

# KERMIT SANDERS LODGE #13

## FRATERNAL ORDER OF POLICE

### CURRENT BENEFITS

All Members in Good Standing are Insured

All Benefits Reduce 50% at age 65

**\$2,500 Life** benefit is paid when a member dies from any cause.

**\$2,500 Accidental Death** benefit is paid in *addition* to the Life Benefit when a member dies from accidental bodily injury, independent from all other causes including illness and disease. 24 hour coverage.

**Expanded Accident Benefits** are paid when a member is involved in an accident that directly results in one of the following losses:

◆ Loss of hands or feet	\$ 2,500	◆ Loss of sight, both eyes	\$ 2,500
◆ Loss of hand or foot	\$ 1,250	◆ Loss of sight, one eye	\$ 1,250
◆ Loss of speech	\$ 1,250		
◆ Loss of hearing	\$ 1,250		

### More Plan Highlights:

#### **Beneficiaries**

When a member dies, the benefit is paid to the spouse, if none; in equal shares to living children; if there are none; in equal shares to living parents; if none; in equal shares to living brothers and sisters; if none; to the estate. If you need to request a special beneficiary, please contact the lodge for a designation form to complete.

#### **Living Benefit Rider / Accelerated Benefit Rider**

Living Benefit Rider provides and advance payment of a portion (75%) of the death benefit in the case of terminal illness. The physical condition or illness is Certified by a Physician that death is to be reasonably expected in less than 24 months. Receipt of the benefit will reduce the Death Benefit.

#### **Bereavement Counseling Service**

Professional counselors who are experienced with the needs of people associated with the death of loved one are available at no cost, 24 hours a day, seven days a week.

#### **WorldNet**

While members are traveling, if something unexpected happens: sickness or injury -WorldNet Services provides assistance. Whenever members are on a trip to a foreign country or 100 miles or more from home, they are eligible for a wide array of medical and travel assistance services.