



# **NTEU**

# **MEMBER BENEFITS**

# **GUIDE**

**NTEU**  
**The National Treasury Employees Union**







- Conserving your cash;
- Covering out-of-pocket medical expenses;
- Diversifying your portfolio;
- Accumulating supplemental retirement income;
- Saving for college;
- And, for financial security.

Watch your money grow even faster with the Automated Savings Program. With your authorization, MetLife Bank can make regular transfers from your account at another financial institution into your High-Yield Savings or Met Money Market Account. With little effort on your part, your money will grow—automatically. Call MetLife Bank for more information.

Plus, deposits at MetLife Bank are FDIC insured, so you can rest easy knowing your money is safe.

*Although the products and services of MetLife Bank are available to you throughout the year, it makes sense to start today. Because, the sooner you start saving, the sooner you'll reach your goals.*

*MetLife Bank, N.A., Member FDIC*

*By using the services of MetLife Bank, N.A., you understand and agree that your employer is not responsible for and does not guarantee the deposits, banking services or obligations of MetLife Bank, N.A. The banking services of MetLife Bank, N.A., are made available to you as a convenience by your employer. MetLife Bank, N.A., is a national bank, chartered, regulated and supervised by the Office of the Comptroller of the Currency. All depositors of MetLife Bank, N.A., are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$100,000 per ownership category.*

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For additional details NTEU members should log on with their username and password to the NTEU website, [www.nteu.org](http://www.nteu.org), and click on the Member Benefits section or call (800) 438-6388.

## COLONIAL SUPPLEMENTAL BENEFITS

### (SHORT-TERM DISABILITY, ACCIDENT INSURANCE, CANCER INSURANCE, CRITICAL ILLNESS AND UNIVERSAL LIFE INSURANCE)

While you probably have health insurance, that coverage might not pay for the indirect costs of accidents, sicknesses and hospitalization – the costs no one thinks about until they become a reality. Colonial offers supplemental products that can help fill the gaps left by health insurance, with premiums paid through convenient payroll deductions.

- ◆ **Short-term Disability Insurance** – An individual supplemental short-term disability income product that replaces a portion of your income if you become disabled due to a covered accident or covered sickness. There are plans that cover on- and off-job or off-job accidents/sicknesses and a wide choice of benefit periods and elimination periods. This product features total and partial disability, portability, worldwide coverage and waiver of premium. In California, benefits are provided under the California Disability and AD&D plan.
- ◆ **Accident Insurance** – A guaranteed-renewable accident product that provides indemnity benefits for on- and off-the-job, or off-job-only accidents. Stand-alone coverage for you, your spouse and dependent child may be purchased. Features include the same benefits for you, your

spouse and dependent child; worldwide coverage and portability. Optional riders, such as disability income, are available at an additional cost. In California, benefits are provided under California Care.

- ◆ **Cancer Insurance** – A guaranteed-renewable, individual cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment. This product offers several levels of coverage to provide maximum flexibility. Benefits help you with the costs associated with treatment such as bone marrow transplants, travel expenses, surgical procedures and supportive- or protective-care drugs.
  
- ◆ **Critical Illness** – This insurance offers you supplemental benefits if you are diagnosed with one of the following specified critical illnesses:
  - \* Cancer (option benefit)
  - \* Stroke
  - \* End Stage Renal Failure
  - \* Carcinoma In Situ
  - \* Heart Attack (myocardial infarction)
  - \* Major Organ Transplant
  - \* Coronary Artery Bypass Surgery
  
- ◆ **Universal Life Insurance** – Universal life insurance is a nice complement to life insurance protection you may already have through the government. The individual plan offers you the flexibility to change face amounts and premiums as your needs change. Your premium payment is flexible and can build cash value at current interest rates with this plan. Adjustable death benefits are also available. You can also purchase universal life policies for your spouse, children, or grandchildren with the same flexible benefits that are available to you, even if you do not purchase a policy for yourself.

For more information, visit Colonial's website at [www.coloniallife.com/nteu](http://www.coloniallife.com/nteu).

Similar products are available in the state of New York through the Colonial Supplemental Insurance Division of the Paul Revere Life Insurance Company. For more specific information about New York, visit their website at [www.coloniallife.com/nteu/paulrevere](http://www.coloniallife.com/nteu/paulrevere).

For more information, contact a local chapter officer or steward, or send your name, post of duty, chapter number and telephone number via e-mail to [Tamara.Schultz@nteu.org](mailto:Tamara.Schultz@nteu.org).

Colonial Supplemental Insurance products are underwritten by:  
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[www.coloniallife.com](http://www.coloniallife.com)

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