



I.U.P.A.
The Voice of Law
Enforcement Officers

New Benefits for IUPA Members

The United Workers Assurance Company is partnering with IUPA to offer members a collection of supplemental benefits to protect themselves and their families. As long as your premiums are paid, you are always covered.

The UWAC provides a superior product in comparison with AFLAC. IUPA members and their families have access to all of these products.

- **Benefits are paid directly to the members or their family.**
- **Benefits can be paid directly to the provider**
- **ONLY available to Dues Paying Members and Their Families**

NEW - GAP INSURANCE *Not offered by Aflac*

When you require medical treatment, GAP insurance bridges the divide between what your health insurance will cover and what you're expected to pay. It can reduce or even eliminate the out-of-pocket expenses you or your family might face as the result of an injury or sickness



ACCIDENT INSURANCE

\$150k Accidental Death Benefit vs \$40k from Aflac
\$300k Common Carrier Death Benefit vs \$0 from Aflac

Accident Insurance will pay you a fixed amount of money if you suffer and require treatment for a wide variety of unforeseen injuries. **You will get this payout regardless of your medical expenses.**



CRITICAL ILLNESS INSURANCE

We cover Alzheimer's, Brain Tumors and other conditions Aflac doesn't.

Critical Illness coverage provides you a lump sum payment up to **\$50,000** to use for medical or nonmedical costs related to the illness.



HOSPITAL INDEMNITY INSURANCE (HIP)

HIP provides fixed payments for ambulance transportation, hospital admission, and every day of your hospital stay—regardless of cost.



SHORT-TERM DISABILITY INSURANCE

UWAC covers up to 60% of your salary - Aflac only covers 40%

Short Term Disability insurance will pay you a portion of your income if a sickness or injury leaves you disabled for an extended period.

Enroll Now: www.UWAC.com



**UNITED WORKERS
ASSURANCE CO.**

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1-877-387-4232
www.UWAC.com

HOW WE COMPARE

Get better coverage for a better price with the United Workers Assurance Company. See how our products compare to your existing Aflac benefits and rates.

All examples are based on a 30 year-old, non-tobacco user officer earning \$50k per-year purchasing single-coverage insurance.

ACCIDENT INSURANCE COMPARISON

	AFLAC	UWAC
Emergency Room Benefit	\$120	\$300
Hospital Stay Benefit	\$1,000	\$3,000
Gunshot Wound Benefit	\$0	\$3,000
Total Benefit	\$1,120	\$6,300
Rates	\$21.19	\$19.41

UWAC Accident Includes:

\$150k Accidental Death Benefit vs \$40k from Aflac

\$300k Common Carrier Death Benefit vs \$0 from Aflac

CRITICAL ILLNESS INSURANCE COMPARISON

	AFLAC	UWAC
\$15,000 Coverage Rates	\$8.00	\$7.32
\$30,000 Coverage Rates	\$14.47	\$12.60

HOSPITAL INDEMNITY INSURANCE COMPARISON

	AFLAC	UWAC
Hospital Admission Benefit	\$1,000	\$1,000
4-Day Hospital Stay Benefit	\$150 per-day	\$1,000 per-day
Total Benefit	\$1,650	\$5,000
Rates	\$20.46	\$29.86

SHORT TERM DISABILITY INSURANCE COMPARISON

	AFLAC	UWAC
Salary - \$50k		
Monthly Benefit	\$2,200	\$2,500
Total Benefit	\$3,046.15	\$3,461.54
Rates	\$68.64	\$75.00
Rate Per-\$100	\$3.12	\$3.00

Powered by



GAP+ Insurance

Enroll Now: www.UWAC.com