

SOUTHWESTERN COLL EDUC ASSN Member

NEA Benefits Records Department

Please review the enclosed Association Benefits Records. Reply requested by December 22, 2222.

<input checked="" type="checkbox"/> ACTION REQUESTED <input type="checkbox"/> NO ACTION NEEDED	000196588 Unsuspecting Union Member 900 Otay Lakes Road Chula Vista, CA 91910 
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Attention Unsuspecting Union Member

Your supplemental insurance policy has not yet been activated. Please return the enclosed activation form to begin this optional coverage.

Really only \$30,000! You have to read the other side of the letter to find the limits.

1	Benefit Eligibility	Up to \$130,000.00 Guaranteed Coverage
2	*ACTION REQUESTED*	Signature Required for Activation Coverage in force upon receipt of activation form
3	Group Rate	\$1.58 per month (\$19/year) for member or member and family, regardless of health or age
4	Coverage	Accidental Death - coverage up to \$130,000.00; dismemberment covered at 50%
5	Bonuses	\$50,000.00 Public Transportation bonus, Up to \$10,000.00 for Seatbelt/Airbag bonus

Our records indicate your Association benefit portfolio is missing the following supplemental coverage:
NEA Accidental Death & Dismemberment protection.

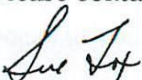
Accidents are a leading cause of death[†], and this guaranteed benefit provides protection everywhere you go, all year round, regardless of other coverage.

Your coverage is approved. To enroll in our program, please sign the activation form and check the benefit option you prefer:

Benefit provides:	Total cost
Up to: \$130,000 coverage for you.....	\$1.58/month
Up to: \$100,000 coverage for you, \$30,000 for your spouse.....	Same
Up to: \$100,000 coverage for you, \$15,000 for your spouse and each child.....	Same

NOTE: This benefit is billed semi-annually for your convenience.

Please contact us if you have any questions.


Sue Fox

Member Insurance Trust Liaison

See back for Benefit Explanation >>>

* For NEA members only.

† Sources: <http://www.cdc.gov/nchs/fastats/leading-causes-of-death.htm>, CDC, pg. last updated, July 14, 2014

http://www.cdc.gov/nchs/data/nvsr/nvsr61/nvsr61_04.pdf, CDC, National Vital Statistics Reports, Vol. 61, No. 4, May 8, 2013

Coverage Explanation

Your Accidental Death and Dismemberment plan covers fatal or disabling injuries related to accidents that occur in vehicles, at home, at work or abroad. Accidents are the leading cause of death for persons under the age of 44 and the fifth leading cause of death overall — 1 person every 3 minutes.[†] This Association benefit gives your family protection in the face of an unexpected tragedy.

**BIG
JERKS**

Your benefit for accidental death on public transportation starts at \$130,000, and all other covered accidents at \$30,000. These include accidents in a car and non-vehicular accidents such as sporting or domestic accidents. Disabling injuries receive 50% of your maximum coverage. Benefits double in the case of a double loss.

Exclusive guarantees for members:

- Your public transportation coverage increases \$10,000.00 every year up to \$180,000.00.**
- No medical exam, no health questions, no exclusions.
- You won't be turned down for any reason, regardless of your age or health.
- Your health will never affect your coverage or cost.
- Up to \$10,000.00 in extra benefits when wearing a seat belt or in a vehicle with an air bag.

** This public conveyance benefit for NEA members will increase by \$10,000.00 a year for the first 5 years of coverage up to a maximum of \$50,000.00 in addition to the \$130,000.00 of coverage.

Questions? Call 1-855-NEA-LIFE Monday-Friday, 8 a.m. to 8 p.m. (or Saturday, 9 a.m. to 1 p.m.) ET.

NEA Accidental Death & Dismemberment coverage is issued by The Prudential Insurance Company of America (Prudential), 751 Broad Street, Newark, NJ 07102. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by Prudential, the terms of the Group Contract will govern. Contract Series: 83500.

Write to us at: NEA Insurance Operations, P.O. Box 9389, Des Moines, IA 50306-9389. Visit our website: neamb.com. NY Residents: This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

IMPORTANT NOTICE: THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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Oh, by the way...