

What's missing?

Read below to see what supplemental coverages would be best for you.

No one plans on something bad happening. But, it can happen at any moment throughout your lifetime. Being prepared can help. Your major medical pays the doctors and hospitals, but what about you? With the right supplemental coverage, we hope the financial crisis is avoided so you can concentrate on getting better. Whether it happens to you or a family member, having the right coverage in any event is important

My husband applied for our accident insurance policy almost five years ago but we'd never filed a claim. I knew he had the policy but I didn't really know much about it. Recently, after a visit from his agent at work, my husband called me and said, "Do you know we could get benefits for our daughter's broken arm and for our son's broken teeth?!"

I still think I am a high school athlete. Whether I get hit with a ball to the head, fall off my bike or just plain trip on my own feet, my accident insurance policy is there for me. One incident never results in just one doctor's visit, one Rx or one session of physical therapy.

When you have a covered accident, we'll send cash benefits directly to you and you decide the best way to spend them. It's as simple as that.

You'll receive cash benefits for covered losses that may or may not be fully covered by your major medical insurance:

- | | |
|---|--|
| <ul style="list-style-type: none">• Broken teeth• Concussions• Intensive care unit confinement | <ul style="list-style-type: none">• Ambulance, ground and air• Emergency room visits• Lacerations |
|---|--|

Why do I need accident insurance?

After an accident, you may have expenses you've never thought about before. Can your finances handle them? It's reassuring to know that an accident insurance policy can be there for you through the many stages of care, from the initial emergency treatment or hospitalization, to follow up treatments or physical therapy.

In addition, your regular bills, such as the mortgage or rent, car payments and utility bills don't stop

when you're laid up after an accident. Accidental injury benefits are paid directly to you, so you can use them to help with your normal bills as well.

Life insurance helps take care of your loved one's immediate and future financial needs following your death. Immediate needs can include burial/funeral expenses, uninsured medical costs and current bills and debts. Future needs could include income replacement, education plans, ongoing family obligations, emergency funds, and retirement expenses.

We offer a variety of life insurance to suit every need and income:

Term life insurance

Provides a death benefit for a specific length of time, usually 20 years. Coverage expires at the end of the term.

Universal life insurance

Offers a death benefit, plus an investment component that may be collected, borrowed or used to pay the policy's premiums. The policy remains in force for a lifetime, while premiums are paid.

Term Life Insurance Riders

To cover children, a rider may be added to either a term or universal life policies.

Who should think about life insurance?

If someone depends on you, you need life insurance. The question is: How much life insurance coverage do you need? The amount varies by age, income and level of responsibility, but it's essential protection for your loved ones.

Would someone face financial difficulty if you passed away unexpectedly? Make sure you've done all you can to protect their way of life, secure their future and provide them with the proper life insurance protection that will see them through rough times. In this time of diminishing 401(k) balances and property values, life insurance offers a measure of stability you and your loved ones can count on.

Did you know?

One-third of adults in the United States carry no life insurance at all*

Today, insured adults are more likely to have only group life insurance obtained through the workplace. Adults with only group coverage carry the lowest amounts of life insurance.*

*"Facts About Life 2008," *LIMRA International*, September 2008.

The total financial impact of cancer includes direct and indirect costs. The American Cancer Society estimates that one in five people who are diagnosed with cancer use all or most of their savings because of the financial cost of dealing with cancer (*Cancer Facts and Figures 2008*, American Cancer Society).

Can you ever be sure that you won't experience even a short term disability? In the case of illness or injury, or even a planned pregnancy, a short term disability insurance policy helps you maintain your standard of living and helps pay your bills.

Universal and term life insurance for juveniles, helping provide peace of mind by knowing that your family can be financially protected, even in the toughest of times. A juvenile life plan also helps guarantee future insurability.

- **Broken teeth**
- **Concussions**
- **Intensive care unit confinement**
- **Ambulance, ground and air**
- **Emergency room visits**
- **Lacerations**

Allstate Workplace Division – Universal Life Insurance

- Flexible premium Life insurance that provides both protection and fund values. Easy qualification and affordable premiums as low as \$5.00 per week
- Family Coverage – coverage for you, your spouse, children, and grandchildren
- Long Term Care Rider (LTC) – you may continue the plan if you leave or retire from your job, as long as premiums are paid to the insurance company
- **Contingent Guaranteed issue during open enrollment---No Medical Exams, very few questions**

Open Enrollment for Supplemental coverages. Accident, Life, Disability, & Cancer coverage.

If we missed you last year be sure to see us this year. Review your current policy's benefit options, file wellness claims, and check out the new coverage options available.

Date & Time:
April 15 – June 30
8 a.m. – 6 p.m.

Call Center #
1-312-235-2509
For more information visit
www.illinoisbenefits.com/fop

Endorsed by the Chicago FOP Lodge 7 exclusively for the enrollment of its members.

Cash direct benefits to you in times of need.