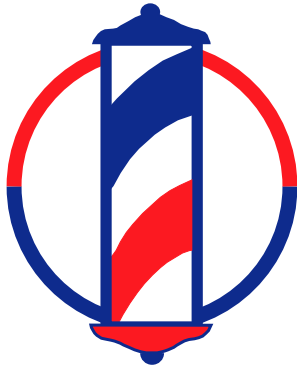


BENEFITS BROCHURE



UFCW LOCAL 496 BARBERS AND COSMETOLOGISTS DIVISION

Patrick Taylor
Benefits Manager

WHAT KIND OF ORGANIZATION IS THIS?

Local 496 is the oldest and largest Association of Barbers and Cosmetologists in Louisiana. Founded in 1903, it serves as a lobbying organization for our industry in the legislature and it has been at the forefront of education in our state for more than 95 years. Local 496 has also assembled the most impressive benefit programs available to those employed in the hair care industry. We invite you to look over this partial list of benefits and give us a call today.

HOW DO YOU JOIN THIS ORGANIZATION?

Monthly Dues:

\$28.00 Per Month With a One Time \$10.00 Enrollment Fee

UNION BENEFITS: A BRIEF OVERVIEW

The following is a list of some of the benefits that you may be eligible to receive as an Association Member:

- 1) **Apprenticeship Program**
- 2) **Credit Union Services**
- 3) **Health Insurance** –Whether you want full coverage or just hospital coverage, we have a plan to fit your needs. We have HMO's, POS's, PPO's, HSA's and Indemnity Plans.
- 4) **Malpractice & Liability Insurance** – We can insure your shop, tanning beds and liability needs.
- 5) **Group Life Insurance**–Every member receives a free \$10,000 life insurance benefit.
- 6) **Life Insurance** – 10, 15, 20 & 30 Term, Return of Premium Term, Universal & Whole Life.
- 7) **Retirement Plans** – Start saving now so that you can decide when you want to retire one day. We offer IRA's, Roth IRA's, and SEPP's.
- 8) **Dental Insurance** – Indemnity & PPO Plans.
- 9) **Union Plus Program**–A wide variety of member only discounts.
- 10) **Rx Savings Plus**–Experience discounts on your retail and mail order prescriptions.
- 11) **Disability Insurance**–We offer both Long and Short Term Disability plans.

SHORT TERM & LONG TERM DISABILITY INCOME PLANS

**IF YOU CAN'T WORK, HOW LONG WILL YOUR INCOME LAST?
PROTECT THE MOST VALUABLE ASSET YOU HAVE, YOUR ABILITY TO WORK!!**

9 Week Short Term Disability Plan

- *\$300 per Week Benefit
- *Pays From 1st Day of Accident
- *Pays From 1st Day of Hospitalization
- *Pays After 8th Day of Illness
- *No Medical Questions

Long Term Disability Plan

- *Up to \$2,500 Monthly Benefit
- *2 Year Benefit Period
- *100% Return of Premium
- Option Available
- *Works with Short Term Plan

INTRODUCING OUR NEW LOW-COST HEALTH INSURANCE PLAN

Are you concerned with the high costs associated with illness or injury but can not afford the high premiums of comprehensive major medical insurance? Now you can have health insurance without giving up something to pay for it. Some health insurance plans offer richer coverage, but it comes at a richer price. Our new health insurance plan brings you and your family health insurance for up to half off the price of other popular plans.

Take a look at the highlights:

Deductible Options:	\$500, \$750, \$1,100, \$1,700, \$2,500, \$3,450 and \$5,000
Coinsurance Options:	50%, 70%, 80%, 90% & 100%
Doctor & Hospital Visit Co-pays:	Some of our plans include doctor's office & hospital co-pay.
Coinsurance Out-of-Pocket Maximums:	\$1,000 (Maximum 3 per family) \$1,100, \$1,700, \$2,200, \$3,450 & \$5,000.
Prescription Drugs:	After the deductible is satisfied, depending on the plan you choose, prescription medication can be paid at 50%, 80% or 100%. Some of our plans include a drug card co-pay starting at \$20.
Lifetime Maximum	\$3 million and \$5 million.

Choosing the right insurance company is just as important as choosing the right health plan for you and your family. We have a contract with every major medical health insurance company licensed and selling in Louisiana. We have PPOs, HMOs, POSs and Healthcare Savings Plans. Whether you want full coverage, major medical or just hospital coverage, we have a plan to meet your needs and budget.

FINANCIAL SERVICES EXPANDED

Between managing a business, a family and a personal life some may find it impossible to manage their own benefits. Questions often arise such as should I get an HMO or a PPO? Will Social Security pay me if I become unable to work for a period of time due to illness or injury? How much money should I be saving and where can I put it so that I can retire someday? What is a good price to pay for these different types of insurance? And the list just keeps going.

For the past eighteen years Benefit Planning Group, Local 496's benefits management firm, has been helping our members by answering these questions and solving these problems. Whether it is an issue of providing adequate insurance to cover medical expenses or to establish an investment plan to save for retirement or a child's education, the professionals at Benefit Planning Group are here to help with all of these needs. The following is a list of all of the services that we can provide to you.

PRODUCTS

<i>Health Insurance</i>	<i>Cancer Insurance</i>
<i>Group Health Insurance</i>	<i>Disability Insurance</i>
<i>Term Life Insurance</i>	<i>Long Term Care</i>
<i>Universal Life Insurance</i>	<i>Annuities</i>
<i>Whole Life Insurance</i>	<i>Accident Insurance</i>

SERVICES

<i>Retirement Funding</i>	<i>College Funding</i>
<i>Complete Financial Review & Needs Analysis</i>	<i>Estate Preservation</i>
<i>Simple IRA, SEPP</i>	<i>Health Benefit Analysis</i>
<i>Roth IRA & Traditional IRA</i>	<i>Mortgage Protection</i>

Please give us a call for information on your insurance and financial needs. In the New Orleans area call 504-833-3434 and outside New Orleans area call 1-800-259-8472.

MALPRACTICE AND LIABILITY INSURANCE

We have the most competitive and comprehensive Malpractice and Liability Insurance Program on the market today for Barbers and Cosmetologists.

This program offers coverage for liability, tanning beds, personal injury, malpractice, business interruption, property and crime, plate glass and benefits of special pricing, 24 hour claim service, and all coverage plans can be packaged together with payment options at no interest.

FOR INFORMATION ON YOUR ORGANIZATION AND ITS BENEFITS CONTACT:

Patrick Taylor (New Orleans)
504-833-3434
Toll Free 800-259-8472

Shawn Brayton (New Orleans)
504-828-7942
Toll Free 800-872-9594