

## We Are Here to Help in Your Time of Need

Since the onset of COVID -19, VIP Policyholders have been paid over \$1 million in death benefits. These benefits are there to help them in their time of need. Today, VIP provides life insurance coverage to over 26,000 members and their families.

Unfortunately, many members and their families may not be aware of their existing coverage(s). Furthermore, in the unfortunate event of a death, families may not know how to prepare and file a claim or may be too overwhelmed to even think about it.

That's where VIP can help.

Since the introduction of VIP to the membership, VIP has been able to offer Guarantee-Issue coverage to all members. This means coverage is GUARANTEED regardless of medical condition or medical history.

With the onslaught of claims due to Corona Virus, we anticipate that this PROVISION MAY END.

Since there is no foreseeable end to the virus, members who need life insurance should explore securing it NOW.

Starting January 2020, claims have grown significantly. VIP has assisted many members in filing their claims and helped expedite payment to the designated beneficiary.

In one situation, VIP worked with the insurance carrier to pay a funeral home within two days of the members passing.

The average time between claim filing and claims payment is under 5 days. However, without support from VIP, this timeframe could be much longer.

Please ask your members to contact the VIP Service Center to confirm their coverage and for claims filing assistance before submitting any claim.

### Member Life Insurance Check-UP

- Confirm contact Information – Address, Phone, Email
- Confirm Your Coverage Amount
- Confirm Your Designated Beneficiaries

Please note, policies with no designated beneficiary will have proceeds paid to the estate.

Contact the VIP Call Center for Support & Answers to Your Questions!  
(800) 347-6071

Best regards,

Keith Walden  
Senior Account Manage