



AFT Accidental Death & Dismemberment Insurance

Are you an AFT Member? Then you're covered.

The AFT has arranged for all active, working members* in good standing to have a \$36,250 accidental death and dismemberment (AD&D) insurance policy from The Union Labor Life Insurance Company. The AD&D benefit is included in your AFT local union membership, so you're already covered.

Whether an accident resulting in a covered injury or loss of life happens at work or away, this AD&D insurance coverage pays you or your beneficiary a cash benefit within 90 days.

As one of the valuable benefits of AFT membership, your union has paid for this coverage for ALL eligible members.

* Retired members, student teacher members and members who pay a fee for representation but are not full members are not eligible for this benefit.

What you should know

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.

Standard benefit

- *Coverage for both on-the-job and off-the-job accidents.*
- *Coverage extends to accidents occurring anywhere in the world.*
- *\$36,250 benefit is paid to member's beneficiary for accidental loss of life.*
- *Full or partial benefit for accidental loss of hand, foot, sight, speech or hearing.*
- *This policy has eligibility criteria, limitations and terms under which the policy may be continued in force or discontinued.*

Double benefit

- *Injury or death occurring at the workplace. Travel to and from work is excluded from this double benefit.*

All AFT-WV members receive a beneficiary card upon joining. If you did not complete and return a card, please request a new card by calling 1-800-222-9838. If no card is on file at the time of an accidental death, the claim will be paid to the estate of the deceased.

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 offering its first life insurance product to union members in 1927, it has been developing products that protect the financial stability and safety of the American worker. Today, Union Labor Life offers AD&D insurance along with other products that help secure the future of union members and their families.