

Group Accidental Death and Dismemberment Insurance

Unions have made great strides to ensure safety and productivity in the union workplace. Still, accidents happen and union members need protection. Whether an accident happens at work or away, Accidental Death and Dismemberment (AD&D) insurance provides members with the financial support they need during a stressful time.

These kinds of unforeseen events are exactly why The Union Labor Life Insurance Company (Union Labor Life) was founded. Union families needed protection against loss, and we stepped in to deliver the solution. Since we offered our first life insurance product to union members in 1927, we have been developing products that protect the financial stability and safety of the American worker. Now as an A- rated company, Union Labor Life offers AD&D along with other products that help secure the future of union members and their families.

Plans Designed for the Union Workplace

The Union Advantage: Double Benefit

With Union Labor Life, the standard benefit is doubled for union members should a fatal accident occur in the workplace or while commuting to or from work. The way we see it, union members who spend their lives working to provide stability for their families should have extra protection if a work-related accident occurs.

The Union Advantage: Strike Waiver of Premium

(Not available in all states)

Union Labor Life offers to waive the plan premium for up to one year during a lawful strike authorized by the union or when union members are locked out as a result of a labor dispute exceeding 30 days. Only a company so focused on labor would support the right to strike without compromising the protection members deserve.

What Are You Looking for in an Insurance Provider?

Flexibility

We have a strong understanding of the union market and are willing to consider unique arrangements and solutions for our client base.

Experience

Having served the union market for more than 95 years, we have the experience and knowledge you can trust. As of December 31, 2022, Union Labor Life provides Group Term Life and Accidental Death and Dismemberment insurance to nearly 1.6 million union members and their dependents.¹

Service

Our expert underwriters and staff provide reliable service, quick policy installations and dedicated customer service that does not end once you enroll.

Claims Handling

When you submit a claim, you find out how good your insurance carrier really is. Our knowledgeable claims staff is focused on expertly serving your plan participants, while controlling risk, to provide you the best rates possible.

Price

Along with the benefits of our expertise, we make your insurance premiums affordable by offering optional levels of coverage. If AD&D coverage is offered in conjunction with our Group Term Life insurance plan, pricing can be even more competitive.

1. Source: Actuarial Department, The Union Labor Life Insurance Company, 2023

We Structure Our AD&D Products to Match Your Plan Design

Some standard plan design benefits include:*

Standard Benefit

- Plans usually provide a schedule of varying lump sum benefits upon loss of life, sight or limbs due to an accidental injury.
- For most plans, the benefit is paid regardless of whether the cause was work-related.

Double Benefit

- The standard benefit is doubled should a fatal accident occur in the workplace or while commuting to or from work. The additional benefit is paid up to \$50,000.

Schedule of Benefits

- For accidental loss of life, the principal sum is paid.
- For accidental loss of two hands, two feet, sight in two eyes or any combination thereof, quadriplegia or loss of both speech and hearing, the principal sum is paid.
- For accidental loss of one hand, one foot, sight in one eye, paraplegia, hemiplegia or loss of either speech or hearing, one-half of the principal sum is paid.
- For accidental loss of thumb and index finger, one-quarter of the principal sum is paid.

Union Member Contributions

- Plans can be 100% employer-paid or contributory. Contributory plans typically require a minimum participation.

Plans May Provide These Additional Optional Benefits for Accidental Death:*

Common Carrier Benefit

If the covered person dies as a result of riding or traveling as a fare-paying passenger in a common carrier, such as a commercial airliner.

Repatriation Benefit

For the preparation and transportation of the covered person's body to a mortuary if the accidental death occurs a specified distance from the principal place of residence.

Seat Belt Benefit

If the covered person dies in an automobile accident while wearing a seat belt and the driver was not driving under the influence of drugs or alcohol.

Education Benefit

For the covered person's dependents pursuing post-high school education.

Airbag Benefit

If death occurs while the covered person is sitting in a seat with a properly functioning air bag.

Felonious Assault Benefit

If a covered loss occurs as a result of a felonious assault against the covered person.

Survivor Benefit

In equal installments for six months following a covered person's death.

Exposure Benefit

For loss of the covered person's life if such loss of life resulted from unavoidable exposure to the elements from an accident occurring during travel, and the covered person's body is not found after one year.

* Some benefits may not be available in all states.

To Learn More about Group AD&D Insurance, Contact:

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The Union Labor Life Insurance Company's solid financial position was upgraded by A.M. Best Company with an A (Excellent) rating and "Stable" Outlook as of 9/20/2023.

Policies will be underwritten and issued by The Union Labor Life Insurance Company. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details on coverage, please contact The Union Labor Life Insurance Company.

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