

IMPORTANT ANNOUNCEMENT

Voluntary Insurance Program – We Are Here To Help

For over 28 years, the Voluntary Insurance Program (VIP) has been there to assist members in their time of need. The coverage you secured through VIP can assist you during this crisis and alleviate some financial pressures. You pay for these benefits, it's VIP's responsibility to make every effort to ensure that you are aware of policy features that may assist you and provide ready assistance and guidance to maximize your benefits.

Disability Insurance with MetLife covers COVID-19

For the 19,000 members who have the **MetLife disability coverage**, this policy covers COVID-19 and recognizes it as a disability.

What Will MetLife Cover?

Commencing on March 19 for disability claims reported for disabling flu-like symptoms reported to be due to, or potentially due to, COVID-19. **MetLife will conditionally approve 14 calendar days of benefits pending supporting medical evidence.** MetLife will maintain this process for an initial 30-day period, then reassess based on how the crisis unfolds.

How Does A Member File A Claim?

Members should contact VIP if they are diagnosed with COVID-19 to review their coverage and review the process for filing a claim. Members may be eligible to receive disability benefits for up to a year depending upon their time out of work.

Accident Insurance with Transamerica

Sickness Disability Rider Will Cover COVID-19

While the definition of an "accident" does not typically include an illness such as COVID-19, there are roughly 5,000 members with **Accident Insurance** through Transamerica. **Those who elected the "Sickness Disability Rider" will be eligible for benefits related to COVID-19.** Members should contact VIP to review their coverage.

Life Insurance

Expedited Claim Service through VIP Service Center

For members who have **Life Insurance** through VIP, members should be instructed to contact VIP for claims filing assistance and guidance immediately and before submitting any claim.

Unfortunately, we have already had a claim filed related to COVID-19 but, because the family contacted VIP, we were able to expedite the process and the Carrier paid the claim directly to the Funeral Home on behalf of the family.

VIP CALL CENTER: (800) 347-6071
MONDAY THRU FRIDAY, 8:30 A.M. TO 5:00 P.M.