15,000.
- Family coverage available. Spouse covered at \$15,000.
- Plan available in all states EXCEPT New York.
- **Guaranteed Acceptance** - You cannot be turned down for this coverage.
- Issue Ages 10 to age 64.
- No health questions!

**Plan #1 – All plans not offered in all states
Plans #2 – 7 Available in ALL STATES!
Plan #8 - Available All States EXCEPT New York**

ALL PLANS ARE "GUARANTEED ACCEPTANCE"

For more information on any of these programs, please call:

**HP Agency – Bob Perogine
1-800-288-8199**
