

Your **Union Membership** allows you to participate in the following money saving programs!



Union Member Life Insurance vs. FEGLI

Did you know that changing your FEGLI could save you a full year's salary? Can you afford a FEGLI cost increase of more than 280% from age 65 to 80 after you retire? We have a better option! Family coverage is also available with higher coverage amounts for family members. Guaranteed Issue options available.

✓ PERMANENT COVERAGE

When properly funded, your death benefit will stay level until age 100. Unlike the Government's Term plan, your Union Member Life policy is designed for you to keep forever!

✓ CASH ACCUMULATION

Your policy builds a tax-deferred cash value. Your cash value earns interest and can be used to supplement your retirement, educational funding, or any other purpose you choose. You can take loans from your policy if you need the cash in the event of an emergency, make withdrawals from your policy, or even use your cash value to pay your premiums if you choose to do so. The Government's FEGLI plan has no cash value at all!

✓ AFFORDABLE PREMIUMS

The premiums are designed to stay level—the price will not increase as you age! With FEGLI, once you turn 35, the cost increases every five years!

✓ WHAT HAPPENS IF YOU CHANGE JOBS?

The policy can be taken with you as long as you continue to pay the premiums. With FEGLI, if you ever leave Federal service, you lose all of your life insurance coverage. Since there is no cash value in FEGLI like there is in the Union Member Life plan, you cannot get back any of the money you have already spent on FEGLI!



Disability

Provides a tax-free monthly benefit of up to 60% of monthly income, up to \$6,000, due to any covered illness or off the job accident for both expected and unexpected losses of income. (Expected loss of income such as maternity, or the unexpected such as a car accident or serious illness.)



Critical Illness Insurance

Coverage pays a lump sum of \$5,000 to \$30,000 upon diagnosis of a covered critical illness such as Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Illnesses Paralysis, Loss of Sight/Speech/Hearing, and others...



Dental

- Dental Plans as low as \$14 bi-weekly
- Low Co-pays.
- No Waiting Periods! (Ortho Exception)
- No charge for oral exams, bitewing x-rays, or preventative cleanings.
- Multiple plan options (Plans vary by region)



Vision

With plans starting as low as \$5 bi-weekly, you have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrists, ophthalmologists, and national retail locations with the same benefits at all participating providers, regardless of location.



Hospital Indemnity

Pre-existing conditions are covered. Pays for Hospital Confinement (\$150 per day, up to 31 days*), Admission (\$1,000), Intensive Care (\$150 per day, up to 10 days*). Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days*). Newborn coverage for 60 days from birth.
**per covered sickness/accident*



Accident

Accident Insurance helps with what your health insurance plan might not cover. Helps pay for out of pocket costs that arise from covered accidents such as fractures, dislocations and lacerations. Coverage is 24/7, on or off the job, and is available for the member, spouse and dependents.

SCAN TO
ENROLL

FOR QUESTIONS, PLEASE CONTACT YOUR BENEFIT REPRESENTATIVE:

SCAN FOR
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Federal Employees Group Life

FEGLI Bi-Weekly Cost Analysis (Active at work)

Salary \$50,000	Basic \$52,000	Option A \$10,000	Option B \$250,000	Option C \$25,000 \$12,500	Bi-Weekly Premium	Total Coverage
Under 35	8.32	0.20	5.00	1.00	\$14.52	\$364,000
35-39	8.32	0.20	5.00	1.20	\$14.72	\$343,200
40-44	8.32	0.30	7.50	1.85	\$17.97	\$317,200
45-49	8.32	0.60	15.00	2.65	\$26.57	\$312,000
50-54	8.32	1.00	25.00	4.15	\$38.47	\$312,000
55-59	8.32	1.80	45.00	6.65	\$61.77	\$312,000
60-64	8.32	6.00	100.00	12.15	\$126.47	\$312,000
65-69*	7.80	6.00	120.00	14.15	\$147.95	\$312,000
70-74*	7.80	6.00	215.00	19.15	\$247.95	\$312,000
75-79*	7.80	6.00	450.00	28.80	\$492.60	\$312,000
80+*	7.80	6.00	720.00	39.00	\$772.80	\$312,000

* This Premium is only for active employees working past age 65

Total Cost to Stay in FEGLI to Age 65:

Age	Cost to 65	Age	Cost to 65
20	\$42,838.30	25	\$40,950.90
30	\$39,063.50	35	\$37,176.10
40	\$35,262.50	45	\$32,926.40
50	\$29,472.30	55	\$24,471.20
60	\$16,441.10		

Monthly Coverage and Cost Analysis (Retiree)

75% Reduction- (No Additional Premiums)

	Basic \$52,000	Option A \$10,000	Option B \$250,000	Option C \$25,000	Total \$312,000
End of Age 65	\$39,520	\$7,600	\$190,000	\$19,000	\$237,120
End of Age 66	\$27,040	\$5,200	\$130,000	\$13,000	\$162,240
End of Age 67	\$14,560	\$2,800	\$70,000	\$7,000	\$87,360
End of Age 68	\$13,000	\$2,500	\$10,000	\$1,000	\$25,500
End of Age 69	\$13,000	\$2,500	\$0	\$0	\$15,500

Cost for No Reduction of Basic, Option B, and Option C

Ending Salary \$50,000	Basic \$52,000	Option A \$10,000	Option B \$250,000	Option C 25,000 \$12,500	Monthly Cost	Annual Cost
55-59	\$135.03	\$3.90	\$97.50	\$14.40	\$250.83	\$3,009.94
60-64	\$135.03	\$13.00	\$216.75	\$26.35	\$391.13	\$4,693.54
65-69	\$117.00	\$0.00	\$260.00	\$30.65	\$407.65	\$4,891.80
70-74	\$117.00	\$0.00	\$465.75	\$41.50	\$624.25	\$7,491.00
75-79	\$117.00	\$0.00	\$975.00	\$62.40	\$1,154.40	\$13,852.80
80+	\$117.00	\$0.00	\$1,560.00	\$84.50	\$1,761.50	\$21,138.00

Additional Cost to Stay in FEGLI from 65 Until Age:

Age	Additional Cost	Age	Additional Cost
70	\$24,459.00	75	\$61,914.00
80	\$131,178.00	85	\$200,442.00
90	\$306,132.00	95	\$411,822.00

FEGLI Rates are not guaranteed and subject to change; Rate Information for the above calculations provided by the OPM web site (www.opm.gov). Rates current as of 01-01-2016