

# IUEC VIP PLAN

- ACCIDENT COVERAGE
- CRITICAL ILLNESS COVERAGE

*Lump sum tax-free benefits, paid directly to IUEC Members, Spouses, Children/ Dependents when injured in an Accident or diagnosed with major critical illnesses.*

All benefit options offered are guaranteed approved during open enrollment for all actively working, U.S.-Based, Puerto Rico and Guam, full-dues paying IUEC Members.



SCAN

**QUESTIONS? READY TO ENROLL?**

[www.IUECVIP.com](http://www.IUECVIP.com)

**Customer Service Center: (224) 487-5030**

**IMPORTANT:** The monthly cost for Critical Illness coverage is based on your age at the start of the coverage and will increase on the policy anniversary date after you move into a new age bracket.

# ACCIDENT COVERAGE

**Guaranteed Approved Coverage: No medical questions or tests for actively working Members.**

**Coverage available to Member, Spouse and Children/Dependents.**

**Lump sum benefits paid when an accident occurs.**

- Coverage is 24/7 on and off the job.
- Wellness Benefit- \$50 per covered person per year.
- No pre-existing limitations.
- Does not offset against any other benefits.
- Benefits paid for covered injuries and medical services resulting from an accident.
- No limit on number of claims that can be filed.

Accident coverage pays in addition to the Weekly Income Benefits Members may receive through the National Elevator Industry Health Benefit Plan.

COVERAGES	MONTHLY COSTS
Members/Officers	\$12.27
Members/Officers & Spouse	\$14.83
Members/Officers & Children/Dependent(s)	\$15.48
Family	\$21.68

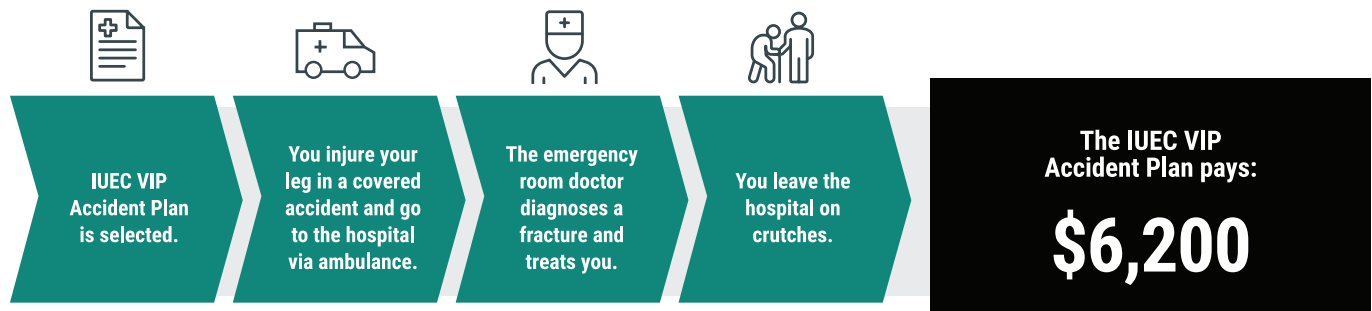
**Injuries:** Examples of covered injuries resulting from an accident include:

- Burns
- Coma
- Dislocations
- Eye Injury
- Fractures
- Muscle
- Lacerations
- Concussion
- Ligament/Tendon

**Services:** Examples of services resulting from an accident include:

- Ambulance
- ER Visits
- Hospital Admission
- Hospital Confinement
- Major Diagnostic Testing
- Medical Devices
- Physical Therapy
- Surgery
- X-rays/MRI's
- Doctor Visits
- Blood Transfusion

How does Accident Insurance work?



Amount payable was generated based on benefit amounts for: Closed-Fracture of the Thigh (\$5,000), Ambulance to Hospital (\$400), Emergency Room Admission (\$200), X-Ray (\$50), Medical Devices (crutches) (\$500), and Physician Follow-Up (\$50).

# CRITICAL ILLNESS COVERAGE

**Guaranteed Approved Coverage: No medical questions or tests for actively working Members.**

**Coverage available to Member, Spouse and Children/Dependents.**

**Lump sum benefits paid when diagnosed with a covered critical illness.**

- Member and Spouse coverage available up to \$40,000 in \$5,000 increments.
- Dependents automatically covered at 50% of Member election at no additional cost.
- Wellness Benefit- \$50 per covered person per year.
- Pre-existing conditions are covered Day 1 as long as it is a new occurrence of the illness.
- Does not offset against any other benefits.

Critical Illness coverage pays in addition to the Weekly Income Benefits Members may receive through the National Elevator Industry Health Benefit Plan.

COVERAGES	MONTHLY COSTS BY AGE BRACKET					
	<30	30-39	40-49	50-59	60-69	70+
MAX BENEFIT*						
\$10,000	\$4.40	\$5.60	\$9.40	\$18.10	\$34.90	\$57.00
\$20,000	\$6.80	\$9.20	\$16.80	\$34.20	\$67.80	\$112.00
\$30,000	\$9.20	\$12.80	\$24.20	\$50.30	\$100.70	\$167.00
\$40,000	\$11.60	\$16.40	\$31.60	\$66.40	\$133.60	\$222.00

\* Members and Spouses can enroll in increments of \$5,000 to a max of \$40,000.

\* For additional benefit amounts not shown, please call (224) 487-5030.

Examples of Critical Illnesses include:

- Heart Attack
- Stroke
- Coronary Artery Disease
- Invasive Cancer
- Non-Invasive Cancer
- Skin Cancer
- Major Organ Failure
- Severe Burns
- End-stage Kidney Failure
- Type 1 Diabetes
- Multiple Sclerosis
- Paralysis
- Coma
- ALS

**This program is administered by Union One and issued by New York Life.**

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### **The Hidden Cost of Accidents and Critical Illness**

You probably know someone who's faced a critical illness or dealt with the pain and frustration when injured from an accident. But what's less apparent is the financial toll it can take. Even with a strong medical plan, expenses like lost income and out-of-pocket costs can quickly add up. And during recovery, the last thing anyone should worry about is how to manage those extra bills.

### **How Accident and Critical Illness Insurance Helps**

That's where Accident Insurance and Critical Illness plans make a real difference. These plans provide financial support for covered conditions such as cancer, heart attacks, strokes, and accidental injuries. They pay cash benefits directly to you, giving you the flexibility to cover medical expenses, household bills, or any other needs during your recovery.

### **Union One Has You Covered**

At Union One, we understand that life's unexpected turns—from a slip on the stairs to a child's sports injury or a sudden diagnosis—can have both physical and financial impacts. That's why we offer affordable Group Accident and Critical Illness Insurance through New York Life.

With fast claims processing and direct cash benefits, our plans help ease the burden—so you can focus on healing, not your bills.

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

**IMPORTANT:** Participation in this program is voluntary, and the decision to enroll rests solely with the Members. Members are responsible for bearing all associated costs. Members should thoroughly review the complete policy booklet. The monthly cost for Critical Illness coverage is based on your age at the start of the coverage and will increase on the policy anniversary date after you move into a new age bracket. If you leave the union for any reason, it is your responsibility to contact our IUEC VIP Customer Service Center: (224) 487-5030. Failure to do so will jeopardize your ability to continue your coverage or receive a refund.

**For more detailed information visit [www.IUECVIP.com](http://www.IUECVIP.com). Email at [info@unionone.com](mailto:info@unionone.com)**

This voluntary benefit plan is classified as a Safe Harbor plan and, as such, is not subject to the Employee Retirement Income Security Act of 1974 (ERISA). The IUEC does not contribute to the premiums for this plan on behalf of its Members, does not endorse the plan, and does not require Members to enroll in the plan. Furthermore, the Union receives no financial or other consideration in connection with the administration or promotion of this program.

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