



VIP is Pleased To Offer
OSA
 Disability Benefits

NEW Open Enrollment Period for All OSA Members through November, 2013

All members will qualify regardless of health

This program, available on a voluntary basis through the convenience of payroll deduction, is designed to guard against the unexpected loss of income.

Benefits paid out under this plan can help you cover many of your daily and monthly expenses including:

1. Mortgage or Rent
2. Utilities
3. Food and other Basic Necessities
4. Childcare Expenses



Did you need your last paycheck?

What would happen if an injury or illness left you unable to work?

Where would the money come from to pay your mortgage, rent or bills?

How long would you be able to keep up with your utility bills, credit payments, insurance premiums and other expenses?

How does this coverage work?

OSA Members have the opportunity to purchase Voluntary Short Term Disability Insurance coverage, underwritten by Transamerica Financial Life Insurance Company, one of the nation's leading worksite insurance carriers.

This Disability Income product is designed to coordinate with any Union sponsored disability benefits to which you may be entitled.

Benefits are payable if you experience an accident or sickness that causes you to be totally disabled, after you satisfy an initial benefit waiting period.

Important Coverage Features & Highlights of the OSA Disability Income Product

Coverage

24 hours a day on and off the job.

Guaranteed Issue

Members qualify regardless of health. During this open enrollment, members qualify for a monthly benefit of \$2,500 per month on a guaranteed issue basis. Additional benefits of up to \$3,000 per month are available based on simplified issue underwriting and require answering a few medical questions.

Benefit Amount

Choose a monthly benefit from \$400 to \$3,000, not to exceed 50% of salary.

Duration of Benefits

Policyholders are able to collect up to two (2) years of benefits for Total Disability.

Elimination Period

This plan will be subject to an elimination period (waiting period) for both accident and sickness. Choose from 7, 14, 30, 90 or 180 days.

Offsets

Benefits are payable regardless of any other payments received (benefits paid under this policy may affect benefits payable under another plan).

Convenient Payment Options

Premiums are paid through the convenience of payroll deduction.

Tax Free

Voluntary disability benefits are tax free.

Portable

Coverage can be continued if you leave or change your job.

For More Information About Enrollment or to Schedule a Site Visit
 Contact the VIP Customer Call Center at **800.347.6071**



FREQUENTLY ASKED QUESTIONS

Q1: Who is eligible for this policy?

A1: This plan is available to all actively-at-work union members who:
1. Work more than 25 hours or more per week and,
2. Are between the ages of 18 and 64

Q2: If I choose coverage and become disabled, who will receive my benefit payments?

A2: Payment is made directly to you.

Q3: If I become disabled, do I continue paying for coverage?

A3: NO. After 90 days of disability, your premium payments will be waived as long as you are eligible for disability payments.

Q4: Can I be turned down for coverage?

A4: NO. You cannot be turned down for the coverage if you sign up during this enrollment period.

Q5: Do I have to take a physical exam before I am approved?

A5: NO. A physical exam is not required to receive coverage.

Q6: How will premiums be paid?

A6: The VIP program offers members the convenience of payroll deduction to pay for all premiums. There will be no checks to mail or stamps to buy.

Q7: Will premiums increase with age?

A7: NO. Premiums will not increase due to age, gender or changes in your health.

Q8: Does the plan cover disability due to Pregnancy?

A8: Yes, it is covered the same as any covered sickness or injury provided the policy has been in effect for 10 months or more from the effective date.

RENEWAL CONDITIONS

As long as you are eligible for coverage, you have the right to renew this policy until the first premium due date on or after your 65th birthday, if you pay the current premium when due or within the grace period. Premium rates can be changed on this policy, but only by the carrier making changes to the rates for all such policies in a class. Your policy cannot be cancelled or refused to be renewed if you maintain it continuously in force.

EXCEPTIONS & LIMITATIONS

Benefits will not be paid for injury, sickness, or loss that is caused by or occurs as a result of:

War

Any act of war, declared or not; participation in a riot or insurrection

Aviation

Aviation except as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline

Suicide or Self-Inflicted Injury

Intentionally self-inflicted injuries or attempted suicide

Illegal Occupation

Commission of or attempt to commit a felony or engaging in an illegal occupation

Mental Disorder

A mental or emotional disorder without demonstrable organic disease

Alcohol & Drug Abuse

Alcoholism or drug addiction; Being intoxicated or being under the influence of any narcotic unless administered upon the advice of a physician

PRE-EXISTING CONDITION LIMITATION

No payment will be made for loss due to a pre-existing condition if the loss is incurred or disability commences within 12 months from the effective date of coverage.

A "Pre-Existing Condition" means a condition for which:

- Symptoms existed within 12 months before the effective date of coverage; or
- Medical advice or treatment was recommended by, or received from, a physician or other member of the medical profession acting within the scope of his or her license within the 12 month period before the effective date of the policy.

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The coverage described is Supplemental Disability Income Insurance, Policy Form DI-4NY, underwritten by Transamerica Financial Life Insurance Company (Home Office: Purchase, New York)