



**ENROLL TODAY FOR LIFE AND AD&D INSURANCE!
OPEN ENROLLMENT EXTENDED TO JANUARY 31!
www.nclenrollment.com or call (888) 212 7822**



**\$400,000 COVERAGE LIMITS
KEEP YOUR PLAN UNTIL AGE 75**

**STILL NO MEDICAL QUESTIONS
OR EXAMS!**

Limits raised to \$400,000! In partnership with your union, the NCL offers low-cost life and AD&D insurance to members!

NO HASSLE! No matter what pre-existing conditions you have, or how serious they are, you can protect your family without having to answer a single question about your medical history.

BRAND-NEW BENEFITS! Members may now purchase up to \$400,000 in Life and AD&D coverage, and members who purchase coverage **while they are still active** can carry that coverage into retirement and up to age 75! Still no questions, no exams, and at the low rates that are in effect now.

NOW AVAILABLE! Accident and Critical Illness Insurance. These include a wellness program that actually pays you and your family to get regular health and dental screenings.

If you have questions about this program or need help enrolling, please call the NCL Insurance Hotline at (888) 212-7822 or the National Coalition of Labor at (800) 433-2099.

ENROLL NOW! Visit nclenrollment.com

****this benefit is available to active union members only***