

# Great Coverage for You and Your Spouse at the Same Low Cost!

Working full or part time? Taking it slow? Traveling, gardening? Remember that: You may have home, renters, auto, boat or life insurance; but in the event of an unexpected loss of income or increased expenses which may cause hardship, **do YOU have accidental injury benefits?**

## WE'VE GOT YOU COVERED!

On or Off the Job • Vacation or Play • Work or Home  
7 Days per Week • 24 Hours per Day • 365 Days per Year

**NO PHYSICAL • NO WAITING PERIOD • NO AGE LIMIT(S)  
TAX FREE BENEFITS PAID DIRECTLY TO YOU**

### ADVANTAGE PLAN

PAYS **\$24 EACH DAY**  
OF DISABILITY FROM A COVERED ACCIDENT.  
**\$10,000 DEATH BENEFIT**  
CAUSED BY EXTERNAL ACCIDENT.\*

ALL AT A COST OF  
**ONLY \$3.00 PER PAY PERIOD**  
(GROUP DISCOUNT RATE)  
OR  
**ONLY \$3.50 PER PAY PERIOD**  
(NON-GROUP DISCOUNT RATE)

#### LUMP SUM PAYMENTS

Loss of one finger .....	\$ 700.00
Loss of a thumb .....	\$ 1,000
Loss of two or more fingers .....	\$ 1,400
Loss of one thumb and one or more fingers .....	\$ 2,000
Loss of sight of one eye .....	\$ 3,000
Loss of sight, both eyes .....	\$ 10,000
Loss of one arm .....	\$ 3,000
Loss of both arms .....	\$ 10,000
Loss of one leg .....	\$ 4,000
Loss of both legs .....	\$ 10,000
Loss of one arm & one leg .....	\$ 10,000

### VALUE PLAN

PAYS **\$12 EACH DAY**  
OF DISABILITY FROM A COVERED ACCIDENT.  
**\$6,000 DEATH BENEFIT**  
CAUSED BY EXTERNAL ACCIDENT.\*

ALL AT A COST OF  
**ONLY 60¢ PER PAY PERIOD**  
(GROUP DISCOUNT RATE)  
OR  
**ONLY \$1.00 PER PAY PERIOD**  
(NON-GROUP DISCOUNT RATE)

#### LUMP SUM PAYMENTS

Loss of one finger .....	\$ 350.00
Loss of a thumb .....	\$ 500.00
Loss of two or more fingers .....	\$ 700.00
Loss of one thumb and one or more fingers .....	\$ 1,000
Loss of sight of one eye .....	\$ 1,500
Loss of sight, both eyes .....	\$ 6,000
Loss of one arm .....	\$ 1,500
Loss of both arms .....	\$ 6,000
Loss of one leg .....	\$ 2,000
Loss of both legs .....	\$ 6,000
Loss of one arm & one leg .....	\$ 6,000

AMERICAN POSTAL WORKERS  
**APW\*ABA**  
ACCIDENT BENEFIT ASSOCIATION

# INSTANT DUES CHECK OFF MEMBERSHIP APPLICATION

MAIL TO: APW-ABA  
P.O. BOX 120  
ROCHESTER, NH 03866

Member Name	Social Security #	Employee ID#	Date of Birth
Spouse (if applying for coverage of spouse)		Social Security #	Date of Birth
Street Address	City	State	Zip Code
APWU Local		Address	
Check where applicable:			
<input type="checkbox"/>	Value Plan - (APWU Member)	<input type="checkbox"/>	Value Plan - (Spouse)
<input type="checkbox"/>	Advantage Plan - (APWU Member)	<input type="checkbox"/>	Advantage Plan - (Spouse)

<p>_____</p> <p>APWU MEMBER BENEFICIARY</p> <p>_____</p> <p>RELATIONSHIP OF BENEFICIARY</p> <p>_____</p> <p>ADDRESS</p> <p>_____</p> <p>_____</p> <p>APWU MEMBER SIGNATURE <span style="float:right">DATE</span></p>	<p>(Spouse should complete if applying for membership)</p> <p>_____</p> <p>SPOUSE BENEFICIARY</p> <p>_____</p> <p>RELATIONSHIP OF BENEFICIARY</p> <p>_____</p> <p>ADDRESS</p> <p>_____</p> <p>_____</p> <p>SPOUSE SIGNATURE <span style="float:right">DATE</span></p>
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**IF YOU HAVE ANY QUESTIONS,  
CALL 800-526-2890**

**apw-aba.org**

**MONDAY THRU FRIDAY  
8:00 AM - 4:00 PM EST**

## ***Family Benefit provision included at no extra cost!***

The Value Plan and Advantage Plan include a two thousand dollar accidental death benefit for the non-member spouse of an APW-ABA member. In addition, a two thousand dollar accidental death benefit is provided for the APW-ABA member's unmarried dependent children up to and including the age of 26.

### **Advantage Plan Restrictions**

Disabilities of the spine and muscle system limited to 90 days (lifetime) except herniated, ruptured or fractured disc 180 days (lifetime).  
Disability caused by hernia repair limited to \$600.  
\*Disability or death caused by fracture (to the hip) limited to \$3,000.

### **Value Plan Restrictions**

Disabilities of the spine and muscle system limited to 90 days (lifetime) except herniated, ruptured or fractured disc 180 days (lifetime).  
Disability caused by hernia repair limited to \$400.  
\*Disability or death caused by fracture (to the hip) limited to \$1,500.

**\*CONSULT SPD**

**Please contact our office to find out about Whole Life and extended Accident Benefits underwritten by Unum.**

Group Accidental Death & Dismemberment Insurance is underwritten by Sun Life and Health Insurance  
175 Addison Rd., Windsor, CT 06095

AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSOCIATION  
P.O. BOX 120, ROCHESTER, NH 03866-0120  
(800) 526-2890 • apw-aba.org

**ABA PLUS APPLICATION FOR MEMBERSHIP**

Member's Full Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Member's Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ APWU Local: \_\_\_\_\_

Beneficiary: \_\_\_\_\_ Relationship: \_\_\_\_\_

(PLEASE CHECK ONE)

- Yes, I would like to increase my ABA Accidental Death Benefit to **\$20,000** at a cost of only \$.35 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my ABA Accidental Death Benefit to **\$30,000** at a cost of only \$.45 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my ABA Accidental Death Benefit to **\$40,000** at a cost of only \$.60 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my ABA Accidental Death Benefit to **\$50,000** at a cost of only \$.75 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my ABA Accidental Death Benefit to **\$75,000** at a cost of only \$1.13 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my ABA Accidental Death Benefit to **\$100,000** at a cost of only \$1.50 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my ABA Accidental Death Benefit to **\$125,000** at a cost of only \$1.90 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my ABA Accidental Death Benefit to **\$150,000** at a cost of only \$2.25 per pay period. I understand this will be added to my current ABA dues withholding.

Date: \_\_\_\_\_

Member's Signature

**COMPLETE THIS SECTION TO ENROLL YOUR SPOUSE:**

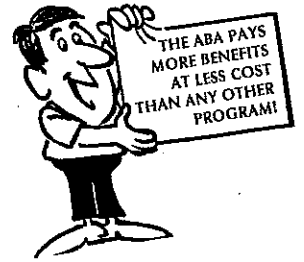
Spouse's Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Beneficiary: \_\_\_\_\_ Relationship: \_\_\_\_\_

- Yes, I would like to increase my spouse's ABA Accidental Death Benefit to **\$20,000** at a cost of only \$.35 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my spouse's ABA Accidental Death Benefit to **\$30,000** at a cost of only \$.45 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my spouse's ABA Accidental Death Benefit to **\$40,000** at a cost of only \$.60 per pay period. I understand this will be added to my current ABA dues withholding.
- Yes, I would like to increase my spouse's ABA Accidental Death Benefit to **\$50,000** at a cost of only \$.75 per pay period. I understand this will be added to my current ABA dues withholding.

EFFECTIVE DATE OF COVERAGE: Coverage is effective the first day ABA Plus assessments are received in our office. An ABA Plus Certificate will be sent to you advising you of your effective date.

# WHAT IS **ABA PLUS** ?



**ABA PLUS** IS AN ACCIDENTAL DEATH BENEFIT AVAILABLE ONLY TO MEMBERS OF THE ACCIDENT BENEFIT PLAN. WHEN YOU ENROLL IN THE **ABA PLUS** PLAN, YOU WILL CONTINUE TO RECEIVE THE BENEFITS YOU NOW RECEIVE AS A MEMBER OF THE VALUE PLAN OR ADVANTAGE PLAN. YOU MAY CHOOSE THE **ABA PLUS** AS A SEPARATE BENEFIT OR IN CONJUNCTION WITH EITHER THE VALUE OR ADVANTAGE PLAN.

**FOR \$20,000 YOU PAY ONLY 35 CENTS PER PAY PERIOD!**  
**FOR \$30,000 YOU PAY ONLY 45 CENTS PER PAY PERIOD!**  
**FOR \$40,000 YOU PAY ONLY 60 CENTS PER PAY PERIOD!**  
**FOR \$50,000 YOU PAY ONLY 75 CENTS PER PAY PERIOD!**  
**FOR \$75,000 YOU PAY ONLY \$1.13 PER PAY PERIOD!**  
**FOR \$100,000 YOU PAY ONLY \$1.50 PER PAY PERIOD!**  
**FOR \$125,000 YOU PAY ONLY \$1.90 PER PAY PERIOD!**  
**FOR \$150,000 YOU PAY ONLY \$2.25 PER PAY PERIOD!**

## EXAMPLE OF ADDITIONAL COVERAGE YOU WILL RECEIVE:

IF YOU ARE A MEMBER OF THE VALUE PLAN OR ADVANTAGE PLAN AND ELECT TO ENROLL IN THE ABA PLUS COVERAGE, YOUR ACCIDENTAL DEATH BENEFIT OF \$6,000 (VALUE PLAN) OR \$10,000 (ADVANTAGE PLAN) WILL BE INCREASED TO THE AMOUNT YOU SELECT (\$20,000, \$30,000, \$40,000, \$50,000, \$75,000, \$100,000, \$125,000 OR \$150,000).

SPOUSE LIMITED TO \$50,000 SUPPLEMENTAL COVERAGE. IF THE MEMBER AND SPOUSE ARE BOTH ACTIVE POSTAL EMPLOYEES AND ABA MEMBERS, THEY CAN EACH OBTAIN ANY ONE OF THE PLANS, PROVIDED THEY APPLY FOR SEPARATE DEDUCTIONS ON DCO).

IF YOU HAVE ANY QUESTIONS PLEASE CALL THE ABA AT 800-526-2890 OR WRITE TO THE ABA AT P.O. BOX 120, ROCHESTER, NH 03866.

A M E R I C A N P O S T A L W O R K E R S

**APW★ABA**

A C C I D E N T B E N E F I T A S S O C I A T I O N

*Please contact our office to find out about whole life and extended accident benefits underwritten by Unum!*