



In addition to the benefits provided by MassCOP, the following supplemental benefits are available for purchase through Aflac for our members.

Group Accident Insurance helps pay for out-of-pocket costs that arise from covered accidents, such as fractures, dislocations and lacerations.

Group Critical Illness helps pay for the expected and unexpected expenses that arise from diagnosis of a covered critical illness, such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or major organ transplant.

Group Short-Term Disability Insurance helps protect your income in the event that you are unable to work.

This is a brief product overview only. The plans have limitations and exclusions that affect benefits payable. Refer to the plans for complete details. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. AGC1902581 IV (10/19)

This information is a summary of benefits. This summary is not your certificate, nor does it constitute coverage for claim. Any discrepancies between this summary and the master policy will be resolved by the language issued in the master policy. For complete details of coverage and availability, please refer to your certificate or contact your Benefits Administrator.

The Basic Life and Accidental Death & Dismemberment (AD&D) Benefit is specifically and exclusively designed for the members of the Massachusetts Coalition of Police who are: 1) Members in "good standing" (current with their dues or within 30 days); and 2) Local is on "Direct Deposit" for their Union Dues (direct deposit from their Town or City effective September 1, 2020).



Basic Life and Accidental Death & Dismemberment Benefit Summary

Designed specifically for
the members of the
Massachusetts Coalition of
Police

In collaboration with



Gallagher

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About

The Massachusetts Coalition of Police is extremely proud and excited to bring our MassCOP members another benefit which is included in your Union Dues.

The \$25,000 Basic Life and Accidental Death & Dismemberment (AD&D) Benefit, which is issued to your named beneficiary, covers members who are killed in the line of duty or die on or off the job as a result of an accident. Like our Union run 24/7/365 PEER Support Program established by MassCOP two years ago (first Statewide Union PEER Support Program in the Country), this is yet another unmatched benefit that MassCOP provides for its Police Officer and 911 Police Dispatcher members at no additional expense. **1 & 2**

The above benefits now make MassCOP's Benevolent Fund and its intended purpose, established in 2018 by vote at our Annual Convention, compliant with the Massachusetts Insurance Commission. The Benevolent Fund is now adding an additional death benefit to members who die as a result of an accident on or off the job at no additional cost. The \$25,000 benefit MassCOP issues to the surviving beneficiary of one of our members killed in the line of duty is now enhanced by the \$25,000 Accidental Life Insurance portion. **1 & 2**

The above benefit covers members who are killed in the line of duty, who die on duty as a result of an accident or who die as a result of an accident off duty.

There are also additional benefits which apply that you can discuss further with representatives of Boston Mutual and Aflac .



FAMILY MATTERS.
NO MATTER WHAT.®

Eligibility & Benefit Features

All Active Police and Police Dispatchers
Who Are Members in **Good Standing**

**Total Payout Upon Death to
Your Beneficiary: \$25,000**

Cost of Coverage

The premium for your coverage is paid for by
the Massachusetts Coalition of Police
(MassCOP).

Guaranteed Issue

No medical questions are required for
amounts up to \$25,000 for first-time
applicants who are members in good
standing. MassCOP handles all billing and
account issues on your behalf. Any additional
coverage purchased by a member will be
billed to the member directly.



Additional Features

Accidental Death and Dismemberment:

Dismemberment benefits are payable for loss of eyesight or limbs according to the policy provisions. An additional death benefit is paid if death is the result of a covered accident.

Portability: If you leave the policy holder prior to age 60, the coverage is portable for you, your spouse under age 60, and all eligible dependent children at your own expense. You may elect to exercise this option in accordance with the provisions as defined by the policy. The coverage would not include Waiver of Premium of AD&D.

Conversion: Members have thirty-one (31) days from the date of termination to convert their basic life insurance to an individual permanent life insurance policy without evidence of insurability. The premium will be based on Boston Mutual's usual rate for the insured's age on the date of conversion. Coverage will not include Waiver of Premium of AD&D.

Exclusions: Under AD&D coverage, benefits are not payable for losses caused by or contributed to by self-inflicted injuries; suicide or attempted suicide; riot or war; diseases; ptomaine or bacterial infection; drug and/or alcohol abuse; commission of an assault or felony by a member; accident while serving on active duty; travel or flight in any aircraft or device which can fly above the earth's surface (does not apply to commercial flights); or injury which occurred before the member was insured by this policy. All exclusion details are stated in the master policy and certificate which may be reviewed through your benefit administrator.

