

NEW YORK LABOR HEALTH CARE ALLIANCE INC.

"A Labor Organized Quality Health Care Network for New York State"

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New York Labor Health Care Alliance Endorsed Insurance Programs

We are pleased to offer your members best-in-class voluntary life, accident, and critical illness insurance and fund-sponsored group-specific disease insurance. The NLHCA and its partners have performed a comprehensive search to find these products to offer to union members and their families. We feel these coverages are best in class and encourage you to review all the information provided.

Voluntary Benefits for Your Members

There is no fund involvement aside from making this available to fund participants.

Voluntary Life Insurance

- No physical exams required
- Whole life insurance – this builds cash value & is permanent
- Benefits and portable and owned by the policyholder

Voluntary Critical Illness Insurance

- Cash payments are made when participants are diagnosed with a specific illness
- Provide immediate financial relief from work lost due to illness

Voluntary Accident Insurance

- Will pay members for accidents – even if covered by health coverage
- Payment is made directly to members

Fund Sponsored Benefits

Your Fund could offer this as a supplemental part of your health coverage.

Group Specified Disease Program

- Select between \$5 or \$10k coverage
- Minimal cost for your fund that helps give peace of mind to participants who are diagnosed with a life-changing disease



NEW YORK LABOR HEALTH CARE ALLIANCE

Voluntary Health Insurances
Secure your finances when you need it most

To help secure your families' financial future, we are pleased to offer these additional voluntary insurances.

We have performed a comprehensive search and these products are best in class. Don't miss this opportunity!

How to enroll?

- Virtual meeting with a benefits counselor
- Enroll by phone
- No agent visits required
- No sales pressure
- No fund hassles
- Unum handles all customer service questions & post enrollment services
- Pay by convenient ACH

1 Review the benefits available to you by scanning here:



or clicking [here](#).

2 Scan here to book a virtual meeting with a benefits counselor:



or click [here](#).

Select 1, 2, or 3 options:



Life Insurance: Protecting your family's financial future

PLAN HIGHLIGHTS:

- Members own the policy (issue ages 15 - 80)
- Permanent & portable
- Fixed rates
- Builds cash value over time



Accident Insurance: Helping you cover expenses after an accident

PLAN HIGHLIGHTS:

- Pays no matter what your health insurance pays
- Members own the policy (issue ages 17 -80)
- On or off job coverage
- Cash paid directly to policyholder



Critical Illness Insurance: Taking care of the expenses if you're critically ill

PLAN HIGHLIGHTS:

- Pays no matter what your health insurance pays
- Members own the policy
- Pays a lump sum benefit upon diagnosis (amounts between \$5,000 - \$20,000)

No medical exams required



New York Labor Health Care Alliance Specified Disease Program

Available to NYLHCA Member Funds only

NYLHCA Sponsored Specified Disease Insurance

This benefit is offered through Guardian Insurance and they will issue cash payment to your participants for specified diseases. The coverage for each is either \$5,000 or \$10,000 when diagnosed with a serious covered illness which will provide immediate financial relief from expenses related to the illness including time off from work. Funds can choose between \$5,000 or \$10,000 of coverage and the illnesses include:

- | | |
|-----------------------|------------------------------------|
| ✓ Cancer | ✓ Stroke |
| ✓ Heart Failure | ✓ Heart Attack |
| ✓ Major organ failure | ✓ End stage renal (kidney) disease |
| ✓ Benign brain tumor | |

(~~not~~ guaranteed issue- no health questions are required. Please refer to attached specified disease flier for more information

**For complete details or quotes please contact Otto Hays at
518-209-9089 or otto.hays1@gmail.com
NYLHCA Endorsed Provider of Supplemental & Voluntary Benefits**



Help protect your savings from life's unexpected moments

Coverage to use to offset medical expenses during times of serious illness

Thanks to near-daily advancements in medicine, most of us are living longer lives. Still, people are diagnosed with serious illnesses every day. A stroke, heart attack, or cancer can come when least expected — and while survival rates may be up, so are treatment, support, and recovery costs.¹ Along with lost wages, out-of-pocket care costs can add up and present financial setbacks. Specified disease insurance pays a lump-sum benefit that can provide important financial assistance in those moments — with the focus of getting you the financial and emotional support you need, when you need it.

Who is it for?

- Anyone concerned about out-of-pocket expenses from a serious illness
- People who want to supplement their medical insurance
- Those worried about losing income while they recover from a covered illness

What does it cover?

- The plan pays a lump-sum benefit based on a diagnosis of a variety of major illnesses, including heart attack, stroke, and cancer
- Coverage for first and second occurrences
- Certain types of routine care, such as cholesterol tests, mammograms, and colonoscopies*

Why should I consider it?

- The lump-sum benefits are paid directly to you
- Take the coverage with you if you change jobs or retire



Did you know?

One-third of US adults say they have skipped recommended medical treatment due to cost, while 4 in 10 have delayed needed care.²

Here's an example of how it works

Bob suffered a heart attack and received a direct payment from his specified disease plan. Four years later, he had a stroke and got another payment. During both illnesses, he used his lump-sum benefits to help pay for out-of-pocket medical costs, as well as household expenses while he recovered.

Watch a video

Click [here](#) to learn more.

*For illustrative purposes only.

Learn more about specified disease insurance guardianlife.com