

Teamster Privilege insurance helps to **provide financial security** for you and your family.

TEAMSTERSHIELD Accident Insurance

Round-the-clock accident insurance **protection at no cost** to you. \$10,000 of workplace and \$2,000 of all-accident protection is paid for by the International Brotherhood of Teamsters. You also may purchase up to \$200,000 of additional protection for you and your family. Benefits include:

- ★ No cost coverage
- ★ Optional coverage to protect your spouse and dependent children
- ★ 5% cost of living benefit
- ★ Premiums waived during strikes and lockouts

To enroll call **1-800-393-0868** or go to **www.unioncare.com**.

TEAMTERM Life Insurance

Affordable term life insurance protection for Teamster members ages 18 to 64 with benefit amounts up to \$250,000. Benefits include:

- ★ Special strike and lockout premium waiver
- ★ Coverage from \$50,000 to \$250,000
- ★ Optional spouse coverage
- ★ Living payout option

To enroll call **1-800-393-0868** or go to **www.unioncare.com**.

Team-to-100 Insurance

Affordable supplemental life insurance with benefits guaranteed for life for Teamster members, retirees and spouses age 50 to 80. This protection is NOT intended to replace life insurance you already have. The purpose of this insurance is simple: to help pay your final expenses. Benefits include:

- ★ No medical exam required
- ★ Benefit amounts of \$5,000 or \$10,000
- ★ Premiums never increase
- ★ Benefits never decrease

To enroll call **1-800-393-0868** or go to **www.unioncare.com**.

Hospital Income Program

Provides as much as \$90 per day if you, your spouse or dependent children are hospitalized. You are paid regardless of any other insurance coverage you may have. Benefits include:

- ★ Daily benefit paid directly to you
- ★ Family coverage is available
- ★ Skilled Nursing Facility and Home Health Care benefit
- ★ Renewable for life

To enroll call **1-800-393-0868** or go to **www.unioncare.com**.

Who's eligible?

TEAMSTERSHIELD ACCIDENT INSURANCE

U.S. Teamster members ages 18 to 69. Members over 70 receive one-half the benefit amount. This program is not available to members living in Canada.

Who's eligible?

TEAMTERM LIFE INSURANCE

U.S. Teamster members ages 18 to 64. Spouse coverage is available. This program is not available to members living in Canada.

Who's eligible?

TEAM-TO-100 INSURANCE

U.S. Teamster members, retirees and spouses ages 50 to 80. This program is not available to members living in Canada.

Who's eligible?

HOSPITAL INCOME PROGRAM

U.S. Teamster members, their spouses and their dependent children. This program is not available to members living in Canada.