



New York State  
Professional Fire Fighters Assoc.



# Voluntary Term Life Benefit

From The United States Life Insurance Company in the  
City of New York

**Union Benefit Planners, Inc.**

# Benefits at a Glance

Plan Features	Plan Details
Member Eligibility	Active, full-time members who work 20 hours or more per week
Member Life Amount	You can choose \$30,000, \$60,000, \$120,000, \$180,000, \$240,000 or \$300,000 of coverage
Member AD&D Coverage	100% of the life benefit
Member Guarantee Issue	\$300,000 for new hires
Spouse Guarantee Issue	\$20,000
Spouse Life Amount	A maximum of \$150,000, not to exceed 1/2 member's chosen amount
Dependent Child(ren) Amount	\$10,000
Dependent Child(ren) Eligibility	Dependent children are eligible from live birth through age 24 -- to remain eligible for this coverage, children age 21-24 should be attending an accredited college or university on a full-time basis and be wholly dependent on the employee for support
Age Reduction	Coverage ends at age 70
Accelerated Death Benefit	Allows you to receive a portion, 75 percent up to \$250,000 of your life insurance funds, before death, if diagnosed with one or more qualifying conditions
Conversion Privilege / Continuation	Included
Included Services	Travel Guard (see attached)

# Basic Life / AD&D

## NYSPFFA Term Life Insurance Monthly Rates

Member Insurance Amount	Up to Age 35		Age 35 Through 59		Age 60 Through 69	
	Member Only	Members and Dependents	Member Only	Members and Dependents	Member Only	Members and Dependents
\$30,000	\$4.93	\$8.93	\$6.63	\$10.63	\$8.35	\$12.35
\$60,000	\$9.85	\$13.85	\$13.25	\$17.25	\$16.70	\$20.70
\$120,000	\$19.70	\$23.70	\$26.50	\$30.50	\$33.40	\$37.40
\$180,000	\$29.55	\$33.55	\$39.75	\$43.75	\$50.10	\$54.10
\$240,000	\$39.40	\$43.40	\$53.00	\$57.00	\$66.80	\$70.80
\$300,000	\$49.25	\$53.25	\$66.25	\$70.25	\$83.50	\$87.50

# Financials

The United States Life Insurance Company in the City of New York (USL), have been keeping promises to American families and businesses for more than 160 years; our origins date back to 1850. Over the past five years alone, member insurers have collectively paid out \$34 billion in claims and benefits to our customers.

## Financial Strength Ratings as of April 25, 2011

Agency	Rating	Descriptor	Definition
A.M. Best Company <sup>1</sup>	A	Excellent	"Assigned to companies that have, in our opinion, an EXCELLENT ability to meet their ongoing insurance obligations."
Standard & Poor's <sup>1</sup>	A+	Strong	"An Insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings."
Fitch Ratings <sup>3</sup>	A	Strong	"Denote a low expectation of ceased or interrupted payments. They indicate STRONG capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings."
Moody's Investors Service <sup>2</sup>	A2	Good	"Insurance companies rated 'A' offer GOOD financial security. However, elements may be present, which suggest a susceptibility to impairment some time in the future"

1Stable Outlook    2Stable Outlook    3Stable Outlook    4Negative outlook

## Travel Guard

Your Worldwide Travel Assistance Program



Travel assistance is an important employee benefit that contributes to peace of mind while traveling for work or leisure.

Travel Guard provides you and your family with the worldwide travel assistance you need — from pre-trip information, such as immunization requirements, to help with lost or stolen luggage. Even medical and transportation assistance is available in the event of a travel emergency. Services may be accessed by phone 24 hours a day, seven days a week from anywhere in the world. What's more, because these services are automatically included as an added value through American General Life Companies,<sup>1</sup> there is no charge for the program.

### Travel Assistance

#### Pre-Trip Information

- Advise of visa or passport requirements.
- Supply immunization information.
- Offer long-distance calling cards for worldwide telephoning.

#### Bookings and Re-Bookings

- Make hotel and flight arrangements in the event you need to return home because of an emergency.
- Help re-book flights and hotel reservations in case of a flight cancellation, delay or schedule change.

#### Car Rentals

- Book car rentals.
- Dispatch necessary roadside service.
- Return a rental, if you have to abandon it due to an emergency.

#### Guaranteed Hotel Check-In

- Contact your hotel to guarantee a late-arrival check-in.
- Guarantee a hotel in the event your credit card is lost or stolen.

#### Lost Luggage or Documents

- Assist in the search for lost luggage.
- Coordinate getting the luggage to your home or current location.
- Assist in the replacement of lost or stolen travel documents, passports or visas.

#### Cash

- Provide ATM locations worldwide that accept your credit card.
- Help obtain cash advances in local or U.S. currency.
- Provide foreign exchange rates and help with the purchase of foreign currency.

#### Up-To-The-Minute Reports

- Travel delays.
- Medical advisories.
- Travel supplier strikes.
- Latest weather, sports scores and stock reports.

#### Legal Referrals

Provide referrals for local legal services.

#### Emergency Contacts

- Supply telephone translation services and referrals to interpreter services.
- Assist with contacting family or friends.
- Refer you to embassies or consulates.

#### Claims Assistance

Provide details on claims requirements and procedures.

<sup>1</sup> Travel Guard is included with all group AD&D plans.

**American General**  
Life Companies

## Travel Guard Program

Policy No.: V255769  
Group Name: New York State Professional Fire Fighters Association  
Insured Name: \_\_\_\_\_

## Medical Assistance<sup>2</sup>

### Prescription or Eyeglasses Replacement

- Help obtain replacements if medications are lost, stolen or forgotten.
- Locate a service provider to replace misplaced, stolen or damaged eyeglasses or corrective lenses.

### Advice and Referrals

- Provide a qualified medical person to answer questions about general medical conditions and/or specific symptoms.
- Supply a list of physicians, dentists and optometrists in the area in which you are traveling.

### Case Management

- Coordinate and arrange emergency medical transportation to the nearest, most appropriate medical facility if you suffer an injury or illness that requires medical treatment.
- Arrange for a medical consultation or doctor visit if you are unable to visit a doctor.
- Monitor your case from initial admission until discharge if you are hospitalized.
- Determine if adequate care is available locally and, if necessary, facilitate evacuation to the nearest appropriate medical facility or return to a hospital near home.
- Assist in shipping needed medical records to the attending facility.
- Maintain close contact with the attending physician, family doctor and family.

<sup>2</sup> Travel Guard does not provide payment for medical charges relating to services received from a doctor, hospital and/or pharmacy.

## Cost Containment and Investigation

- Work directly with service providers to achieve significant discounts, audit medical expenses.
- Assess all medical bills to ensure provided services and charges are appropriate to the medical treatment needed.
- Pursue an investigation if a resolution cannot be achieved.

## Repatriation of Mortal Remains

Help make arrangements for the preparation and air transportation of a traveler's mortal remains in the event of death.

## Concierge Services<sup>3</sup>

- Restaurant referrals and reservations.
- Movie and theater information.
- Local activity recommendations.
- Event ticketing.
- Cruise and private air charter assistance.
- Ground transportation coordination.
- Golf tee time reservations and referrals.
- Wireless device assistance.
- Floral services.

<sup>3</sup> Services listed here are subject to availability. All third-party expenses are the traveler's responsibility.

## Personal Security Assistance

- Access to up-to-the-minute security and safety advisories, in-depth global risk analysis and specialists for personal consultation.
- Assist in your safe extraction from a dangerous situation/event to the nearest safe-haven.
- Offer SMS alert messaging as and when incidents occur in selected territories.
- Maintain secure database of medical data, credit card information and others can be transmitted to requested contacts.
- Supply updated security content information on a wide range of topics, such as petty crime, terrorism and cultural threats.

## Identity Theft Assistance

- Order and review credit bureau records on your behalf.
- Investigate financial accounts where identity theft is suspected.
- Review account activity to identify any suspicious activities.
- Interact with law enforcement to pursue prosecution of criminals.
- Review and resolve victim's issues.

For information or assistance, just call 1-866-315-0048 (U.S. or Canada) or 01-715-295-9830 (anywhere else) and a trained Assistance Coordinator will help you.

In case of emergency requiring assistance or hospitalization in the U.S. or Canada, call 24 hours a day, 7 days a week toll-free 1-866-315-0048.

To call collect from anywhere else in the world, contact an AT&T operator to place your call to 01-715-295-9830.

Reference your policy number.

## American General Life Companies

American General Life Companies, [americangeneral.com](http://americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

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