

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.