



A&S ENHANCEMENTS



Loss of Life Benefits

- **New: Safety Vest Benefit** – Additional 25% while wearing an approved safety vest and death occurs when struck as a pedestrian at a motor vehicle accident or while directing traffic.
- **New: Military Death Benefit** – For Rostered Members. \$15,000 for death occurring within 12 months due to bodily injury sustained while serving or training on behalf of the US Military or their respective Guard or Reserve unit.
- **Upgrade: Dependent Child & Education Benefit** – Increased to \$30,000 per child.
- **Upgrade: Spousal Support & Education Benefit** – Increased to \$15,000.
- **Upgrade: Memorial Benefit** – Increased to \$5,000.
- **New: Dependent Elder Benefit** – \$5,000 per Dependent Elder as claimed on final federal tax return.
- **New: Repatriation Benefit** – Up to \$2,500 for transport when death occurs over 30 miles from residence.



Lump Sum Living Benefits

- **Upgrade: Paralysis Benefits (See Dismemberment & Injury Permanent Impairment)**
 - 200% Principal Sum for quadriplegia, paraplegia, hemiplegia
 - 100% Principal Sum for uniplegia
- Increased % also extends to 24-Hour or Off-Duty AD&D when purchased.



Medical Expense Benefits

- **Upgrade: Cosmetic Plastic Surgery Benefit** – Increased to \$25,000.
- **Upgrade: Post-Traumatic Stress Disorder Benefit** – Increased to \$25,000.
- **Upgrade: Critical Incident Stress Management Benefit** – Increased to \$25,000.
- **Upgrade: Family Expense Benefit** – Payable with admission to the hospital. (3 day wait removed)
- **New: Family Bereavement and Trauma Counseling Benefit** – \$1,000 for a spouse, per dependent child, or per resident immediate family member.



Felonious Assault Benefit

- **Upgrade:** Increased to \$25,000 minimum or 50% of Accidental Death Benefit, whichever is greater.



Home Alteration and Vehicle Modification

- **Upgrade:** Increased to \$50,000 for expenses incurred within three years of a covered injury or illness that results in permanent and irrevocable loss.



Optional Benefits

- **Upgrade: Weekly Hospital Benefits** – Extended for up to 2 years.
- **Upgrade: Continuation of Health Insurance Benefit** – Changed to Extra Expense Benefit.
 - \$ 500 per month
 - \$12,000 maximum

Benefit is paid after 26 weeks of Total Disability. This is an optional benefit.



Miscellaneous Changes

- **Upgrade:** Include Administrative Personnel (non-emergency responders) under volunteer rating.
- **New:** Subject to Underwriting Approval, we can now offer the following benefits to small career departments.
 - Weekly Injury Permanent Impairment
 - Transition Benefit
 - Extended Total Disability
 - Long-Term Total Disability
 - Weekly IPI COLA
 - Long-Term Total Disability COLA
 - Extra Expense

Providing these benefits for career members will result in additional premium.



Weekly Income

■ **Upgrade: Cost Of Living Adjustment (COLA) Benefits**

- Minimum 5%
- Maximum 10%

Applies to:

- Total Disability & Extended Total Disability
- Optional – Weekly Injury Permanent Impairment COLA
- Optional – Long-Term Total Disability COLA

■ **Change: Additional Disability Weekly Benefit renamed First Week Total Disability Benefit**

■ **New: Optional – Coordinated 28 Day Total Disability Benefit****

- Provides an additional benefit for the first 28 days in an effort to restore the member's Average Weekly Wage.
- Identify the range of incomes among members and select a Coordinated 28 Day Benefit limit that reflects the income diversity of your organization.
- The result will be a coordinated 28 day disability limit to adequately reimburse members during the first 28 days of disability.

■ **New: Long-Term Total Disability** – Provides benefits to Age 70**



Total Disability Clarifications

- After 28 Day Disability Benefits coordinate with Workers' Comp benefits that are "paid or payable".
- After 28 Day Disability Benefits coordinate with Retirement Programs, provided by the Policyholder, State, Union or other entity where eligibility is based on employment.
- After 28 Day Disability Benefits are payable up to 100% pre-disability wages.
- If retirement occurs after Total Disability, the Minimum Weekly Benefit does not apply. (Benefits will coordinate to 100% of pre-disability wages).
- If a member returns to work Long-Term Total Disability benefits will cease.



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** See additional details on separate notice.

This is only a brief description of the coverage(s) available under policy series V50000. The Policy contains conditions, reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Coverage may not be filed and/or available in all states. Specimen policies are available for your review. Except for Washington, insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. In Washington, insurance underwritten by AIG Specialty Insurance Company, an Illinois insurance company, currently authorized to operate on a non-admitted basis in Washington. NAIC No. 26883. Executive offices are located at 175 Water Street, 18th Floor, New York, NY 10038.