

YOUR LIFE INSURANCE & DISABILITY BENEFITS

What Are The Life Insurance Benefits?

The Fund provides a \$5,000 life insurance benefit (\$1,000 for covered part-time employees) to your designated beneficiary if you die from any cause either on or off the job – while you are insured. This benefit is underwritten by a life insurance company, Amalgamated Life.

<http://www.amalgamatedlife.com>

Amalgamated Life
333 Westchester Ave
White Plains, NY 10604
Attention: Life Claims
(914) 367-5000

How Do You Designate A Beneficiary?

You can name anyone you want as a beneficiary by filing a Designation of Beneficiary card with the Fund Office. You may also change your beneficiary at any time by filing a new card with the Fund Office.

How Does Your Beneficiary File A Claim?

Your beneficiary must contact the Fund Office, obtain a claim form from Amalgamated Life and file it within a reasonable period of time. After filling out the form, your beneficiary must return it to Amalgamated Life with one certified copy (with a raised seal) of your death certificate.

If no beneficiary card is on file or if your named beneficiary is not alive, the person claiming the life insurance benefit must complete an affidavit of survivorship form.

If there is no beneficiary, your benefits will be paid to your estate.

If your beneficiary is a minor, proof of guardianship of the property of the minor must be submitted before any claim can be paid.

What If You Become Disabled?

If you become totally and permanently disabled before age 60, your insurance will continue at no cost to you for as long as you are disabled. You have to submit proof of your disability to the insurance company periodically in order for your life insurance to continue.

What Are The Conversion Privileges?

If your coverage by the Fund terminates, you may convert the life insurance to an individual policy within 31 days without medical examination. The amount of your converted policy cannot be more than the amount provided under the group plan. You may choose any type of individual policy then being written by the insurance company except term insurance. The premium cost to you will be based upon your class of risk and your age at the time of conversion. Applications for conversion are available by contacting Amalgamated Life. If you die within the 31-day conversion period, the insurance company will pay the same life insurance benefits as though you were still insured through the Fund.