



- **Benefits provided inside the Levins & LaRoche National Benefits Fund are offered at no cost to the union and no cost to the member. In addition, the Levins & LaRoche National Benefits Fund is budget friendly and incorporates several cost saving mechanisms for the Federal, State, County and Municipal agencies that your union is bargaining with.**
- The Levins & LaRoche National Benefits Fund is comprised of many individually owned, supplemental health and welfare benefits. Benefits to include, short-term disability insurance, life insurance, dental insurance, vision plans, accident/sickness indemnity policies, cancer/critical illness indemnity policies, hospital/ICU indemnity policies, just to name a few. Currently, the L&LNBF features over 15 benefits with various plan design features.
- The benefits offered in the fund do not integrate with any other benefit programs. Benefits are paid regardless of any other insurance.
- The Levins & LaRoche National Benefits Fund will not replace anything currently offered through your respective union.
- The benefits offered in the fund promote wellness. Most policies offered include wellness benefits that pay above and beyond traditional health insurance.
- Benefits offered will have rate stability.
- Benefits can be taken into retirement without loss of coverage or a change in premium.
- The fund is a “living and breathing” fund and has the ability to evolve and adapt to any and all health care programs offered by any entity.
- The fund allows for customization. Every union member will have the ability to customize his/her benefits portfolio according to his/her individual needs.
- The Levins & LaRoche National Benefits Fund will decrease medical bankruptcies in the U.S. and will immediately have a positive impact on the economy. The supplemental insurance policies offered in the fund provide additional income above and beyond traditional health insurance. The union member can utilize this money to help reduce the financial impact of rising deductibles and copayments, out-of-network charges, daily living costs, out-of-pocket expenses, as well as the possible loss of income. All while promoting wellness.
- The Levins & LaRoche National Benefits Fund can be implemented immediately.

Visit our website levinsandlaroche.com or call to speak with a representative.

888-LABOR-07/ 888-522-6707