

SECTION IV – LIFE INSURANCE

- A. Life Insurance Benefits – Full-Time Employees
- B. Life Insurance Benefits – Part-Time Employees

LIFE INSURANCE RESOURCE GUIDE

WHERE TO CALL

Member Services Department
(646) 473-9200

Call Member Services:

- To request a Change of Beneficiary Form; or
- To request a claim form for Life Insurance.

Or visit our website at www.1199SEIUBenefits.org

REMINDERS

- Complete your Enrollment Form and select a beneficiary.
- You may change your beneficiary at any time.
- You or your beneficiary need to file a claim for accidental death and dismemberment benefits within 31 days of your death or dismemberment.

SECTION IV. A

LIFE INSURANCE BENEFITS FOR FULL-TIME EMPLOYEES

LIFE INSURANCE BENEFIT

If you die while insured for these benefits, the amount of your Life Insurance benefit of \$25,000 is payable to your beneficiary.

If you became insured after December 1, 1968, and your death occurs at or after age 70, the benefit payable is one-half the amount in effect before you reach age 70.

To change your beneficiary, you must notify the 1199SEIU LPN Fund in writing.

After your death, your beneficiary may name a person to receive any amount, which would be paid to the beneficiary's estate.

Your spouse's Life Insurance coverage is \$8,000.

Your dependent children's Life Insurance coverage is \$4,000 for each child.

LEAVING EMPLOYMENT

If you leave employment, your Group Life Insurance protection continues for 31 days. During this time you may convert your Group Life Insurance to Individual Life Insurance. You do not have to give evidence of good health.

FOR YOUR DEPENDENTS

Life Insurance Benefit

If your dependent dies while insured for these benefits, a benefit of \$8,000 for your spouse or \$4,000 for a dependent child is payable to you. If you are not alive when your dependent dies, payment will be made:

- For your spouse's death, to your spouse's estate.
- For your child's death, to the survivors in the first surviving class of those that follow: the child's (i) parent or (ii) brothers and sisters. If none survives, payment will be made to the child's estate.

If a minor has no legal guardian, that minor's share may be paid to the adult or adults who, in the insurance carrier's opinion, have assumed the custody and support of the minor.

CONTINUANCE OF PROTECTION

If you leave employment, your dependents' Group Life Insurance protection continues for 31 days. If you die while insured for "Employee Life Insurance Benefits" your dependents' protection continues for six months.

During the first 31 days after you leave employment or your death, your spouse may convert this protection to Individual Life Insurance. This is a self-pay option. Your spouse does not have to give evidence of good health.

If your spouse dies after having applied to convert the Group Life Insurance to Individual Life Insurance, the beneficiary named under the Individual Policy will be deducted from the amount due under the Group Policy. Any premiums paid under the Individual Policy will be paid to the beneficiary on return of that policy.

CONVERSION TO AN INDIVIDUAL POLICY

If the Group Life Insurance stops, you and your covered dependents may each buy an Individual Life Insurance policy from the insurance carrier. Proof of good health will not have to be given to the insurance carrier.

HOW TO APPLY

The person must apply within 31 days after the Life Insurance stops.

Obtain an application from the insurance carrier or the Member Services Department.

You will be told the cost. The first premium must be paid before the policy can be put in force.

The amount of the policy will be limited to the amount of the person's Group Life Insurance. The person can ask for a lower amount of Life Insurance.

The policy can be any one of the individual policies offered by the Insurance Carrier except that:

- For the first year, you and your dependents may each choose an individual policy, which provides term insurance.
- After the first year, the individual policy will not provide term insurance.
- The policy will not have disability benefits or other extra benefits.

If the Life Insurance stops because the Fund has:

- Ended the group plan with the insurance carrier, or
- Changed the plan so that you are no longer an eligible employee, the new policy will be reduced by any amount you or your dependents are or become eligible for under any other group plan within the 31 days. The other group plan may be issued or reinstated by the insurance carrier.

If you or your dependent dies within the 31-day conversion period, the insurance carrier will pay the beneficiary the amount of Life Insurance that could have been bought under the individual policy. The individual policy will not go into effect.

IF THERE IS NO BENEFICIARY

If you do not list a beneficiary, your beneficiary dies before your death, or the Fund cannot locate your beneficiary after reasonable efforts, your Life Insurance benefit is paid to the administrator or executor of your estate. If the total amount of your Life Insurance benefit is less than \$20,000 and no estate exists, your Life Insurance benefit is paid to your survivors in the following order:

- Your spouse
- Your children, shared equally
- Your parents, shared equally
- Your brothers and sisters, shared equally
- If none of the above survive, to your estate after it has been established.

If the total amount of your Life Insurance benefit is \$20,000 or more, benefits will be paid to the administrator or executor of your estate.

SECTION IV. B

LIFE INSURANCE BENEFITS FOR PART-TIME EMPLOYEES

LIFE INSURANCE BENEFIT

If you die while insured for these benefits, the amount of \$12,500 is payable to your beneficiary. You may choose to have this amount paid in a lump sum or installments. You may change your beneficiary or change the mode of payment to one offered by the Fund at any time. If you do so, you must give written notice to the Fund.

After your death your beneficiary may:

- Choose a mode of payment, if you did not choose one.
- Name a person to receive any amount, which would be paid to the beneficiary's estate.

FOR YOUR DEPENDENTS

If your spouse dies while insured for these benefits, a benefit of \$4,000 is payable to you. If a dependent child dies while insured for these benefits, a benefit of \$2,000 is payable to you.

LIFE INSURANCE BENEFIT

If your dependent dies while insured for these benefits, a benefit of \$4,000 for your spouse or \$2,000 for a dependent child is payable to you. If you are not living at the time your dependent dies, payment will be made:

- For your spouse's death, to your spouse's estate.
- For your child's death, to the survivors in the first surviving class of those that follow: the child's (i) parent or (ii) brothers and sisters. If none survives, payment will be made to the child's estate.

If a minor has no legal guardian, that minor's share may be paid to the adult or adults who, in the insurance carrier's opinion, have assumed the custody and support of the minor.

LEAVING EMPLOYMENT

If you leave employment, your Group Life Insurance protection goes on for 31 days. During this time you may convert your Group Life Insurance to Individual Life Insurance, on a self-pay basis. You do not have to give evidence of good health.

CONVERSION TO AN INDIVIDUAL POLICY

If the Group Life Insurance stops, you and your covered dependents may each buy an Individual Life Insurance policy from the insurance carrier.

Proof of good health will not have to be given to the insurance carrier.

HOW TO APPLY

- You must apply within 31 days after the Life Insurance stops.
- Obtain an application from the Insurance Carrier or the Fund's Member Services Department.
- You will be told the cost. The first premium must be paid before the policy can be put in force.
- The amount of the policy will be limited to the amount of the person's Group Life Insurance. The person can ask for a lower amount of Life Insurance.
- The policy can be any one of the individual policies offered by the insurance carrier except that:
 - For the first year, you may each choose an individual policy, which provides term insurance.
 - After the first year, the individual policy will not provide term insurance. The policy will not have disability benefits or other extra benefits.

If the Life Insurance stops because the Fund has:

- Ended the group plan with the insurance carrier or
- Changed the plan so that you are no longer an eligible employee, the new policy will be reduced by any amount you are or become eligible for under any other group plan within the 31 days. The other group plan may be issued or reinstated by the insurance carrier.

If you die within the 31-day conversion period, the insurance carrier will pay the beneficiary the amount of Life Insurance that could have been bought under the individual policy. The individual policy will not go into effect.

SECTION V – OTHER BENEFITS

- A. Social Services
- B. Scholarship Program