

AMERICAN FEDERATION OF STATE, COUNTY, AND MUNICIPAL EMPLOYEES

CITY EMPLOYEES' UNION
LOCAL #1635
AFSCME (AFL-CIO)
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Dear Brothers and Sisters:

In the event of an unforeseen accident or illness, major medical insurance does not cover out-of-pocket expenses such as groceries; utilities, house payments, rent and child care expenses.

Capital Management Group of Niagara will be holding meetings in the near future to explain optional supplemental benefit programs offered through Allstate Life Insurance Company of New York. These supplemental benefit plans are intended to provide a lump sum or monthly income in the event of an unforeseen accident or illness.

Listed below are benefits that will be issued at a discount group rate, as well as simplified issue basis without medical exams, which you would not otherwise be able to obtain on your own. Although these benefits have not been negotiated as part of our contract, we have reviewed them for quality and have found them to be of value to you and your family. Your spouse and children can also apply for these coverages:

PERSONAL SHORT-TERM DISABILITY

A personal income protection plan, designed to help close the financial gap that can be created by a disability caused by sickness or injury.

UNIVERSAL LIFE INSURANCE

Because you work hard for your family, it makes sense to be sure they're financially protected in life and death. This is where universal life insurance helps out.

TERM LIFE INSURANCE

Peace of mind that your family will be taken care of with the ability to purchase affordable insurance for your dollar.

ACCIDENT INSURANCE

Emergency treatment, follow-up treatment, initial hospitalization, hospital confinement, accidental death plus...much more.

CANCER INSURANCE

A specified disease insurance policy to help with those unexpected expenses if cancer occurs.

Watch for a memo regarding a time for your location or call:

Joseph Cavallaro 585/615-5359, Capital Management Group for an individual appointment.

In solidarity,

Anthony M. Gingello
President/Business Manager