



Transport Workers Union of America, AFL-CIO Local 101 Utility Division

Constance Bradley
President

Joseph Coscia
Vice President

Richard Diaczuk
Financial Sec'y-Treasurer

John Nellis
Recording Sec'y

\$2,000 IN TWU LOCAL 101 SCHOLARSHIPS!
NEW, GUARANTEED, TAX-FREE MONTHLY INCOME BENEFITS UP TO \$3,000! ¹
NO MEDICAL EXAMINATIONS OR BLOOD TESTS!
PRE-EXISTING CONDITIONS MAY BE COVERED AFTER ONLY 12 MONTHS! ²
PLEASE RESPOND BY SEPTEMBER 11, 2020!

August 14, 2020

Dear TWU Local 101 Member:

We are proud to announce the availability of the new TWU Local 101 Disability Income Protection Program.³ These benefits are now available to TWU Local 101 members on a Guaranteed Acceptance basis.

What Are My Benefits?

1. Members are eligible for up to **\$3,000** of Guaranteed Acceptance, tax-free benefits after 0 days for accidents and only 7 days for sickness, and payments may continue for 3 months.
2. No medical examinations, questions, or blood tests are required.
3. Pre-existing medical conditions may be covered after the first 12 months.
4. Coverage for off-the-job accidents and sicknesses, as well as on-the-job.⁴
5. **50%** Partial Disability Benefits for 6 months.
6. Benefits available for pregnancy.
7. Accelerated Disability Benefits for Terminal Illness.³
8. Coverage for Mental Conditions.³
9. Convenient, payroll deduction of premiums.

What Is The Special Opportunity?

In the event of total disability caused by accident or sickness on or off-the-job, you are eligible for benefits after 0 days for accident and 7 days for sickness, and the benefit can be payable for up to 3 months. Many disabilities suffered by TWU Local 101 members have been due to short-term, off-the-job accidents. The new, TWU Local 101 Disability Income Protection Program will enable you to address this need.

What Actions Must I Take?

The decision is yours. If you decide to become part of the special TWU Local 101 Disability Income Protection Program, we have an information card for your convenience. ***Please return it in the enclosed, postage-paid, privacy envelope before September 11, 2020!***

In solidarity,

Constance Bradley
President

imn: 2020081403

1. Based on current IRS regulations.
2. Pre-existing condition means the existence of symptoms which would ordinarily cause a prudent person to seek care or treatment within a 12 month period preceding the effective date of your coverage, or condition for which medical advice or treatment was recommended or received by a physician within a twelve-month period preceding the effective date of your coverage. Payment will be made for a loss due to a pre-existing condition if the loss is incurred or disability commences later than 12 months from the effective date.
3. Consult your policy for details.
4. Coverage for on and off-the-job injuries or sicknesses. For on-the-job injury or sickness, tax-free benefits cannot be less than 40% of full benefit purchased.