

PLUMBERS LOCAL UNION No. 200
FRINGE BENEFIT FUNDS
2121 5TH AVENUE, RONKONKOMA, N.Y. 11779
FAX # 631-739-0022
Frank J. Pellegrino, Fund Administrator

GROUP TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERSHIP INSURANCE
Benefit Summary

The following is a summary of the life insurance benefits for eligible members of the Welfare Fund of Plumbers Local Union #200. These benefits are provided to the membership by the Welfare Fund and are insured by Standard Life Insurance Company of New York. The description of benefits is as follows:

Life Insurance Amounts

- | | |
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| • Active members with 10 or more years of continuous service | \$25,000 |
| • Active members with at least 5 but less than 10 years of continuous service | \$13,000 |
| • Active members with less than 5 years of continuous service | \$8,000 |
| • Retired members who are covered under the policyholders sponsored medical plan | \$10,000 |
| • All other members | \$5,000 |

Additional Features

Accelerated Benefit

Active Members – If you become terminally ill with a life expectancy of 12 months or less, you may receive up to 75% of your life benefit upon application.

Seatbelt Benefit

Pays an extra \$10,000 if death results from a car accident while the insured is wearing a seat belt.

Accidental Death and Dismemberment Benefit

Active Members – Your AD&D Insurance Benefit is equal to the amount of your Life Insurance Benefit.

Portability

Active Members - You may continue your Life Insurance at group rates if your membership terminates.

Career Adjustment Benefit

Active Members – The tuition expenses for training incurred by a member's spouse within 36 months after the date of members death, exclusive of room and board, books, fees, supplies and other expenses, not to exceed \$5,000 per year or the cumulative total of \$10,000 or 25% of the AD&D, whichever is less.

Child Care Benefit

Active Members – the total child care expense incurred by member’s spouse within 36 months after the date of members death for all children under the age of 13 but not to exceed \$5,000 per year or the cumulative total of \$10,000 or 25% of the AD&D, whichever is less.

Higher Education Benefit

Active Members_ the Tuition expenses incurred per child within 4 years after the date of members death at an accredited institution of higher education, exclusive of room and board, books, fees, supplies and other expenses, but not to exceed\$5,000 per year or the cumulative of \$20,000 or 25% of the AD&D, whichever is less.

Medex Travel Assistance

Provides information, facilitation and location of numerous key travel services, emergency evacuation and repatriation when traveling 100 miles or more away from home.

Cost

The cost of this benefit is paid 100% by the Welfare Fund of Plumbers Local Union #200.

Underwritten by the Standard Life Insurance Company of New York
www.standard.com

