

Consider Group Term Life Coverage

for your Emergency Service Organization clients.

- Administration by **VFIS** – York, PA
- Underwritten through member companies of **American International Group**
- Premium must be **Non-Contributory**.
- **Eligibility** - All members of your Emergency Service Organization are eligible; Volunteer, Career, Retirees, Auxiliary, etc.
- **Funding** – 2% monies may be used. (state regulations may apply)
- **24-Hour Coverage** – Coverage is in effect whether a participant is or is not "in the line of duty".
- **Basic Coverage** – Amounts ranging from \$10,000 to \$50,000 available on guarantee issue. Other options are available upon approval. No age limitations applied.
- **Basic Accidental Death & Dismemberment (AD&D)** – This benefit is automatically included in the Basic Coverage, and does not terminate due to age.
- **Covered Activity Benefit** – While the Basic Coverage and Basic AD&D are in effect 24 hours a day, an optional benefit is available to provide an additional 100% to 200% of the Basic Coverage in the event of death while participating in a Covered Activity.
- **Accelerated Life Benefit** – If a member is diagnosed as "terminally ill" prior to age 65, the member may collect up to 50% of the face (maximum of \$100,000) amount and the remainder will be payable upon death. "Terminally ill" is defined as having a life expectancy of less than 12 months. Benefit is payable only once.
- **Waiver of Premium** – This benefit is automatically included in the Basic Coverage. If a member suffers a "total disability" prior to age 60, the premium is waived. (This benefit terminates at age 70 in New York). "Total Disability" means that, as a result of injury or sickness, the insured is unable to engage in any occupation in which he or she is reasonably qualified by education, training or experience.
- **Paralysis Benefit** – This benefit is automatically included in the Basic Coverage. If a member suffers a permanent paralysis within 365 days of the date of the accident that caused the injury, a percentage of the benefit is payable, maximum benefit is 100% of the Basic Coverage. Benefit is payable only once.
- **Reduction of Benefits Schedule** – The standard reduction schedule is 50% of the benefit at age 70, however other options are available. A non-reduction schedule is available for groups with Basic Coverage of \$25,000 or less.
- **Submissions for Quote/Additional Information** – Contact VFIS Benefits Division/Group Products at 1-800-233-1957 or submit a Membership list (active and/or inactive members) including name and date of birth. Fax: (717) 747-7069.



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