



Pennsylvania Conference of Teamsters

Strength in Numbers 95,000

LEGISLATIVE ACTION ALERT

William Hamilton, President & Eastern PA Legislative Coordinator – Carl Bailey, Secretary-Treasurer & Western PA Legislative Coordinator -Tim O'Neill, Consultant – Dan Grace, Trustee & Legislative Advisor - Tom Kohn, Esq. Legal Advisor - Thomas Felice, Staff

Teamsters Voluntary Income Protection Plus (VIP+) Plan



The **Teamsters Voluntary Income Protection Plus (VIP+) Plan** is available to help protect your paycheck. You work hard every day, and your paycheck is the foundation that supports you and your family. If life throws an unexpected injury or illness your way, you need the peace of mind that comes from knowing your income is protected. Teamsters VIP+ Plan is here to make sure you can still provide for yourself and your loved ones if an illness or injury ever forces you off the job.

To ensure coverage starts on **February 1st**, please enroll by **January 30th**.

Key Benefits of VIP+ Include:

- **Short-Term Disability:** Up to \$2,000 per week for 6 months.
- **Long-Term Disability:** Up to \$7,500 per month for up to 5 years.
- **Life Insurance with AD&D:** Up to \$500,000 for members, plus options for spouses and children.
- **Specialized Protection:** Benefits if you lose a specialty license (DOT, Pilots, etc.) for medical reasons.
- **Guaranteed Approval:** No health questions for all U.S.-based, actively working, full dues-paying members.

Learn More from General President Sean M. O'Brien

Hear directly from General President Sean M. O'Brien on the importance of protecting your income at <https://teamstersvip.com/media/>.

Act Now! Visit www.TeamstersVIP.com to enroll or call our VIP+ Customer Service Center at **(224) 770-5304** for assistance. You can reduce or cancel your coverage anytime if needed.

This is a voluntary program, so the choice is yours to make. You must enroll to be covered. For questions and additional details, or to review eligibility information visit <https://teamstersvip.com/policy-information/>.

In solidarity,

International Brotherhood of Teamsters



This program is administered by Union One Benefits Administration.



This voluntary benefit plan is classified as a Safe Harbor plan and, as such, is not subject to the Employee Retirement Income Security Act of 1974 (ERISA). Teamsters does not contribute to the premiums for this plan on behalf of its members, does not endorse the plan, and does not require Members to enroll in the plan.

FOR AD&D, STD & LTD: THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

For STD & LTD: These policies provide disability income insurance only and do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

For Life: You have 30 days to notify Union One of your retirement if you wish to port or convert your Life Insurance.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Insurance coverages are issued by **The Prudential Insurance Company of America, a Prudential Financial company**, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

