

# Are you taking advantage of your Union benefits?

Our Union Benefit Representative Bobby Padgett is here to help . Please contact Bobby to set up a time to learn about the new programs that are available through your Union membership.

## LIFE (UL)

**Here are three Union benefits to start taking advantage of today:**

**Could you afford to pay \$500 to \$1,000/month just for your FEGLI life insurance?** If you currently pay for FEGLI (the federal life insurance plan), your premiums for Option B coverage will increase by over 3,000% from age 30 to 65 (and every 5 years until age 80). The Union plan is designed to have level premiums that don't increase with age and may accumulate a cash value. Pick a plan to last until age 120 or a shorter timeframe if you desire. The best part is you can cover yourself with no medical exam and the plan also has living benefits. **Don't leave yourself or your family unprepared!**

## Term Life

A simplified issue term plan that can be a useful program for those members wanting to replace their Basic FEGLI coverage, adding supplemental coverage to any existing plan or getting additional coverage on self, spouse or under age children. This program includes living benefits that can give you access to cash in the event of a terminal diagnosis, heart attack, cancer, stroke. (Please see representative for further details.)

## Other Benefits

**Do you plan to buy a vehicle in the coming year?** You can receive fleet rates by being a Union member. The Union also offers discount on vacation tours, **DENTAL**, free personal legal assistance, online degree programs, home computer and camera discounts, entertainment discounts including movie tickets, Union Sportman's Alliance, real estate discounts and many more!

To start taking advantage of your Union Benefits today, contact Bobby Padgett (call or text) 817-456-7236 or [Bpadgett@benefitarchitects.com](mailto:Bpadgett@benefitarchitects.com)