

**LIFE, ACCIDENTAL DEATH and ACCIDENTAL DISMEMBERMENT BENEFIT**  
A Supplemental Summary Plan Description

**ELIGIBILITY**

All persons with ILWU-PMA Welfare Plan eligibility are eligible for the life, accidental death and accidental dismemberment benefit.

There are two separate Programs of life, accidental death and accidental dismemberment benefits. Program I covers all eligible Actives and Program II covers all eligible Retirees.

**BENEFITS**

All benefits are provided under Life Insurance Company of North America Group Policy Numbers FLX200060 and OK200014.

Life Benefits: Life benefits, when payable, are paid on account of death due to any cause, regardless of any Accidental Dismemberment benefits that have been paid.

Accidental Death Benefits: Accidental Death benefits, when payable, are paid in addition to Life benefits when death occurs within one year following and as a result of an accident on or off the job. Accidental Death benefits are reduced by the amount of any Accidental Dismemberment benefits paid on account of the same accident.

Accidental Dismemberment Benefits: Accidental Dismemberment benefits, when payable, are paid to an eligible Active or retired Longshoreman who suffers the loss of a hand, foot, or the permanent loss of the sight of an eye as the result of an accident on or off the job. The full benefit is paid for the loss of two or more such members. One-half the full benefit is paid for the loss of any one such member. A benefit is payable only if the loss occurs within one year of the accident.

Burial Expense: Before Life Insurance Company of North America may pay proceeds of any contract of life insurance to any undertaker or funeral director, as beneficiary or assignee, for funeral services, it shall require proof satisfactory to it that the services have been rendered. If proof of rendition of services is not furnished within thirty (30) days after demand is made upon Life Insurance Company of North America for such payment and in any event within six (6) months from the date of the insured's death, Life Insurance Company of North America shall pay the proceeds of such insurance to any contingent or other beneficiary designated in the policy, and if no contingent or other beneficiary is designated, to the estate of the insured or to any person, other than to such undertaker or funeral director, equitably entitled to all or any portion of the proceeds by reason of having incurred expenses or furnished funeral services for the eligible insured, to the extent of the expense incurred or services furnished.\*

\*Note: The total amount paid by Life Insurance Company of North America, on behalf of the eligible insured, to any person or provider who has incurred expense or furnished funeral services for the eligible insured, will not exceed \$500.00. The amount otherwise payable under Program I and Program II is reduced by the amount of the burial expense benefit.

## **ACCIDENTAL DEATH and ACCIDENTAL DISMEMBERMENT BENEFIT LIMITATIONS**

No accidental death or dismemberment benefit amount will be payable for any loss caused by or in connection with: (a) intentionally self-inflicted injury; (b) war or any act relating to war (this only applies to active military personnel); (c) any form of disease; (d) voluntary poisoning; (e) suicide; (f) ptomaine poisoning; (g) bacterial infections (except infections which occur through accidental cut or wound); (h) air travel, unless you are a passenger without any duties relating to the aircraft or the flight. There is no coverage for any training flight or flight on a military aircraft if you are a member of the armed forces.

## **LIFE, ACCIDENTAL DEATH and ACCIDENTAL DISMEMBERMENT BENEFIT AMOUNTS**

### **PROGRAM I: Active Longshoremen**

Life Benefit \$35,000

Accidental Death and Accidental  
Dismemberment Benefit \$35,000

Life and Accidental Death benefits are paid to the Active Longshoreman's designated beneficiary. Accidental dismemberment benefits are paid to the eligible Active Longshoreman.

### **PROGRAM II: Retired Longshoremen**

Life Benefit \$7,500

Accidental Death and Accidental  
Dismemberment Benefit \$7,500

Life and Accidental Death benefits are paid to the Retired Longshoreman's designated beneficiary. Accidental Dismemberment benefits are paid to the eligible Retired Longshoreman.

## **BENEFICIARY DESIGNATION**

The ILWU-PMA Welfare Plan Beneficiary Designation Form must be completed by Active and Retired Longshoremen in order to make a beneficiary designation. Beneficiary Designation Forms may be obtained at the Locals, the Benefit Plans Office or online at [www.benefitplans.org](http://www.benefitplans.org).

Beneficiary Designation Forms must be submitted to the Trustees c/o the ILWU-PMA Benefit Plans Office, 1188 Franklin Street, Suite 101, San Francisco, CA 94109. No Beneficiary Designation Form will be effective until it is received by the Trustees. You may change your beneficiary designation at any time by submitting a new Beneficiary Designation Form to the Trustees. Forms received after the death of the Longshoreman or the Retiree will not be accepted by the Trustees.

The designated beneficiary may be any person or organization **except** an ILWU Local, the ILWU International, or Pacific Maritime Association. A valid Living Trust may also be the designated beneficiary. A Longshoreman or Retiree may designate more than one beneficiary and specify the percentage of benefits payable to each, and/or specify a contingency beneficiary to take the place of a primary beneficiary who is deceased or otherwise unqualified to receive the benefit. If no designation is made, benefits are paid as set by law and as provided in the agreements between the Trustees of the ILWU-PMA Welfare Plan and the Life Insurance Company of North America.

## **HOW TO CLAIM BENEFITS**

**Life and Accidental Death Benefits:** Life and Accidental Death benefit claims should be submitted to the Benefit Plans Office along with a certified copy of the Certificate of Death.

**Accidental Dismemberment Benefits:** Claims for Accidental Dismemberment benefits should be filed by letter with the Benefit Plans Office within 90 days of the dismemberment, along with documentation requested by the Trustees.

The address for all claims and correspondence is:

ILWU-PMA Benefit Plans  
1188 Franklin Street – Suite 101  
San Francisco, CA 94109  
(415-673-8500)

## **CLAIMS REVIEW PROCEDURE**

Requests for review of a denied Life, Accidental Death and Accidental Dismemberment Benefit Claim should be submitted, in writing, to the Benefit Plans Office. The Claims Review Procedure is described in your Welfare Plan Summary Plan Description booklet.

***The Information in this Supplemental Summary Plan Description is subject to and does not intend to change the provisions of the ILWU-PMA Welfare Plan Agreement or the provisions of the Welfare Plan Summary Plan Description.***

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