



National Latino Peace Officers Association

Exclusive Benefits Program for NLPOA Members ONLY Presented by

Allstate Workplace Division

SIMPLIFIED NEEDS ANALYSIS

Do I Need More Coverage?

The **NLPOA** is now making it possible for you to tailor benefits to meet the needs of your family

- | YES | NO | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | I will need a paycheck if I am sick or hurt and unable to work |
| <input type="checkbox"/> | <input type="checkbox"/> | I am concerned about having enough money if I am diagnosed with cancer |
| <input type="checkbox"/> | <input type="checkbox"/> | I am concerned about having enough money if I am diagnosed with a critical illness |
| <input type="checkbox"/> | <input type="checkbox"/> | I want to provide my family with additional money for the first few years after I die |
| <input type="checkbox"/> | <input type="checkbox"/> | I am concerned about having enough for minor and serious injuries |

If any of these things were to happen to you, what would your family do?



ACCIDENT

I am concerned about having enough money for minor and serious injuries

HOW IT WORKS:

- 24 hour / 7 day a week coverage, at home or at work, you hurt yourself or someone else hurts you...you are covered,
- Loss of any body part, dislocation of any joint and break or fracture of any bone is covered,
- Plus 19 additional benefits:
 - * Lacerations,
 - * Ligaments,
 - * Burns,
 - * Brain, back, abdomen & eye,
 - * Paralysis

Example Only

3 Plans Available (Semi-monthly)

Plan	Individual	Family
Silver	\$13.06	\$24.17
Gold	\$19.93	\$37.14
Platinum	\$26.80	\$50.11



DISABILITY

I will need a paycheck if I am sick or hurt and unable to work

HOW IT WORKS:

- Provides up to 60% of your monthly income,
- 24 hour coverage,
- You decide **how soon you receive money** after becoming disabled,
- You decide **how long you receive money** up to two years,
- You decide **how much money you receive** up to 60% of your monthly income

Remember – you design your disability plan to meet your needs, below is just an example...

Example Only

How Soon You Receive Money:

After 14 days

How Long You Receive Money:

3 months

How Much Money You Receive:

\$2,000

(Semi-monthly)

Age	Premium
18 - 49	\$33.70
50 - 59	\$35.70
60	\$54.50



CANCER

I am concerned about enough money if I am diagnosed with cancer

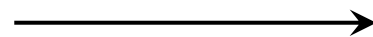
HOW IT WORKS:

- 1 in 2 men and 1 in 3 women will be effected by cancer,
- 60% of cancer cost are not covered by major medical insurance,
- Receive \$75 for annual cancer screening check-up,
- 27 different benefit categories,
- 20 other specified diseases covered

Example Only:

3 Plans Available (Semi-monthly)

Plan	Individual	Family
Basic	\$9.48	\$16.31
Enhanced	\$12.74	\$22.15
Premier	\$16.88	\$29.72



TERM LIFE

I want to provide my family with additional money for the first few years after I die

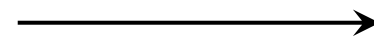
How It Works:

- \$10,000 minimum death benefit,
- 20 year length of policy,
- Spouse & children policies available,
- No medical exams required for renewal,
- Simple & easy

Example Only:

Premiums for \$30,000 (Semi-monthly)

Age	Non-Tobacco	Tobacco
25	\$4.39	\$5.14
35	\$5.28	\$6.87
45	\$8.35	\$12.04
55	\$14.70	\$22.07



CRITICAL ILLNESS

I am concerned about having enough money if I am diagnosed with a critical illness

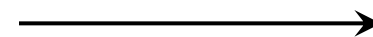
How It Works:

- Three buckets of money available,
- Bucket #1:
 - * Heart attack
 - * Stroke
 - * Heart transplant
 - * By-pass, angioplasty, stent
- Bucket #2:
 - * Kidney failure
 - * Multiple Sclerosis
 - * Alzheimer's
 - * Paralysis
- Bucket #3:
 - * Cancer
- Benefit paid upon DIAGNOSIS versus treatment,
- Receive \$75 for annual cancer screening check-up

Example Only:

Premiums for \$25,000 (Semi-monthly)

Age	Non-Tobacco	Tobacco
30 - 39	\$5.11	\$10.03
40 - 49	\$9.21	\$20.58
50 - 59	\$14.45	\$33.91



Schedule a visit today to discuss designing your benefits plan with the following guys:

Contact

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NLPOA Members work hard to serve & protect the public!

Now let Allstate Workplace Division work hard to protect you and your family!