



DON'T FEAR THE UNEXPECTED; PREPARE FOR IT!

Benefits Exclusively for Local 1180 Members And Your Families!

VOLUNTARY BENEFITS

An unexpected event can seriously impact you, your family, and your finances! Exclusive Voluntary Benefits through Local 1180 are low-cost coverages you can get without answering medical questions and pay for through the ease of payroll deductions to protect you and your family.



Accident Insurance

Plan offers **24 Hour Coverage**. Plan pays benefits for **over 120 injuries**. Accidental Death and Dismemberment events are covered for **\$50,000** to the member and spouse, **\$10,000** to the child dependents.



Critical Illness

Benefit **pays lump-sum amount** based upon diagnosis of one of the covered diseases: Cancer, Heart Attack, Renal Failure, Major Organ Transplant, Alzheimer's Disease, ALS, and many more. Health Screening Benefit of **\$50** is available.



Short Term Disability

Benefit Elimination Periods Available: **14 day Sickness and 14 day Accident or 30 day Sickness and 30 day Accident**. Benefit Durations Payable for **12 or 24 months**. Mental Illness Coverage: **Up to 12 months** of benefits paid.



Permanent Life Insurance

Enrollment in coverage **up to \$150,000** is available for members with no medical questions. Policy is cash accumulating, and provides interest or dividends. Policy provides a chronic care benefit.



Call **1-800-347-6071**, Monday – Friday, 8:30 a.m. to 5 p.m. ET



Visit **myvipbenefits.com/cwalocal1180/**

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