

# Money-Saving Programs for Postal Employees!

## Our Life Insurance vs. FEGLI

Did you know that changing your FEGLI could save you a full year's salary? Can you afford a FEGLI cost increase of more than 280% from age 65 to 80 after you retire? We have better options! Family coverage is also available with higher coverage amounts for family members. **Guaranteed Issue and Term options available.**

### ✓ PERMANENT COVERAGE

When properly funded, your death benefit will stay level until age 100. Unlike the Government's Term plan, your Permanent policy is designed for you to keep forever! We also offer a Term policy with coverage up to age 121.

### ✓ CASH ACCUMULATION

Our permanent policy builds tax-deferred cash value. Your cash value earns interest and can be used to supplement your retirement, educational funding, or any other purpose you choose. You can take loans from your policy if you need the cash in the event of an emergency, make withdrawals from your policy, or even use your cash value to pay your premiums if you choose to do so. The Government's FEGLI plan has no cash value at all!

### ✓ AFFORDABLE PREMIUMS

The premiums are designed to stay level—the price will not increase as you age! With FEGLI, once you turn 35, the cost increases every five years!

### ✓ WHAT HAPPENS IF YOU CHANGE JOBS?

Your policy can be taken with you as long as you continue to pay the premiums. With FEGLI, if you ever leave Federal service, you lose all of your life insurance coverage. Since there is no cash value in FEGLI, you cannot get back any of the money you have already spent on FEGLI!

## Disability

Short-term disability insurance helps protect your income if you're temporarily unable to work due to off-the-job accidents, sickness, or surgery. It provides income replacement by paying up to 60% of your salary, helping ease financial stress while you recover. Benefits are paid directly to you, coverage is portable if you change jobs (with certain stipulations), and premiums are conveniently paid through payroll deduction. The plan also includes partial disability benefits for both expected income loss—such as maternity or scheduled medical procedures—and unexpected income loss, like an unexpected car accident or serious illness, with premium payments waived after 90 days of total disability (not available on the 3-month benefit period).

## Retirement Planning

Over seven years ago, we launched our retirement division to provide trusted guidance for individuals at every stage of retirement planning. Today, we host over 200 in-person workshops each year, offer one-on-one personalized support, and have expanded access through nationwide virtual workshops!

## Critical Illness Insurance

Coverage pays a lump sum of \$5,000 to \$30,000 upon diagnosis of a covered critical illness such as Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Illnesses Paralysis, Loss of Sight/Speech/Hearing, and others...

## Hospital Indemnity

Pre-existing conditions are covered. Pays for Hospital Confinement (\$150 per day, up to 31 days\*), Admission (\$1,000), Intensive Care (\$150 per day, up to 10 days\*). Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days\*). Newborn coverage for 60 days from birth.

*\*percovered sickness/accident*

## Accident

Accident Insurance helps with what your health insurance plan might not cover. Helps pay for out of pocket costs that arise from covered accidents such as fractures, dislocations and lacerations. Coverage is 24/7, on or off the job, and is available for the member, spouse and dependents.

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FOR QUESTIONS, PLEASE CONTACT YOUR BENEFIT REPRESENTATIVE:

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