

UnionCare

ONE STOP MEMBER SOLUTION TO SUPPLEMENT YOUR INSURANCE NEEDS

DISCOVER THE UNIONCARE BENEFITS:



SIMPLE AND EASY

Learn more about the benefits available to you through our educational resources.



APPLY ONLINE

Our paperless application process may save you time.



BENEFITS

Find out how additional benefits could assist you to manage out-of-pocket costs, such as deductibles, co-pays, co-insurance or miscellaneous expenses.

COVERAGE THAT YOU CAN COUNT ON

We offer a wide range of coverage from life insurance to supplemental medical benefits.*:

These voluntary self-pay health and life insurance products are available to LiUNA Members & their family to complement (not replace) their existing LiUNA benefit offerings.



LiUNA!
MIDWEST REGION

888.292.7749

UNIONCARE.COM/LIUNA

* Not all products available in all states.

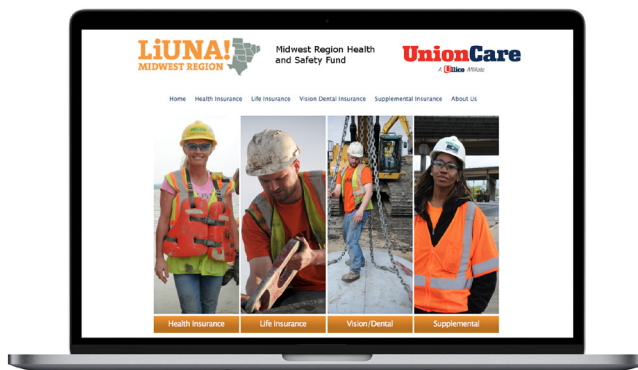


Employer-based insurance plans may provide benefits to you and your family; however, in the rapidly changing workplace, they may not provide enough coverage to secure your financial future in the event of an illness, injury or death.

With The Union Labor Life Insurance Company (Union Labor Life), LiUNA members, retirees and their families can receive the added financial security and valuable protection they may need to help cover gaps in any existing life and health insurance coverage—while benefiting from their collective buying power.¹

SUPPLEMENTAL LIFE INSURANCE FOR UNION MEMBERS AND THEIR FAMILIES FROM UNION LABOR LIFE:

TERM LIFE INSURANCE:	WHOLE LIFE INSURANCE:
<p>COVERAGE FOR ALL STAGES IN LIFE</p> <ul style="list-style-type: none"> • Coverage for a specified period of time with a renewal option for an additional term or to convert to Whole Life Insurance. • Benefits to help with your family's ongoing life expenses such as mortgage payments, college tuition or loans. • Ideal for members and spouses ages 18 to 69. 	<p>COVERAGE YOU CAN KEEP TO AGE 100</p> <ul style="list-style-type: none"> • Can provide guaranteed rates and benefit amounts for the life of the coverage, as long as your premiums are paid. • May build cash value over time. • Is a valuable coverage alternative during retirement years or for final expenses. • Members and spouses may apply up to age 80.
<p>COVERAGE FEATURES:</p> <ul style="list-style-type: none"> • Available "Living" Benefits for organ transplant or terminal illness.² • Labor Dispute Waiver of Premium for active union members.² • Acceptance may be generally based on your answers to a few health questions on your application and no medical exam may be required. 	



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Midwest Region Health and Safety Fund (Midwest Laborers) **UnionCare**
A **Unico** Affiliate

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¹ The Laborers' International Union of North America (LIUNA) is not offering, sponsoring or endorsing this insurance program. This program is being offered only by The Union Labor Life Insurance Company, which is solely responsible for it. LIUNA plays no part in the program and receives no compensation. Every person should carefully consider whether the program is right for him or her.

² Not available in all states. Please contact us for details.

Policies will be underwritten and issued by The Union Labor Life Insurance Company. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details on coverage, please contact The Union Labor Life Insurance Company.