$5,000 Group Accidental Death and Dismemberment Coverage for AFT Members

Whether an accident happens at work or away, Accidental Death and Dismemberment (AD&D) insurance provides members of the American Federation of Teachers (AFT) with financial support needed during a stressful time. As a benefit of the American Federation of Teachers membership, AFT has arranged for all active working members* in good standing to have a $5,000 AD&D benefit from The Union Labor Life Insurance Company.

Membership in an AFT local union includes AD&D coverage that pays the member or member’s beneficiary a cash benefit after an accident resulting in covered injury or loss of life within 90 days after the accident. As one of the valuable benefits of AFT membership, AFT has paid for this coverage for ALL eligible members of AFT.

AFT members who spend their lives working to provide stability for their families should have extra protection if a work-related accident occurs. That’s why the policy provides extra benefits for workplace accidents.

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<thead>
<tr>
<th>Feature</th>
<th>Details</th>
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<td><strong>Standard Benefit</strong></td>
<td>• Coverage for both on-the-job and off-the-job accidents.</td>
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<td>• Coverage extends to accidents occurring anywhere in the world.</td>
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<td>• $5,000 benefit is paid to member’s beneficiary for accidental loss of life.</td>
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<td>• Full or partial benefit for accidental loss of hand, foot, sight, speech or hearing.</td>
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<tr>
<td><strong>Double Benefit</strong></td>
<td>• Injury or death occurring at the workplace. Travel to and from work is excluded from this double benefit.</td>
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* Retired members and members who pay a fee for representation but are not full members are not eligible for this benefit.

**This policy has eligibility criteria, limitations, and terms under which the policy may be continued in force or discontinued.
Additional Information:*

- This standard new $5,000 AD&D benefit is 100% paid by the American Federation of Teachers.
- Coverage terminates on the date the Person is no longer an active working member in good standing in the American Federation of Teachers, AFL-CIO or if the coverage terminates for a reason outlined in the policy.
- The $5,000 benefit under the American Federation of Teachers’ AD&D policy is effective 8/1/2017 and is underwritten and issued by The Union Labor Life Insurance Company. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued.
- For complete details on coverage, please visit www.aft.org/add.

About The Union Labor Life Insurance Company

Unforeseen accidents are exactly why The Union Labor Life Insurance Company (Union Labor Life) was founded. Union families needed protection against loss, and Union Labor Life stepped in to deliver the solution. Since they had offered their first life insurance product to union members in 1927, they have been developing products that protect the financial stability and safety of the American worker. Today, Union Labor Life offers AD&D along with other products that help secure the future of union members and their families.

The Union Labor Life Insurance Company's solid financial position was reaffirmed with a B++ (Good) and “Stable” Outlook rating as of 7/22/2016.

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