



LOCAL 1170

COMMUNICATIONS WORKERS OF AMERICA
AFL-CIO

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JOHN P. PUSLOSKIE
President

Dear Brothers and Sisters of Local 1170,

As an active member, retiree or staff member of CWA Local 1170, you have a no-cost **\$2,500 Accidental Death & Dismemberment** benefit. These benefits have been provided through the cooperation of CWA Local 1170 and National Income Life Insurance Company, a New York State based 100% union company. This benefit includes \$1,000 AD&D coverage for your spouse and \$500 for dependent children under the age 19.

Please return the card enclosed so you may receive your certificate of coverage and name your beneficiary. New York State law requires that each member be allowed to receive their certificate of coverage and properly name their beneficiary. If you do not name your beneficiary the \$2,500 would be paid to your estate and may be taxable.

Those who return the card will also have an optional Health Services Discount Program made available to them that provides household discounts up to 60% on prescriptions, hearing care, vision care/products, and dental care.

You can also receive Child Safe Kits for your children and grandchildren at no cost. These kits help you gather vital data, photos and fingerprints for authorities in the event of an emergency.

Fraternally,

John Pusloskie
President

A NILICO representative, who is a member of OPEIU Local 277, will call on you to witness your beneficiary designation and deliver your certificate and other no-cost benefits. NILICO has other supplemental insurance programs presented in the spirit of "Be Union – Buy Union," that are available strictly on a voluntary basis. If you do not receive your certificate of coverage or designate your beneficiary as provided for by New York state law, or if you have questions, please call National Income Life Insurance Company at 1-800-503-1426.

Please return the enclosed card right away or respond online at
www.nilife.com/benefits/sgamx

