

## Basic Life and AD&D Insurance

### Benefit Highlights

## CWA Local 1182 & 1183 Benefits Fund

<b>What is basic life and AD&amp;D insurance?</b>	<p>CWA Local 1182 &amp; 1183 Benefits Fund provides, at no cost to you, basic life and AD&amp;D insurance in an amount equal to \$20,000. Life insurance pays your beneficiary (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your basic life and AD&amp;D insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<b>Am I eligible?</b>	<p>You are eligible if you are an active full time member of CWA Local 1182 &amp; 1183 Benefits Fund.</p>
<b>When can I enroll?</b>	<p>As an eligible member, you are automatically covered by basic life and AD&amp;D insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<b>When is it effective?</b>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>
<b>Benefit Reductions</b>	<p>Your benefits will not reduce due to age.</p>
<b>What is a beneficiary?</b>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>