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Current Voluntary plans available for Federation of Social Workers members through Bond Benefits Consulting.

UNUM Short Term Disability (on paystub as "Short Term Life Ins")

Benefit options up to the lesser of 40% monthly income, or \$3,000.
Options to start benefit after 7, 14, 30, 60, 90, or 180 days after disabled.
Options to continue benefit for 3, 6, 12, or 24 months.

Some general plan parameters:

- Pre-existing condition exclusion is 12 months prior to enrollment, and for 12 months after enrolled.
- Coverage is portable if leave the Federation.
- Coverage can remain active until enrollment anniversary after age 65.

Rates are based on pricing age at enrollment, and coverage options.

If members want to make a change in the amount they receive per month, that also should start with Joyce.

UNUM Group Term Life (on paystub as "Group Term Life Ins.")

Benefit options:

Employee: \$10,000 increments up to lesser of 5 X Salary or \$500,000.
Spouse: \$5,000 increments up to 100% employee amount.
Child: \$2,000 or \$4,000 (up to age 19, of 26 if FT student).

Some general plan parameters:

Requires medical underwriting for approval determination.
Coverage reduces by 35% at age 70, and by 50% at age 75.

Coverage is Convertible to an Individual Whole Life plan if leave the Federation.

Rates are based on 5-year age-bands, and amount of coverage elected.

UNUM Universal Life, and UNUM Interest-Sensitive Whole Life (on paystub as "Universal Life")

Both are individual plans that some employees have, but no longer able to enroll in.
Both are Portable if leave the Federation.

Prudential Long Term Disability (on paystub as “FSW Disability”)

Benefit is 60% of your monthly income to a maximum of \$3,000 per month.

If approved, benefit would start after 180 days of being continually disabled. If still totally disabled after two years, benefit could last up until age 65.

Some general plan parameters:

- Pre-existing Condition exclusion: 3 months prior to enrollment, and for 12 months after enrolled.
- Own Occupation Limitation: 24 months
- Mental/Nervous Limitation: 24 months
- If able to earn 60% pre-disability earnings, benefits would discontinue.

Pricing is based on income, at current rate from Prudential. (Rates can periodically change at policy renewal in December.)

How To's

Initial / Main contact for Federation employees is always Joyce Wawrzaszek 585-328-7170; message@fsw-union.org Joyce can help with some general questions, and can also redirect you to the appropriate person if need be.

How to enroll:

Joyce hands out general overview information to new hires in the red orientation packets. If members need additional information, they reach out to Joyce for direction.

For existing members wanting to enroll, Joyce has Prudential Long Term enrollment material. Joyce will direct you to Kim Tracey for UNUM Term Life enrollment information, and to UNUM contacts for Short Term Disability enrollment information.

How to file a claim:

Joyce has claim form information, and will also loop Kim Tracey in on the claim being filed. If there are claim questions after filing, please contact Joyce.