



# National Postal Mail Handlers Union Local 310

## *Individual Disability Benefits*

Thank you for letting us help protect your income and families. Via Central United Life Insurance Company, we're pleased to be able to offer you an Individual Disability Protection Plan designed exclusively for Postal Employees.

### **Highlights of the Plan**

- Guaranteed Issue (as long as working at least 27 hours)
- Customizable Benefit (\$600-\$2000 monthly protection)
- Pays in Addition to Any other Insurance (50% if Worker's Compensation or similar law pays)
- Policy *May* be Continued if Employee Changes Jobs
- Guaranteed Renewable to Age 70
- One Rate *Regardless* of Age or Sex
- Pre-Existing Conditions Covered After 12 Months
- Benefits Last for 1 Year
- Waiver of Premium: All Premiums Due After You Have Received Total or Presumptive Disability Benefits for 90 Consecutive Days Will be Waived for as Long as Benefits are Payable (at No Additional Charge)



Owner Only  
Benefits

*Protect, Retire, Exit*

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## *Protection Options & Pricing*

<b>Monthly Disability Benefit</b>	<b>14/14 Elimination Period Bi-Weekly Deduction</b>	<b>30/30 Elimination Period Bi-Weekly Deduction</b>
\$600	\$22.13	\$17.42
\$700	\$25.81	\$20.32
\$800	\$29.50	\$23.22
\$900	\$33.19	\$26.13
\$1,000	\$36.88	\$29.03
\$1,100	\$40.56	\$31.93
\$1,200	\$44.25	\$34.84
\$1,300	\$47.94	\$37.74
\$1,400	\$51.63	\$40.64
\$1,500	\$55.32	\$43.55
\$1,600	\$59.00	\$46.45
\$1,700	\$62.69	\$49.35
\$1,800	\$66.38	\$52.26
\$1,900	\$70.07	\$55.16
\$2,000	\$73.75	\$58.06