

EXECUTIVE OFFICERS

Lou Calemine
President
Vincent Bruno
Vice President
Jack J. Ruggiero
Secretary Treasurer
Ignacio Garcia
Recording Secretary
TRUSTEES
William Robertson
Steven Bruno
Ronald Fiore Jr.

TEAMSTERS LOCAL UNION No. 295

**AIR FREIGHT CHAUFFEURS, HANDLERS, WAREHOUSEMEN, ALLIED WORKERS,
MISCELLANEOUS, PRODUCTION AND INDUSTRIAL EMPLOYEES**
AFFILIATED WITH INTERNATIONAL BROTHERHOOD OF TEAMSTERS



EXECUTIVE OFFICES

33 WEST HAWTHORNE AVENUE, SUITE 29
VALLEY STREAM, NEW YORK 11580
WEBSITE: www.local295.com

Dear Member and Retiree,

As a member or retiree of IBT Local 295, you have a no-cost **\$4,000 Accidental Death & Dismemberment** benefit. These benefits have been provided to all members and retirees through the cooperation of our local union and National Income Life Insurance Company, a New York State based 100% union company.

Please return the card enclosed so you may receive your certificate of coverage and name your beneficiary. New York State law requires that each member be allowed to receive their certificate of coverage and properly name their beneficiary. If you do not name your beneficiary the \$4,000 would be paid to your estate and may be taxable.

You can also receive Child Safe Kits for your children and grandchildren at no cost. These kits help you gather vital data, photos and fingerprints for authorities in the event of an emergency.

In Solidarity,

Lou Calemine
President

A NILICO representative, who is a member of OPEIU Local 277, will call on you to witness your beneficiary designation and deliver your certificate and other no-cost benefits. NILICO has other supplemental insurance programs that are available strictly on a voluntary basis. If you do not receive your certificate of coverage or designate your beneficiary as provided for by New York state law, or if you have questions please call National Income Life Insurance Company at 1-800-503-1426 or Jessica Treybick, NILICO Public Relations, directly at 1-914-204-6349.

**Please return the enclosed card right away or respond online at
www.nilife.com/benefits/sgait**

EXECUTIVE OFFICERS

Lou Calemine
President
Vincent Bruno
Vice President
Jack J. Ruggiero
Secretary Treasurer
Ignacio Garcia
Recording Secretary

TRUSTEES

William Robertson
Steven Bruno
Ronald Fiore Jr.

TEAMSTERS LOCAL UNION No. 295

**AIR FREIGHT CHAUFFEURS, HANDLERS, WAREHOUSEMEN, ALLIED WORKERS,
MISCELLANEOUS, PRODUCTION AND INDUSTRIAL EMPLOYEES
AFFILIATED WITH INTERNATIONAL BROTHERHOOD OF TEAMSTERS**



EXECUTIVE OFFICES

33 WEST HAWTHORNE AVENUE, SUITE 29
VALLEY STREAM, NEW YORK 11580
WEBSITE: www.local295.com

Dear Member and Retiree,

The insurance programs being offered to you today are made available on a voluntary basis through the cooperation of IBT Local 295 and National Income Life Insurance Company, a 100% union label company with a long-standing history of serving unions and their members.

NILICO's supplemental benefits are not in competition with any group benefits through your workplace/employer and can complement any insurance policies you may already have. If you choose to take advantage of any insurance programs offered through NILICO, your benefit program is permanent and portable throughout your lifetime.

NILICO's supplemental benefits include automatic built-in features to help members during hard times, such as a strike and lay-off waiver of premium benefit.

If you qualify, your coverage lasts a lifetime and is under your independent control. Once the program has been explained to you, we're sure you will agree with the many participating members that it's one of the most valuable programs you've ever seen.

There are several benefits available. Please take a few minutes to listen to the NILICO representative who is visiting you. If they can help you with your needs in this area, please take advantage today. If not, we would like your feedback, so please take a minute to complete the Report Form. This information helps us serve you more effectively.

In Solidarity,

Lou Calemine
President

