

# Greater Dallas National Latino Peace Officers Association

## Member Benefits



The Goals of the Association are to promote equality and professionalism in law enforcement. Eliminate prejudice and discrimination in the Criminal Justice System (particularly law enforcement). Create a fraternal/professional association that provides support, advocacy, personal and professional development to its members. Prevent and reduce juvenile delinquency and lessen neighborhood tension in the Latino communities through awareness and role model programs. Though the N.L.P.O.A. was originally organized to benefit Latinos, THE N.L.P.O.A. DOES NOT DISCRIMINATE AGAINST ANY INDIVIDUAL BECAUSE OF RACE, COLOR, SEX OR RELIGION AND MEMBERSHIP IS OPEN TO ANYONE.

**National Latino Peace Officer  
Association, Greater Dallas Chapter  
P.O. Box 226411  
Dallas, TX 75222-6411  
Office: (214) 428-1710  
Fax: (214) 428-1717**

This package is available as a benefit to the members of the National Latino Peace Officers Association who are also full time Peace Officers.

We have endeavored to include a selection of coverage's that will provide all members with protection that all Officers should have.

Pre-existing conditions will not be covered until after 12 months.

We are offering a package that includes several choices for Accident and Disability, Life, Critical Illness, and Cancer. You can select what best suits your own situation and needs. On-the-job coverage's and family coverage's are also available, if desired. We also have available a gunshot wound rider for \$1 per month with a value of \$1,000.

We are also providing you with access to a Dental/Vision Plan.

These programs are provided through Benefit Resources Group. If you have additional questions, please contact

**W. J. Green and Associates  
Sharon Willbanks  
817/453-4473 Office  
972/443-9909 Message Center  
817/887-5461 Fax**

### ***Disability - Off Job Accident***

*Off Job Base Accident with Off Job Accident Disability for Employee Only.  
Coverage is effective on 1<sup>st</sup> day.*

### **\$1,500 Monthly Benefit**

Investment is \$16.50 per pay period for 12 months coverage.  
Investment is \$14.25 per pay period for 6 months coverage.

### **\$1,000 Monthly Benefit**

Investment is \$13.50 per pay period for 12 months coverage.  
Investment is \$12.00 per pay period for 6 months coverage.

### ***Disability- On/Off Job Accident***

*Off Job Base Accident with On/Off Job Accident Disability for Employee Only.  
Coverage is effective on 1<sup>st</sup> day for a covered Accident.*

### **\$1,000/\$2,000 Monthly Benefit**

Investment is \$35.00 per pay period for 12 months coverage.  
Investment is \$29.50 per pay period for 6 months coverage.

### **\$ 750/\$1,500 Monthly Benefit**

Investment is \$28.13 per pay period for 12 months coverage.  
Investment is \$24.00 per pay period for 6 months coverage.

Sickness Confinement Rider & Health Screening Rider available for an additional \$2.88 a pay period.

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## **Life Insurance**

### **Horizon 20 Year Term Life Insurance**

**\$50,000** Death Benefit

35 years old

Non-Tobacco

Investment of \$10.45 per pay period

**\$75,000** Death Benefit

40 years old

Non-tobacco

Investment of \$18.64 per pay period

**\$75,000** Death Benefit

45 years old

Non-Tobacco

Investment of \$24.84 per pay period

The Dental/Vision Plans are being designed for those that choose not participate in their Employer's plan.

## **Dental and Vision**

We are designing the Dental and Vision Plans for maximum benefit with minimal investment. The programs are being developed so that they will provide a Dental/Vision program that will only enhance the benefits that we are offering.

## **Critical Illness**

*Plan A Benefit is paid upon diagnosis of one of the following: Stroke, Major Organ Transplant, End Stage Renal Failure, Bypass Surgery, Heart Attack, Multiple Sclerosis, Alzheimer's Disease, Paralysis, Heart Transplant, Angioplasty, Atherectomy.*

Plan B includes all of the benefits of Plan A plus a Cancer benefit is available at higher rate.

### **Plan A**

\$25,000 Benefit

Individual Age 30 – 39 Non-Tobacco

**Investment is \$5.10 per pay period**

\$50,000 Benefit

Individual Age 30 – 39 Non-Tobacco

**Investment is \$11.65 per pay period**

\$100,000 Benefit

Individual Age 30 – 39 Non-Tobacco

**Investment is \$17.08 per pay period**

### **Cancer**

*In addition to covering cancer, this insurance provides benefits for 20 other specified diseases: some of them are: MD, Polio, MS, Encephalitis, Rabies, Tetanus, Typhoid Fever, Bubonic Plague, TB, Diphtheria, Scarlet Fever, Meningitis, Sickle Cell Anemia, and several others*

### **Premier Individual Coverage**

Individual Issue

Age 18 – 64

Investment is \$19.87 per pay period

## **Things to think about**

**Within 10 minutes, 390 people will suffer a disability.**

About 3/5 of the disabling injuries suffered by workers in 2000 occurred off the job.

Cancer may not be preventable, but you can protect yourself from some of the costs. While cancer treatment has advanced in the fight against cancer, it still occurs in 50% of men and 33% of women, and it's always costly.

**Today's American families have little savings outside their 401(k). In 60% of married households, both spouses work. What happens when one spouse dies prematurely?**

33% of all families deplete all or most of their savings because of a critical illness.

The US Dept Of Housing and Urban Development reports that 50% of foreclosures are the result of homeowners suffering a critical illness.

**2/3 of heart attack patients don't make a complete recovery.**

Today, insurance protection for critical illnesses can make a difference in your standard of living, during and following an illness.

**Stroke is a leading cause of serious, long-term disability in the United States. 50 to 70% of stroke survivors regain functional independence, but 15 to 30% are permanently disabled.**