



PENNSYLVANIA STATE TROOPERS ASSOCIATION
IMMEDIATE RELIEF ASSOCIATION

3625 VARTAN WAY
HARRISBURG, PENNSYLVANIA 17110
(800) 541-9934



YOUR FRATERNAL ORDER OF POLICE AT WORK FOR YOU

The Immediate Relief Association of the Pennsylvania State Troopers Association is offering a "Group Term" Life Insurance Program, which includes dependent coverage, to all **ACTIVE** State Police Officers at the lowest rate possible. Metropolitan Life Insurance Company is the new insurance carrier effective July 1, 2006. This contract includes a three and a half year (42 month) rate guarantee.

Coverage Benefits:

- **\$20,000** of individual life insurance coverage
- An additional **\$20,000** for an accidental death
- Job Related Death Provision an **additional** death benefit of \$20,000 (\$60,000 Total Benefit)
- Loss of Eye & Limb Benefit – No medical exam or age requirement.
- **\$5,000** life insurance coverage for your spouse
- **\$2,500** life insurance coverage for **each** dependent child, from birth until 19 years of age or to age 25 if a student.
- Individual policy certificate for each member.
- Conversion rights upon termination of employment
- **Coverage ends at age 60 for anyone joining after April 6, 2001.**

Accidental Death (AD&D) Benefits for all Active Members:

- **Child Care Benefit** – Additional 100% of benefit up to \$5,000 per year up to 12% of AD&D Benefit per child.
- **Higher Education Benefit** – Additional 100% benefit up to \$10,000 per child per year up to 20% of benefit maximum.
- **Spouse Education Benefit** – \$5,000 maximum per year to assist a spouse in re-training for or re-entering the workforce.

Additional AD&D Benefits offered through Metropolitan Life Insurance Company. These benefits may not be available should the Immediate Relief Association change insurance carriers.

- **Seat Belt Rider** – 10% of AD&D up to \$25,000
- **Air Bag Rider** – 5% of Benefit up to \$10,000
- **Coma Benefit** – Additional monthly benefit of 1% to a maximum of 60 months
- **Brain Damage Benefit** – Benefit of 100% of AD&D amount if manifest within 30 days of accident.
- **Hospital Confinement Benefit** – Monthly benefit of 1% of AD&D amount up to a maximum of \$2,500 or 12 months.
- **Common Carrier Benefit** – Pays an Additional benefit of 100% AD&D if death in an accident while traveling in common carrier (government regulated entity transporting fare paying passengers.)

New Applicants and Members:

- Must be an **ACTIVE** Pennsylvania State Police Officer
- Must be a member of the Fraternal Order of Police
- Complete an application form
- Pay a one-time membership fee of \$5.00
- Pay monthly dues of \$10.00 for **all** of the above benefits.

*If interested in becoming a member, please contact a troop representative or call our office at
(800) 541-9934.*