



Membership Just Got Better!

AFSCME Local 4041 members now have the opportunity to enroll in two insurance plans offered by our Union's carrier, AFLAC, from February 21st through March 2nd, 2012 for an April 1st, 2012 effective date. You will also receive a discount prescription card for being an AFSCME Local 4041 member. You must be an active AFSCME 4041 member at the time of application to enroll. If you are not a member, now is the time to join to get the following benefits.

What is the discount prescription card and who gets one?

Every AFSCME Local 4041 member will be entitled to get an AFSCME Local 4041 discount prescription card when you meet with one of the Benefits Counselors during the enrollment period. Take this prescription card with you to any pharmacy and be eligible for additional discounts off prescriptions. Members have saved up to hundreds of dollars throughout the year from using these discount prescription cards.

Whole Life Insurance

Whole Life Insurance can help give you the insurance protection you need, while also giving you the financial flexibility you want. This policy is designed to provide a death benefit to your beneficiaries if you pass away, in addition to an available cash-value living benefit.

Plan Features

- The Whole Life Insurance coverage is available for you, your spouse, and your eligible children.
- Whole Life Insurance is voluntary, which means you enroll in the precise amount of coverage that is right for your needs.
- You'll only need to answer a few simple medical questions to qualify, and there are no medical exams.
- Your life insurance policy is issued at your current age and will not increase as you get older.
- The policy will build a tax-deferred cash value at current interest rates.

Critical Illness Insurance

Critical Illness Insurance is designed to protect your income and personal assets if your out-of-pocket expenses increase as a result of a covered illness. Health insurance is not always enough to cover all of the unforeseen expenses associated with a serious medical condition. Critical Illness insurance pays a lump-sum cash benefit directly to you that can be used any way you choose, and benefits are paid in addition to any other insurance coverage you may have.

Coverage for:

- Coma
- Heart Attack
- Loss of Sight
- Loss of Hearing/Speech
- Paralysis
- Stroke
- Kidney Failure
- Bypass Surgery
- Cancer
- Carcinoma in Situ

Plan Features:

- You do not have to be terminally ill to receive benefits.
- Coverage options are available for your spouse and children, as riders to your coverage.
- Tailor your plan to your needs and your budget with your choice of benefit levels: \$5,000 - \$50,000.