



# GROUP TERM LIFE COVERAGE

## BENEFITS

- Around-The-Clock Coverage
  - + 24-hour, on and off-duty coverage
- Guaranteed Issue Life Insurance
  - + For ages 14+, no medical questions asked to qualify
- Accelerated Life Benefit
  - + Portion of benefits is payable while living if member is diagnosed as terminally ill while insured and has a life expectancy of 12 months or less from the date of application
- Accidental Death and Dismemberment
- Paralysis Benefit
  - + Payable if a member suffers from permanent paralysis due to an accidental injury

## OPTIONAL BENEFITS

- Burial and Cremation Benefit
- Rehabilitation Benefit
- Accidental Burn and Disfigurement Benefit
- Activity Accidental Death & Dismemberment Benefit
  - + Provides an additional coverage in the event of death or disfigurement while participating in a covered activity

## WHO IS COVERED

- Volunteers
- Career Members
- Retirees
- Auxiliary Members
- Administration
- Board Members

**800.233.1957 | [vfis.com](http://vfis.com)**

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