

The Bundle by VIP™



New Benefit Offering for IAFF Members

The Bundle by VIP™ Includes:

Underwritten by MetLife

Accident



+

Critical Illness



+

Hospital Indemnity



+

Disability



+

Term Life/AD&D



Why The Bundle by VIP™

What's unique to "The Bundle" is members can select the plan that meets their insurance needs at an affordable price. Members can select from one of three offerings: Silver Plan, Gold Plan, and Platinum Plan. These Plans offer different blends of coverages with the associated costs. However, they are all offered at lower group rates. We believe that "The Bundle" will have widespread appeal to your membership. They will appreciate the comprehensiveness of the plan and its affordable cost.

Introduction

The Voluntary Insurance Program (VIP), offered and administered by Winston Benefits, was first offered to Union members working at CUNY in 1991, and it has grown into one of the nation's largest voluntary benefit programs. VIP delivers a custom portfolio of "Best-in-Class" Voluntary Benefits from the nation's top-rated insurance carriers, and members enjoy expansive product choice, guaranteed issue underwriting, significant group discounts, convenient payroll deduction administration, and dedicated customer service.



400,000+
Union Members and
Their Families Covered



\$250M
Benefits Paid
Under VIP



100,000+
Inquiries a
Year Answered



\$22M+
Claims Paid
Annually



Details on The Bundle by VIP™



A Few Things You Should Know...

Underwritten by  **MetLife**



Coverage

Coverage is effective **the first of the following month.**



Benefit Payments

Benefit payments are **tax free** and paid directly to the member.



Guaranteed Issue

All coverages are guaranteed issue regardless of health status if you are actively at work. That means Members don't need to answer medical questions to elect coverage.



Elimination Period

All Disability benefits are subject to an Elimination and/or Waiting Period, i.e., the number of days of total disability that the member must wait before he/she can receive benefits.

For More Information

Contact Us

Scan below to receive more information.



How Do My Members Sign Up?

How to Enroll

Enrollment in the plan is simple and convenient. Members can:



Enroll Online



Contact the Call Center
1-800-347-6071