



New York State
Professional Fire Fighters Assoc.



Voluntary Term Life Benefit

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

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)