

■ GUARANTEED COVERAGE — NO EXAM, NO QUESTIONS

ADD UP TO \$400,000 OF LIFE INSURANCE

Coverage is **tax-free**, paid straight to your family, and you can keep it through retirement, up to age 75. Enrollment is open to you, your spouse and your children.

A 30-YEAR-OLD PAYS ABOUT

\$36/mo

for the full \$400,000. Rates are based on your age.

ALSO OPEN RIGHT NOW

ALL THREE PAY A \$50 WELLNESS BENEFIT PER COVERED FAMILY MEMBER, EVERY YEAR

ACCIDENT

Covers accidents **on and off the job** — at work, at home, on the ball field. Cash paid straight to you: \$225 for the ER, \$360 for an ambulance, \$1,250 if you're admitted. Spouse and kids get the same benefits; one premium covers every child.

CRITICAL ILLNESS

A **\$10,000 or \$20,000 lump sum** the day you're diagnosed — cancer, heart attack, stroke, major organ transplant. Spend it on anything: the mortgage, travel to treatment, time off. Spouse and children can be added at \$5,000 or \$10,000.

HOSPITAL INDEMNITY

\$1,100 for your first day admitted, \$1,200 for critical care, then \$100 a day up to 90 days. Any stay counts — illness, accident, surgery, having a baby. Under \$10 a month for member-only coverage.



SCAN TO ENROLL

NCLenrollment.com • (888) 212-7822

Weekdays 8 a.m.–6 p.m. CST • Saturdays 8 a.m.–12 p.m. CST



ENROLL BY NOV. 30

MISS IT AND THE NEXT WINDOW IS
A YEAR AWAY

MCL LIFE INSURANCE



NEW IN 2022 — Life insurance benefits extended to age 70!*

Life insurance provides important financial protection for your loved ones and is a crucial part of your overall financial strategy. In addition to any life insurance that you currently have through other sources, you are now eligible for an **additional** life insurance benefit just for being a MAP card-carrying member.*

MEMBERS ARE AUTOMATICALLY ENROLLED to get the new \$5,000 life insurance benefit. To purchase ANY additional insurance, MEMBERS WILL NEED TO ENROLL. Please visit coalitionoflabor.org for more detailed information on your new coverage and plan options.

\$5,000 IN FREE LIFE INSURANCE! **Over \$10 Million in Claims Paid To Date**

Members can purchase up to 250,000 in additional coverage at outstanding group rates during the initial enrollment period for a total of \$255,000 in life insurance coverage.

Spouse and Dependents

Base life insurance coverage can also be extended to dependents. Members can purchase up to \$30,000 in life insurance for their spouse and up to \$15,000 for their children.

Living Benefit Option

Accelerates the benefits of terminally ill members or dependents at up to 75% of their coverage amount, with the remaining 25% paid in the case of a terminal event.



**YOU WILL BE NOTIFIED WHEN YOU CAN
ENROLL IN ADDITIONAL COVERAGE.
NO MEDICAL EXAM, NO QUESTIONS ASKED.**

FOR MORE INFORMATION

CALL (888) 212-7822

**Life insurance benefits are now extended up to age 70 regardless of active or retirement status as long as you begin coverage before you retire.*

Voya Financial is the underwriter of this policy. Voya is a Fortune 500 company and is highly rated by commercial rating agencies for financial strength and ability to meet claims and guarantees.