

# The Total Protection Plan

## New Benefits Offering for IAFF Members



The Total Protection Plan includes:  
5 Valuable Coverages, Available for 1 Convenient Premium



Accident



Critical Illness



Hospital Indemnity



Disability



Term Life/AD&D



## How The Total Protection Plan works

The Total Protection Plan was created by Winston Benefits after observing a gap in the marketplace and seeing an opportunity to offer a new and unique portfolio of coverages<sup>1</sup> designed specifically for Firefighters and First Responders. Offering the opportunity to purchase multiple products together at competitive group rates<sup>2</sup>, The Total Protection Plan enables Members and their Families to choose the portfolio that best suits their needs. Coverage is offered on a Guaranteed Issue<sup>3</sup> basis to the member and their eligible dependents<sup>3</sup> as long as the Member is actively at work. You and your members are there for every American when the call comes in and we are proud to offer a program that can be there for you and your members when they need the financial protection and coverage of a comprehensive insurance program.

## Delivered and Managed by Winston Benefits

For over 30 years, Winston Benefits has been proudly serving Organized Labor to help build and deliver voluntary benefit programs designed to complement their existing coverages and meet the evolving needs of their Members. We deliver a portfolio of “Best-in-Class” Voluntary Benefits from some of the nation’s outstanding insurance carriers. Members enjoy expansive product choice, guaranteed issue underwriting, convenient billing options and dedicated customer service. The results we have delivered for our certificate holders and their families speak for themselves.



**400,000+**  
Union Members and  
Their Families Covered <sup>4</sup>



**\$300M**  
Lifetime Claims Paid



**\$25M+**  
Claims Paid  
Annually



**100,000+**  
Inquiries a  
Year Answered




# The Total Protection Plan


## Important Features





### A Few Things You Should Know...





 **5 Valuable Coverages<sup>1</sup>, Available for 1 Convenient Premium**  
Disability<sup>5</sup> coverage to replace a portion of your income when you can't work due to a covered sickness or injury; Accident and Hospital Indemnity you can use to help cover the costs of covered injuries and accidents on and the off the job; Critical Illness coverage includes more than 30 covered conditions, such as cancer<sup>6</sup>, heart attack<sup>7</sup>, stroke<sup>8</sup>, Alzheimer's disease<sup>9</sup> and; Life insurance to help insure your assets and family are protected in the event of a loss.

 **Guaranteed Issue Coverage**  
All coverages are on a guaranteed issue basis<sup>3</sup> provided that the Member is actively at work at the time of enrollment.

 **Coverage Effective Date**  
New enrollees' coverage becomes effective within 30 days of signing up.<sup>3</sup>

 **Portable Into Retirement**  
The program offers Members the opportunity to take Accident, Critical Illness, Hospital Indemnity and Term Life coverage with them when they leave their job.<sup>11</sup>

 **Coverages for Members and their Families**  
Members can elect coverage for themselves and their eligible family members<sup>10</sup> on select products like Accident, Hospital Indemnity, Critical Illness and Term Life.

 **Benefits Paid Directly**  
All payments are paid directly to the Member or their beneficiaries, not the provider, and can be used to offset expenses associated with daily living and the cost of care.

## Let's Get Started

### Contact Us

Scan to receive additional details.<sup>12</sup>



<sup>1</sup> Each of the products in the Bundle may be purchased separately to meet your individual insurance needs.

<sup>2</sup> Rates assume that the Member is enrolling in all 5 benefits. The rates for each benefit are combined into one payroll deduction. Please contact Winston for individual product rates. MetLife may pay a fee to the IAFF Financial Corporation and/or to the union to compensate them for services performed in relation to your group insurance plan. These services may include marketing and administration services.

<sup>3</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas.

<sup>4</sup> Statistics per VIP Program as of January 2020.

<sup>5</sup> Pre-existing condition means a sickness or accidental injury for which you received medical treatment, consultation, care, or services; or took prescription medication or had medications prescribed. We will not pay benefits, or any increase in benefit amount due to an elected increase in the amount of Your insurance for a Disability that results from a Pre-existing Condition, if you have been Actively at Work for less than 12 consecutive months after the date Your Disability Insurance or the elected increase in the amount of such insurance takes effect under this certificate.

<sup>6</sup> Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

<sup>7</sup> The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

<sup>8</sup> In certain states, the Covered Condition is Severe Stroke

<sup>9</sup> Please review the Outline of Coverage for specific information about Alzheimer's disease.

<sup>10</sup> Coverage for a spouse or domestic partner and dependent children is available. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

<sup>11</sup> Eligibility for portability through Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations.

<sup>12</sup> Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact Winston Benefits for costs and complete details.

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