



Local 514

Tulsa, Oklahoma
Greater Southwest, Texas



TWU Local 514 is excited to hold a special Life Insurance and Disability event. These union sponsored exclusive benefits are guaranteed issue for the membership and their families. A benefits call center has been set up to educate on these valuable benefits and allow you easy access to enroll at your convenience.

This event will take place between December 7th and December 18th

Text TWU to (973)-528-7116 to schedule a consultation

EXCLUSIVELY FOR OUR MEMBERS



SHORT TERM DISABILITY

Short term disability insurance pays you a portion of your income in the event an accident or serious illness prevents you from working. Short Term Disability ensures that you can continue to receive partial income in the event that you end up too sick or injured to work, so you can focus on getting healthy and not on your finances.



TERM LIFE INSURANCE

Term life insurance offers four term periods and several optional riders for flexibility during the high-need years. For the term of the policy, premiums will not increase. After the end of the initial term, premiums will increase annually at a guaranteed rate based on age. The death benefit remains the same as long as the policy is in force



LONG TERM DISABILITY

Long term disability insurance is a type of income protection that is designed to cover serious injuries and illnesses that keep you out of work for six months or longer. This includes permanent disabilities that leave you unable to return to work. Long Term Disability is not offered at this enrollment period, but if you have questions about your existing benefits your counselor can help.



WHOLE LIFE INSURANCE

Whole life insurance is a permanent policy, which gives you guaranteed protection for your loved ones that lasts a lifetime. With whole life insurance, unlike term, you build guaranteed cash value, which you can use however you want. Participating whole life insurance is eligible to earn dividends, which can be used to increase the death benefit and the cash value of the policy.



Scan the QR Code or use the link below with your cell phone camera to schedule your appointment to enroll.



Click [here](https://nep-tes.com/twu514/) to schedule a consultation <https://nep-tes.com/twu514/>