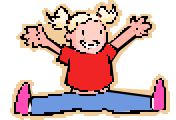


Announcing new benefit programs for



Credit Union Members



A voluntary benefits program is now available for all city employees **who are members of the city's Credit Union**. This new program is exciting and will help replace lost income and cover unpaid medical bills for you or a covered family member when injured or sick. Listed below are some of the plans offered. The premiums are payroll deducted and **ALL cash benefits** are paid tax-free, **directly to YOU!** Not a Credit Union member? Not a problem. Let us show you how you can easily become a member and take advantage of these great benefits.

ACCIDENT BENEFITS: Pays you cash 24/7 for an injury to you or a covered family member (yes, even *on-the-job* injuries are covered).

CANCER BENEFITS: Pays cash for each time you or a covered family member receives treatment for cancer.

DENTAL BENEFITS: Helps pay what your group dental doesn't cover, even caps and crowns.

HEART BENEFITS: Pays cash for heart attack, stroke, by-pass surgery and several other illnesses.

HOSPITAL BENEFITS: Pays cash for hospital stays and surgery (even out-patient surgery). The plan pays in-addition-to your health insurance (great for planned surgeries or pregnancies).

DISABILITY INCOME BENEFITS: You receive cash when you are totally disabled from an injury or sickness. Pays in addition to any other benefits you may receive. Benefits range from 6 months up to 2 years and pays as quickly as the 1st day for an off-the-job accident and after 7 days for a sickness.

LIFE INSURANCE: We shop over 150 different insurance policies to get you the absolute lowest possible insurance rates available. If it's been a few years since you bought your insurance, contact us today to see how much insurance premiums have dropped!

Most premiums are determined by a person's age. However, the Accident, Dental and Cancer plans have the same cost for people from ages 18-64 (max age of 70 for Cancer). An example of the weekly costs for a person with the Accident Plan is \$4.57, Dental is \$5.40 and the Cancer is \$4.32. Premiums are slightly higher to add family members.

For information or to enroll, contact Wayne Head at 618-7275 or email:
batmanhead@yahoo.com

